



"Low self-esteem is like driving through life with your hand-break on." ~ Maxwell Maltz~

How the Irish do St. Patrick's Day

While many revelers who wear the green on March 17th think of Saint Patrick festivities involving turning the Chicago River green and marching down 5th Avenue in Manhattan, Ireland herself throws a grand Saint Patrick's Day party.

Cork's St. Patrick's Festival held their inaugural event in 2005. This year, the theme of their parade is "Adventures in Wonderland." There will be floats, dancers, street theatre performers, samba bands, and marching bands from Ireland and America.

A spokesperson for the festival says, "We've split the city into four quarters; Fire, Earth, Wind and Water. Each area is designing, making, and performing its very own parade and will be dancing to its own tune when it hits the streets on St. Patrick's Day."

"We'll be hosting our annual Carnival of Fools over the Festival weekend. There will be side splitting, awe inspiring sights, juggling, tight rope acts, acrobatics, theatre on stilts, giant puppets, and dancing troupes from near and far. Cork knows how to party and we're ready, dressed, and made up to go out and have a ball during the festival weekend."

Dublin also throws a huge St. Patrick's Day Celebration which in 2005 lasted five days. Besides the annual parade, Dublin offers a treasure hunt, a cavalcade of vintage cars, street arts, music, theater, and dance.

Who's Watching The Nation's Cash Register?

If you ever go into a family owned restaurant, you will usually see one or more people near the cash register. Sometimes they're working the register and running credit cards through. Why do they do this? Why do they lurk about the register?

Well, if you ask them, they will tell you that it's because they know if they take their eye off of the register...it's inevitable that money will start disappearing. Inevitable.

If you came into the restaurant at 2:45 pm, when it's in between meals and really slow, you'll likely see one of the owners or their relatives sitting in the booth closest to the register, reading the paper, or watching TV. Why is he or she sitting there when hardly anyone's in the joint at that time?

Because that's where the money is. Because they want to make sure that's where the money stays.

So, let's take that mental picture over to the biggest cash register of them all...the US Government's!

And we have to ask this important question: *Who's minding that register? Who's sitting in the first booth keeping an eye on our money?*

Well, in our opinion...there ain't nobody watching nothin'!

Why do we say this? Well, let's look at the recent bill submitted by the President to the Congress to ponder and debate over. Now, we aren't going to bore you with all kinds of stats and complicated rules/regulations contained in this mammoth budget proposal. What we are going to do is discuss the main philosophy and meaning behind it. Again, in our opinion.

(And, as we always do...to ask you to please understand what we're saying here has nothing to do with any kind of partisan politics. What we're presenting to you to ponder and maybe debate over is the TRUTH. The reality of what these men and women in the White House and Congress are doing, irrespective of what party hat they wear. We don't wear party hats here either.

The ONLY bias and prejudice we DO admit to is to YOUR financial success. Period.)

Anyway, let's quickly review what has been laid out for us to accept as the "budget" the Washington crowd wants us to swallow.

President Bush has proposed a \$2.7 trillion budget that would shrink most parts of the government unrelated to the nation's security...while slowing spending on Medicare by \$36 billion during the next five years.

The spending plan Bush is to recommend to Congress will call for the elimination or reduction of 141 programs -- for a savings of \$14.5 billion -- across a broad swath of federal agencies. Many of these cuts are targeted for the departments of Education, Energy, Interior and Commerce.

Overall, the budget for the 2007 fiscal year would further reshape the government in the way the administration has been striving to during the past half-decade: building up military capacity and defenses against terrorist threats on U.S. soil, while restraining expenditures on many domestic areas.

In addition, the White House is continuing a pattern of leaving substantial military expenditures out of the budget; last week, the Pentagon announced it intends to ask Congress for an additional \$120 billion -- not contained in the new spending plan -- to help pay for the wars in Afghanistan and Iraq this year and next.

