



October 2006 Newsletter for Clients & Friends
 Ed Geary, Attorney at Law, 5601 NW 72nd, Ste 178,
 OKC, OK 73132 405-728-8223



"I see America, not in the setting sun of a black night of despair ahead of us, I see America in the crimson light of a rising sun fresh from the burning, creative hand of God. I see great days ahead, great days possible to men and women of will and vision." Carl Sandburg (1878 - 1967)

You Could Help Yourself By Helping Others...

Be a bridge over troubled water. Never fail to be a friend indeed when you see a friend in need. Often the bridge you build is the very bridge you yourself may need to cross. A story is told of a young man who was hiking through the mountains when a sudden blinding storm struck. The entire area was covered with deep snow. Before long, the hiker's hands and feet grew numb as he wandered through the storm in search of shelter. Just then he came upon an older man who had collapsed in the snow. "Are you OK?" asked the hiker. "I'm so cold and so tired," the weary man stammered. "My legs are numb, and I don't think I have the strength to go any further." The hiker responded: "Let me help you." He then removed his gloves and began rubbing the man's arms and legs. After several minutes of gentle massage, the man felt strong enough to stand on his feet. The two men, supporting each other, made their way through the storm. Once they reached safety and shelter, the younger man thanked the other for his help "Thank me?" said the older man. "I never would have made it out of there if it wasn't for you," he said. "No, you don't understand," responded the younger man. "I was tired, cold, and ready to give up. Helping you gave me the strength and determination to carry on. I owe you everything."

Congress Escapes What Enron Executives Went To Jail For ...

Did you know the Federal government actually keeps two different sets of books they use for their accounting purposes? But no one in Congress goes to jail for doing this, like the executives at Enron or WorldCom did. Hmmm. Kind of interesting, wouldn't you say?

Here's the story. You see, Congress plays accounting games of monumental proportions. They actually keep separate sets of books on the government's accounting. (The same offense they sent Enron execs to the can for!)

See, the first set of books is the one they allow everyone to know about. This is the set that says that the budget deficit was \$318 billion dollars in 2005.

When in actuality...the deficit is much, much worse! If our government used standard accounting rules to calculate the deficit...you'd see how bad it *really* is.

Instead of the \$318 billion that was reported by the government...you would discover the real number is \$760 billion! Yes, that's not a typo. The deficit is actually more than double than what they reported to us!

What's even worse is that the \$760 billion *does not include the costs of Social Security and Medicare!* If we were to add these programs in to the deficit, (which we should because it's money we are spending that we don't have)...the deficit grows exponentially. With these two social programs' real annual cost added into the real deficit, the true

number explodes to the neighborhood of \$3.5 TRILLION dollars! (That's TRILLION with a "T"!)

Makes sense now why they keep two sets of books doesn't it?

The good news is that more and more congress members are starting to realize what is happening. They know it is time for us to start using the second set of books when they make budget decisions. A Harvard University Law professors says that, "The reported deficit affects how politicians act. We need a good number to publicize so politicians can have a target worth looking at."

Possibly using the real accounting would help Congress be more careful when they vote on issues such as tax cuts, or new spending. Maybe using the true numbers with the public would force Congress to start getting us out of this massive hole we've dug ourselves into.

Then there is the other problem we mentioned. The fact that Congress does not have to include Social Security and Medicare expenditures in their accounting for the deficit. Why? Congress says it's because at any time Congress can "theoretically" cancel or cut these programs. Sorry, but this is a joke. There ain't no way any Congress is going to cancel Social Security or Medicare. Please.

By the way, this bogus accounting is not a recent problem. 15 years ago, the government's record keeping was done so poorly, that there was an entire overhaul of the budget accounting system. The government did what it could to try and rectify this profoundly inaccurate accounting of federal

spending. Congress authorized four major steps towards accounting reform from 1990 – 1996.

First, they created The Federal Accounting Standards Advisory Board. This is an oversight group designed to keep accounting abuse in check.

