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## CLIENT SPOTLIGHT: RET. COL. ROBERT GRIGSBY

Colonel Robert Grigsby served in the United States Army for over 2 decades and the Martinson & Beason team is proud to represent Colonel Grigsby, as well as many other active duty and retired military personnel. Following his retirement, Col. Grigsby co-founded Advanced Aerospace Tooling, Inc. (AAT) with Mr. Rick Outzen, a retired senior Boeing tooling expert, in November 2015. AAT develops and manufactures AT<sup>2</sup>LAS: a high-temperature, non-corrosive, cutting-edge resin that can withstand enormous pressure, yet is extremely light. In fact, AT<sup>2</sup>LAS weighs 40% less than aluminum and 80% less than steel. This material is manufactured at AAT's facility in Research Park in Huntsville, Alabama.

AT<sup>2</sup>LAS is currently being used to help construct a wind energy turbine, called the "MicroCube", invented by another Huntsville man named Robert Yost. The blades, framing and control box of the Microcube are made from AT<sup>2</sup>LAS. Because the turbine is made from such a light-weight substance, the amount of energy which can be generated from only a small breeze is substantial; however, because the material is also incredibly strong, AT<sup>2</sup>LAS helps the MicroCube

withstand winds of up to 140 mph. The United States patent office called the MicroCube the first change in an alternator design since Nikola Tesla, and this historic invention is only possible because of Grigsby and AAT's space-age resin. The idea is for MicroCubes to be installed in groups to create windwalls, and Grigsby expects for local Huntsville businesses to start utilizing these windwalls very soon.

The possible applications for the AT<sup>2</sup>LAS material are numerous. In addition to assisting with renewable energy, Col. Grigsby and AAT have specifically developed AT<sup>2</sup>LAS for use in coating doors and walls

to create "safe rooms" because of the resin's bullet and corrosion resistance. Grigsby believes that this application could be immediately implemented in local schools to prevent casualties during mass shooting incidents.

Col. Grigsby foresees AT<sup>2</sup>LAS being used in the Oil & Gas, Construction, Defense, Automotive, Space, and Maritime industries as well.

You can learn more about Advanced Aerospace Tooling, Inc by browsing their website at <https://aatooling.com/>



## We're Growing!

After 80 years with its sole location in Huntsville, Martinson & Beason has decided it's time to expand by opening an office in Athens AL. Located in Limestone County, Athens is a vibrant, thriving and exciting community. Staying true to our commitment to offer an exceptional client experience, we decided it was important that we open this office in order to better serve our clients in Athens, Limestone County and northwest Alabama. In order to make this office the most effective and efficient, we ask that you please make an appointment to see your attorney at this office.

We have listed the address for our Athens office below along with a picture. Please let us know if this location would be more convenient for you and we will make

it a point to have you meet with your attorney there. Our clients come first. And, we are always trying to find new ways to improve your client experience. If you ever have any suggestions or questions, please feel free to contact us at 256-533-1667 or [info@martinsonandbeason.com](mailto:info@martinsonandbeason.com). Thank you for allowing us to serve you.

**707 East Hobbs St., Ste. D, Athens, AL 35611**



## Know the Signs of Elder Abuse this Holiday Season

The holidays are a great time to catch up with family and friends. It is also a good time to check in on how elderly loved ones are doing. Make sure routine daily tasks are taken care of, such as cooking, cleaning and bathing. It's also important to be vigilant against elder abuse which happens far more often than we might think.

Unfortunately, it is estimated that only 1 in 25 cases of financial exploitation are reported, according to a Metlife study. Elderly people may be reluctant to report abuse or exploitation due to shame, denial, fear of being placed in a nursing home, fear of retaliation, guilty feeling, fear the abuser will get in trouble. By knowing the signs, you can help prevent elder abuse.

Signs of **physical abuse** may include the following: unusual behavior, unexplained injuries, withdrawal, lashing out, depression, isolation, physical marks, and poor hygiene. If an elderly person is in a nursing facility or bed-bound, check to make sure that they are turned or rotated properly. So why are elderly people susceptible to elder abuse? It's believed that social isolation, mental impairment, and a trusting attitude puts them at risk.