In another area of emphasis, Bush will include \$5.9 billion in the budget for what he is calling an "American Competitiveness Initiative," unveiled in the State of the Union speech. The bulk of the money, \$4.6 billion, would be used to resurrect a research and development tax credit for industry that expired last year. The rest would go for such initiatives as increasing research in physical sciences, and training more teachers in math and science.

In total, the administration plans to assert that the new budget would keep the government on a path to reduce the federal deficit by half between 2005 and 2009. In part, the spending plan tries to achieve that goal by renewing efforts to persuade Congress to trim or abolish programs that lawmakers have refused to touch in the past. In last year's budget, Bush took aim at 154 such programs worth a total of \$15.8 billion in savings; Congress agreed to about \$6.5 billion of those cuts.

Now, that's very, very brief summary of President Bush's plan, which will be attacked in various ways by Congress...but end up in some very close fashion to Mr. Bush's proposal.

Again, no political opinions expressed here...but this noble idea of balancing the budget in the near future is simply ridiculous. Why? *Because no one's watching the register!*

See, in the restaurant, or in your business or home...you have some checks in place that stop you from spending your money like a drunken pirate.

But...who's there to slap the Congress' hand when they dig it into the till and grab all the money out of our national register? (AND, taking out more than What's in the drawer...slipping in potentially worthless IOU's for future people to deal with!) We'll tell you who...NO ONE!

See, the blame for the fact that we are spending ourselves into almost 2 Trillion dollars of new debt in the next nine years...sits squarely on the shoulders of the entire US Government. Not one party. Not one administration or another. ALL of them are to collectively blame. Since the 1970's our government has just continued to spend and spend and spend.

Plus, they don't ever give us the REAL numbers of the deficit. For example, they won't include in the deficit figures the amount of money they spent on "emergency" spending provisions such as for the hurricanes last year, and the cost overruns on the dual wars in Iraq and Afghanistan. (Like the Pentagon's admission they will be requesting, and likely get...the 120 Billion they need for part of this year to continue to fight the wars as well as do research into better weapons and tools to protect our troops.)

Now again, please don't take us wrong here. We are not saying we don't support our troops, because we do, in every way possible. They SHOULD have the best weapons and armor.

All we ARE saying is that these immense expenditures and ongoing additions to the national debt WILL affect us and our kids and their kids.

History has shown over and over that when the spending gets so out of control, there are eventual repercussions that are unavoidable.

Will the effects be felt by you this year, in 2006? What about next year? What about five years, ten years, fifteen years from now? Will there be a recession? Will interest rates stay low? Will they climb? Will jobs become more plentiful or lessen?

The REAL answer is that NOBODY knows! And anyone who says he or she knows what or when things will happen in the economy is lying. Period. No one has any idea. None.

So what does all this mean to you and your family? Well, it means that the ONLY safe prediction we can make without risking a mistake is that...change and uncertainty are likely to be the condition of our national cash register for many years to come. And, accordingly, the ONLY weapon YOU have is to be pretty darn serious about doing planning NOW, and every year.

If you aren't sure about how to manage your legal, estate, and related planning for 2006, **DO IT NOW!** Don't delay. Call us up **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!**

Legal Tip of the Month

What You Must Watch Out for If You're Involved in a Car Accident – So You Don't Lose Out on Your Rights to a Fair Settlement –And End Up Paying for Losses and Expenses that Aren't Your Fault

During this last year both my daughter and my son were in car accidents in which the other driver was at fault and their cars were totalled. So I've had some pretty recent first hand experience with insurance companies and know you need to watch out for the tricks of the insurance adjuster. Here are some things you should be aware of.

