

September 2006 Client Newsletter for our  
Clients and Friends From:  
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### National Grandparents Day-Held in September

In the past, families were united with three to four generations living in the same household. The wisdom of the elders was passed down to succeeding generations. In our newer world, generations may live many miles apart and see each other infrequently. Grandparents Day is a step forward in pulling families back together. There is a reason the official flower of Grandparents Day is the Forget-Me-Not. With the pace of contemporary living, it is easy to put off a visit, a call, or a card. If your children are old enough, they can be part of the plan of honoring their grandparents. If the grandparents are close enough for a visit, children can help plan a party menu. Even a small child can help in the kitchen perhaps deciding how to set a pretty table. While gifts from a store are nice, a homemade gift from the children will be appreciated. One idea is to build a scrapbook for each set of grandparents (and today there are often more than two sets). Do a few pages then leave some pictures and scrap booking materials for grandparents to add photos and comments. Don't have any living grandparents? Don't let that stop you from celebrating the day. Contact your nearest living assistance facility and ask who never has a visitor. Then visit. Or if you have an elderly neighbor, invite him or her over for an afternoon. Many grand children and thoughtful neighbors participated in such activities on Sept. 10, 2006 and remembered someone special.



## New Wars, New Dangers And Corroded Oil Lines...

Well, unless you've been hiding out in a cave, or on a long camping trip without your HD digital satellite dish...you've seen that the world has gotten even more scary in the last few weeks.

We've all watched the Israeli's and Hezbollah military bomb the hell out of each other, as the Israeli army crossed into Lebanon.

We don't have any comments on this renewed conflict from a political basis, but it is another facet of the increasing unrest in the Mid East. It doesn't matter if you take any sides on this escalating war, the *reality* is that it is a very serious threat to the out of control Mid East...and a potential danger to us here in the US.

If you don't think so, just imagine what would happen if the war expanded into Syria and/or Iran. How long would it be before our soldiers were involved in the fighting? (Dow Jones Market Watch reports that ground fighting and air strikes have occurred just miles from the Syrian border, and that the President of Iran stated he would prefer Israel to be wiped off the face of the earth.)

Pretty scary stuff.

But if all this isn't enough to make you wonder, we get awakened to the news that British police uncovered and thwarted a plot to blow up as many as 10 or more jets en route from the UK to the US. A scheme that was very close to actually happening. A matter of just days away. The day the

news was announced, dozens of flights from the UK were cancelled, and the ones that did take off did not allow passengers to take *any* carry-on luggage.

Mothers taking baby bottles on board were made to drink the milk in front of security personnel. Security lines at US and UK airports were so long that many people missed their flights. Some waited for multiple hours as all bags were being hand inspected and X-rayed. Who knows what the effects of this news will be on future air travel.

Of course, we are still enmeshed in the twin wars in Iraq and Afghanistan. As of this writing, the Department Of Defense lists just under 2,600 US service personnel have been killed, and 19,323 wounded, with over 8,000 of those injuries being classified as "serious", such as loss of limbs, permanent paralysis, and so on.

In early August, Iraqi Shiite leader Moqtada al-Sadr, held the largest anti-American, anti-Israel demonstration in the world in the very heart of Baghdad, even as 6,000 additional U.S. troops were rushing into the city to prevent a further descent into a civil war.

The UN reports that a severe drought in Afghanistan may cause 2.5 million people to face famine, and many may turn to poppy cultivation (the precursor of heroin) just to eat. The Taliban have been gaining strength, and many towns in Afghanistan are in war lord control because we don't have enough troops there to stem the tide of the

Taliban and other terrorist groups from taking back control.

If all this war stuff wasn't enough for you, British Petroleum announced that it was going to have to shut down its Prudhoe Bay oil operations due to severely corroded and leaking sections of their pipelines. This oil, nearly 400,000 barrels a day, is responsible for 8% of the oil we use here each day. While this disruption was temporary, it did cause a spike in oil prices, and hence a jump in gas prices.

Sigh.

Now we know that some of you will be thinking that we are messengers of gloom and doom, and/or that by mentioning all this bad news we have some political position or opinion about all of this.

As we've said a million times, we DO NOT promote any political opinions or agendas when we discuss the *reality* of the world and current events. The new Israeli/Hezbollah war may or may not be a reflection on our government, whether you refer to the Congress, or the Administration.

