



“You maintain your balance, poise, and sense of security only as you are moving forward.” ~ Maxwell Maltz ~
“What worries you masters you.” ~ Haddon Robinson ~

America's Night Out Against Crime

The "23rd Annual National Night Out" is a unique crime and drug prevention event sponsored by the National Association of Town Watch. It was held on Tuesday, August 1, 2006. This year's National Night Out campaign involved citizens, law enforcement agencies, civic groups, and local officials from over 10,000 communities from all 50 states, U.S. territories, Canadian cities, and military bases worldwide. National Night Out is designed to heighten crime and drug prevention awareness; generate support for anticrime programs, strengthen a neighborhood spirit and police-community partnerships, and send a message to criminals letting them know that neighborhoods are organized and fighting back. Along with the traditional display of outdoor lights and front porch vigils, cities, towns, and neighborhoods celebrate NNO with a variety of events and activities such as block parties, cookouts, parades, contests, and youth programs.

Who's Gonna' Pay Federal And State Workers Pensions...

I'm sure you've heard that many companies have not put enough money away for their workers future pension plan payments.

(A pension is a retirement plan where the employer promises to pay retirees a certain amount of income each month after they retire. Employers are required to set aside specific amount of money each year to fund future payments for retirees.)

You may have read about corporations like United Airlines having dumped its pension plan obligations unto the government, when it went through bankruptcy.

The Pension Benefit Guaranty Corporation (PBGC) is the government agency that takes over belly-up pension plans and makes good on *some* of the payments to retirees...but not all. Not all.

If your employer went bust, or was found to have deliberately under funded its pension plan, the PBGC can make payments of normal retirement benefits you would have had if your company had honored its obligations...but there are limits to the PBGC payments. And many promises your employer made to can be eliminated by the PBGC once they take over.

For example, the PBGC won't pay you above a certain maximum monthly income...regardless of what you were entitled to through the original company plan. If you were a highly paid officer of a company, or a pilot with 30 years on the job, and were supposed to get a

pension of \$6,800 a month at age 65...you would only get \$3,971 a month from the PBGC...42% less than what you're entitled to!

Also, the PBGC won't make other payments due like Health and Welfare benefits, Lump Sum death benefits nor disability payments for deaths or illnesses that occur after the plan ends.

According to Standard and Poors, about 10% of American companies have underfunded pension plans...so while most are OK for now...many are not.

And, this situation can get worse, once the baby boomers start retiring by the millions in the next few years.

Now this corporate pension plan issue is *nothing* compared to the problems of under funded pension plans of federal and state employees.

According to Standard and Poors, the federal pension plan program is underfunded by over, are you ready for this, **4 and a half TRILLION dollars!**

No, that's not a typo. The recent report by S&P says that millions of federal workers who will be retiring in the next decade have a shortfall of over \$4,500,000,000,000! (The number is so big...it's almost impossible to get a handle on it.)

But wait...there's more! State employees pension plans are under funded by a whopping 284 billion dollars in addition to the federal pension plan deficit!

Added together, the government workers' pension plans are just shy of 5 trillion dollars in the hole!

Wow.

What does that mean to all of us, whether we have a pension plan coming to us or not? Well, given the fact that the PBGC is not backed by general tax revenues...but it does have some funding from money paid into it by employers, and an insurance plan set by Congress. But, when it runs short on cash, which it is very likely to do...the government will either have to raise taxes to cover the shortage, or print up the billions each year in new money. (Which, as you know as a faithful reader of this newsletter, leads to higher inflation.)

And, even worse, ***there is NO FUNDING of any kind set aside for the 5 trillion dollar federal and state employees who have pension money coming to them!***

Yes, you read that right. There is exactly ZERO dollars set aside to pay all federal workers, and almost three hundred billion short for state employees.

So how is the government going to tackle this mind boggling shortage of required cash? (Which, they do not add into their calculations of the budget deficits, the shortage of Social

Security payments, the trillions to be owed for Medicare and Medicaid...)

Well, they really have no answer except to say the government will have to "explore alternatives" to fix the problem.)

Again, you and I aren't dummies. We KNOW the only way they can pay for this monumental mishandling of the public trust is to either raise taxes, and/or print the money in a highly inflationary manner.

Whatever they end up doing...all I can assure you is that it ain't gonna' be good for you! If they raise taxes, and/or print money they don't have...either option takes your real purchasing power away. This typical government bungling can take serious lifestyle options away from you.

