

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



November: American Diabetes Awareness Month

Adults with diabetes are nearly twice as likely to die from heart disease or stroke as people without diabetes.

This is because over time, high blood glucose from diabetes can damage your blood vessels and the nerves that control your heart. The good news is that the steps you take to manage your diabetes can also help lower your chances of having heart disease or a stroke:

- **Stop smoking or using other tobacco products.**
- **Manage your A1C, blood pressure, and cholesterol levels.**
- **Develop or maintain healthy life-style habits - be more physically active and learn ways to manage stress.**
- **Take medicines as prescribed by your doctor.**

From the National Institute of Diabetes and Digestive and Kidney Diseases

THANKSGIVING MEAL TIPS!

Thanksgiving: Foods to enjoy and limit

LIMIT...

Plain store-bought stuffing

Creamy mashed potatoes

Sweet desserts

White Turkey meat (no skin)

White bread and processed flours

Sweet potatoes or yams with marshmallow topping

Canned cranberry sauce

ENJOY...

Whole-wheat, veggie filled stuffing

Roasted carrots, green beans, and other veggies

Apple, lemon, pumpkin, or berrybased desserts

Dark turkey meat

Whole grain bread and whole wheat and nut flours

Sweet potatoes with egg meringue topping

Cranberry compote sweetened with dried fruit (no sugar added)

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What Do I DO When the Other Driver Doesn't Have Insurance?

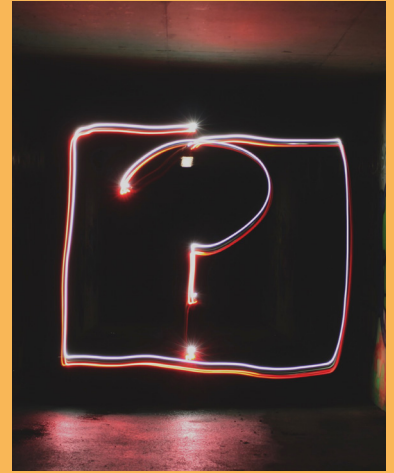
You are involved in an accident. To make matters worse, the driver who was at fault does not have insurance. What do you do?

UNINSURED DRIVER COVERAGE IN WASHINGTON STATE

In general, uninsured or underinsured driver claims develop in the same way as a regular car accident claim, the difference being that the claim is against your own insurance company.

There will be pretrial investigation, disclosure of your medical records and depositions of witnesses. Washington state law allows insurance companies to spell out in the policy contract how UIM disputes are to be decided. That policy can vary from company to company.

Some policies contain language (called a "sue-us" clause") that require UIM claims to go through the court system. In such a case, you would file your lawsuit against your own insurance company instead of against the other driver. You use your uninsured motorist coverage if a driver who carries no car insurance hits you, and the accident is deemed that driver's fault. You would generally not bother trying to sue the uninsured driver, because drivers who have no car insurance generally have little or no money. You could instead make a claim against your own insurance company up to the limit of your uninsured driver coverage.



UNDERINSURED DRIVER COVERAGE

Underinsured driver insurance is meant to cover you when you are hit by a driver who doesn't carry enough insurance to cover your damages. In that case, you could file a claim against your own insurance company up to the limit of your underinsured motorist coverage -- but only if your underinsured driver coverage exceeds that driver's policy limits.

HOW AN UNINSURED OR UNDERINSURED DRIVER CLAIM WORKS

If you have reason to believe that the driver who hit you is uninsured, you should give your insurer notice as soon as possible, letting them know that you intend to file an uninsured claim.

Some policies place strict deadlines for notification of potential uninsured claims. Don't delay. If the other driver tells you that he does not have car insurance, or he refuses to give you any insurance details and you can't get that information in any other way, inform your insurer immediately that you intend to file an uninsured claim against your insurer.

An underinsured driver claim will generally take longer to develop. Such a claim often depends on how your medical treatment progresses, a key issue in determining the total value of your accident case. If, however, you or your lawyer believe right away that your case is worth more than the defendant's liability coverage, you must immediately inform your own insurer that you intend to file an underinsured driver claim.



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!

Here's what our clients are saying:

The Ye Law Firm is amazing! I got into an auto accident exactly a year ago which totaled my vehicle while I was stopped at a red light. The Ye Law Firm team took care of my property settlement and personal injury settlement which was completely stress-free. I received way more than I expected and thrilled it helped pay off my wedding. This is my second time asking the Ye Law Firm for assistance and I haven't been disappointed yet. Highly recommended!

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

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Recipe Spotlight of the month: Jalapeno Cornbread Muffins



Prep Time: 15 minutes
Cook Time: 15 minutes
Total Time: 30 minutes
Yield: 12 muffins

Enjoy!

INSTRUCTIONS

1. Preheat oven to 375 degrees F. Lightly coat a 12-cup muffin tin with nonstick spray; set aside.
2. In a large bowl, combine flour, cornmeal, baking soda and salt.
3. In a large glass measuring cup or another bowl, whisk together buttermilk, butter, sugar, eggs and honey. Pour mixture over dry ingredients and stir using a rubber spatula just until moist. Add jalapenos and cheese, and gently toss to combine.
4. Scoop the batter evenly into the muffin tray. Place into oven and bake for 15-17 minutes, or until a tester inserted in the center comes out clean.
5. Remove from oven and cool on a wire rack.