Signs of **financial abuse** include refusing to answer questions about finances, unsavory new "friends", unexplained bank withdrawals, unforeseeable or unnatural changes to legal documents like the will, and unnecessary defensiveness. Metlife estimates that the annual average loss from financial abuse or exploitation is at least \$2.9 billion. It's also estimated that instances of fraud perpetrated by strangers comprises 51% of reported financial abuse. However, financial abuse can and does occur by family members or by people known to the elderly loved one. Dollar losses are also reportedly higher around the holidays.

So what do you do if you suspect elder abuse? Communicate with the elderly person. Try to get as much information as possible about what's going on including names and numbers. You can also notify the authorities. The elder abuse hotline number provided by the Alabama Department of Human Resources is 1-800-458-7214. The Alabama Attorney General's office of consumer protection can be reached at 800-393-5658 to report scams. And of course if there is an ongoing emergency, call 911. It's also important to remove the elderly person from the situation. Finally, you may need to consult a lawyer for adult protective proceedings, such as guardianship and conservatorship.

What are some steps to maintain healthy aging and wellness? Exercise daily – including both your body and mind. It's very important to stay socially engaged with family and friends. Take a daily walk and eat a healthy, well-balanced diet. Try learning something new or developing a new hobby. Finally, get more rest.



## Martinson & Beason Gets CPR Certified

About 45% of out-of-hospital cardiac arrest victims survive when a bystander performs CPR, according to 2014 data from the American Heart Association. Moreover, there are about 10,000 cardiac arrests in the workplace each year in the United States. A cardiac arrest is defined as a sudden, unexpected loss of heart function, breathing, or consciousness usually as a result of an electrical disturbance in the heart. Symptoms of cardiac arrest include pain in the chest, collapse, fainting or lightheadedness, palpitations and shortness of breath.

On October 26th, several Martinson & Beason attorneys and staff members became CPR certified. The training was provided by Madison Fire & Rescue Captain Michael Sedlacek. Through CPR training, you can provide life sustaining treatment to someone in an emergency. Having a CPR trained office staff could also save your life.

Another great safety tool is the PulsePoint app which strengthens the chain of survival for cardiac arrest victims by notifying trained individuals and medical personnel in the area of a cardiac emergency. The app also has an easy to read map of current AED locations so that they can be quickly located in an emergency. It is free to download in the App Store.

Here are a few more reasons why you should consider getting CPR certified:

1. You could save a life.
2. You will learn how to use an AED.
3. Have Greater Peace of Mind.
4. Boost your Employability.
5. Greater Sense of Safety Awareness.

To find out more about CPR training at your office, contact your local fire station or the American Heart Association.



First Friends Preschool trick or treat at M&B



## Year-End Tax Planning

With 2018 slowly coming to a close, November is a good time to revisit your financial situation and get a jump on tax season planning. Address open tax questions or issues with your accountant before the end of the year to avoid nasty surprises in April. Here are a few tips on year-end planning:

### Compare the standard deduction vs. itemized deductions

The fall is a good time to begin weighing whether it will be more advantageous for you to take the standard deduction or itemize your taxes. The standard deduction has increased to \$12,000 for single taxpayers and \$24,000 married taxpayers filing jointly, which means fewer taxpayers will itemize their taxes. However, if you recently bought a home or had unexpected life events, itemizing may be the way to go, even if you haven't in the past.

### Contribute to a 401(k), IRA or 403(b)

One of the best ways to reduce your adjusted gross income (AGI) is to contribute to a 401(k), simple IRA, or 403(b). If you are under fifty, you can contribute up to \$18,500 towards your tax deferred retirement account. If you are over fifty, you can contribute up to \$24,500. Consider making a year-end retirement contribution to reduce your AGI if you are not already maxed out. Your future self will thank you.

### Contribute to a 529

Contributions to a 529 are not tax deductible but do offer great financial advantages in that money grows tax free and is not taxed when taken out to pay for school.

Additionally, as of January 1 of 2018, you can withdraw up to \$10,000 towards tuition for private elementary, middle and high school. For your Alabama state taxes, contributions up to \$5,000 (or \$10,000 for a married couple) are deductible.

### Realize a Loss if Needed

If you are anticipating substantial capital gains, consult with your accountant on whether it would be advantageous to sell securities. This is done in order to realize a loss.

