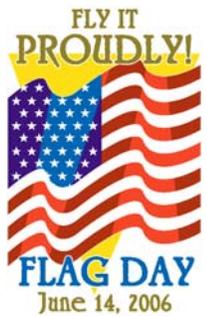


June 2006 Client Newsletter for our Clients & Friends Ed Geary, Attorney at Law, 5601 NW 72nd, Suite 178, OKC, OK 73132

Flag Day honors our flag and our troops!

June 14, 2006, is designated as Flag Day, that special day we honor our country's symbol. With our troops serving in Iraq and other war-torn countries, the flag flying high has become a symbol of support

for our military men and women. Our Star-Spangled Banner is an emblem of liberty and sovereignty. It gives hope to our country and to all other countries that desire freedom. The National Flag Day Foundation of Waubeka, Wis., continues its yearly observance with a ceremony that includes the raising of the flag, singing the national anthem, and the reciting of the Pledge of Allegiance. There is a musical salute to the Armed Forces, a military flyover, and a parade. When Kentucky and Vermont were admitted to the Union, the flag had 15 stripes and 15 stars, one for each state. However, as more states were being considered for admission, Navy Capt. Samuel Reid suggested that the stripes be returned to 13 for the original colonies and a star for each state. Our present flag has a background of 13 horizontal stripes and 50 stars. The 13 stripes represent the original 13 colonies and the 50 stars represent our 50 proud states. The last four states to be admitted and to receive their star were Arizona, New Mexico, Alaska, and Hawaii. The colors of the flag are endowed with their own special meaning. Red is said to represent hardiness and valor, white to represent purity and innocence, and blue to represent vigilance, perseverance, and justice.



The Truth About Insane Gas Prices...

You would have had to have been on Mars to not notice the ridiculous and sudden increase in the price of gasoline. For many places in the country unleaded gas is hovering around \$3.00 a gallon, while premium gas is around \$3.25 a gallon. (While we happen to have it better here in Oklahoma – it's still bad and could be worse by the time you read this.)

I wish this was the bad news. Unfortunately, it's not the bad news, because it's very likely these prices will be considered "cheap," in the weeks and months ahead.

As I'm about to explain, you'll see that this horrible gas price problem has nothing to do with the Democrats or Republicans specifically. (As usual, please remember the comments and observations I'm making have nothing to do with political opinions. I am not taking issue with either political party. Please understand that we are trying to help you understand...and our political leanings are dead neutral. We do not take any partisan stands...except for a partisan stand for YOU and YOUR money!)

Let's get right into it. A couple of weeks ago a barrel of crude oil was trading somewhere around \$70.00. That is still pretty darn high compared to let's say, a year ago. (Last June, oil was under \$50 a barrel, FYI.) People around the world in the oil business are guessing that in the coming weeks and months that this price is going to skyrocket maybe as high as \$120.00 a barrel. What's that mean for you

and me? The price per gallon of gas is gonna' shoot go up again!

Here's the real secret. The price increases are largely caused not by drops in supply as you might think...*but rather due to the tensions and wars occurring around the globe!*

With violence all over the world in the Middle East, Africa, and other nations...oil price panic has become the entire world's collective problem, and the result of the collective fear.

Other area's around the world like Russia and China aren't in physical wars (yet) but ARE fighting politically and diplomatically about where to get their oil as well.

See, the price in speculative commodities markets like oil can be determined by many factors. Actual supply changes can raise or lower prices. But...*perceived or feared* changes in supply can also change prices...even though there isn't any actual change in the availability of the commodity!

We believe that THIS is the dirty secret that's causing the price of oil/gasoline to skyrocket out of sight. (Also, in case you haven't noticed it, GOLD has just broken through the \$700 an ounce barrier as of the day of this writing. Gold price increases also come about as a result of deeply felt worldwide FEAR.)

