

SHIFT & MOVE

A publication of The YE Law Firm
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THE WASHINGTON AUTO ACCIDENT GUIDE

An Insider's Guide To Auto Accident Claims In Washington



How Do I Handle Property Damage to My Car?

Some of the most frequent questions I hear from people after a car accident concern their cars. Who pays for repairs? What if I only have liability insurance?

WHAT SHOULD I DO FIRST?

Notify your insurance company. They can help getting the other driver's insurance to accept responsibility and pay for your car. Some insurance companies try to dispose of vehicles quickly if the car is totaled, so immediately remove personal items from your car, take pictures of the damage and, if you can, of your injuries.

WHO PAYS FOR MY CAR?

As long as the other driver has insurance and is at fault for the accident, his insurance company will ultimately pay for your car.

WHAT ABOUT STORAGE AND TOWING COSTS?

Be sure you keep receipts for towing and storage – you can request reimbursement once the at-fault driver and his insurer accept liability. You may need to pay to have your vehicle moved if it is incurring storage costs. Minimize costs as possible, and remember that you could be held responsible for excessive storage costs if you do not move the vehicle.

IS MY CAR REPAIRABLE OR IS IT A TOTAL LOSS? WHO DECIDES?

Whether a car is "totaled" depends on the value of the car and the damage. If the damage exceeds the value, the car is deemed a total loss even if still drivable. Most insurance companies consider a car totaled if the cost to repair exceeds 70% to 80% of the value. If the insurance company determines that your car is a total loss, you may keep your car but must deduct the salvage value from your proceeds.

WHAT IF THE CAR IS WORTH MORE THAN THEY HAVE OFFERED TO PAY?

The value of a particular car is determined by industry standards. National Automobile Dealers Association (N.A.D.A.) and Kelly's Blue Book (www.kbb.com) will give you accurate values.

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5 Things I'd Like to Tell My 18-Year-Old Self

I wanted to spend this month's article giving advice to and placing a charge for the new graduates. These are things I wish I would have heard when I graduated from high school, college, and graduate schools.

I graduated from high school back in 1991, college in 1996, and law school in 2009. So, I have spent the better part of 30 years graduating from kindergarten, junior high, high school, college, and law school. Wow! My wife and I've been married for 18 years and she reminded me that she'd seen me with a backpack for eight years of these 18 years. Maybe, I'll spend an article on next February's newsletter on how to stay married for 18 years without wanting to ruin your spouse. But for now, I wanted to jot down a few things to impart to the graduating seniors.

First, be yourself. You might run into people in college or the workplace who you want to model your studies or work. While it's good to model your studies or career path after someone you respect, you should never forget who you are. Not knowing who you are leads to disappointments and destruction because you end up trying to become somebody that you are not. You need to figure out what is most important to you and how you want to achieve that one thing that is most important to you. Choosing a career path not knowing who you are may lead to wasted time and years. Spend some time reflecting on your strengths, weaknesses, and passion. Choose your career, company, and friends based on yourself. Don't try to become somebody that you are not. There is only one you in this world. Make yourself stand-out.



Second, try to learn from your successes and failures. Many of you may have gone through your life without many failures. That is good! Learn what prompted you to succeed academically and continue at it. Unfortunately, I wasn't that lucky, I've failed numerous times in the school called "Life After School". Fortunately, I didn't let the numerous failures become obstacles in my life's purpose. I've learned from the many failures to become a better person. Someone once said, "Success is good. Unfortunately, failure reveals your true self." It's how you react from the failures that will truly take you to higher places, if you give up than you will never be able to see what is on the other side of failure. Babe Ruth is famous for his past home run record, but for decades he also held the record for strikeouts. He hit 714 home runs and struck out 1,330 times in his career (about which he said, "Every strike brings me closer to the next home run."). Likewise, if you are fortunate to land a high paying job right out of school, that's great. Unfortunately, many first jobs out of school don't offer a high paying salary. Instead, you should try to find a job that you enjoy and gain experience. Also, it might not be a job you might have considered to be your #1 job out of school, but if you are fortunate to find work, be grateful and work your tail off and gain experience from your work. That will help you build your career.