So what do you do? Well, as we always say...plan, plan and plan some more.

Planning is the key! Consistent legal, estate, and financial planning to keep up with today's ever-changing political and economic world is a must, and your best chance at protecting yourself and your family! Taking the time to review all your legal matters NOW can pay you back a thousands times later!

So...don't delay. Call us up for your 2006 legal review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest! (Don't forget, we know where to find you!) REMEMBER- WE WANT YOU TO CONTACT US WITH YOUR "HERE'S WHAT WE'RE THINKING ABOUT DOING QUESTIONS", NOT YOUR "GUESS WHAT WE JUST DID!" COMMENTS!

Use Your Inheritance Or Other "Found Money" Wisely...

Here's some really good advice on handling a windfall such as an inheritance, unexpected bonus, a big tax refund (which you should never get, but is a topic for another day), a sale of a property or business, a lottery victory, etc. Many people who get a chunk of cash they weren't planning on blow all or most of the money in a very short period of time. (many Lotto winners end up going bankrupt, for example.)



To prevent losing out on your sudden windfall, we recommend a very sensible plan we call “The 1/3 Plan”. What’s this? Well, we suggest you spend a third on something you want or need, pay off bills with a third...and save a third for your future. Some other tips:

- * Don't stress over what to do with the inheritance just after receiving it. Avoid rushing into a plan.
- * Spend in small increments. Instead of remodeling your house, do some smaller projects first in order to avoid irreversible decisions you could later regret.
- * Have fun. It's OK to enjoy some of the money, just don't go overboard..
- * Avoid risky investments and loans to relatives.
- * Don't tell your spouse it's just "your money." Pay attention to your relationships.
- * If you don't have a will and estate plan you definitely need to set that up so that your windfall doesn't end up in the wrong hands if something happens to you.

Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. It is merely a reminder that there are many choices you have available to you, and that planning is the only way to find the right answers for your situation! As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

Legal STORY OF THE MONTH!

(Note: The details of these stories have been changed to maintain confidentiality, and some compilations are used to accomplish anonymity.)

"Start treating yourself as if you are the most important asset you'll ever have. After all, aren't you? ~ **Dr. Wolfe Rinke** ~

"Don't Get Taken Advantage of --- Beware of Hidden Assets"

Ken came in to see us after his wife filed for divorce --- something he was not expecting.

Here's the story.

Ken was married to Sarah for five years. This was a second marriage for both of them. They both had grown kids and no children from this marriage.

Ken was a hard working insurance salesman, who tried desperately to satisfy his wife's unquenchable desire to own the best of everything. Sarah also worked full time with a pretty good income. Basically everything she earned she spent on herself, while Ken paid all the household bills and other extras such as vacations, remodeling, and other things Sarah wanted.

However, Sarah was never satisfied with Ken's efforts to provide for her. She criticized him for not doing more and unbeknownst to Ken, she started to hide assets in anticipation of filing for divorce.

Sarah used an account titled in her mother's name (which Sarah also signed on) to deposit her income and to pay personal expenses from.

Fortunately, after Sarah totally surprised Ken by serving divorce papers on him at his office, he came to the realization that Sarah might try to pull some underhanded tactics to get everything she could from him.

So when he came to me and expressed his concern about Sarah possibly hiding assets, I deposed Sarah (this is questioning done under oath with a court reporter recording everything -- to be used as evidence in court) about a number of things, including all accounts she was a signor on. She insisted the account in her mother's name was her mother's money and that Sarah was only a signor on the account in case something happened to her mother.

This account had a sizable amount of money in it so it was definitely significant to both parties in the divorce --- if it was found to be part of the marital assets. With so much at stake, we asked the court to give us an order requiring that the bank provide several years worth of records, which the judge granted.

And those records did indeed show that most of the money deposited into that account had come from Sarah's income, with a very small amount coming from her mother. The monthly deposit from Sarah's mom was matched by her mom's monthly expenses --- so the remaining balance in the account consisted of Sarah's money. Sarah also wrote checks for her own expenses from that account....thus, proving that the account was primarily Sarah's money....and that she used the account to hide money from Ken and the court.

Needless to say, the judge was not too sympathetic toward Sarah from that point on, since everything she said was suspect. And, the court successfully brought the "hidden assets" back into the marital assets to be split up.