With the amount of oil that the world uses, and the fact that we have no guarantee's about where we are going to get it, how safe it is to keep getting it...nor if the supplies from warring or competing nations won't get cut off...is causing the price to go

up. And will keep prices going up as long as the tension around the world stays in as uncertain a state as we are now experiencing.

Many people want to blame the big oil companies and their insane profits as the *cause* of higher gas prices. Even though we don't feel proud that these giant conglomerates are making BILLIONS per quarter in windfall profits...we feel their insane profits are a *symptom* of the price problem caused by world wide wars, and the threat of more wars involving oil producing and consuming nations...not the *cause* of the escalating prices.

The oil companies are benefiting from the higher prices without the negative of relative higher costs to produce the product...hence the unholy profits.

See, since most of the world's oil come from the Middle East, and a lot of countries around that area are not stable, are becoming more militarized (like Iran), not to mention the two ongoing major wars in Iraq and Afghanistan. With added violence threatened by all sorts of situations (like the precarious and dangerous situation regarding Israel and the guerilla war dominated Hamas party taking control as the Palestinian's ruling party, as an example)...the fear isn't going away any time soon.

And if the fear of increased numbers of wars is prominent, with the accompanying fear of oil supplies getting reduced or shut down... it's hard to say when the price is going to level out or even drop...if ever. The fear has to subside if the price of oil is to drop. We don't see the fear going away soon...hence we don't see drops in prices soon.

Let's look at another situation that is causing fear, and price jumps. The world's largest oil producer is Saudi Arabia. An unstable country for sure. Very deeply committed to the extremist Muslim factions. Let's say they decided to not dispense their regular 2.5 million barrels a day. What does that mean to oil consuming nations like us? It means we would immediately have to dip into our emergency stash because that's the amount we consume every single day!

What can America do? Well, this song has been sung for a long time, but apparently no one in charge has heard the tune for many decades. Especially since the first real gas crisis in the 70's.

Unless and until WE develop useful, economic ALTERNATIVE sources of energy...we are at the mercy of the world oil markets.

Every President since the mid 70's, has paid lip service to TRULY experimenting with many alternatives to oil based energy. I don't know about you, but I haven't seen anything better than mere token efforts to finding low cost and USA controlled energy methods occurring.

Now I assure you I know less than zero about how to find and test alternatives to oil. So I can't speak to that. And neither you nor I can force the Congress to act in our long term best interests by being as forceful about finding USA owned energy alternatives...as they were about getting a man on the moon. But.. I do know a lot about financial planning, and how virtually certain increasing prices can affect your future.

Since it's my opinion that the price of oil, gas, fuel, medical expenses, college expenses, taxes, etc....are likely to go up...YOU'VE got to be sure to plan for your financial future even more carefully than ever before!

Planning is the key! Consistent planning for your family and business legal matters to keep up with today's ever-changing political and economic world is a must, and your best chance at bullet-proofing those things and people who are important to you! Taking the time to review your current legal situations NOW can pay you back a thousands times later!

So...don't delay. Call us up for your 2006 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...

Agencies Will Use Same Credit Scoring System!

Right now, the three major credit agencies each use a different system to generate a credit score. That means TransUnion, Experian, and Equifax could each give a different score. But some lenders only check one score.

In the future, the score for the three agencies will be based on the new VantageScore. It should make it easier for young people and those with a limited credit history to get a score. And it will be easier to understand because it will use letter grades instead of numbers. Borrowers with A credit will get the best interest rates. Those with F credit will pay the highest rates.

The VantageScore won't eliminate all discrepancies in scores, says Evan Hendricks, author of the Credit Scores & Credit Reports (Privacy Times.) The reason scores differ is because the data from the three bureaus differ a lot.

Though agencies say the VantageScore will be available within a few months, officials at Fair Isaac doubt that it will happen quickly. Fair Isaac's FICO score is the most widely used. They say many lenders have the FICO system ingrained in their computers.

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 SUCCESS STORY OF THE MONTH!

