

# M&B MESSAGE BULLETIN

A Newsletter from Martinson & Beason, PC

### February 2011 • Volume I • Issue 2

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M&B is a full service law firm that has attorneys who specialize in the following areas:

- Serious Personal Injury
- Car, Truck & Motorcycle Accidents
- · Wrongful Death
- Breach of Contract & Fraud
- Probate, Estates & Trusts
- Real Estate Transactions
- Business Law

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enter your questions.
You will get confidential answers
from an attorney
with no obligation.

## PART II – A BRIEF HISTORY

By Douglas Claude Martinson, Esq.

The information in Part I concluded about the time of the death of my father. Part II will regress somewhat to tie in the connection between the Martinson family and the Beason family.

In 1955 the Beason family and the Martinson family moved from the Five Points area to a new subdivision named Thornton Acres, built in a cotton field, near Mayfair and what is now Drake Avenue. The families lived within 150 feet of each other. George M. Beason, Jr. was three years and nine months younger than me. George, his brother Tommy, my brother Pat and I became very close friends. After I reached 16 and bought a Henry J automobile, I drove car pool and drove George and Pat to Huntsville Middle School.

I encouraged George to attend law school. After he graduated from law school in 1969, George joined the FBI. In fact, the FBI interviewed my father and me during his background security check. Before my father died in May of 1971, I unsuccessfully attempted to persuade George to move back to Huntsville and began his legal career with my father and me.

During George and Lynda's Thanksgiving visit to Huntsville in 1971, our families "hung out together" and after a few weeks of thought, the George M. Beason, Jr. family decided to return to Huntsville. George resigned his position as a Special Agent with the FBI. We began working together and named our new partnership MARTINSON & BEASON (M&B). George still has strong ties to the FBI as a member of the Former FBI Agents organization.

George and Lynda have three daughters, and Kathryn and I have two sons.

George and I have been very successful practicing law and have never looked backward; our friendship solidified, our family ties strengthen, our five children grew up together. Now our twelve grandchildren are experiencing the fruits of our friendship. As an attorney, I have found some families cannot



successfully work together. Combing two unrelated families in a business/profession is even more risky. However, my two sons, Douglas C. Martinson, II and A. Mac Martinson, are attorneys and one of George's daughters, Elizabeth B. Moore, is an attorney, all of whom work at M&B. We have eight talented and trained support staff who assist us on our cases. We work together using the TEAM CONCEPT, sharing workload, combining our brain matter for solutions, referring clients to each other on various matters to match the best legal talent to solve the client's problem.

In 2008 the three Martinson attorneys and the two Beason attorneys decided to expand. In November of 2008 Morris Lilienthal was hired and in February of 2009 Andrew Sieja was hired as attorneys to work with M&B. Both of them had prior legal experience with other attorneys and had proven themselves as outstanding lawyers.

Even though each of the attorneys has areas of law they gravitate to, all seven of the attorneys are somewhat "cross-trained" and proficient in many areas of the law. Whatever your legal needs are, we can help you through the maze. Our biggest compliment and our strongest source of new clients are from our existing client base. Referrals from professionals are next in line.

The attorneys and staff at M&B thank you for your past business, the referral of clients to M&B and your interest in reading Part II of A Brief History of M&B.

# Abraham Lincoln, a country Lawyer and our 16th President of the United States.

"Four score and seven years ago our fathers brought forth on this continent, a new nation, conceived in Liberty, and dedicated to the proposition that all men are created equal."

— November 19, 1863

"I am greatly obliged to you, and to all who have come forward at the call of their country."

— August 22, 1864

# Understanding Alabama's Uninsured & Underinsured Motorist Law

This is a guide to Alabama's Uninsured (UM) and Underinsured Motorist (UIM) Law that will explain to an insured what UM & UIM is, how it works and why it's so important.

#### What is UM & UIM?

UM and UIM is insurance coverage that is on a person's individual car insurance coverage or the coverage of a relative they reside with. This coverage can be used in cases where a person is involved in a car or truck accident and the at-fault driver either has no insurance or not enough insurance to fully compensate the injured party.

# How do I obtain UM & UIM in Alabama?

Alabama's Uninsured Motorist Statute requires car insurance companies in Alabama to provide UM & UIM coverage on every policy of car insurance they sell in Alabama regardless of whether the insured asks for said coverage. The only way an insurance company in Alabama cannot provide UM & UIM coverage is to have the insured sign a written wavier stating they do not want this coverage. We would always advise against signing such a waiver.