INGREDIENTS

1 cup all-purpose flour	1/2 cup sugar
1 cup yellow cornmeal	2 large eggs
1/2 teaspoon baking soda	1 tablespoon honey
1/2 teaspoon salt	2 jalapenos, seeded and diced
1 cup buttermilk	1/4 cup shredded cheddar cheese
1/2 cup unsalted butter, melted	

[This recipe is courtesy of damndelicious.net]

No.1 Thanksgiving side in every state of America

IN 2017, Google released a list of the number 1 side dishes in each state of the United States. No matter the state, common sides like pecan pie, casseroles and sweet potatoes were among the most popular. Some though- were quite surprising. Take for example Ohio, whose residents opted for "7 layer salad". What is a 7 layer salad? Well, it has 7 ingredients that typically include: 1) chopped iceberg lettuce, 2) celery, 3) green bell pepper, 4) purple onion, 5) English peas, 6) cheese and 7) crumbled bacon bits.

Alabama: Squash casserole	Montana: Cranberry sauce
Alaska: Green beans	Nebraska: Sweet potatoes
Arizona: Pumpkin roll	Nevada: Pecan pie
Arkansas: Sweet potato pie	New Hampshire: Homemade stuffing
California: Stuffing	New Jersey: Butternut squash soup
Colorado: Pecan pie	New Mexico: Pecan pie
Connecticut: Sausage stuffing	New York: Acorn squash
Delaware: Butternut squash	North Carolina: Corn pudding
Florida: Corn souffle	North Dakota: Sweet potatoes
Georgia: Squash casserole	Ohio: 7 layer salad
Hawaii: Sweet potato	Oklahoma: Cornbread dressing
Idaho: Sourdough bread	Oregon: Ambrosia salad
Illinois: Sweet potato casserole	Pennsylvania: Candied sweet potatoes
Indiana: Roasted sweet potatoes	Rhode Island: Stuffing
Iowa: Corn casserole	South Carolina: Cornbread dressing
Kansas: Yams	South Dakota: Ambrosia salad
Kentucky: Broccoli casserole	Tennessee: Mac and cheese
Louisiana: Yams	Texas: Broccoli rice casserole
Maine: Mashed squash	Utah: Yams
Maryland: Collard greens	Vermont: Butternut squash
Massachusetts: Butternut squash	Virginia: Corn pudding
Michigan: Roasted brussel sprouts	Washington: Green beans
Minnesota: Thanksgiving sweet potatoes	West Virginia: Broccoli salad
Mississippi: Cornbread dressing	Wisconsin: Garlic mashed potatoes
Missouri: Thanksgiving rolls	Wyoming: Sweet potatoes



This one has tomatoes



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No.1 Thanksgiving side in every state of America

Reflections on Thanksgiving



This newsletter is for informational purposes only.

REFLECTIONS ON THANKSGIVING

Chong Ye.

Wow! It's already November! It just seemed like we turned the page from 2018 to 2019 yesterday, but already we turned over our calendar to November.

When we think about November, the first thing that comes to mind is Thanksgiving Day.

Thanksgiving Day is a special day for me.

My family immigrated to the U.S. in 1982. I was only ten at the time and we were living with my aunt's family briefly while my uncle finished his service in the military as Lieutenant Colonel of the U.S. Army in Leavenworth, KS. He was an instructor at the officer's school in Fort Leavenworth during the last two years before he retired in 1984.

Having never experienced an American Thanksgiving Day in Korea, it was a new and eye-opening experience. My uncle got up 4-5 AM to cook the turkey in the oven. He also cooked green bean casserole, candied yams, mashed potatoes, gravy, stuffing, cranberry sauce, cornbread stuffing, and sweet potato casserole with marshmallows. For desserts, he prepared pecan pie, pumpkin pie, and other pies. He cooked all morning and early afternoon. I recall, he'd call us into the kitchen to help him prepare the Thanksgiving dinner. While my brother was interested in learning how to cook, I was more interested in eating.



By the time we were ready to eat, we all gathered around the dining table, where one of the adults prayed for the food. We then spent some time going over the things we were thankful. My uncle then spent some time giving us a history lesson on the first Thanksgiving Day.

Though my late uncle and my late father are no longer with us to celebrate Thanksgiving 2019, my mom, my aunt, my brother's family, and our family will gather together on Thanksgiving Day to continue on the family tradition of sharing a meal as we reflect and give thanks for the year 2019.

Thanksgiving for me has always been about reflection and being thankful. I am extremely grateful for the team (the associate lawyer and three other supporting staff) who work at the office, I am tremendously grateful for the clients we serve throughout the Puget Sound, and I am eager to see how much the firm has evolved from now until this time next year. This year could not have been possible without the friends of THE YE LAW FIRM who have repeatedly referred their family and friends. Your trust in our work has enabled us to witness tremendous growth.

Thank you. We wish you a safe and happy Thanksgiving.

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