The second action the government took was adding chief financial officers to every major department and agency within the government.

Third, they decided to require that each of these major departments and agencies have annual audited reports, so the horrific accounting could be prevented from getting worse than it already was.

Finally, they decided to order the Treasury Department to publish a report just like corporations do, so that for the first time, we would have a full report on their spending.

These four steps that the government took have helped a little bit. Now, 18 out of the 24 major departments within our government have certified reports every year stating exactly what went on with their finances in an accurate manner.

But...the other six departments have such bad record keeping that no one will say that the numbers reported by them are reliable. One of the six departments is the Defense Department...where billions and billions of our federal spending occurs!

Please keep in mind that we DO NOT have any political opinions or agendas when we discuss the *reality* of the world and current events. The REAL federal deficit may or may not be a reflection on our current government, whether you refer to the Congress, or the Administration.

There is one undeniable fact in all of this. That we are in a huge financial hole. HUGE. And if the present is anything like the past, the REAL deficit Congress has allowed to occur can create all kinds of financial havoc. You may remember the post Vietnam era when interest rates on mortgages were 16%, business loans at 21%, and inflation eating holes in your wallet every day.

There may be a chain reaction of events that can be the results of such massive overspending such as: higher inflation, rising interest rates, higher energy prices, dropping real estate prices, and more.

If you're not sure rising prices and loss of value of the dollar may be true, take a drive down to your local gas station, or go to a college web site to see what it costs to send a kid to college.

Now we have no way of knowing whether or not the economy will get as bad as it did back in the late 70's, but there are certain things YOU can do to make sure your financial situation is the best that it can be.

See, all we need to know is what the situation is, and what we can help you to prepare for your future the best we can. Being *aware of reality* is the only practical position we can take.

And the way things are now, we believe with all our heart that *ongoing planning* is your only chance to achieve whatever your financial, legal, and personal goals are. When the world's political and economic situation is as scary and uncertain as things are now...PLANNING done both NOW and on an ONGOING basis is the best weapon you can use to fight the battle.

Sitting back and watching the world go by is NOT a tactic that can have much success. Taking aggressive ACTION that starts with PLANNING is the only sensible path to follow, in our humble opinion. Even the Congress and Administration couldn't argue with you about that!

Taking the time to review all your legal situations NOW can pay you back a thousands times later! We might be able to save you hundreds or thousands of dollars in legal problems.

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!

Financial Tip Of The Month...



The Secrets Of How Your Brain Controls Your Shopping...

There's a reason why you go to the store for one item and come back with five or six.

Shopping boosts your mood and makes you feel good. That's the conclusion of Gregory Burns, author of "Satisfaction: The Science of Finding True Fulfillment" (Henry Holt). Burns writes that "recreational shopping" and "retail therapy" have a real chemical reward. Shopping triggers release of brain chemicals that give you a shopping high. It's genetic. With Christmas coming soon, science has new information that could help you keep spending in line, and help you understand the highs of buying and the lows of buyer's remorse.

Blame your buying partly on the brain chemical dopamine. It plays a crucial role in our mental and physical health and is associated with feelings of pleasure and satisfaction. Dopamine is released when we experience something new, exciting, or challenging. Shopping can be all of those things, according to Burns, an Emory University neuroscientist. Dopamine is like a fuel injector for action, he writes. It urges you to seal the deal, even though you may never use the item. Once you have it, however, you get a let-down feeling. To make better shopping decisions, experts recommend:

- * Buy only what's on your list.
- * Use cash or debit cards to keep you from buying things you can't afford.
- * Window-shop when stores are closed or your wallet is at home.
- * Don't shop with friends or relatives. The novelty puts you at a higher risk of buying things you don't need.

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.)

“Yesterday is ashes; tomorrow is wood. Only today does the fire burn brightly.” Old Eskimo proverb

Cell Phone Use While Driving Causes Expensive Legal Problems

John worked for Smith Barney as a stock broker. He had a high pressure job and like many of his co-workers who wanted to get ahead in the company, was always on the phone trying to use every minute to do “another deal”. Even when John occasionally had to leave the office during the day for some personal appointment – he kept his cell phone on so he could continue buying and selling.