Be careful what you say to the insurance company. In fact you don't have to talk to them first before you talk to a lawyer. They will press you for a verbal "statement" but you are under no obligation to give them information without first getting legal advice. For example, the adjuster in my daughter's case tried to insist that he talk to her directly, even though I was representing her. However, when I asked that I be allowed to talk to his insured first, he refused to allow that. What he was trying to do was find something he could use against her to keep from paying for the amount she was entitled to. This is typical. The insurance company will use anything you tell them against you. And no matter what, if you do talk to them, don't stretch the truth. Even a small fib can ruin your credibility

Remember the insurance adjuster is not on your side. The insurance adjuster may tell you that he will help you save attorney fees by arriving at a settlement without your being represented by a lawyer. One insurance company routinely sends letters to those injured by their insureds indicating you can get a faster settlement and keep all the money if you don't use a lawyer and just deal directly with the adjuster. But don't fall for that ploy. He or she knows that you probably don't know what your claim is worth and his objective is to pay you as little as possible. In fact, the insurance industry's own statistics reflect that it costs the insurance company an average of \$9,000 more when an attorney represents an injured person. You see, when you're represented by a capable attorney, your attorney will fight for your rights and make sure the insurance company doesn't take advantage of you... so you will get a fair settlement on your claim.

Are there some instances in which you don't need a lawyer? Sure! But which ones?. And, you have nothing to lose by calling me to check out your situation as I will give you a free phone consultation for this kind of legal matter. That way you can determine if you need legal help before the insurance company takes advantage of you and it is too late. Also, if you call and your type of case is something I don't handle I'll be glad to help you find the right lawyer for you.

Now, this leads to the question of how do you make sure you get the right attorney for your case. Because not all lawyers are equal, and you can literally lose thousands by choosing the wrong lawyer, I've written a **FREE report "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"**. **All you need to do is call my office at 405-728-8223 and we'll send a copy out to you.**

This is information that you should also give to friends and loved ones as well--- so let us know how many copies you want or if you want us to send it directly to them. Remember it is better to have this information ahead of time-- before you need it, rather than find out you unknowingly did something that cost you thousands of dollars that you should have been entitled to. I suggest you get a copy of this report and put one copy in each of your vehicles for easy reference. So just call us at 405-728-8223 and ask for the Free Personal Injury Report.

STORY OF THE MONTH!

"More than anything else, I believe it's our decisions, not the conditions of our lives, that determine destiny."
~ Anthony Robbins~

I recently saw a news story about a very unfortunate situation that happened to some Americans while they were vacationing in Mexico. Maybe you saw it also.

There was a couple who traveled with other family members to Mexico to attend the wedding of their daughter. While there, they went out for the evening with the family and then returned to their hotel that night. The next morning they were supposed to join the family again but did not show up.

The other family members became concerned and called the hotel management. Tragically, the management found the couple in their hotel room dead, with their throats cut.

Later, the Mexican authorities said that the prime suspects were two American moms who happened to be vacationing in Mexico and occupying another room in that hotel. The Mexican authorities said that these women were big vicious women who did this horrible deed.

However, when the women appeared on camera they were attractive, neatly attired, petite ladies, who are known to be active in their church and community and one of them was studying to be a doctor. There was no motive for these women and you could visibly see they were horrified to be accused of such a crime. The moms were very convincing when they said they knew nothing about the crime, and did not know the couple that was slain.

Furthermore, the Mexican authorities did not maintain the integrity of the crime scene so that evidence could be discovered and examined by American authorities. The Mexican authorities allowed the hotel to clean up the rooms and rent them out to other people later in the day after the murder.

American news reporters were obviously astounded that the Mexican authorities were accusing these 2 moms because it was so difficult to picture them doing something so terrible, without any motive, plus whatever evidence was in existence had been destroyed. It was obvious that the Mexican authorities, who are known to be corrupt, were trying to blame some other Americans. Quite possibly, they knew who the real killer(s) were, but were protecting them.

This is an extreme example of innocent people being accused of a crime. They just happened to be at the wrong place at the wrong time. While the Mexican legal system is much different from that in the U.S. there still have been incidences of injustice in Oklahoma, in particular.

