

“Blessed is the season which engages the whole world in a conspiracy of love.” ~ Hamilton Wright Mabi~



Honoring the Father of our Country and the Great Emancipator

Presidents Day has come to be a time to honor all who have served as President of the United States and rightly so. They were great men, one and all.

But on this day we are more likely to recall the best-known of our presidents, George Washington, the Father of Our Country, and Abraham Lincoln, the Great Emancipator. It was Lincoln who held the country together when it was in danger of breaking apart. Washington never visualized himself as leading the new country which he and his Continental Army had fought so desperately to preserve. After the war, he wanted to spend his life on his estate at Mount Vernon.

After the Constitution had been ratified, however, he was unanimously elected president, then reelected for a second term. He was more than a great general. By the time he left office, the U.S. financial system was well established and his treaties with Spain had enlarged U.S. Territory.

Abraham Lincoln may be the most widely quoted of all presidents. He had a way of getting to the truth and stating it simply. When he said, "If slavery is not wrong, nothing is wrong," people believed him. His signing of the Emancipation Proclamation eliminated slavery in the U.S. and set forth a new social standard for the country.

He was a peacemaker and a collaborator who had a skill for bringing people together. In 1862, he said, "We can succeed only by concert." His belief that the country had to be held together was instrumental in the U.S. becoming one of the most powerful countries.

New Medicare Prescription Plan - A Nightmare Mostly Caused By Hidden Scoundrels...

If you, or someone you love is eligible to receive Medicare, you best be ready to get confused as heck.

Why? The new Prescription Plan Part D for Medicare recipients is so complicated, so confusing, so mysterious...that trying to figure out what to do is truly an experience in the Twilight Zone. A true nightmare!

Let me explain. In 2003, the President and Congress, in their infinite wisdom...completely changed the prescription drug plan for Medicare to go into effect this year, in 2006. The political story told was, "Too many seniors are eating cat food instead of buying medicine they need...and we, the White Knights of Washington will swoop in and save the day!"

I'm not sure if they did "save the day" because when reviewing the new Medicare Part D rules and options...it's as bad as reading the IRS Tax Code. It's incomprehensible...and there's almost no way for the average senior to decipher this mysterious and cryptic plan.

For example, look at this information gleaned off of the Medicare web site and other publications like AARP's monthly magazine that give us so-called "advice" we or our parents can "follow":

Here is a table to help show you how Medicare Part D works:

Drug Costs/Year	Medicare Pays	What you pay
\$0-250	0	Up to \$250
\$251-2250	75%, up to \$1,500	25% up to \$500
\$2251-5,100	0	100% up to \$2850
Max payments	Up to \$1,500	Up to \$3,600 of own money
Over \$5,100	95%	5% or 2\$ co-pay 5\$ co-pay/brand name

Huh? Anyone get this down? Very simple, isn't it? (Of course I'm being sarcastic.) Now, exactly, how do you determine if the current reimbursement plan you are under is the same, better, or worse than this brilliant formula?

(Also, did you notice that there appears to be a huge gap of annual drug costs that aren't covered at all? You don't get reimbursed a penny for annual expenses that exceed \$2,251 and are less than \$5,100. The government calls this gap a "hole".)

Wow. How does paying zero for prescriptions in this gap help seniors? (Maybe you can see it. We don't.)

But...this annual payment table you're supposed to interpret and do logarithmic projection calculations on...is only part of the fun of figuring out what you're supposed to do with this Medicare Part D. As they say in the infomercials, "But wait - There's more!"

See, this insane plan also has been given out to individual insurance companies, actually hundreds of them...who each have their own insurance plans that are integrated with Medicare Part D.

Seniors are getting bombarded with direct mail pieces from the insurance companies telling the retirees to "pick our plan....as we have the best plan for you".

Now, this marketing attack is really bad because reading their brochures and then being able to make an educated decision on what to do...is literally impossible.

