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Is the State Holding Money Owed to You or a Family Member? Now There's a Way to Check

By M&B Attorney

Remember that final paycheck from your last job you never picked up that now seems hopelessly lost? Or that extra insurance policy your grandfather talked about but was never located after his death? Believe it or not, state governments across the country are actively trying to get you money through these types of cases. With the help of the internet, many people are now discovering and retrieving property and funds rightfully owed to them.

After a period of time, businesses, utilities and government agencies that owe you money, a policy, a refund or other benefits must turn what is owed over to the state government agency responsible for such matters. In Alabama, that agency is the Alabama Treasury Department's Unclaimed Property Division, whose mission is to reconnect lost property with the rightful owners. Other examples of lost property may include: bank accounts and unclaimed safe deposit box contents, stocks, bonds and other investments, utility deposits, funds held in escrow, and uncashed checks.

While Alabama's state search engine is currently undergoing repairs, those who are intrigued and would like to see for themselves if any money is being held in their names can use the national website www.missingmoney.com. The site is legitimate and is endorsed by the National Association of Unclaimed Property Administrators (NAUPA) and is partnered with the Office of the Alabama State Treasurer.

At Martinson & Beason, PC, we love helping reconnect clients with what rightfully belongs to them. For every estate, guardian or conservator case we work on, we take the time to conduct a brief search in hopes of helping clients recover. Angela Riley, Legal Assistant for Doug Martinson, II, has assisted numerous clients in locating lost property. "One of the rewarding aspects of my job is reuniting clients with money they may not even realize is lost. We find a variety of things, from \$25 refund checks, to bank accounts worth thousands. A few years ago, we were able to locate and recover eleven items for a client, totaling more than \$120,000!" she says.

"...Businesses, utilities and government agencies that owe you money, a policy, a refund or other benefits must turn what is owed over to the state government agency responsible for such matters."

A simple search may return records with names, last known addresses, the state holding the unclaimed property, the reporting agency and in some cases, a range for the value of the lost property. If you are the rightful owner, a prompt allows you to fill out the necessary information to be mailed to the state.

While claims may take several weeks to process, many clients tell us it was definitely worth the wait. Check out www.missingmoney.com today and see if money is waiting to be claimed in your name or have us take care of the matter for you.

LILIENTHAL RECOGNIZED AS SUPER LAWYERS RISING STAR & TOP 40 UNDER 40 LITIGATION LAWYER

M&B attorney, Morris H. Lilienthal, was recently named a 2013 Super Lawyers Rising Star. The Super Lawyers Rising Star designation is a prestigious distinction awarded only to the top 2.5% of the practicing attorneys in the state. Attorneys are chosen through a rigorous, patented selection process. After being nominated, candidates are reviewed and evaluated by both their peers and the Super Lawyers research department. The Rising Stars list is unique in that all of the attorneys

included are 40 years of age or younger or have been in practice fewer than 10 years.

This award marks the second occasion that Lilienthal has been named an outstanding lawyer based upon his legal ability, professional standards, and peer recognition. Earlier this year, Morris was selected as a 2013 Top 40 Under 40 Litigation Lawyer for the state of Alabama, a designation given by the American Society of Legal Advocates to the top 2% of the lawyers in the state.

Growing up in Huntsville

I was born in Huntsville a lot of years ago, when it was just a small cotton mill town. In fact, my family's Saturday afternoon and evening entertainment was to park in front of one of the "dime" stores, either "Woolworth's" or "Kresses" and speak to and visit with everyone who passed by. Back then everyone knew practically everyone else. Not so anymore! Our town has grown to be a cosmopolitan city, and we rarely see a familiar face.

However, I have a large and wonderful family that I am so proud of. They all live here except one granddaughter and her family, who live just down the road in Niceville, Florida.

I married my high school sweetheart, George Beason, who passed away in 2001. He was a pharmacist and the managing partner of Humphrey's Twickenham Pharmacy downtown, between what was then Dunnivant's and Belk's Department Store. We have two sons. George, Jr. is an attorney and partner in the firm of Martinson & Beason. Tommy is a CPA and founding partner in the firm of Beason & Nalley, and is now semi-retired. I have two special daughter-in-laws, five granddaughters and their husbands, and twelve great-grandchildren. From two sons, there are now twenty-six of us.

Downtown was thriving at that time, with dress shops, shoe stores, several drug stores, department stores, and restaurants. Then the mall began to open on the parkway. I think it began with Miracle City and the city installed parking meters downtown. That was the beginning of the end of busy downtown Huntsville.

When Huntsville Arsenal announced plans to come here and had to buy land, it had to be abstracted. My cousin, Francis Esslinger, an attorney, was commissioned to do this. At that time, I was Francis' secretary, so I got to help with the abstracting. We worked long hours at the courthouse for several months on what is now Redstone Arsenal.

I've been around to see many, many changes in Huntsville, but growing up in the small town brings back a lot of good memories that kids nowadays won't have.