Smith Barney knew that John, as well as other brokers, routinely transacted business while driving in their cars. They, like many other employers, sort of looked the other way on this issue --- because they encouraged high trading volumes – so the company could make more money.

The problem was that John (as well as other brokers) were distracted while selling investments and driving at the same timeand he often experienced some problems while driving --- such as running into a curb and getting his car out of alignment and barely being able to stop in time during a traffic slow down.

However, one day when John was under a big time crunch to close a trade for a customer in time to get the price the customer wanted, John called the customer on the way back from a doctor appointment. Unfortunately, John dropped his cell phone and was trying to find it when the light in front of his turned yellow, then red.

John ran the red light and also ran into an unsuspecting motorcyclist driving across his path. The motorcyclist was killed in the accident, leaving a wife a kids without a father.

The motorcyclist's family sued Smith Barney because John was transacting business for them at the time of the accident. Consequently, Smith Barney ended up paying \$500,000. Other cases of employers being liable for accidents caused by their employees while driving and using cell phones have caused many companies to ban use of employee cell phones while driving.

The state of Hawaii paid \$1.5 million after a state employee on a cell phone hit a tourist. A Florida company received an order to pay \$21 million because one of their van drivers, while on a cell phone, hit an elderly woman's car.

Even a law firm in Virginia settled for an undisclosed amount as a result of one of their lawyers, who was calling a client, hit and killed a girl who was walking along a road.

The upshot of all this is that people should not try to transact business over cell phones while driving. And if you are an employer you can be liable if your employee is on the job at the time of a cell phone induced accident, or even if they aren't on the job at the time --- but the phone call was about company business.

So in general, companies are legally responsible if the employee was furthering the company's business at the time. In response to these lawsuits, many companies have banned all cell phone calls while on the road, or at least required that they pull over if a call is important or complicated.

This is an example of attorneys protecting the interests of innocent people who needlessly lost their ability to earn a living, their health, or their life. Since cell phone use is one of the main causes of driver distraction and accidents it's important that employers are not contributing to the problem by encouraging employees to transact business while driving---and if they don't change their employee's behavior it could cost the company much more than an extra sale was worth.

Well, while you might not have been injured by a cell phone using driver, you shouldn't take that to mean your legal needs aren't just as critical! So make sure you take heed, and call us BEFORE making any moves with legal situations.! 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.) **Buffalo Is Featured On The First U.S. Pure Gold Coin...** The buffalo, the legendary symbol of the American West, is about to roam again. This time, it will be on a one-ounce, 24-karat gold coin. The U.S. mint is taking orders for the coin. It will be slightly larger and thicker than a Kennedy half dollar. It will contain one ounce of gold and will be designated as a \$50 gold piece. But you won't get one for that price. The actual price will depend on the market value of an ounce of gold, plus markups. Gold recently traded at \$578 an ounce in New York and the Mint was advertising the coin at \$800 each.

The design is a replica of the buffalo nickel that was minted from 1913 to 1938. The coin has a buffalo standing on a grassy mound on one side and a stern-looking Indian chief on the other side, duplicating the images created by famed artist James Earle Fraser for the 1913 nickel. The buffalo without the Indian chief made a brief comeback on the nickel last year as one of the designs used to commemorate the 200th anniversary of the Lewis and Clark expedition. The Mint is hoping the American Buffalo gold coin will be a hit with investors in the U.S. and around the world. The federal government already produces a 22-karat American Eagle gold coin. This is the first time the Mint has produced a 24-karat coin, a designation that means it contains 99.99 percent gold, as opposed to 91.67 percent in the 22-karat coins.