# How much UM & UIM Coverage should I obtain?

While car insurance coverage can be expensive, the cost of increasing a driver's UM/UIM limits is very inexpensive. For example, for \$250,000 worth of UM coverage an average driver in Alabama could expect this level of coverage to cost less than \$100 every 6 months. Since UM & UIM coverage is very affordable it is very important for drivers to increase the level or amount of UM & UIM coverage they have due to the fact that many drivers on the highway either have no automobile insurance or the minimum limits. Under Alabama Law, the minimum liability

coverage is \$25,000.00 and often

times this isn't enough.

# Stacking of UM & UIM Coveage under Alabama Law

One unique aspect of Alabama UM & UIM law is that it allows you to stack or add vehicle's coverage amounts together. For example, assume Husband and Wife own 3 cars, one for each of them and one for their daughter. Further assume they have minimum UM/UIM coverage of \$25,000.00. If one of them is seriously hurt in a car accident with an uninsured driver they would have not only the \$25,000.00 worth of coverage for the vehicle they were in, however, they would also be able to add or stack the coverage of up to two more of the other vehicles to give that person \$75,000.00 worth of UM coverage.

### Pitfall of Stacking

While Alabama UM law does allow the stacking of insurance coverage it only allows a person to stack 3 cars on one insurance policy; however, you can stack an unlimited number of insurance policies. Thus, if you have 4 or more vehicles it is important to have them divided up on different policies of insurance so that no more than 3 vehicles are on any one policy so you can get the benefit of stacking all the vehicles.

### Why have UM & UIM Coverage?

UM & UIM coverage is intended to protect you if you're ever involved in a motor vehicle accident and the other driver does not have auto insurance or does not have enough insurance to sufficiently compensate you for your injuries. UM & UIM coverage can provide compensation to you and your family for past and future medical bills, lost wages, out of pocket expenses, pain and suffering and mental anguish. Thus, it is essential to have a sufficient amount of UM coverage to act as a safeguard if you are ever involved in a wreck.

The attorneys at M&B have been handling UM cases since 1967 when the law was passed.

If you have questions about your uninsured/underinsured motorist coverage, please let us know.

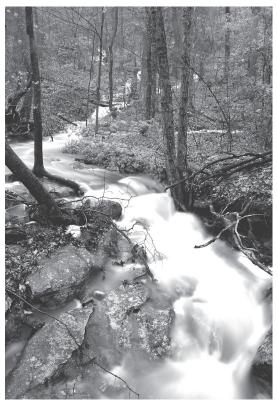


Photo by Wesley Thomas

# The Land Trust of North Alabama

The Land Trust of North Alabama, Alabama's first land trust, is a not-for-profit organization dedicated to preserving and conserving greenspace and fresh water resources in the ten northernmost counties of Alabama. Over 6,000 acres have been preserved since 1987. Volunteers have created and maintain 40+ miles of public trails on three major Nature Preserves – each of which is larger than Central Park and all located within Huntsville city limits. These large preserves provide free recreation areas for hiking, biking, environmental education, and birdwatching. The Land Trust offers spring and fall guided hike series, as well as "Tuesdays on the Trail" - a summer environmental education series for elementary age children. Other events include the Spring Concert at Three Caves (May), the Emerald Classic Golf Tournament (June), the Moon Over Three Caves Dance (September), and the Plein Air Art Auction (October). Memberships begin at \$35. Trail maps are available at www.LandTrustNAL.org and more information may be found on Facebook: Land Trust North Alabama.

Attorney George M. Beason, Jr. served on the Land Trust Board for three (3) years. Attorney A. Mac Martinson has served on the Land Trust of North Alabama Board from 1996-2001, and then returned in 2007 as an appointee of Mayor Loretta Spencer.



## WHY DO I NEED A WILL?

The real question you should be asking is: Why DON'T I have a Will? There are several benefits to having a Will, but the best and most fundamental reason most people would want a Will is to ensure that the decision of where their assets and belongings go remains their decision. If you were to pass without a Will, your assets go through the process of intestate succession. This means that the court will step in and oversee to whom your property is distributed based on the distribution dictated by the legislature. The process of intestate succession does not take into account any particular wishes or any unique circumstances you may have.

Simply put, having a Will is a relatively easy way to ensure that your estate is administered exactly how YOU would want it — and not how legislature determines how your property should pass and to whom. Here are a few other reasons why having a will is so important:

You can designate who will act as the personal representative of your estate. Without a Will, any number of individuals could petition the court to take control – even your creditors!