The oil disaster in Alaska may or may not have connections to political issues. The increasing violence and disorder in Iraq and Afghanistan may be politically linked, or they may not be.

See, the *reality* is that we don't care who may or may not be responsible for all this chaos and danger. Why don't we care who may or may not be to blame? Well, because our job is to help you protect yourself and your future, and we must be up-to-date on what's going on. But, it truly doesn't matter who's in office, or who may be messing things up.

After all, another *reality* check is that it's the entire government system that has been in place for decades that's created the fiscal and violent world we find ourselves in.



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

Make no mistake about it, it is a battle out there. Another sad reality is that those people who simply sit back and hope that "things will take care of themselves" may find themselves in a world of legal and financial hurt down the road.

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 and financial matters NOW can pay you back a thousands times later! We might be able to save you hundreds or thousands of dollars in mistakes!

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!

## Tip Of The Month...

### **Parent Liability: Will You Have To Pay For Your Child's Mistakes?**

If your child injures someone or damages property, will you have to pay the bills? Will the court order it to be debited out of your checking or savings account?

Or maybe it will happen as it did in the case of a boy who thought he was an artist and spray painted the sides of office buildings. His parents were ordered by the court to work with him to repaint the walls. And they had to buy the paint.

Parental liability laws have been passed in 29 states and the District of Columbia. In California, parents can be fined or jailed for allowing children to participate in gangs. Wisconsin requires parents to pay child support when their under-age kids have babies. In Florida, parents can serve jail time if their child hurts another with a gun. More states are expected to pass such laws. And, even if they don't pass specific laws, many courts attach liability to parents for their kid's mistakes or crimes.

Parental liability laws have been passed to reduce juvenile crime and to compensate victims. Take steps to keep your family out of trouble.

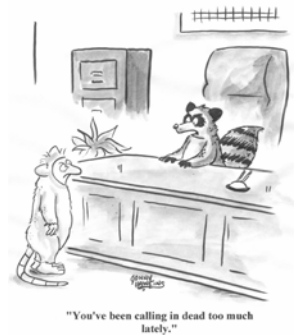
\* Let kids know that if they harm a person or his property, not only will their allowance cease, but you might have to pay a lot of money to the people they hurt. The American Bar Association's public education division has age-appropriate material about how laws work. Visit [abanet.org/publicized](http://abanet.org/publicized).

\* Take your kids to visit the court so they can see what happens to young adults guilty of injury, property damage, or drunk driving.

\* Supervise. Courts are stern with parents for not knowing what their son or daughter is doing. In Oklahoma, Arkansas, Kentucky, and Ohio, parents of chronic school skippers can be fined or jailed.

What to do if it happens: If it's very serious, call us. If it is something minor, you can possibly negotiate with the injured party. If the injury or damage was accidental, it could be covered by homeowner's insurance. Of course, if there is any question, you should call us for help.

**Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as specific legal advice for your particular situation. 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!**



## **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.)

“You're never too old to become younger!” Mae West

# **"Beware of Arguing with Your Spouse in Public— You Could Be Taken off to Jail and Prosecuted for Criminal Charges"**

John and Marie were a married couple who came to me with an unusual situation. They were both originally from another country, and so, English is not their native language. In fact, Marie speaks very little English and John's English has a very heavy accent. So, it is not uncommon for them to go places and speak to each other in their native language in public places.

On one such occasion they went to a pharmacy on a Saturday afternoon to buy some items that were advertised in the newspaper to be on sale. They found what they were looking for and took the items to the counter to be rung up. However, when the cashier totaled the items she did not ring it up at the “advertised” two for one sale price. Marie told John that the store was overcharging them because the items should be two for one. When John tried to tell the cashier this, the cashier was having great difficulty understanding him. So, since the savings was on a low price item --- under a dollar...he told Marie that it wasn't worth the hassle and that they should just pay and go because they had a lot of other things to do and didn't have the time to waste trying to convince the cashier to give them the advertised price.