While Ken was not happy about getting a divorce, and would have preferred to try to work things out with the marriage... he was relieved that he ended up with a fair split of the assets ---so he could get on with his life. Ken never wanted to be unfair. He just wanted to be able to start over without losing everything he ever owned.

Fortunately, Ken didn't make the common mistake of "trying to be too nice" ---a situation in which the spouse who doesn't want the divorce gives the other spouse most everything so the leaving spouse "will see how wonderful he or she is and come back". But this never works and, in fact, the leaving spouse usually takes what is offered, leaves anyway, and has less respect for the other spouse. Then the "injured" spouse regrets his or her decision later, causing even more bitterness.

And on the other side of the coin, an equally bad, common mistake lots of people make is trying to make the divorce go on and on --- in order to punish or get even with the other spouse. Luckily, Ken did not make that mistake either. He was rational enough to realize that the "get even" mentality only drives up the cost of the divorce, which hurts both people. However, I'm sorry to say that some attorneys encourage that sort of thing so they can earn more from the divorce case.

That's why the person facing divorce should carefully choose his or her attorney. You want someone who will protect your interests and make sure you're not taken advantage of, but you also want someone who doesn't try to get everyone stirred up just to prolong the case. After all, divorce is ugly enough without making it even more bitter or expensive.

Well, while your legal situation or problems might not be the same as Ken's, you shouldn't take that to mean your legal needs aren't just as critical! **PLANNING BEFORE TAKING ACTIONS IS THE MOST FUNDAMENTAL AND IMPORTANT ELEMENT OF LEGAL SUCCESS!** So make sure you take heed, and call us **BEFORE** making any legal moves! We're here to help you plan, and make sure you have the best shot at solving or reducing legal problems! Call us, and we'll assist you in having the best shot possible of reaching your goals!

Did You Know...

(Our monthly feature of tidbits of news and info to make your life easier, your money work harder and so you're healthy all the time!)

*1.) **Handling emails, interruptions, phone calls...** Thomas Edison did his best work during the night. Some people today do their best work at night too, but that's mainly because they are interrupted so often during the day. The problem is that no one was ever taught how to fight information overload and constant interruptions. The editors of Fortune say you should ask yourself these questions: What are you supposed to accomplish in your work? What do you actually spend time doing? Do you achieve "flow?" (Flow is the state where everything seems to be going your way. You feel calm, alert, focused yet receptive. It feels like the full exercise of the thing you are supposed to be doing. It's the Aristotelian concept of happiness.) Some tips on finding an opportunity for achieving flow, avoiding interruptions, and finding more time for what you want to do:*

** If you're the one who calls meetings, call fewer of them.*

** Switch off the ping that signals an incoming email. Create folders into which messages are automatically shunted. When busy, let outgoing messages tell others when they might expect to hear from you.*

- * Devote an hour a day to uninterrupted thinking and planning. No calls, no email, no chitchat.
- * Say "no." Not saying it to harried bosses and distressed colleagues is the surest way to overload yourself.
- * Focus on meeting your stated goals and objectives. Allow for family and personal time when planning your calendar. Those who don't are more likely to feel overloaded than those who make time for their personal lives.

Studies show that 20 percent of our time is spent on nonproductive activities. Cut them out or delegate them. For email, delete, file, or answer now.

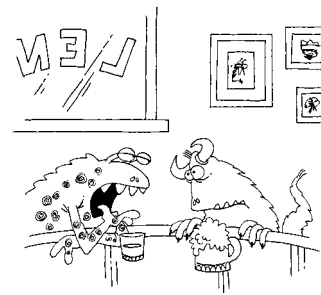
2.) Natural disasters: Are you ready? Sometimes Mother Nature gives us advance warning. Sometimes she doesn't. Regardless of how much time, if any, you have to react to a hurricane, tornado, or flood, there are things you can do to prepare. It's easy to pass off on preparation, thinking that you always have some food and something to drink on hand. And at least one of your flashlights will probably work. Don't take an interruption in electrical power or water supply lightly. Take time now to have a disaster plan in place. Here is what your survival kit should include:

- * Non-perishable food. Canned goods and a manual can opener are basic. Dried foods like pasta will work if you have a portable cooking device such as a camp stove or outdoor grill.
- * A first aid kit with bandages, tape, antibiotic ointment, and aspirin or ibuprofen could prevent infection and treat headaches or pain.
- * A battery operated radio will keep you informed about rescue operations, and flashlights will help you find your way around. Stock extra batteries.
- * A battery-operated charger for your cellphone will keep it working if your landline goes out.
- * State Farm Insurance recommends having your homeowner's policy numbers in your emergency kit.
- * Have a couple of hundred dollars in the house in case bank machines don't work.
- * In the event of a hurricane, tornado, or earthquake, know how to shut off utilities.