~Wini Beason, Mother of George Beason, Jr. & Grandmother of Elizabeth Moore



For Your Divorce or Family Law Dispute, Consider Collaborative Law

During a divorce or after the passing of a loved one, many families unfortunately find themselves embroiled in bitter controversy. Collaborative Law is a relatively new and client-centered approach that provides parties with a court-free way of dissolving family law disputes that may arise from divorces, custody disputes, wills, adult guardianship and conservatorship or another area of family law.

The method emphasizes working together as much as possible as opposed to working as adversaries. Through the collaborative law process, clients and more importantly, their attorneys, agree to good-faith bargaining and amicable relations in an effort to come up with a solution that works for everyone and avoid costly litigation. Consequently, clients often find this course of action to be more predictable and cost effective. Once parties reach an agreement, it is submitted to the court for final judgment.

Collaborative law is spreading rapidly and is favored by families for its potential to maintain respectful and functional relationships rather than destroy them, as is often the case when parties' fate rests in the courtroom. Collaborative Law follows the national trend of alternative dispute resolution and incentivizes clients to reach a mutually agreeable settlement.

Martinson & Beason attorneys Doug Martinson, II and Caleb W. Ballew received their collaborative law certification from the Alabama State Bar. The certification was received after two days of intensive collaborative law training on the Cumberland School of Law campus in Birmingham. Some of the key topics discussed include the participation agreement which parties submit to prior to negotiations, interest-based negotiation vs. positional bargaining, evaluating options and negotiating results, amongst others. The attorneys received over thirteen hours of continuing legal education (CLE) credit for the training. In addition to the certification, Doug Martinson, II and Caleb W. Ballew have also joined the International Academy of Collaborative Professionals (IACP), the leading global association of professionals with a collaborative practice.

Doug Martinson, II and Caleb W. Ballew join a select number of collaborative law certified attorneys in the Huntsville-Madison County area. In fact, Caleb W. Ballew is one of only four divorce attorneys with the certification out of the 648 licensed attorneys in the Huntsville Madison County Bar Association. If you find yourself entangled in a divorce, custody battle, disputed estate, or controversy surrounding another area of family law, consider the collaborative law process as a potential means of resolving your conflict without the expense and stress associated with traditional courtroom litigation.



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!

Don't Miss out on Historically Low Rates! REFINANCE NOW!

Prime interest rates remain historically low, however, the strong possibility of increases means the time to refinance your mortgage or buy a house is now. Many have already taken advantage of the low rates but those who have not should strongly consider refinancing options. The current prime rate of 3.25% has been in place since 2009; the average rate for the nine years prior to 2009 hovered around 6.33%.

According to the Bureau of Economic Analysis, the average interest rate on an outstanding mortgage in early 2012 was over 5.09%. Homeowners are now regularly finding that by refinancing, they can substantially reduce their interest rate and even slight changes in your rate make a significant difference in the amount you pay each month.

In order to receive the lowest possible rate, shop around with local banks and mortgage companies. Often, people make the mistake of only checking with large national banks and consequently overlook local lenders who frequently offer the best rate. Additionally, local banks and mortgage companies tend to offer a level of personalized customer service not possible with national lenders.

While the federal government continues its support of the housing market by keeping interest rates artificially low, subtle indications are beginning to emerge that suggest that the government may be preparing to reduce support. Other federal housing programs like FHA Streamline Refinancing, which assists homeowners in refinancing regardless of home value or equity, may also be on the out in the not so distant future.

Another reason Alabama homeowners are choosing to refinance now rather than later is the current home value depreciation trend. According to a recent report from Al.com, home prices fell across the state by 4.6% since last year. If home values in the state continue to drop, your bank-calculated home equity may also drop. With less home equity, your loan-to-value ratio may be lower which substantially impacts your mortgage rate.

Bottom line: take advantage of refinancing options now before prime rates double.

RECIPE OF THE MONTH REESE'S POPCORN RECIPE

by Marci Dean—
legal assistant to Doug Martinson, Sr.

DIRECTIONS:

Pop a bag of popcorn. Melt 1 cup of chocolate, 1/2 cup peanut butter, 1/4 cup butter. Add a teaspoon of vanilla. Mix into popcorn. Place in refrigerator for 30 minutes. Sprinkle on some powdered sugar and enjoy!



Employee Spotlight on Attorney Elizabeth Beason Moore



Elizabeth grew up in Huntsville, Alabama, and has practiced law here since 1995 when she was admitted to the Alabama State Bar. Immediately after being admitted in Alabama, she began practicing law with her father George Beason, Jr. and the other lawyers at Martinson and Beason, PC. Elizabeth received her undergraduate degree from the University of Alabama in 1992 and her law degree from the University of Mississippi School of Law in 1995. While at Ole Miss, she was a member of the Moot Court Board. Since returning home to Huntsville, Elizabeth has been extensively involved in the legal community. She has served as President (2011-12) and Secretary (1999-2000) of the Huntsville-Madison County Bar Association. Currently she is serving on the executive committee of the Association. Elizabeth was a member of and on the Executive Committee of the Madison County Inns of Court. She is also a member of the Alabama Association for Justice (formerly the Alabama Trial Lawyers Association). At the Gesman Symposium in 2007, Elizabeth was a featured speaker on the Liability of Family Members of Elderly Drivers.