Marie, being a very frugal person resisted his urging at first. She wanted to get the sale price ---so they were disagreeing in their native tongue in front of the cashier and other management of the store. Finally, in

frustration, John grabbed Marie's arm and told her they should just forget about this and go. Marie reluctantly went with him out of the store. The store's management couldn't understand what John and Marie were saying, and assumed that he was threatening her physically

So, when John and Marie went to the parking lot and were about to get into their car, a police officer stopped them and told John he was being placed under arrest for a charge of domestic abuse. John was carted off to jail and booked. Marie had to get him out on bail.

Of course, when they came to me they were very upset about this. Marie did not want John to be prosecuted for domestic abuse. However, the District Attorney was adamant that they intended to prosecute John even though his wife didn't want him prosecuted. Because of their vigilance with respect to domestic abuse it didn't matter to the prosecutor that the so-called abused party said the defendant didn't abuse her. The witnesses seemed to think that abuse was occurring, even though they didn't know what John and Marie were saying.

Obviously, this was a perfect example of a giant misunderstanding due to significant communication problems. I felt that we had a good case and even if the prosecutor wouldn't drop the charges, that I could persuade a jury to find my client innocent. However, clients do not always listen to their lawyer's advice; and in this case, John did not show up at the hearing. The court found him in contempt of court and issued a warrant for his arrest. Even after repeated urging on my part, John ignored my recommendation to come back to court so we could get this straightened out. Apparently, he was trying to ignore the whole situation and pretend it didn't happen.

However, ignoring a legal problem rarely ever makes it go away. In fact the opposite is true. It usually makes the problem bigger and more complicated.... As in this case ...with John having a warrant out for his arrest. This is a dangerous way to live since you never know when you might be stopped for even a traffic stop and then end up going off to jail again. And of course, you can **appear guilty** because you refused to go to court as ordered.

This then, is a perfect example, of what **NOT** to do if you find yourself in an unfair situation. In a criminal matter it is so important to find a good lawyer experienced in these kinds of cases and then let him do the fighting for you in court....instead of running away or ignoring court dates, which only brings more charges against you, and makes an unpleasant situation worse.

Well, while your situation might not be the same as John's, you shouldn't take that to mean your legal needs aren't just as critical! Getting competent legal advice from the right lawyer for your case **BEFORE TAKING ACTIONS IS THE MOST FUNDAMENTAL, AND IMPORTANT ELEMENT OF** solving legal problems.! So make sure you take heed, and call us **BEFORE** making any moves with legal issues! We're here to help you plan, and make sure your rights are protected! Call us, and we'll assist you in having the best shot possible of reaching your goals! Don't be your own legal "surgeon"! It just isn't worth it!

## **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.)New discoveries about healing foods...Scientists are continually adding to what we know about the health benefits of various foods. For example:*

*\* Whole Grains: Don't like broccoli? Eat whole grains instead. University of Minnesota researchers have discovered that whole grains deliver an army of phytonutrients that do almost as much as fruits and vegetables.*

*\* Cherries: They're an all-natural pain reliever that may even relieve the intense pain of gout (if you can eat a couple of dozen of them). Scientifically, cherries reduce C-reactive protein in the blood, which the body produces in response to acute inflammation, according to the Western Human Nutrition Research Center at Davis, Calif.*

\* *Yogurt: Those that contain "live" or "active" cultures help fight illness and disease. It is the most popular food containing probiotics. New studies found that yogurt greatly improves a person's ability to fight off pneumonia.*

\* *Salmon: Eating salmon reduces blood pressure and cholesterol. Salmon helps prevent heart disease because of its healthy content of omega-3 fatty acids. Now researchers at the University of California report that a higher intake of omega-3s preserves bone density, keeping bones stronger. If you don't like salmon, eat more tuna or sardines.*

\* *Cabbage: Cruciferous vegetables such as cabbage and broccoli have anti-cancer properties. But new studies show cabbage is in a class by itself. In addition to its tendency to protect against breast cancer, the sulforaphane in cabbage protects against lung, stomach, and colon cancers. Sulforaphane stimulates cells to eliminate cancerous substances. Eat cabbage by itself or add it to soups and salads.*

**2.) Some of the almost-retired take a 'bridge job'...** They're age 55, 65, or older, but they aren't quite ready to head for the rocking chair. Many of the almost-retired enjoy a "bridge job" that suits their present situation. The new American career stage is the not-quite-retirement. As life spans lengthen, jumping from full-time work to full-time leisure appears to be less desirable, and to some, less realistic. Their work ethic is still strong American business couldn't be happier about it. Business faces a demographics crisis: What happens when the 76 million baby boomers retire? As older workers begin to leave work, economists predict a labor shortage by the end of the decade. AARP has teamed up with 11 corporations to figure out how to hire and retain over-50 workers. Some, such as CVS pharmacy, Home Depot, and Borders, have "snowbird" programs that let older workers move south for the winter and take their jobs with them. For some of the almost-retired, part-time jobs as greeters, retail clerks, and restaurant helpers are in their future. And that's OK with them.