- You can help ensure that the probate process is less expensive for your family and loved ones. Without a Will, you may be placing an unnecessary burden on your loved ones. A Will can simplify the administration of your estate and assets and may be an act of compassion for those you leave behind.
- Your Will can be a tool for making sure that your spouse and your children are provided for properly. Without a Will, your assets may be delayed, or even prevented, from reaching those who most need them. A Will can help ensure that your wishes are met.
- You can name the guardians of any minor children you may have if the other parent is deceased. One of the most important (and most difficult) decisions we can make with a Will is who you would want to take care of any minor children you leave behind. Without a Will, there could be even more fighting over who is best to take care of your children, and it may not end up being the people you would have chosen.
- You can provide for special needs. Some of your children may be better able to care for themselves than others. If you have a child who has special needs, you can help ensure that child gets more assets to help in their care without forfeiting any benefits they may be entitled to receive. Without a Will, the laws will simply divide your assets for you.
- You can leave property to a charity or individuals who are not in your immediate family. For many, a charitable bequest to a charity can be extremely important. A Will is the fundamental tool for ensuring that a bequest of a charitable nature can be made from your estate.
- ▶ You can make specific bequests of particular items to specific individuals. All of us have certain items we would like to give to certain people. A Will is the best way to ensure that happens at your death.

The end of your life is something you probably don't want to dwell on, but thinking about what will happen to your loved ones, your minor children and your assets and personal possessions after your death is important. Making sure you've done all you can to make their lives easier will give you peace of mind and make the transition for them that much smoother. And once your Will is signed, you hopefully won't have to think about it again unless something significant in your life changes.



## **Martinson & Beason Employee Spotlight**

### Sylvia Tiggs, Receptionist

Sylvia graduated from Alabama A&M University with a Bachelors' Degree and Master's Degree in

Prior to joining Martinson & Beason in 2006, Sylvia taught 8th

Education.



grade at Oak Park Middle School in Decatur, Alabama. During her teaching career Sylvia was nominated for numerous awards including Young Educator of the Year and Teacher of the Year at Oak Park Middle School. Sylvia retired from the Decatur City School system after 25 years of service. Her education, experience and knack for interacting with people has made her a valuable asset to M&B and our clients.

Sylvia is married to Luther Tiggs and they have two children Adrian (16) and Jordan (14). Luther is the head men's basketball coach at Sparkman High School. During her free time, Sylvia enjoys cooking for her family at home and at M&B.

## Referrals

We want you to think of us as your law firm. If you have a legal matter that needs attention, let us know. If we can't handle the matter, we will refer you to a firm that can. Please feel free to refer us to your friends and family for their legal needs. A referral from a former client or friend is the greatest compliment our firm can receive. We welcome the opportunity to help. Thank you!

## **Client's Bill of Rights**

Lawyers will tell you that it is impossible to offer a guarantee in the legal business. WRONG! We say that law firm clients should settle for nothing less! Remember, your attorney works for you — not the other way around.

At Martinson & Beason we believe we can promise our clients quality service with personal attention. We believe that as our client you are entitled to have the:

- 1. Right to loyalty to you and your cause.
- 2. Right to be updated regularly and in a timely manner as to the progress of your case.
- 3. Right to our respect.
- 4. Right to expect competence from our firm and all who work here.
- 5. Right to know the truth about your case.
- 6. Right to prompt attention from us.
- 7. Right to have your legal rights and options explained in plain English without legal mumbo jumbo.
- 8. Right to a fair written fee agreement with our firm.
- 9. Right to a fair fee for the work we do.
- 10. Right to make the ultimate decision on your case.



Martinson & Beason

Attorneys at Law 115 North Side Square Huntsville, AL, 35801

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# **February is American Heart Month**

In 1963 Congress requested that the President issue a proclamation each year to set aside February as a month to honor those who fight against cardiovascular disease and to educate Americans on the importance of heart health. President Obama issued his 2011 Proclamation on January 31.

Some important heart facts from the American Heart Association & CDC:

- 1 in 3 American adults has one or more types of cardiovascular disease
- An average of 2,200 Americans die each day from heart disease
- Heart disease is the leading cause of death in the U.S. for both men and women
- More women die from first heart attacks because the symptoms may be less obvious
- Inactivity and obesity are the two highest risk factors for heart disease
- ▶ Seconds count if you have some symptoms but are unsure, call 9-1-1

Learn more about the warning signs of a heart attack and ways to reduce your risk of heart disease. Visit the American Heart Association site at www.heart.org or the U.S. Centers for Disease Control at www.cdc.gov/heartdisease.

## RECIPE OF THE MONTH

### More Than a Strawberry Shortcake

from Sylvia Tiggs

One box of Yellow Cake Mix
 Follow the directions on the box to prepare the cake

### ICING:

CAKE:

- 12 oz. Cool Whip
- 8 oz Sour Cream
- 1 pkg. instant Vanilla Pudding Mix
- 1/2 Cup of Sugar
- 1 1/2 Cups of Fresh Strawberries, Sliced

By hand, mix the first four ingredients for the icing together, then fold in the strawberries. When blended, put icing on a completely cooled cake. Keep cake refrigerated until ready to serve.



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