For example, let's look at another wonderful piece of "advice" taken from government publications, web sites and private associations like AARP:

Q: How do you decide on a plan?

A: The best way to decide on a plan is to compare rates of all the different health care companies. Certain plans will only allow you to get your prescriptions at certain pharmacies. You must do research and find out which company can give you the best coverage at the cheapest and easiest way possible. In some cases it will be better to stay with your current health insurance provider. In others you may be able to change how much you pay on:

Premiums, Co-Pays, Deductibles etc.

Huh? Am I the only guy who reads this and says to himself, "This so-called "information" and "advice" is as helpful as if the answer was given in the ancient Sumerian language." How is a senior supposed to figure out if their current plan is better or worse, when the stupid government and publications tell YOU that YOU have to figure it out for yourself?

(Now, I'm getting aggravated. Let me calm down for a moment. OK. I'm better.)

Anyway, the whole thing is fraught with peril and uncertainty. The reality for 99% of seniors is that they are going to need objective, professional advice on comparing the Medicare Plans you now have, and the one's you're considering...and do some financial calculations on a spreadsheet grid to figure out what plan will be better for you.

The sad truth is that the average person is just not geared up to handle this incredible level of complexity. Heck, many professionals may not be geared up either!

Also, there are many other aspects to this new "money saving" Part D that sound suspiciously like a kick in the profit margins for US drug companies. See if this one gets you mad:

*Hidden danger: This new Medicare Part D doesn't reimburse you for prescriptions bought outside the US! So if you buy any of your prescriptions from Canada, for example, at a 40% (or more) discount from what you'd have to pay your local US pharmacy...you're now S.O.L. (Old World War II saying that means you're out of luck.) Great thing, huh? If you now save money by avoiding the US government and drug companies' stranglehold on our wallets through their collaboration on drug approvals and pricing by purchasing from Canada...you can't do that any more. They're making you pay way more under this new plan...that'll "save you money". (Can you tell I'm mad again?)

Cheesh. As complicated as this whole mess is, I do want to make one mention of what I think about the real cause of this new brainchild of our wonderful leaders in Washington.

The drug companies. Yes, them. Now, I'm not some conspiracy nut or anything...but the fact of the matter is that the reason prescriptions drugs are so high for seniors...is that drug companies charge the MOST for drugs to the people LEAST able to afford them!

See, the drug industry charges Medicare recipients without any supplementary drug insurance much more than they charge favored customers like large HMO's and the Veteran Affairs system. Why? Because these large entities can afford to buy in bulk and pay way less per dose! The individual with no coverage gets charged the most because they have no bargaining power.

So instead of forcing the drug companies to change the way they do business...they are now forcing seniors into this rats' maze in order to "help". (Some help, huh? What's that old saying, "With friends like these, I don't need any enemies?")

Does all this sound as awful to you as it does to me? Well, whatever you think of this new Part D, it's a perfect example of why it's so important to sit down NOW, and update yours, or your parents' financial plans!

Planning is the key! Consistent financial planning to keep up with today's ever-changing political and economic world is a must, and your best chance at bullet-proofing your finances! Taking the time to review your current financial situation NOW can pay you back a thousands times later!

If you aren't sure about how to manage your legal, estate, and other financial planning for 2006, **DO IT NOW!** Don't delay. Call us up RIGHT NOW, while this is fresh on your mind. We'll help you 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!**



Financial Tip Of The Month...

Planning to treat all money the same...

Improve Your Credit Score – And Prevent Bank Fraud...

Two related tips this month:

1. Many people have no idea what their credit score is. You can find yours at annualcreditreport.com. A new study shows that the average person could save \$76 a year on interest by raising their score by just 30 points. Here are some ways to do it.

- Pay more than the minimum payment so your balance doesn't build up.
- Pay bills on time. If you have been late, paying on time for six to nine months can raise your score.
- Don't borrow the maximum on any one card even if there is a low-interest offer. If you have a card with \$10,000 in available credit, don't owe more than \$6,000.
- Don't open two or three new cards within a couple of months. This will lower your score.