3.) Is it just junk or can it be recycled? After cleaning the garage, redoing the basement, and going through the house reducing clutter, a question arises. How to dispose of the discards? Actually your options are many. Such as:

- * Eyeglasses: The Lions Club has been recycling eyeglasses for approximately 80 years.
- * Clothing: Unwanted apparel can be donated to a charity such as Goodwill or sold to a consignment shop.
- * Blankets, towels, and bedding: These can be donated to your local animal shelter for use as bedding.
- * Oil: Quick-lube shops such as Jiffy Lube and auto stores such as Pep-Boys will take used oil.
- * Cans, glass containers, and plastics: Many areas have recycling centers where such materials can be dropped off. Call for specific information as different areas accept different items.
- * Household toxins: Almost all areas have toxics drop off or Tox-Away days. Check with your local waste management company.
- * Antiques, dishes, and other general items: Consider a garage sale. Make some money and find your old favorites a new home.
- * Computers: Some schools and charities accept computers. Check out other options at www.UsedComputer.com.
- * Cars: Various organizations including Goodwill will accept your car. Some raffle them off for charity. Earth Share through Car Program LLC accepts cars, trucks, trailers, boats, and RV's.
- * Books: Your old friends can be donated to a library for their book sale or given to an assisted living facility that might need books for their library.
- * Aluminum cans and other scrap metals: These are "hot" items and can be sold to scrapyards. A recycle center would be pleased to get them.
- * Computer printer and copier ink cartridges: Many business supply stores, including Staples, accept them.
- * Mobile phones, pagers, and PDAs: These can be recycled through Collective Good who will make a donation to your favorite charity. Check at www.collectivegood.com.

For more information on recycling of various products look at web site www.obviously.com/recycle.



"Working under kids' beds for over 17 years and today I find out they're outsourcing my job to some monster in China."

Welcome To New Clients And Thank You For Referring!

I love spending more of my time thinking about your case, various strategies and the best way to educate and help you with your legal matters, rather than spending my time doing TV and radio advertising to

bring in new clients. That's why I appreciate your referral of two like- quality individuals who need to talk to a lawyer. Furthermore, I will gift your two referred friends, relatives, neighbors, or peers (not current or past clients) with a \$100 Value Consultation Certificate. Just call the office at 405-728-8223 to make the arrangements

Health Tip Of The Month...

(These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding yours or anyone's health, we strongly suggest you consult a qualified physician!)

You'll Get Enough Vitamin D Anyway...

Continue to protect yourself with sunscreen

It's true that vitamin D is an important nutrient. New studies suggest that it can even reduce the risk of diabetes and various types of cancer. After reading this in the newspapers, some people think sunscreen is not very important. That is totally incorrect.

You can get enough vitamin D from modest exposure to the sun. The key word here is "modest." Exposing your face and arms to the sun for a few minutes a few times a week is all you need. Even that recommendation varies by a person's skin type, time of the day, and season, according to experts at Boston University. Most people get enough sun exposure without thinking about it.

The American Academy of Dermatologists reports that a little bit of sun may be OK. But extensive, unprotected exposure remains a major cause of skin cancer and most of the skin wrinkling and spotting that come with age. The Academy recommends:

- * Use sunscreen with SPF 15 or more when you will be in the sun for more than 20 minutes.
- * Choose one that protects against both UVA and UVB rays of the sun.
- * Reapply it every two hours, more often if you are swimming.
- * Keep the sun off of your skin with clothing and stay in the shade, particularly between 10 a.m. and 4 p.m.
- * Avoid tanning beds. Use sunless self-tanning products instead.

Sunscreens aren't perfect. They let through some potentially damaging rays, are not waterproof, don't last all day, and may be applied incorrectly.

They are also inconvenient and messy, but they are the best thing we have now.