2.) **Special Subject Spell Checkers...** If you do some writing in another language, you can still spell check your work. Several companies supply foreign language spell checkers. Search on Goggle for spell checkers or custom dictionaries. Several companies offer spell checkers for medical terms. Computer radio advisor Kim Komando says to add them to Word, first download and install the files. Then, in Word, click Tools, then Options, then Spelling and Grammar. Click Custom Dictionaries. Select the boxes next to the new files. Burning home videos to DVDs if you've tried this yourself, you know it can be a complicated and time-consuming task.

Wouldn't you be willing to pay \$25 or \$35 to get it done and done well? Services such as YesVideo can help (yesvideo.com). You take your videos into a store that works with YesVideo, such as CVS, Walgreen, Best Buy, and Target. They send the tapes to YesVideo,



"Side effects? Destitution, poverty, indigence ..."

which converts them to a very nice DVD. You can get the same service online at Sony's ImageStation site (www.imagestation.com).

The service is called Video2DVD, but it really is just the YesVideo Service, according to tech expert Walter Mossberg. Each DVD is divided into chapters based on a YesVideo process that tries to detect scene changes. At the end, there are three 60-second music videos made from scenes on your videos. The company will put your prints, slides, and old film onto DVD, but this costs more and is handled by fewer retailers. Check the YesVideo Web site for details.

3.) Should You Be A Registered Traveler? If you are a frequent traveler, some day soon you can become a Registered Traveler, allowing you to go through a security fast lane. The Transportation Security Administration program is currently reviewing the program that was tested in Orlando, Fla. The program will require travelers to undergo a thorough background check and pay a fee of \$80 to \$100, be fingerprinted, and have their irises scanned. Each Registered Traveler gets a card embedded with their fingerprints and eye scans. According to Inside Flyer, 10,000 people signed up for the Orlando trial, but the TSA is not yet ready to approve the program nationwide.

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!)

What Can Be Done About It...Is 'Inflammation A Concern For You?'

We usually think of inflammation as the heat and pain around an infected cut. In this case, inflammation is good. It's the body's way of destroying invaders and eliminating damaged cells. Inflammation of a less obvious type is now the focus of medical studies.

This type is involved in diseases such heart disease, cancer, and Alzheimer's. You can't feel inflammation in the blood vessels, and without a specific test, your doctor can't detect it. Yet it is probably one big cause of unexplained heart attacks. Hidden inflammation isn't fully understood. It could develop in response to a bacterial or viral infection. Reported in Healthy Years, doctors recommend that patients at risk for heart disease, cancer, and Alzheimer's disease be tested for C-reactive protein. It is an indicator of inflammation. C-reactive protein could be a better indicator of heart disease than cholesterol readings. It can also be an indicator of such autoimmune diseases as rheumatoid arthritis, lupus, and asthma.

Over-the-counter medications such as aspirin, ibuprofen, and naproxen have not been proven to decrease inflammation in the blood vessels. Statins such as Lipitor and Pravachol are primarily used to lower cholesterol. Since the depositing plaque in arteries seems to be related to ongoing inflammation, evidence suggests that reducing one could help in reducing the other. Researcher Dr. William Joel Meggs of East Carolina University in Greenville, N.C., says, "Healthy habits help you avoid inflammation. Diet, exercise, weight control, and even your emotions can determine how our body deals with inflammation."



Clients Of The Month

This month's client of the month is Malik Bouattoura. Here are his comments --- "I take this opportunity to thank you for helping us resolve this legal matter in the most productive way and provide us professional advice during this entire situation. " As usual, Malik will be receiving a \$50.00 restaurant certificate. Congratulations Malik!

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.

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Here's The September 2006 Quiz Question And Answer!

Q: What was the first state to abolish capitol punishment?

- A. New York
- B. Rhode Island
- C. Michigan
- D. Vermont

Answer :

C. Michigan

Now Here's The October 2006 Quiz Question

Q. Which are the only monsters born in the United States?

- A. Gremlins
- B. Goblins
- C. There have been no species of Monster born in the United States

Congratulations to Clinton Wilburn. He is the winner of last month's contest question. He won a FREE Blockbuster certificate.

"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 6) to win a FREE Blockbuster Certificate!