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- Probate, Estates & Trusts
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## How Do You Know If Your Teen Is Ready to Drive?

### 1. They Follow the Rules

Following the rules goes beyond the relevant driving laws. Does your teen listen to you at home too? Do they obey their teachers in the classroom? If so, this might be a good example that they are ready to drive. A key indicator of determining whether or not your teen is responsible enough to get behind the wheel is that they follow directions, without complaint or sneaking around. This not only demonstrates respect for authority, but it also shows that you can trust them to follow the rules of the road as well.

### 2. They Act Responsibly

Does your teen show a certain level of maturity and responsibility in life? If your child has trouble completing their chores, homework, or studying without supervision, they might not be ready to drive on their own. It's important that your kid understands their behavior on the road has consequences. Good choices and judgment should be shown to you before they earn the privilege of driving.

### 3. They Take Safety Precautions

When your teen first gets into the driver's seat, do they automatically put on their seatbelt? Do they properly adjust the car mirrors and their seating position? These are good signs that they're taking precautions to ensure optimal safety on the road.



Photo Source: Biserka Stojanovic/Getty Images



## Meet the Team: Carter Montgomery

We're pleased to welcome attorney Carter Montgomery to the firm. He joined the law firm of Martinson & Beason, P.C., as an associate in January 2022. Carter was born and raised in North Alabama, growing up in the town of Hartselle.

His practice areas focus on Estate Planning and Probate matters. Carter was admitted to practice law in Alabama in 2015 and is a member of the Huntsville-Madison County Bar Association and the Real Property, Probate and Trust Section of the Alabama State Bar.

Carter holds a B.A. from the University of Alabama, where he graduated magna cum laude, and a J.D. from the Cumberland School of Law at Samford University. While in Law School, Carter was selected by Cumberland's Lawyering and Legal Reasoning staff to serve as a Judge Abraham Caruthers Teaching Fellow. Carter was also an honored recipient of the Rodney Max Mediation Fellowship.

When not practicing law, Carter enjoys spending time with his wife, Lindsey, his son, Campbell, his newborn daughter, Hallie, and their dog, Lainey. Please join us in welcoming Carter to the Martinson & Beason family!

## Women, Retirement, and Planning



Photo Source: Shutterstock

Planning for later in life can be confusing and difficult no matter who you are. Finding ways to make sure that you will be able to take care of yourself—financially and otherwise— isn’t easy. However, when it comes to retirement and estate planning, women face their very own set of problems, according to an article featured in the *Courier Journal*.

In fact, one study by the Transamerica Center for Retirement Studies found that 85 percent of women aren’t saving enough money to support themselves in retirement. According to Debra Whitman, an AARP executive vice president for policy, strategy and international affairs, “Women face the reality of longer lives with fewer financial resources to fall back on. They are paid less than men on average – 77 cents on the dollar, which can add up to half a million dollars over a lifetime.”

On top of making less than men, you also have to take into account that many women will drop out of the workforce, at least temporarily, in order to raise children. Making less money and not working as much as their male counterparts can make it very difficult for women to build up a retirement savings account.

Another issue facing women is their tendency to invest more conservatively. This may actually sound positive, because conservative investments mean money is “safe.” But without taking some risks, women have trouble capturing the return on investment they need in order to retire. “I have faced clients who have all their assets in cash. It’s important not to be overly invested in cash just because it’s safe. Recently, the market has been strong. It’s important as you head towards retirement to capture some of those gains,” says Derek Gabrielsen, a wealth adviser.

Women need to be aware of these challenges in order to figure out ways to overcome them. To start with, own these challenges and make a plan. Create an all-inclusive retirement plan that looks at more than just finances. For example, consider how you will pay for health care costs or extended care. (Because women tend to live longer, you will likely have more health care expenses.) You might think about long-term care insurance. You should also create powers of attorney—both health care and financial—to make sure that you will be protected if the worst happens and you can’t take care of yourself.

It’s great to sit down and develop a plan on your own, but the truth is that you’ll probably need the help of a professional to execute that plan (to make sure it is both realistic and legal). Don’t hesitate to get in touch with an estate planning lawyer and financial planner for help.

## Recipe of the Month: Coconut Macaroon Brownie Pie

*Submitted by Sylvia Tiggs*

ACTIVE: 20 mins | TOTAL: 1 hr 20 min (plus cooling) |

SERVES: 6 to 8

### FOR THE CRUST

Cooking spray

1 large egg white

1/3 cup granulated sugar

1/2 teaspoon pure almond extract

Pinch of salt

1 7-ounce bag sweetened shredded coconut (about 2 packed cups)