Clients Of The Month

This month's client of the month is Robert Boldt. He has referred people to us, as well as responded to the feedback form we sent out. Here are some of his comments: "I liked your prompt actions and that you kept me informed about what I needed to do. Everything was handled to my expectations. " As usual, Robert will be receiving a \$50.00 restaurant certificate. Congratulations Robert!

Look for your name here in the future.

Client Quiz!

Please enter our Client Quiz. The first person who answers the quiz question correctly will receive a Free Blockbuster certificate. All you need to do is circle the correct answer below and fill out your name and contact information and either fax this to me at 405-840-9467 or mail it to Ed Geary, Attorney at Law, 5601 NW 72nd, Suite 178, Oklahoma City, OK 73132 or call in your answer to 728-8223 and leave your name, phone number and time you called.

Here's The July 2006 Quiz Question And Answer!

Q. Why is Route 66 so-called? (Circle the correct answer)

- A. Double-digit routes are all in the North
- B. Even Number routes run from East to West
- C. The route numbers are arbitrary.

Answer: B. Even number routes run from East to West

Now Here's The August 2006 Quiz Question!

Q. According to the Fourth Amendment, the police can search and seize a person's property only if (Circle correct answer)

- A. The owner consents
- B. The neighbors sign a petition
- C. The chief of police gives permission
- D. A judge issues a warrant.

Your Name (Please Print)

Phone # (Daytime)

Address

“3 Questions You Should Ask Before Hiring a Lawyer Plus 6 TIPS For Getting Higher Settlements in Your Personal Injury Claim and Avoid Paying for Losses that Aren't Your Fault”

If you or someone you care about happens to be the victim of an accident through someone else's fault you need this information. The insurance company who represents the other person at fault is not on your side and is trying to limit the amount paid out. That's why you need to be as informed as possible.

Call 405-728-8223 to get a copy of our FREE Report that reveals this critical information

10 Ways to Save on Your Homeowners Insurance

If you are a homeowner there are a number of ways to save on the costs of insurance as well as a number of considerations you need to take into account to properly protect yourself ---- things that your insurance company may not have told you. Discover these 10 ways to save as well as other critical information by asking for our FREE Report. **Call 405-728-8223** to get a copy of this new report.

If you would like any additional free reports, or would like some of your friends, co-workers, relatives, business acquaintances, etc. to receive a FREE subscription to this newsletter, please fill out the info on the reply form, and we'll add them to the mailing list. We'll also send them a note with their first issue telling them that you had suggested they receive the newsletter, and to contact us if they would like to stop at any time. If you enjoy this newsletter, why not share it for FREE with people you know, with no hassle for you!

**PLEASE FAX THIS FORM BACK TO US ANY TIME: 405-840-9467, OR MAIL IT BACK TO:
Ed Geary, Attorney at Law, 5601 NW 72nd, Suite 178, Oklahoma City, OK 73132)**

YES! I'd like more FREE information on the following FREE Reports Available!

*Call 405-728-8223, or Fax to 405-840-9467, 24 hrs., To Get Any Of These Free Reports!
(When leaving a message be sure to indicate which reports you want and where to send them)
Or Check Off The Ones You Want On This Form And Mail/Fax It In!*

- "Questions You Must Ask Before Hiring Any Lawyer"
- "How to Protect Your Rights if the Unexpected Happens & You are stopped or Arrested; & Avoid DUI Guidelines" Glove Box/Wallet or Purse Mini Guide (Remember to get some for your friends and loved ones –so tell us or indicate how many of these you want)
- "10 Legal Ways To Save Thousands In Taxes The IRS Prays You Never Learn!"
- "10 Common Estate Planning Disasters (And How to Avoid Them)"
- "Avoid Losing Everything in a Divorce - 7 Key Points You Need to Know to Protect Your Assets and Your Children in a Divorce"

Please contact me to set up a consultation regarding the following legal matter: _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

Best time to Contact _____

- Please add a FREE subscription to your monthly newsletter for the following people. I understand you will send them a note explaining I suggested they get this FREE subscription, and that all they have to do is contact us if they wish to cancel.

1. Name _____

Address _____

City _____ State _____ Zip _____

2. Name _____

Address _____

City _____ State _____ Zip _____

Please use additional paper if necessary! **Thanks, and don't forget to send or call in your Client Quiz answers (page 7) to win a FREE Blockbuster Certificate!**

