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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
- Criminal Domestic Relations

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from an attorney  
with no obligation.

## Think you don't need an Estate Plan?

By M&B Attorney Andrew Sieja

Being a full-service law firm, we handle dozens of practice areas – including crafting estate plans for our clients. And often times, when discussing estate planning with young parents, they tell me that they don't need an estate plan, all they have is a small house and a large mortgage. They tell me that they have not been working long enough to have substantial assets to justify estate planning. Or they tell me that "everything I have is going to go to my wife anyway, so..."

While this may be true, there are several reasons even young parents should consider speaking with a lawyer about planning for their children's future. Of all these reasons, the most important are to ensure that you have some say in who takes care of your child or children in the event of death and to ensure that the child is financially taken care of.

A Will allows someone with minor children to nominate who they would want to be the guardian for their minor children. To most of my clients, this is the most important reason they ask me to draft their Will. They want some say in who raises their children if they were no longer able to.

The second most important reason is to ensure that their children get the financial support necessary to not only to be fed and clothed, but to enjoy a higher education, participate in sports and camps, and even to have some assistance in buying their first home.

As it stands, if your child were to inherit money, real

property or other types of assets prior to attaining the age of majority (age 19 in Alabama), a conservator would need to be appointed by a court to manage those assets for him or her. That means that the court would be overseeing the expenditures of the conservator, an attorney would be appointed to see to your child's best interest, costly attorney's fees, bond premiums, and it could be difficult for your child to receive the money they need without delay and expensive hearings.

Should there not be proper estate planning, when your child turns 19, she would receive all the money and assets in one lump sum, with no instructions and no control. With the proper planning, you can put in place mechanisms so your child receives more financial support and flexibility so that he or she receives their money when they need it and without court intervention.

Another important aspect is that you can ensure that your children don't receive all of their money at 19, but rather that they get it in distributions throughout their adult life so that you can financially assist them well into their adulthood.

And parents are not alone!!! For you grandparents out there, you may want to consider the same sort of planning for your grandchildren as well.

For all young parents, as I am, it is important that we plan not only for our retirement and our future, but our child's future. And even a simple Will is a simple way to do that.

## M&B Launches New Website

The attorneys and staff at Martinson & Beason, P.C. are excited to unveil the firm's new website. Our new, redesigned website better reflects our firm and provides an enhanced online experience for our clients. It is now easier to navigate the website and find information about our firm, our personal injury and other legal services, and our community. The firm's blog, which offers updated information about personal injury law and the Huntsville area, is featured on the website. Additionally, the website includes new pages, in both English and Spanish, describing our firm's areas of practice as well as a recently added telephone number available for Spanish speakers. It is our hope that clients will use our website to find valuable, beneficial information that addresses their legal needs. Please visit our new website at <http://www.martinsonandbeason.com/>.

The screenshot shows the website's header with the firm's name, logo, and contact information (800-255-6534). The main content area features a 'Focus on client commitment' banner with a photo of the team and a '2012 Avvo Clients' Choice Award' badge. A 'Free Consultation' form is visible on the right, with fields for Name, Email, Phone, Date, and Time. Below the banner are three service categories: 'Have You Been in an Accident?' (listing Car, Truck, and Personal injuries), 'Videos' (with a 'View more of our videos' link), and 'Proven Results' (listing settlement amounts like \$1,000,000 and \$750,000).

## The Danger of TV Tip-Overs



“Tip-over” accidents may not seem that common, but from 2000-2010, on average, every three weeks a child was killed from a TV tipping over. An additional 13,000 children are injured each year in the U.S. from tip-overs.

Have you done everything you can to ensure your house is safe from tip-over accidents? Consider the following tips for prevention:

- Keep heavier items in lower drawers or cabinets so they cannot fall too far.
- Secure top-heavy furniture to the wall with braces, brackets or wall straps.
- To prevent dresser drawers from being pulled all the way out, install stops on the drawers.
- Consider mounting flat screens to the wall in order to prevent them from falling over.
- If you have a larger, heavier television, place it in on a low, stable piece of furniture.

For more safety tips and information visit:  
<http://www.safekids.org>

## The Importance of Registering Your New Products

Following the holiday season, most of us are, by now, enjoying the gifts that we received, from electronic devices to home improvement items. It’s likely that many people tore through the wrapping paper and boxes of their gifts without a second thought to the registration card accompanying them, but this is a potentially deadly mistake!