Maybe you've heard of the scandal about our former Oklahoma City lab scientist, Joyce Gilchrist, who, over a period of many years, falsely incriminated many innocent people, because "she wanted to help convict criminals" even if the evidence did not prove them guilty. She wanted to be seen as an expert even though she was not.

Thankfully, she is no longer in our legal system, but that doesn't mean that our system is now perfect and that innocent people are no longer falsely accused and found guilty. For instance, most citizens think that all our judges are fair and are only interested in truth and justice. This is true for the most part, but from time to time judges are elected or appointed, who either do not understand the law or who are so biased against anyone accused of a crime --because they may believe that if you're arrested you must be guilty. Therefore, they may do things to hurt the defense of the accused such as not allowing crucial evidence that supports the accused person's innocence.

In civil lawsuits, judges can also be biased for one side or the other. That's why it's important in any legal matter to have a skilled and knowledgeable lawyer to fight for the client's rights. You need an attorney who will not "roll over and play dead" with the inept or biased judge.

So, what about you? How certain are you that your legal situation is the best it can be? If you are interested in learning more about how you may be able to protect your various legal interests...give us a call! We're here to help you. Don't be a stranger. Call us, and we'll assist you in having the best shot possible of reaching your legal goals. Don't wait until it's too late!

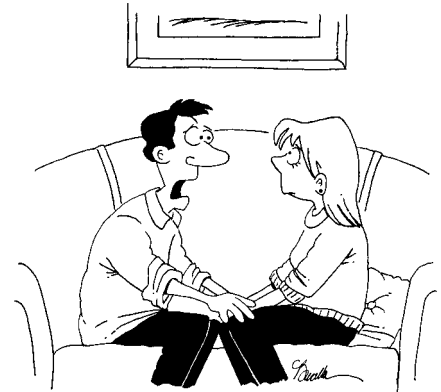
Did You Know...

(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.) U.S./Canadian borders... *The Homeland Security and State Departments will soon propose new forms of identification for people entering the U.S. from Canada. There is growing opposition to the proposal requiring people to show passports or similar IDs. (Driver's Licenses don't prove nationality.) More than 79 million people entered the U.S. through 89 land crossings on the Canadian border during the past fiscal year. The crossing at Buffalo, N.Y., was the busiest with 15.8 million, followed by Detroit, Mich., with 13.6 million. According to the Buffalo Niagara Partnership, up to 15 million tourists visit the Niagara Falls area each year. The economy could take a huge hit under the passport rule. (They say terrorists are unlikely to use checkpoints to cross the border.)*

2.) Two business miles rates... *People still working on their income tax should take a second look at the rate they're claiming for business mileage. In September 2005, the IRS cited higher gas prices when it raised the deductible cost of operating a vehicle to 48.5 cents a mile. This rate, however, is only good for the last four months of 2005. The rate for the first eight months is 40.5 cents a mile. For 2006, the rate for business mileage has been set at 44.5 cents a mile.*

3.) Moderate alcohol use produces new brain cells... *It is well known that one or two glasses of alcohol, especially red wine, is good for the nerves and good for the heart. Now there is more good news. Drinking moderately over a long period of time can enhance the formation of new nerve cells in the adult brain. Research published by the Karolinska Institute in Stockholm, Sweden, shows that the new brain cells discourage dementia in later life. Researchers at Wake Forest University Baptist Medical Center studied the effect of alcohol and determined that older women who drank a moderate amount each day performed better on cognitive functions and reason, and suffered less dementia than women who abstained.*



"Adopt a child? I don't know if I'm ready for that. Why don't we just try a highway and see how that goes?"

