



Inside this Issue:

Coleman meets Alabama Senator.....	2
The Importance of Incorporating Your Business	2
M&B Files Wrongful Death Lawsuit Arising Out of I-565 Truck Accident	3
Martinson & Beason “Cell Phone Wallets”	3
Eight Tips to Improve Cybersecurity.....	3
Featured Recipe: Yuca Al Mojo (Mojo Yuca)	4

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
- Criminal Domestic Relations

FREE CONSULTATION

1-800-255-6534

Phones answered 24 hrs.

115 North Side Square
Huntsville, AL, 35801
256-533-1667

Call or visit
martinsonandbeason.com
and enter your questions.
You will get confidential answers
from an attorney
with no obligation.

Doug Martinson Retires as College Hockey Referee *by Doug Martinson*

I started refereeing for HAAHA (Hsv Amateur Hockey Association) at the Ice Palace on Governors Drive in 1977 when I was in the 7th grade. We didn't get paid... I wanted to get more ice time, learn the runs and become a better player.

Joe Ritch was one of my House League coaches when I was in the 5th grade and he was friends with my dad and George Beason. When Joe was coaching UAH in the first year of the Club days, he needed referees and didn't want to pay much. So he asked me and another high school classmate of mine to be linesmen. Since we normally refereed in blue jeans, he told us we would get paid \$10 a game and we had to buy black basketball referee pants which cost \$35 and go through the gate so we would be counted in the attendance. Turns out the \$35 investment really paid for itself.

In 1994, I was selected by the NCAA to be a linesman in the Div II Championship when UAH lost to Bemidji in OT of a mini game.

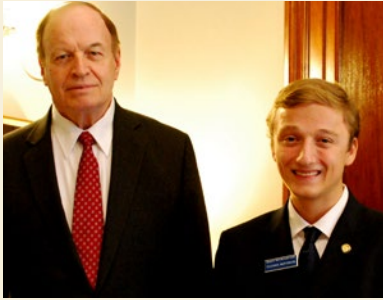
I have refereed every coach in UAH history and have refereed well over 250 UAH games and 1,000 in the Von Braun Center arena.

I have loved the game and all the great officials, coaches, players and administrators I have had a chance to work with.



Team Will

The March of Dimes team started by M&B attorney Morris Lilienthal and his wife Shannon in honor of their late son, is gearing up for the 2016 March for Babies. The 2016 Huntsville area March for Babies is April 23, 2016, at Heritage Elementary in Madison, AL. You can support Team Will by walking on April 23rd or by making a donation. You can get more information on Team Will and find out how to donate on their Facebook page: <https://www.facebook.com/marchofdimesteamwill/>



Coleman Serves as Senate Page

Coleman Martinson (age 16) recently completed a semester of his junior year in the nation's capital as a United States Senate Page. Longtime Alabama Senator Richard Shelby sponsored Coleman as he, and twenty-nine other students from across the country, attended the The United States Senate Page School as well as having a full time job in the United States Senate: "It was an honor to have been selected to participate in such a historic and prestigious program. One of the main things I learned was time management. I would wake up at 4:45 am every morning to attend school. Afterward, I would work all day to at least 6 pm, with many days lasting longer. Having to balance rigorous academics along with a 40-60 work week was tough; however, it further prepared me for college and the real world." During his time away, Coleman was able to hear His Holiness Pope Francis address Congress as well as attend President Obama's last State of the Union Address. His duties as a Page included delivering correspondence and legislative material within the Congressional Complex. Other duties include taking messages for Members, calling them to the phone, preparing the Chamber for Senate sessions, and carrying bills and amendments to the desk. Senator Shelby says, "I am proud that we have driven, focused students like Coleman to represent the State of Alabama."

The Importance of Incorporating Your Business

Q: What Are the Advantages of Incorporating My Business?

A: For most business owners, the most important reason to incorporate one's business is limiting individual liability and protecting one's personal assets. When a business is incorporated, the business is a separate legal entity from the individual who owns and/or runs the business. The law recognizes the corporation as a person under the law that owns assets and obligations just like an individual. This legal fiction provides a form of **asset protection** that seeks to protect the business owner's personal assets (e.g. home, car, personal bank accounts, family farm or lakehouse, etc.) from the business's creditors, or perhaps even an unhappy or injured customer that tries to sue the company. Provided that the business is properly incorporated, adequately capitalized and/or insured a business owner who has incorporated can shield his or her personal assets from business creditors and lawsuit judgments.