Many Americans don’t realize the importance of registering their new products. More often than not, filling out and sending in the registration card for every little thing you buy seems like an unnecessary hassle when you just want to start using the product; however, this small step could someday prevent serious injury and even save your life or the life of a loved one.

When you register your product, the company will know to notify you if your product is ever recalled due to a dangerous defect. Unfortunately, such harmful defects are all too frequent: thousands of people are injured and killed each year by defective products. A toy for young children could have small parts that are a choking hazard, or an improperly manufactured ladder could put the user at a high risk of a fall. According to the U.S. Consumer Product Safety Commission, toys injured an estimated quarter of a million people, mostly children, in 2007. Bicycles injured another estimated 500,000 people in the same year. Such tragic injuries and deaths from product-related accidents may have been avoided if the victims had been notified that their products were dangerous. If you are notified that your product has been recalled because of a defect, stop using that product immediately and follow the recall guidance. The product may be able to be repaired so that it is not longer dangerous, or you may be able to return the product for a refund. Don’t wait until you or someone you care about is injured or killed: if you have not registered your new product, we recommend that you do so as soon as possible.

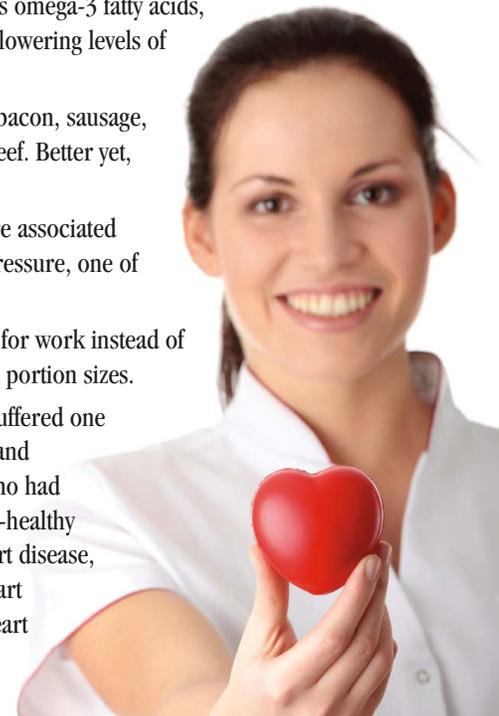
## Heart Health: It’s Never Too Late

You can’t do your best on the job—or anywhere else—if your heart isn’t healthy. Heart disease is a dangerous condition, and even a mild heart attack can slow you down and have a negative impact on your lifestyle and workplace productivity.

Fortunately, avoiding a heart attack isn’t a matter of luck. You can take positive steps to keep your heart in good shape, starting with a combination of exercise and a healthy diet. You don’t have to starve yourself. Just follow these tips to eat your way to better health:

- **Eat more fish.** A good source of protein, most fish contains omega-3 fatty acids, which can reduce your risk of heart attack (and stroke) by lowering levels of blood fats known as triglycerides.
- **Choose lean meats.** Avoid fatty and processed meats like bacon, sausage, or anything fried. Choose skinless chicken or lean cuts of beef. Better yet, try high-protein, low-fat substitutes like beans and legumes.
- **Limit sugar and salt.** Sugars add needless calories and are associated with higher cholesterol. Salt can contribute to high blood pressure, one of the risk factors for developing heart disease.
- **Eat sensibly.** Plan your meals in advance. Packing a lunch for work instead of running out for fast food can help you control your diet and portion sizes.

The right diet can help prevent a heart attack. Even if you’ve suffered one heart attack, though, you can still take control of your health and prevent a second or third one. A Canadian study of patients who had suffered “cardiovascular events” found that those with a heart-healthy diet had a 35 percent lower chance of dying as a result of heart disease, as well as a 28 percent decrease in their risk of congestive heart failure and a 14 percent reduction in their risk of a second heart attack. It’s never too late to start living a healthy lifestyle.



## Have you signed up for “Nixel Alerts” yet?

Sign up for “Nixel Alerts” and you’ll receive real-time notifications regarding severe weather, road conditions, and criminal activity in your area via text or e-mail for free. Your local police department and public safety agencies will publish alerts that relate specifically to your geographic region so that you’re “in the know” right away. Nixel Alerts will be a helpful tool as we move into the possibility of severe weather this spring. All you need to sign up is a valid phone number and e-mail address. Visit [www.nixel.com](http://www.nixel.com) to sign up today!