A credit score of 720 or more will get you favorable rates on credit cards, auto loans, and mortgages.

2. Low-tech bank fraud:

A study by Strategy and Research of Pleasanton, Calif., shows that more than a quarter of all fraud victims knew the person who misused their personal information. Usually, it is a family member, friend, neighbor, or an in-home employee.

Up to half of debit-card fraud occurs when a card is stolen by a family member or friend who knows the card's personal-identification number.

Whether it's bank fraud or full-blown identity theft, it's usually not a case of sophisticated computer hacking. About 30 percent of victims say their personal information was obtained through a lost or stolen wallet, check, or credit card.

Take care of your stuff so it doesn't fall into the wrong hands. Women should not leave purses standing in the open where a visitor could snag a credit card or a check. Burn or shred anything that shows your credit card number or your Social Security number. Keep family members from dishonesty by guarding your information.

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 legal issues, make sure you get the right information before making a decision! If you have any questions, we'll be glad to help you!

SUCCESS STORY OF THE MONTH!

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

"The person who complains that he or she never had a chance probably hasn't the courage to take a chance."

~ Napoleon Hill ~

Just Because You're Innocent, It Doesn't Mean You Can't Be Arrested and Charged

Joe was charged with DUI. When the police arrived to arrest him, he was not in the car, but the police arrested him anyway. There was a question as to whether they could prove he was driving the car, and that is the issue I put forth as my “apparent” defense. At a hearing, the police officer testified that a neighbor had seen Joe get out of the car, but on the passenger side. But while the prosecution focused on proving that my client had been the driver, I proved that the incident did not occur on a public street, and thus got the case dismissed.

You see, the prosecution must prove that the act of driving or being in actual physical control (sitting behind the wheel – not driving), while under the influence, was on a public street. It is not against the law to drink and then sit in a car in a non-public location. Here, the incident took place on the driveway of a planned community that had an entry gate, and the police officer testified he had to drive approximately ¼ mile from the gate to get to my client’s car.

As a result of my defense, the judge dismissed the case for lack of jurisdiction. Joe was relieved that even though he went through the unpleasant experience of being arrested and charged with DUI, he wasn’t found “guilty” of a crime he didn’t commit, and therefore, didn’t lose his drivers license or his freedom.

This example shows that there are many possible issues in a legal situation and it is important to have an attorney experienced enough to know about those issues, and secondly to spend the time to uncover them.

So, what about you? How certain are you that your legal needs are being expertly handled to give you the best outcome? Don't be a stranger. Call us, and we'll assist you in having the best shot possible of reaching your goals with legal issues. Don't wait until it's too late!

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.) Energy savers are tax deductible... Tax credit provisions of the energy bill went into effect on January 1. Here are some of the credits available:

- 30 percent of the cost of solar panels, plus 30 percent for a solar water heater. Credits are capped at \$2,000 and are available for 2006 and 2007 installations.
- 10 percent of the cost of energy-saving doors, windows, insulation, and roofs, plus up to \$300 for efficient central air conditioners and water heaters powered by natural gas, propane, or oil. You can also claim \$150 for efficient furnaces and \$50 for energy-saving fans. You can only claim \$500 in total for this group with just \$200 for windows.
- You can get a tax credit of up to \$3,400 for a hybrid car or light truck. This offer is good between January 1, 2006 and Dec. 31, 2010. Once your car's manufacturer sells more than 60,000 hybrids, what you can claim will be less.