Throughout her legal career, Elizabeth has volunteered her time to many local community organizations. She served 2 terms on the City of Huntsville Beautification Board, the Huntsville Botanical Garden Board and the Junior League of Huntsville Board. As a member of the Junior League of Huntsville for 10 years and currently as a Sustainer, Elizabeth served on numerous committees with that organization. She is also active with her college sorority, Kappa Delta, alumni association.

Elizabeth and her husband, Bert have two daughters. They are active members of First Presbyterian Church in Huntsville. For 6 years Elizabeth served on the board for the First Presbyterian preschool and continues to serve on the flower guild.

Over her 18 year legal career Elizabeth has successfully handled numerous complex cases which have resulted in verdicts or settlements in excess of a million dollars. If you have a legal need, contact Elizabeth and the attorneys at Martinson & Beason to see how we can help.



In just a few weeks, Martinson & Beason, P.C. will begin sending email updates on product liability, important recalls and other urgent legal matters. If you would like to be added to our electronic mailing list, please email us at info@martinsonandbeason.com Also, if you would prefer we email you a copy of our newsletter, please let us know.

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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2013 SEC Football Schedule

	8/31	9/7	9/14	9/21	9/28	10/5	10/12	10/19	10/26	11/2	11/9	11/16	11/23	11/30
SEC WEST														
AL CRIMSON TIDE	VA TECH*	OPEN	@TX A&M	COLORADO STATE	OLE MISS	GA STATE	@KY	AR	TN	OPEN	LSU	@MS STATE	CHATTANOOGA	@AUBURN
AR RAZORBACKS	UL LAFAYETTE	SAMFORD	SOUTHERN MISS	@RUTGERS	TX A&M	@FL	SC	@BAMA	OPEN	AUBURN	@OLE MISS	OPEN	MS STATE	@LSU
AUBURN TIGERS	WAZZU	AR STATE	MS STATE	@LSU	OPEN	OLE MISS	W. CAROLINA	@TX A&M	FL ATL.	@AR	@TN	GA	OPEN	BAMA
LSU TIGERS	TCU*	KENT STATE	UAB	AUBURN	@GA	@MS STATE	FL	@OLE MISS	FURMAN	OPEN	@BAMA	OPEN	TX A&M	AR
MSU BULLDOGS	OKLAHOMA STATE	ALCORN STATE	@AUBURN	TROY	OPEN	LSU	BOWLING GR.	OPEN	KY	@SC	@TX A&M	BAMA	@AR	OLE MISS
OLE MISS REBELS	@VANDY	SE MOST.	@TEXAS	OPEN	@BAMA	@AUBURN	TX A&M	LSU	IDAHO	OPEN	AR	TROY	MIZZOU	@MS STATE
TX A&M AGGIES	RICE	SAM H.	BAMA	SMU	@AR	OPEN	@OLE MISS	AUBURN	VANDY	OPEN	MS STATE	NM	@LSU	@MIZZOU
SEC EAST														
FL GATORS	TOLEDO	@MIAMI	OPEN	TN	@KY	AR	@LSU	@MIZZOU	OPEN	GA*	VANDY	@SC	GA. SO.	FL STATE
GA BULLDOGS	@CLEMSON	SC	OPEN	N. TEXAS	LSU	@TN	MIZZOU	@VANDY	OPEN	FL*	APP. STATE	@AUBURN	KY	@GA TECH
KY WILDCATS	WESTERN KY	MIAMI (OH)	LOUISVILLE	OPEN	FL	@SC	BAMA	OPEN	@MS STATE	AL STATE	MIZZOU	@VANDY	@GA	TN
MIZZOU TIGERS	MURRAY ST	TOLEDO	OPEN	@INDIANA	AR STATE	@VANDY	@GA	FL	SC	TN	@KY	OPEN	@OLE MISS	TX A&M
SC GAMECOCKS	NC	@GA	VANDY	SC STATE	@CEN. FL	KY	@AR	@TN	@MIZZOU	MS STATE	OPEN	FL	OPEN	CLEMSON
TN VOLUNTEERS	AUSTIN PEAY	WEST. KY	@OREGON	@FL	SOUTH AL	GA	OPEN	SC	@BAMA	@MIZZOU	AUBURN	OPEN	VANDY	@KY
VANDY COMMODORES	OLE MISS	AUSTIN P.	@SC	@UMASS	UAB	MIZZOU	OPEN	GA	@TX A&M	OPEN	@FL	KY	@TN	WAKE FOR.

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BBB Rating: A+



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