HOSPITAL MISTAKES CAUSE PROBLEMS WITH INSURANCE COVERAGE AND MUCH STRESS FOR MY FAMILY MEMBERS

"Failure is not a crime. Failure to learn from failure is." ~ Walter Wriston ~

A few months ago my wife's brother, Randy, who lives in Wichita, Kansas was diagnosed with a malignant brain tumor. This was bad enough but the problems were compounded by his insurance company who "threatened" not to approve coverage of his treatment.

When he and his wife first went to a Wichita hospital for the initial tests and diagnosis, the medical professionals recommended Randy go to M.D. Anderson, in Houston, since it is supposed to be the "best" cancer center in the country. When the Wichita hospital did the first MRI on Randy they discovered a good sized tumor the size of a baseball and because of the severity of the type and size of the tumor they felt Randy should get into M.D. Anderson quickly. So the Wichita hospital scheduled an appointment at M.D. Anderson just a few days after they called.

However, the Wichita hospital failed to do some other necessary testing they could have easily have done at their initial exam of Randy. The problem was that if Randy and Mona waited to have the tests done in Wichita, rather than in Houston, they would have only had one day to get to Houston from Wichita.

Now for most people that might not have been a problem, but Randy was very ill and not able to travel that many hours in one day. The trip was further complicated by the fact that Mona had fallen and broken her arm while going up to the hospital to visit Randy, and therefore, neither of them could drive.

In order to get Randy and Mona to Houston, my wife's 80 year old father (who, luckily is in good health) drove them to our house in Oklahoma City. Then my wife drove them to close to Dallas, where their son met them and took them to Austin where he and his wife and kids live. Randy and Mona recuperated there a day or two and their son and daughter-in-law drove them to Houston.

On the day Randy arrived to be admitted to M.D. Anderson, I got a frantic call from his daughter-in-law who said they needed my legal help. She said the insurance company was telling them Randy couldn't be admitted there until he had the necessary tests done in Wichita. I suggested my family members, at the very least, let the insurance company know they would be endangering Randy's life as he needed treatment right away and was in no shape to travel back and forth again.

Luckily that worked because when my family told the insurance company they had consulted their attorney and that Randy was in no shape to travel, the insurance company quickly changed their tune and promptly allowed Randy to be admitted, allowing those necessary tests to be done by M.D. Anderson, (which, of course, was more expensive there – and the reason the insurance company was balking) instead of the Wichita hospital.

Sometimes all it takes to resolve legal issues is limited involvement by a lawyer --- like a call or letter. Fortunately this was the case and Randy got some much needed treatment to help reduce the size of his tumor. I'm sorry to say that they don't believe treatment can cure him but it can prolong his life for a while – which he wants to do-- as he is determined to fight this. So while I can't do much about Randy's long term prognosis I was glad to help him in my small way in the short term.

So, what about you? How certain are you that your legal situations and goals are the best they can be? 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 protecting your legal rights and 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.) **Workplace romance OK!** Finding love at work is no longer the taboo it once was, according to surveys by the Society of Human Resources Management (SHRM). Forty percent of employees reported being involved in such a romance at some point. About 72 percent of companies had no policy about employees dating. But 83 percent of women and 70 percent of men say they wouldn't date the boss. Joyce Collison, manager of the survey, says people realize they work such long hours, it's almost inevitable that dating someone from work takes place. Keith Ferrazzi, co-author of *Never Eat Alone* (Doubleday), says if you get into an office romance, it better be for love. He recommends being open and honest to avoid creating distrust among co-workers. If you have to hide it, then maybe it is not appropriate.

2.) **Do you need an umbrella?** A personal liability umbrella policy can give you extra liability coverage for situations such as false arrest, false imprisonment, libel, and slander. It's especially beneficial if you are ever sued because of accidental injury to someone or damage to their property. It gives you \$1 million worth of coverage for a relatively small premium and protects your assets.