Another big advantage to incorporating one's business is when it comes to seeking investors for that business. As a corporation, an investor can purchase units or shares in the company thereby owning a percentage of the actual company which is far more attractive to potential investors than simply handing over a check to a sole proprietor of a business who has not yet incorporated.

Q: But if I incorporate won't it make my taxes more confusing?

A: Generally, no; a Limited Liability Company (LLC) or S Corporation is typically treated as a "pass-through" entity to the individual taxpayer and business owner(s). This means that any business profits earned and distributed to the business owner(s) will simply be reported on that individual's tax return (i.e. IRS Form 1040). In fact, there are many significant tax advantages to incorporating such as deducting pre-tax business expenses necessary to run and conduct the business.

Q: Are there any drawbacks to incorporating?

A: There are very few drawbacks to incorporating a business. Of course, it is true that the business owner will have to pay a fee to the State of Alabama each year to maintain their corporate entity in good standing with the State of Alabama. The cost, however, is quite small considering the protection an incorporated business provides. One has to ask, is the business expense of a couple of hundred dollars each year paid to the State of Alabama not worth protecting one's house, bank accounts and other personal assets?

Q: What types of corporations should I consider?

A: There are generally three (3) types of corporate entities that a business owner may consider: (1) Limited Liability Company (LLC); (2) S Corporation, or S-Corp for short; and (3) C Corporation, or C-Corp for short. Small business owners would do well to consider LLCs or S-Corps due to the significant tax advantages they provide over a C-Corporation. Limited Liability Companies and S-Corps work largely in the same manner but there are some differences discussed below—

S-Corporations can aid the business owner in avoiding self-employment taxes and the business pays its employees a "reasonable salary" as defined by industry norms. Many business owners view this as a huge benefit. Unfortunately, the S-Corp does have some drawbacks. One must be a U.S. Citizen or resident to maintain an ownership interest in an S-Corp. The process of incorporating and maintaining the books and corporate form of an S-Corp are far more stringent and formalistic than an LLC. Should a business owner fail to adhere to the corporate requirements of an S-Corp it risks losing its S-Corp status and will be treated as a traditional C-Corp with some additional tax burdens. Additionally, any profits must distributed in strict accordance with the number or percentage of shares held by company shareholders.

While LLCs do not avoid the self-employment tax problem they do offer quite a bit of flexibility to the business owner and potential investors. For starters, you do not have to be a U.S. Citizen or resident to participate in an LLC. You can maintain different classes of stock (called units in an LLC) that provide for various voting rights and ownership interests within the Company. LLCs are also fairly easy and quick to set up and can operate under less rigid standards and guidelines than an S-Corp. LLCs owners should be careful however to ensure they keep their business and personal assets separate to maintain the Company's corporate identity and preserve the liability protection afforded the business owner by the Company. LLC owners can also make a one-time election to switch, or elect, to be treated as a subchapter S Corporation (i.e. S-Corp). Please note, however, an S-Corp cannot opt to be treated as an LLC at a future date. This election is limited to LLCs opting to be treated as an S-Corp.

If you've got questions about incorporating your business give us a call.

M&B Files Wrongful Death Lawsuit Arising Out of I-565 Truck Accident



M&B attorney Morris Lilienthal and Chris Glover of the Beasley Allen firm have filed a wrongful death lawsuit in Alabama federal court arising out of a February 12th 18-wheeler accident. The accident occurred when the driver of a tractor-trailer, Albert Villarreal, was traveling westbound on I-565 and his truck veered into the median and into I-565 eastbound traffic striking Jamila Davis' vehicle. Tragically, Jamila Davis lost her life in this wreck. Our thoughts and prayers are with Ms. Davis' family and friends.

The wrongful death lawsuit named as defendants, the truck driver, Albert Villarreal and the trucking company New Prime, Inc. "We're hopeful through this lawsuit to find out what caused this tragic accident and hold those at fault responsible" said Morris Lilienthal.