### FOR THE FILLING

5 tablespoons unsalted butter

3 ounces semisweet chocolate, finely chopped

1/2 cup packed light brown sugar

1/4 cup granulated sugar

2 large eggs

1/2 teaspoon pure almond extract

1/4 teaspoon salt

3/4 cup almond flour

### FOR THE TOPPING

3/4 cup cold heavy cream

3 tablespoons confectioners’ sugar

- 1. Make the crust:** Preheat the oven to 325°. Coat a 9-inch pie pan with cooking spray. Whisk the egg white, granulated sugar, almond extract and salt in a medium bowl until frothy. Add the coconut and stir to combine. Press the mixture into the bottom and up the sides of the pie pan, then transfer to a baking sheet. Bake, rotating the pan occasionally, until the crust is golden brown around the edges and dry and lightly toasted in the center, 25 to 30 minutes. Transfer to a rack and let cool slightly.
- 2. Make the filling:** Combine the butter and chocolate in a medium sauce over medium-low heat. Cook, stirring, until melted and smooth, about 2 minutes. Remove from the heat and whisk in the brown sugar and granulated sugar until combined. Whisk in the eggs, almond extract and salt. Whisk in the almond flour until smooth.
- 3. Pour the filling into the crust.** Loosely wrap a strip of foil around the crust edge to prevent it from over-browning. Bake on the baking sheet until a toothpick inserted into the center of the pie comes out mostly clean, about 30 minutes (the filling will crack slightly in spots). Transfer to the rack and let cool completely.
- 4. Make the topping:** Whisk the heavy cream and confectioners’ sugar in a medium bowl until soft peaks form. Spoon over the pie before serving.

# Real Estate: What You Should Know Before Buying or Selling

Ready to buy or sell real estate? It's an incredible milestone in life, but also one of the most significant financial decisions you'll ever make. However, the purchase price is just one piece of a successful transaction. In this article, we'll cover what you need to know before you walk into a land or home transaction, including how the process works and some of the potential pitfalls to avoid.

The first step in any real estate transaction starts with a contract. It's the written document that determines the relationship between the parties and ensures that everybody knows what to expect. In the contract, you'll have the buyer's name, the seller's name, sales price, and any contingencies such as an appraisal or home inspection.

Next comes the title search. A real estate title is legal documentation that says you're the rightful owner of a property. In the past, your real estate attorney would have to head to the courthouse every day for title searches, but today most of the records are online. Your attorney will be looking for any restrictions on the property, such as liens, fence agreements, reviewing if it's commercial or residential, what type of house you have to build, or how many houses you can build on the property. Essentially, running the title makes sure that the person selling the property has the authority to do so.

Following the title search is the closing process. Before the closing,

your attorney will have all the documents lined out. Together you'll go through all of the financial and loan documents involved in the transaction, such as the sales price, any real estate commission, taxes, home warranty, homeowners insurance, title exam, and title insurance. Then you'll set a date and time for the closing. This is the part where all the parties come together, including the buyer and seller, real estate agents, and attorney. Sometimes the lenders might even be in the room. It's a formal, but friendly, process to help ensure that everybody understands the terms of the transaction.

After the closing, your attorney will record the deed for you and mail it back to your house. This is your first reminder to go claim the homestead in Alabama. You'll want to complete this step to keep your property taxes at half the rate. In some cases, you might also be claiming a second home or claiming a tax exemption due to your age, income, or nonprofit organization status. Keep in mind, the deadline for getting all of your tax documents taken care of is September 30th in Madison County. You can expect to receive your tax bill in September. You will then have until the end of the year to pay your property taxes.

Whether you're a first time home buyer or a developer when you're buying and selling real estate the experienced and dedicated Huntsville Alabama real estate attorneys at Martinson & Beason, P.C. can guide you through this process.

## Community Spotlight: The CAP & GOWN Project



For underrepresented students, paying for college and graduating from a four-year university is a challenge. That's why a group of teachers from Mae Jemison High School decided to launch the CAP & GOWN Project.

It started during the 2013-2014 school year, when the teachers took more than 40 students on college tours and provided free ACT tutoring. After these successful trips to Nashville and Atlanta, 11 of the top performing freshmen were selected to visit colleges in the Northeast.

Today the CAP & GOWN Project has expanded into a nonprofit that helps hundreds of underrepresented students every year to prepare for the colleges and careers of their choice. The organization is directed entirely by educators and community leaders in Huntsville, and runs in all of the local high schools.

Attorney and shareholder Doug Martinson II is a member of the Board of Directors, and we've had the fortunate opportunity to work with some of these students as summer interns at Martinson & Beason, P.C. In the history of Cap and Gown, our students have been awarded over \$2.5 million in scholarships!

One of their programs includes the STEM Summer Institute, which is a 2-week summer college readiness program to help rising juniors and seniors prepare for the ACT and other college preparation. To learn more about getting involved and how you can help impact students' educational future, visit their website at [www.capanddownproject.org](http://www.capanddownproject.org).

## 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.



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Our firm's attorneys and staff strive to make a difference by getting involved, both personally and professionally, in a number of local community causes. Youth sports help make a difference in the lives of our youth, their families, and communities. That's why we're proud to help support our local students and athletes.

## Welcome the Newest Addition to the M&B Family

Please help us  
welcome the newest  
member of the  
growing M&B family.  
Congratulations  
to attorney Carter  
Montgomery and wife  
Lindsey on the arrival  
of Hallie Grace!



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BBB Rating: A+



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