**3.) Skywalk over the Grand Canyon to open soon...** To get an even more thrilling view of the Grand Canyon, take a stroll on the glass-walled Skywalk and you can hover above it. Only a few sheets of glass will stand between you and a 15-second free-fall to the bottom of the canyon, according to Popular Science. Commissioned by the Hualapai Indian Tribe, which owns the land, the horseshoe-shaped footbridge juts 65 feet away from the cliff edge and is suspended 3,800 feet above the canyon floor, a height about twice that of the world's tallest skyscraper. Scheduled to open in October 2006, the skywalk designed by Lochsa Engineering in Las Vegas is cantilevered atop the cliff with 94 steel rods that bore 46 feet into the limestone rock. It can support 170 tons of weight, equivalent to 700 big men, but its maximum occupancy is set at 120 people. Three oscillating steel plates weighing 3,200 pounds that are inside the hollow bridge beams act as shock absorbers. They move up and down to neutralize the vibrations from foot traffic and vertical wind gusts that may be up to 94 miles per hour. The sides are made from strengthened, three-inch thick, five-foot-tall glass walls.



"Not to worry. I'm just monitoring this call to insure customer satisfaction."

## **Welcome To New Clients And Thank You For Referring!**

*We love giving recognition to our wonderful existing clients who are kind enough to refer their friends and relatives to us! We're all helping each other, which is the whole point of all this! Right?*

## **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!)**

### **Distractions Tagged As The Cause Of Increase In Highway Deaths**

In spite of the increased use of seat belts and heightened attention to drunk driving, the highway death rate increased in 2005 for the first time in 20 years.

The news came on the same day as a new report by the National Highway Traffic Safety Administration (NHTSA). It shows that driving while distracted is a very serious problem.



Compiled in conjunction with Virginia Tech's Transportation Institute, the report shows that nearly 80 percent of crashes and near-crashes involve driver inattention up to three seconds before the incident. The most common distractions were cellphone use and drowsiness.

Other dangerous acts included reaching for insects in the car and gazing at passersby. Reaching for a moving object, such as an item falling, increased the risk of a crash by nine times.

The study involved vehicles with video and sensor devices during nearly 2 million miles of driving. During that time, 241 drivers were involved in 82 crashes and 761 near-crashes.

The Virginia Tech and NHTSA report found the number of crashes and near crashes attributable to dialing a phone is nearly identical to the number associated with talking or listening. Dialing is more dangerous but occurs less often than talking or listening. Researchers recommend pulling off the road to dial.

Looking at something other than the roadway increases the risk of a crash 3.7 times, reading by 3.4 times, and applying makeup by 3 times.

### **Clients Of The Month**

Our recent client of the month, Gail Snow wrote in to us that she and her husband really enjoyed their restaurant meal and that her grown married child and spouse who are expecting a baby very soon also used the restaurant certificate to go out to eat as well.(probably one of the last times they'll be able to get out to eat for quite a while!)

We're glad Gail and her family enjoyed their meals out and congratulations to her on her upcoming grandchild!

Watch for your name here in a coming month!

### **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 72<sup>nd</sup>, 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 September Quiz Question: (Circle correct answer)**

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

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

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Your Name (Please Print)

Phone # (Daytime)

Address

## **Now Here's The August 2006 Quiz Question And Answer!**

**Q:** According to the Fourth Amendment, the police can search and seize a person's property only if

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

**Correct Answer:**

**D . A judge issues a warrant**

*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!

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**PLEASE FAX THIS FORM BACK TO US ANY TIME: 405-840-9467, OR MAIL IT BACK TO:  
Ed Geary, Attorney at Law, 5601 NW 72<sup>nd</sup>, 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!**