Third, be gracious and make lifelong friends along the way. Don't allow your success to get the best of you. This is one sure way to lose friends. As you make your way through life, be humble and gracious. Learn to see things from the other side rather than letting your beliefs interfere in understanding there are many ways to solve a problem. Don't look down on people who might not be successful, don't judge someone by their outer appearance because inside they may have some very important life lessons that you might not have considered. Always keep your ears and mind open to other people's views and ideas. By remaining humble and gracious, people will like you, want to be around you, and want to be your friend.

Fourth, have a plan and then be flexible with your plan. I'm sure you've heard thousands of times from your family and friends by the time you approached graduation to have a plan. Having a plan is the foundation in providing focus and bring structure to your life. Knowing what career plans you have after you graduate will prevent some of you from pouring tens of thousands of dollars on college or wasting money in college trying to figure out what you want to do. It might mean job shadowing during the summer before your graduation to learn what that particular field you want to is like. Everyone wants to be a doctor. But, many don't like seeing blood, etc. Alternatively, from my experience, it doesn't always work out the way we planned. While you need to be faithful to the plans you set out in college or getting your first job after your graduation, you should anticipate changes in your plan and be flexible.

Lastly, there are no short-cuts in life. Maybe, you were one of the lucky few where you breezed your way through school because it wasn't too difficult for you. Unfortunately, you can never breeze through life after school like you did while in school. Work hard to become an expert in something, surround yourself to be successful, and be flexible to new opportunities to where you will develop and grow personally and professionally. Thinking that taking short-cuts will get you to where you need to be quickly is a recipe for failure. How many of us got into a car to get from Point A to Point B as quickly as possible, only to be late because the police pulled us over for speeding? Similarly, taking short-cuts will catch up to you, it might not be today or in the near future, but it will catch up to you. Enjoy and accept what your life is giving you—make new friends, take risks, but never take short-cuts.

We are happy to discuss your situation with you. Give us a call at (253) 946-0577.



Here's what our clients are saying:

"Customer service was excellent! Professional attitude, Mr. Ye was in no rush, he was very patient, nice and consistent. I had an impression that he genuinely wanted to help me, instead of trying to rush me into hiring him. I appreciate him."

We love reviews!

We are always grateful for the kind comments and reviews left by our clients. If you would like to leave a review, you can do so by visiting us on Google maps!

Recipe Spotlight of the month: Crack Corn

INGREDIENTS

6 ears corn, husked
3 tbsp. brown sugar
1 tsp. cayenne pepper
kosher salt
Freshly ground black pepper
1/4 c. melted butter
Lime wedges, for squeezing

A nice pairing with last month's honey Sriracha Chicken Thighs.

DIRECTIONS

- Heat grill to high.
- Oil grates and add corn.
- Grill, turning, 5 minutes.
- Meanwhile, in a small bowl add brown sugar, cayenne, salt, pepper and butter.
- Whisk together until combined.
- Baste corn, while grilling, until totally slathered in crack sauce.
- Grill until charred and tender, 5 minutes more.
- Squeeze with lime and serve.



10 Things to do in Iconic Seattle

1. Space Needle

There's a reason why the Space Needle is at the top of our list. In addition to being an iconic feature along Seattle's skyline, the Needle's recent "Space Lift" freshens the look of the 55-year-old landmark. With a first-of-its-kind rotating glass floor for a peek at the ground below AND floor-to-ceiling glass windows for 360-degree views of the Puget Sound, the Space Needle still offers the classic views you've grown to love, but a million times better.

2. Chihuly Garden and Glass

Situated directly under the Space Needle, Chihuly Garden and Glass showcases awe-inspiring glass sculptures created by the world-renowned Seattle artist Dale Chihuly. The centerpiece is the 40-foot tall Glasshouse, which is home to an expansive 100-foot long sculpture.

3. Pacific Science Center

Spend a whole day at the Pacific Science Center! With a tropical butterfly house (there are more than 800 of the beautiful winged insects inside!), a planetarium and hundreds of hands-on science exhibits, there is plenty to keep the whole family entertained. Come nightfall, two IMAX theaters and one of the world's largest Laser Dome theaters illuminate the Center.



4. Seattle Great Wheel

Take a ride on the breathtaking Seattle Great Wheel on Pier 57 and see the city of Seattle like never before as you soar 175 feet over the water.