If you do sell securities for a loss, you are prohibited from purchasing substantially similar stock for 30 days.

### Revisit Employee Benefits

The fall is often open enrollment for many employee benefits such as health insurance, flexible spending accounts, and retirement accounts. A flexible spending account allows an employee to set aside a certain amount of money for healthcare or childcare. If you already have a retirement account established, check to make sure the proper beneficiaries are listed. If you recently had a child, got married or went through a divorce, this is especially important. Check with your human resources administrator or department about employee benefits.

### Defer Income into 2019

If your tax circumstances will be more favorable in 2019, consider deferring income or bonuses until after the New Year. This strategy also works for realizing capital gains. If you are self-employed, consider delaying billing until January. Conversely, if you are anticipating a higher tax bracket for 2019, consider speeding up income or realizing gains in 2018.

## Banana Walnut Bread

by Sylvia Tiggs



### Ingredients:

- 1 ¼ cups of all- purpose flour
  - 1 tsp of baking soda
  - ½ tsp of salt
  - 2 large eggs (room temp)
  - ½ tsp vanilla extract
  - ½ cup of butter (at room Temp)
  - 1 cup of sugar
  - 3 very ripe banana (peeled and mashed)
  - ½ cup toasted walnuts pieces
  - 1tsp cinnamon (optional)
- (Pre- heat the oven to 350 degrees)

### Directions:

1. Sift the flour, baking soda, and salt into a bowl and set aside. Whisk the eggs and vanilla together in a bowl and set aside.
  2. With a mixer, cream together the butter and sugar until light and fluffy. Now, gradually pour the egg mixture into the butter and continue mixing until well blended. Add bananas to mixture, and mix together.
  3. Fold in the flour mixture until blended. Add the nuts.
  4. Transfer the batter into a 9 by 5 by 3 inch lightly buttered loaf pan. Bake for 55 minutes or until a toothpick inserted in the center comes out clean.
  5. Take out of the oven, cool for 5 minutes in the pan. Turn the bread out of the pan and allow the bread to completely cool, now wrap bread in plastic wrap.
- (This bread is best if it is served the next day)

## 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 Flu Shot – What You Should Know

This is the time of year for colds and the flu. Staying informed can help you battle them more safely, easier and may help diminish the symptoms more quickly. The Martinson & Beason family wants to help keep you informed about the flu vaccine as well as many of the common over the counter cold treatments. It is important to take every medication as directed or prescribed by your doctor. The following information is simply to help keep you informed as you face the cold and flu season this year.

Even though living in Alabama we don't usually experience the harsh winter weather of NYC or Chicago, we still are faced with the dreaded typical winter colds, viruses and even more serious illnesses like the flu and pneumonia. Many of us have the annual debate with ourselves or perhaps a discussion with our

doctor about whether or not we should get the flu shot.

Most physicians will tell you that the vaccine is largely effective in preventing or minimize your chances of getting the flu virus. They also explain that truly the purpose of the flu vaccine is to reduce the intensity of the flu virus if and when you do contract it and/or to reduce the duration of the illness. And they explain that most people don't experience any negative side-effects from the actual shot other than a sore arm for a day or so.

When you get a flu shot, you may experience some "mild reactions". In fact, most doctors will tell you that you may even feel like you're "getting a mild case of the flu". Mild reactions are one thing. It is very important that you know how to recognize the signs of the serious side effects and know what to do when they occur. So if you, your child or a loved one experiences any of the following symptoms, seek immediate medical attention:

1. You have difficulty keeping your balance or become dizzy
2. Difficulty breathing and/or catching your breath/taking a deep breath
3. Tingling in your fingers or toes
4. Your legs feel weak, then slowly you start to experience weakness in your upper extremities.
5. Difficulty chewing and/or swallowing food

Deciding whether to get a flu vaccine is a personal and serious decision. The above reactions are very rare. It is still important to educate yourself about the possible side effects and then to think carefully about how the flu vaccine could possibly affect you, your child or a loved one before making a final decision to receive/not to receive the shot. Knowing all of the potential side effects and reactions will allow you to be adequately prepared should you need to make the quick decisions necessary to respond in case you have a serious reaction.

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