## Heavy subject: To avoid back injuries, lift with care

You can injure yourself by lifting even a light load if you’re not careful about what you’re doing. Whether you’re in a factory or at home, remember these tips for staying safe every time you have to pick up a box, no matter how large or small:

- **Check before lifting.** If you’re not sure how heavy a box is, try moving it a little first. Nudge it with your foot, or give it a slight, gentle push. This will give you a better idea of how heavy it is and how much effort you’ll need to put into lifting it.
- **Wear the right shoes.** Footwear with nonskid soles will help you avoid slipping and sliding as you walk with your load.
- **Lift correctly.** Don’t bend at your waist. Keep your back straight as you lower your body, then lift straight up with your legs.
- **Watch your step.** Know where you’re going before you lift. Remove any potential obstacles that might make you trip, and don’t rush with a heavy load. The additional weight can throw your balance off.



## RECIPE OF THE MONTH SALSA DIP

By Sara Barnes, M&B Legal Assistant

### INGREDIENTS:

- 4 to 5 Roma Tomatoes
- 1 bunch of Green Onions
- 1 can of chopped olives
- 1 can diced green chili
- 1 tsp. Garlic Salt
- Italian Dressing or
- 1 tbsp. Vinegar
- 3 tbsp. Olive Oil

### DIRECTIONS:

Cut tomatoes and green onions in ½ inch strips and mix with olives, green chili add garlic and dressing to taste. Great as snack! Serve with Doritos or crackers



Sara Barnes & Family: Kathleen Barnes, Clay Barnes, Sara Barnes, Alessandra Pinciario & Drew Pinciario

## Spotlight on Coach Tiggs



Sylvia Tiggs has been on the front lines of Martinson and Beason for 6 years now and her husband, Legendary High School Basketball Coach Luther Tiggs has been on the sidelines and courtside in North Alabama for 25 years now.

Coach Tiggs recently began as the first men’s basketball coach for James Clemens High School in Madison, AL. Joining him on the hardwood is former Alabama and NBA Milwaukee Bucks player, Buck Johnson.

Not many people other than Coach Tiggs and Buck thought a first year program would be very successful or have many wins. However, the James Clemens Jets made the State 6A Playoffs in their Inaugural Season.

During Coach Tiggs 25 years of coaching he has had a 100% graduation rate, over 25 players have played at the collegiate level on scholarship, most notably Georgetown University standout and 3 Point Record Holder, Jonathan Wallace, who along with Jay R. Strawbridge (Oregon University) and G.W. Boon (Bucknell) from high school are playing professional basketball.

When asked what his overall coaching record is in the 25 years, Tiggs replied, “I don’t even know and no matter what it is, I couldn’t buy a loaf of bread with it.” However, he did say his teams have made the State Playoffs and Final Four and won multiple Area and Regional Championships.

So congratulations and good luck to Coach Tiggs and the Jets!!

## 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.



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## THE CO-PARENTING CHALLENGE: Put Your Kids First

When parents don't live together, whatever the reason, raising kids is even more complicated than usual. "Co-parenting" adds an extra layer of challenge to the responsibility of caring for children, from getting them to and from school and soccer games to maintaining a consistent schedule and enforcing important family rules. Here's some advice for making the co-parenting relationship work to everyone's benefit:

- **Put your children first.** You and the other parent should agree to put your kids' needs ahead of any issues you may have with each other. Don't use a child as a pawn in your own relationship with an ex-spouse.
- **Plan together.** Try to avoid any unilateral decisions about your children. Sit down regularly to map out schedules and discuss upcoming issues. Negotiate in good faith who's responsible for what, shared rules, and boundaries.
- **Respect each other's rules.** You and your co-parent may have different ideas about behavior, schedules, expectations, etc. As long as your children

are safe and given reasonable limits, don't rock the boat. Co-parenting relationships can be complicated for children, too, so avoid putting them in the middle of your disputes.

- **Maintain some distance.** Don't call your child repeatedly while he or she is at your co-parent's house. Resist the urge to pump children for information that's none of your business (an ex-spouse's new partner, for example), or comment negatively on the co-parent's personality.
- **Communicate directly.** Don't use your children as a conduit for messages to the other parent. If issues or questions come up, contact him or her directly. You'll suffer fewer misunderstandings, and you'll keep your children out of your personal issues.
- **Support your co-parent.** Let your children know that they're expected to follow the other parents' rules when they're with him or her. Speak respectfully about the co-parent, and insist that your children do the same.

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BBB Rating: A+



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