Please note the above article talks about MODERATE alcohol use and I want to urge you not to drink and drive. As I mentioned last month, I put together some helpful information on body weight, alcohol consumption and blood alcohol content --- that can provide a general guideline--- to keep in your billfold, purse, or glove box. If you or your friends or your young adult children even only occasionally drink socially.... this information can help you or them avoid an unfortunate situation.....as it is my experience that no one plans on being arrested for DUI. Things like that can and do happen to good people who happen to make one error in judgement. What's more, innocent people can be falsely accused and you and your friends and loved ones need to know how to protect your rights, which is why I've also prepared a guide on how to protect your rights. Just call my office at 405-728-8223 to get some of these free "Avoid DUI" and "Protect Your Rights" pocket guides.

This is important because in Oklahoma, if you are convicted of DUI (driving under the influence) there are a number of bad things that can happen to you, including losing your drivers license and further.... losing your freedom. Obviously, your insurance will skyrocket. It's also possible to lose your license even if you're found innocent --- if a very short deadline for specific action is missed. This is not a situation to try to handle on your own, without the best legal help you can get. So, if you find yourself or any of your friends in this circumstance, please call my office at 405-728-8223 because a delay in getting help can be extremely costly.

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 – whether your condition is a result of a personal injury caused by someone else & requiring legal help, or due to some other reason!)

Physical therapy as effective as back surgery...

A new study reported in the British Medical Journal shows that physical therapy exercises can reduce low back pain as much as spinal fusion surgery. Patients in the exercise program took 75 hours of treatment led by physical therapists. Daily exercises tailored to the patients' individual capabilities included stretching of muscle groups, spinal flexibility and stabilization exercise, muscle strengthening, aquatic therapy, and cardiovascular endurance exercise such as treadmill walking, stepups, cycling, and rowing.

Psychologists in the program helped patients overcome fears and unhelpful beliefs that many developed when they were in pain. An equal group of patients in the study had spinal surgery including spinal fusion, and/or titanium cylinders placed between spinal discs, bone grafts, and stabilization surgery.

After six, 12, and 24 months, results of physical therapy were just as favorable as the results of back surgery. Bottom line – check out ALL your options with different health care professionals before choosing a drastic measure like surgery.



Clients Of The Month

This month's client of the month is **LORI TURNER**. Congratulations! Lori has referred a number of clients to me. As usual, the clients of the month will receive a \$50 Restaurant Certificate so they can enjoy a FREE DINNER at a nice restaurant. Watch for your name here in a coming month!

Client Quiz!

Now Here's The February 2006 Quiz Question And Answer!

Q. Is the 23% FairTax higher or lower when compared to the income taxes people pay today?

A. Most people are paying that much or more today – much of it is just hidden from view. The income tax bracket most people fall into is 15 percent, and all wage earners pay 7.65 percent in payroll taxes. That's 23 percent right there, without taking into account the 7.65 percent employer matching! On top of that, you have to add in all of the hidden taxes embedded in the price of everything you buy, from goods (averaging 22 percent) to services (averaging 25 percent).

Effective tax rates vs. stated tax rates

Because the 23-percent FairTax would not be imposed on necessities, an individual spending \$28,808 would pay an effective tax rate of *only* 15.6 percent, not 23 percent. That same individual will pay 17.3 percent of his or her income to federal taxes under current law.

Now Here's The St. Patrick's March 2006 Quiz Question

Q. What is a banshee? Circle the correct answer below and either fax or mail it as indicated below the address blank.

- A. A female leprechaun who can change form at will and who often plays a tin whistle
- B. The Irish equivalent of a goblin, originating in Celtic Mythology
- C. A wailing woman spirit indicating that death is coming
- D. A phantom said to carouse with witches and haunt the Irish countryside during the twilight.

Name

Phone Number

Street Address

City, State & Zip

The first person who answers the quiz question correctly will receive a Free Blockbuster certificate. All you need to do is circle the answer above 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

“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. As I have pointed out in the article in this newsletter, 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

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)
- "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.

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 in your Client Quiz answers to win a FREE Blockbuster certificate