2.) Less email, more collaboration using wikis... Individuals and organizations are beginning to view email more as a nuisance than a communications tool. In spite of aggressive filtering, more than 60 percent of what gets into business inboxes is spam. In fact, people get so much irrelevant email that they tend to ignore what's in their inbox. Teens have already abandoned email, according to Business Week. Aware of the situation, the U.S. military and many organizations are replacing email with tools that promote real-time collaboration. They include:

- Wikis, searchable, archivable sites that allow a group to comment on and edit one another's work in real time. One example of this is wikipedia.com, an online encyclopedia that regular people can contribute to.
- Blogs.
- Instant Messenger, allows users to see who is online and chat with them immediately rather than send an email and waiting for a reply.
- RSS, (really simple syndication) lets people subscribe to the information they need.
- Programs that allow workers to create Web sites for teams to use on projects.

It's unlikely email will be done away with completely. Just to set up these on-line meetings, for example, you have to send an email. Quoted in Business Week, leaders at the Gartner Group, an Internet research firm, predict that wikis will become mainstream collaboration tools in more than 50 percent of all organizations by 2009. Companies now using wikis for product development or financial planning credit them with greatly reducing the time required for developing and completing projects.

3.) **New CPR rules will save more lives...** *The most common reason people die from cardiac arrest: no one nearby knew CPR, or if they did know it, they didn't do it. In sudden cardiac arrest, the heart has stopped beating.*

New guidelines by the American Heart Association for cardio-pulmonary resuscitation (CPR) are simpler and less intimidating to a bystander thrust into the role of rescuer.

Now it's simple: Call for help, push the chest, and don't stop. Two rescue breaths can be given before pushing on the chest and after every 30 compressions, but mouth-to-mouth is optional. Until emergency medical responders arrive, chest compressions alone can often be just as effective in saving a life. Authors of the new guidelines say the more times a person pushes on the chest, the better off the patient is. Compressions cause blood flow to the brain and other vital organs.

When someone collapses, doesn't respond to shaking, and isn't breathing, CPR can save his life. Revised guidelines call for 30 compressions between breaths instead of 15 breaths.

- *Position the person flat on his back, tilt the head back, and lift the chin until teeth nearly touch.*
- *(Optional) Pinch the nose and give two full breaths that are two seconds long and produce a visible chest rise.*
- *Place your hands in the center of the chest between the nipples, one hand on the other. With elbows locked, press the heel of your hand into the chest. Give 30 compressions for every two full breaths. Repeat until medical help arrives.*

About 250,000 people die of cardiac arrest in the U.S. each year.



"The Groundhog tests have come back. I'm afraid you only have six weeks to live."

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.***

What I Learned From My Daughter Over the Christmas Break

If you have a young daughter or son who has turned 21, you'll know how it is to worry about them, even if they are now "drinking responsibly". My daughter is now in that category and when she came home over Christmas break from college I realized she needed some basic information to help her make wise decisions about drinking and (not) driving.

She has always been a good student and responsible but hasn't really received much education on this subject in school. And probably this is true for almost everyone. She had heard a lot of "myths" from her friends and in fact, I'm sure many adults still believe a lot of common myths they heard many years ago.

Consequently, not only would some basic information be good for my daughter and her friends, but it would be helpful for older adults, as well. That's why I decided to compile information including some guidelines on alcohol intake based on body size, as well as tips on what to do to protect your constitutional rights if you are stopped by law enforcement.

You Can Now Get an “Avoid DUI” and “How to Protect Your Rights If You Are Stopped or Arrested” Quick Guide to keep in your Glove Box, Wallet or Purse. Just Call our office at 405-728-8223 and order several---- –for yourselfand for friends or relatives. That way, should the unexpected happen, you can refer to it to help you protect your rights.

Unfortunately, innocent people are arrested and are convicted of crimes when the criminal justice system fails for any number of reasons. It may be due to poor, inexperienced, inept, or less than adequate representation. Innocent people can also suffer when witnesses lie, juries are biased, or judges either do not understand or want to listen to the evidence or the law.

For these reasons it is important to get the best lawyer you canone who is an experienced trial lawyer.....who knows the law.....and is not afraid to go to trial to protect your rights. If you or a loved one should find yourself in a situation in which you need legal help you need to find out how to choose the right lawyer for your case.