5. The Original Starbucks

While strolling through Pike Place Market, be sure to stop by the 1st & Pike Starbucks store, also known as Seattle's original Starbucks.

6. Fremont Troll

Hiding under Fremont's gigantic Aurora Bridge, this concrete monster stands guard, Volkswagen Beetle in hand.



7. Gum Wall

Just underneath Pike Place Market in Post Alley, the gum wall is just as eccentric as it sounds – one huge brick wall covered entirely in gum. You know the drill, if you visit, you have to leave your own.

8. Gas Works Park

With expansive views of downtown Seattle across Lake Union, there is no better spot to spend a sunny day than camped on the grassy hill at Gas Works Park.

9. Pioneer Square Shops & Restaurants

Seattle's founders settled in Pioneer Square in 1852, and many of the city's oldest buildings still stand in this charming neighborhood.

10. Seafair Festival

If you're looking for the quintessential Seattle experience, look no further than the Museum of Pop Culture (MoPOP). Hop on the famous Seattle Monorail and ride right through the belly of the Frank O. Gehry designed building, then enjoy an afternoon of experiential exhibits blending music, pop culture and sci-fi.



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This newsletter is for informational purposes only.

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WHAT HAPPENS IF I OWE MORE ON MY CAR THAN THE INSURANCE COMPANY WILL PAY?

The insurance company is only required to pay the car's determined value. If you have purchased gap insurance, that policy will make up the difference. What you owe on the car does not alter the value of the car.

CAN I CHOOSE WHERE TO HAVE MY CAR REPAIRED?

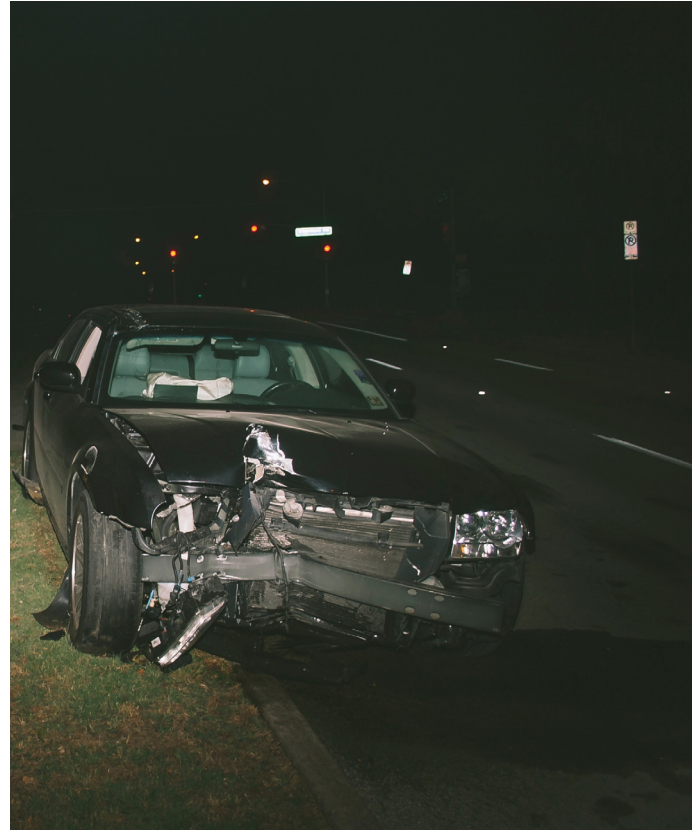
Yes, and I recommend that you not use the shop suggested by the insurance company. If your body shop charges more than the insurance company estimated the repair costs to be, the insurance carrier must still pay for the repairs.

WHEN AM I ENTITLED TO A RENTAL CAR?

If your car is a total loss and not drivable, the insurance company must provide you a rental car comparable to your car for a "reasonable" time after they pay you for the value of your car. A reasonable time usually means one or two days for you to purchase another car. You must give the rental back or pay for it yourself after this time. If your car is repairable, you are entitled to a rental car while your car is being repaired.

WHAT IF THE PERSON WHO HIT ME DOES NOT HAVE INSURANCE?

Your insurance company should pay for the damages to your car through your uninsured motorist coverage. You may need to pay a deductible, and it will not affect your insurance rates.



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