Accidents involving 18 wheelers often result in fatal or serious injuries, due to the size, weight and speed of these vehicles. Truck accidents occur for various reason, but some of the more common causes are:

- Driver Fatigue
- Poor or Faulty Maintenance
- Distracted Driving
- Overloading trucks
- Driving under the influence of drugs or alcohol
- Excessive speed

Martinson & Beason "Cell Phone Wallets"

To make life a little easier, and to help free up your hands as you go through your busy life, Martinson & Beason has "cell phone wallets" for our clients. The wallet sticks to the back of your cell phone and you can put you ID and credit card in it. Now you don't need your purse or wallet if you're out running errands, at the gym or picking up groceries! If anyone would like one please call our office at (256) 533-1667 or send us an email at info@martinsonandbeason.com and we'll mail you a cell phone wallet.



EIGHT TIPS TO IMPROVE CYBERSECURITY

USE PASSWORDS



1. Use strong passwords and change them regularly.

Make it difficult for hackers to gain access to your accounts. Utilize upper and lowercase letters, numbers and symbols. Use different passwords for different accounts.



2. Use a phone password.

If you're not already doing so, setting up a password on your phone is one of the quickest and easiest changes you can make. As with any password, change your phone lock regularly.

PROTECT YOUR PERSONAL INFORMATION



3. Leave private information out of emails and instant messages.

Never send your social security number, bank account, or credit card information, etc. over an email or any unsecure online communication. Once in cyberspace, always in cyberspace.



4. Evaluate whether you're oversharing on Facebook and social media.

While we're not advocating leaving your favorite social media platforms altogether, consider removing personal information such as your birth date, mother's maiden name, and other identifiable information.



5. Closely monitor your finances.

By switching to online banking and e-statements, you eliminate the possibility of mail fraud and can watch account activity in real-time. Make use of your bank's phone application, if they offer one, and address suspicious activity swiftly.



6. Monitor your child's browsing.

While today's youth has virtually grown up online, it's still important to make sure your child isn't divulging personal or identifiable information over the Internet. This includes online and video games with chatrooms and messaging capabilities.

BE AWARE



7. Only shop from secure online stores.

When ordering online, check out the store's security credentials. Look for a tiny padlock icon or other indication that your transaction information is safe and secure.



8. Watch out for phishing scams and the "stranded traveller" scam.

Beware of emails that appear to come from friends or family asking for money to help them get home or get out of bind. As soon you think you may have fallen victim to a phishing scam, notify your bank and other appropriate law enforcement agencies.

Learn more about protecting your information from the attorneys at Martinson & Beason, P.C. in Huntsville, Alabama.

martinsonandbeason.com | (256) 533-1667

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, PC**
ATTORNEYS AT LAW SINCE 1937

Martinson & Beason
Attorneys at Law
115 North Side Square
Huntsville, AL, 35801
www.martinsonandbeason.com

Presorted Standard
U.S. Postage
PAID
Raleigh, NC
Permit No. 673



Yuca con mojo is a Central American and Caribbean side dish made by marinading yuca root (also known as cassava) in garlic, citrus, and olive oil. Often, onions are included in the marinade. Also known as one of Cuba's national dishes.

FEATURED RECIPE: Yuca Al Mojo (Mojo Yuca)

Ingredients:

1 bag yuca 24 oz. (frozen) or	1 pinch salt, or to taste
4 lbs (fresh yuca root)	1 pinch Goya Oregano
6 garlic cloves	1 bunch of parsley
½ cup olive oil	1-2 lemons

Directions:

Fresh yuca, remove peel and cut into 3" pieces. Place yuca in a large pot with 1 teaspoon salt and cover with water. Bring to a boil and cook for 20 minutes or until just tender. Do not overcook or it will get mushy. When done, carefully remove woody spiny centers by just pulling them off with a fork.

Meanwhile, make Mojo sauce. Chop garlic and parsley together until very fine. Mix olive oil and oregano and add lemon to taste.

Drain yuca and transfer to serving dish. Drizzle Mojo over top or dip in Mojo and serve warm or cold.

Enjoy as a side dish or a Snack

Search for Martinson & Beason

<http://www.facebook.com/martinsonandbeason>



BBB Rating: A+



**MARTINSON
& BEASON, PC**
ATTORNEYS AT LAW SINCE 1937

Alabama Bar Association rules require the following disclaimer: "No representation is made that the quality of legal services to be performed is greater than the quality of legal services performed by other lawyers."