To help you with this --we have also written some reports on “The Questions You Must Ask Before Hiring Any Lawyer” – which we will send out free to you or anyone you refer to us. Just call our office at 405-728-8223 and we will send them out. Be sure and mention what kind of legal situation (such as personal injury, divorce, criminal, or estate planning) you or your friend is facing so we can send the appropriate report.

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!)

'Psychocardiology': New Term Puts A Different Slant On Heart Disease.



From folk medicine to modern research, the impact of a positive outlook on life has long been suspected to have a big influence on heart health.

Doctors today are finding that psychological factors may be just as important as diet and exercise when it comes to preventing heart attacks.

Fear is a factor. After an earthquake or hurricane, heart attack deaths are more than three times the usual toll. On the day of the 1994 earthquake in Los Angeles County, cardiovascular deaths jumped from 15.6 per day to 51.

Negative emotions play a role in heart health. Doctors at the University of Birmingham in England find that depression at least doubles an otherwise healthy person's heart attack risk.

Hostility and anger are important factors. Doctors at Duke University find that high levels of hostility increase the risk of dying from heart disease by 29 percent. In people 60 or younger, hostility increases the risk by 50 percent.

Stress is a factor. A large study led by Canada's McMaster University shows that in the year before heart attacks, 30 percent of patients had been under significant stress from work, family, financial troubles, and other causes.

It doesn't have to be that way. Doctors say people handle stress differently. Those who handle it well have a sense of control over their lives, rather than feeling they are victims of circumstance.

Hostile and depressed people interpret more situations as stressful. The resulting increase in stress hormones such as adrenaline can wreak havoc on the heart. They also have higher levels of C-reactive protein, which is associated with cardiovascular risk.

Be optimistic. Laugh a little, and keep your heart healthy.

Client Of The Month

This month's client of the month is Roland Steele. We thank him for referring someone to our office. To honor Roland, as client of the month, we're sending him a \$50 restaurant gift certificate. Congrats to Roland!

Client Quiz!

Now Here's The February 2006 Quiz Question (Look for the Answer Next Month)

Q. Is the 23% "Fair Tax" being proposed by many people in Washington higher or lower when compared to the income taxes people pay today? (Circle one and send in your answer by Fax to 405-840-9467 or mail to win a Blockbuster Certificate – The first correct answer wins – Remember to include your name, address and phone number)

Higher Lower

Name

Phone Number

Street Address

City, State & Zip

7 Things You Should NOT Do When Applying for a 2nd Mortgage, Refinance, or New Home Loan!

We know that you may need to borrow money to pay for necessary legal expenses , or even if you're thinking of borrowing money to buy a new or different home --- you could unknowingly shoot yourself in the foot and significantly reduce your chances of getting the money you need.... by doing any of these 7 things. Find out what they are and how to avoid them ----BEFORE You make these deadly mistakes. **To order this Free Vital information for anyone thinking about borrowing mortgage money against an existing or new home just call us at 405-728-8223, 24 hours, and please leave your name, address, phone number and state you want the 7 Things You Should Not Do When Applying for a Mortgage report.** If you leave a message, remember to speak slowly and spell any unusual names.

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 next page, 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!

Ed Geary, Attorney at Law, & Associates 5601 NW 72nd, Suite 178, OKC, OK 73132, PH 405-728-8223

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 & Other Resources 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)
- "The TRUTH About The Financial Loss Caused By Long Term Care"
- "10 Common Estate Planning Disasters (And How to Avoid Them)"

- 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.

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City _____ State _____ Zip _____

2. Name _____

Address _____

City _____ State _____ Zip _____

Please use additional paper if necessary! Thanks, and don't forget to send in your Client Quiz answers by Fax to 405-840-9467 or mail to Ed Geary, Attorney at Law, 5601 NW 72nd, Suite 178, OKC, OK 73132 to have the chance to win a FREE Blockbuster Certificate! The first right answer wins!