3.) **Cybercrooks target more individuals...** A big increase in phishing scams is under way. Security experts say crooks are more often targeting individuals now instead of big companies. Phishing scams are phony emails designed to trick consumers into revealing personal data such as Social Security numbers. Operators send thousands of random emails that appear to come from eBay, Citibank, and others. The scams may target people in the same region who use the same bank or credit union, according to Symantec, the software security company, and the Anti-Phishing Working Group. Symantec says it detected an average of 7.9 million daily phishing attempts in the last half of 2005, up 39 percent from the previous half. Many phishing scams ask people to update their account or claim that an account is being cancelled. Never click on a link contained in an email. Open a new window in your browser and type in the



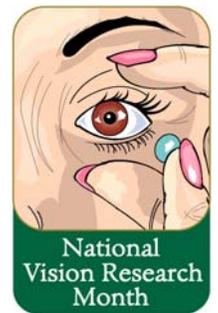
address. If an email appears to come from your bank or credit union, call the institution to see if they are trying to contact you. Never give your password or social security number on a Web form, especially if you are urged to do so in an email.

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...

June is National Vision Research Month - Advances in technology can improve eye health!



About 119 million Americans are past age 40, the point at which eye diseases start to become a problem. More than a third already have age-related macular degeneration (AMD), glaucoma, cataracts, or diabetic retinopathy. The good news is that pharmaceutical companies are developing products that target eye diseases. Macugen, for example is effective in treating "wet" AMD by blocking signals in the body that cause abnormal blood vessels in the eye to grow and leak.

For regular AMD, ophthalmologists have found that a diet rich in beta carotene, vitamins C and E, zinc, and lutein can help to prevent this gradual clouding of the macula.

Glaucoma patients must take eye drops to lower the pressure inside the eye. But new studies show that only 75 percent take them as directed, which can double their rate of vision loss.

For all eye diseases, early diagnosis is important. That's one reason for the "Check Yearly. See Clearly" campaign by the Vision Council of America. It's important for people of all ages.

New advances in eyeglass design are allowing wearers to see things more sharply than ever before. And breakthroughs in contact lens design have produced products that can be worn comfortably for up to 30 days.

Laser vision correction is an effective procedure for reducing nearsightedness. It reshapes the surface of the eye and takes about 10 minutes to do. As with any surgery, there are risks involved.

Cataract surgery is very successful in restoring vision. It is the most frequently performed surgery in the U.S. Nine out of 10 people who have it regain very good vision.

(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!)

Clients Of The Month

This month's client of the month is Gale Snow. She has referred people to us, as well as responded to the feedback form we sent out. Here are some of her comments: "My expectations were exceeded by your performance and professionalism. You were responsive to our needs and took time to explain everything to us. You helped minimize my brother's jail time, which helped our entire family." As usual, Gale will be receiving a \$50.00 restaurant certificate. Congratulations Gale!

Look for your name here in the future.

Client Quiz!

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

Here's The May 2006 Quiz Question And Answer!

Q. The IRS isn't required to notify you if your tax refund has been frozen in their anti-fraud program. True False

A. False. This was true until 2006. In the past the IRS wasn't required to notify you if they froze your tax refund until six months after their action. Now, under a new IRS rule, they must notify you and allow you to present evidence why you should be entitled to your refund.

Now Here's The June 2006 Quiz Question! (Circle one)

Q. FDIC insures all bank accounts up to \$100,000 each. True False

Your Name (Please Print)

Phone # (Daytime)

Address

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

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

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

10 Ways to Save on Your Homeowners Insurance

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

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

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

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

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

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

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

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

Best time to Contact _____

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

1. Name _____

Address _____

City _____ State _____ Zip _____

2. Name _____

Address _____

City _____ State _____ Zip _____

Please use additional paper if necessary! **Thanks, and don't forget to send in your Client Quiz answers to win a BlockBuster Certificate! (See Page 6)**