

May 2006 Client Newsletter | for our Clients & Friends
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"If I were to try to read, much less answer, all the attacks made on me, this shop might as well be closed for any other business. I do the very best I know how, the very best I can, and I mean to keep doing so until the end. If the end brings me out all right, what is said against me won't amount to anything. If the end brings me out wrong, ten thousand angels swearing I was right would make no difference. ~ Abraham Lincoln ~

America Might Sometimes Get Gloomy But There Is Room For Confidence!

We have Time's Charles Krauthammer to thank for much of this pep talk on the U.S. He asks, "What would the most advanced, most forward-looking, most self-assured country in history do without its periodic crises of confidence?" He says high gas prices have some Americans lacking confidence, but we should be optimistic because...

* The U.S. economic growth rate is second in the West only to tiny Finland's. We shouldn't worry about India or China.

* The U.S. leads the world in just about every measure of intellectual and technological achievement including Ph.D.s, patents, peer-reviewed articles, and Nobel Prizes.

* Our culture is the basis of our strength. We have the entrepreneurial spirit. The U.S. has the most risk-taking, most laissez-faire, least regulated economy in the Western World. Europeans may call it Cowboy Capitalism, but it's what keeps the economy churning and charging ahead. Some of us are alarmed that government R&D funding has fallen, but the government doesn't necessarily make wiser decisions than private companies. The Soviets, Japanese, and others made the mistake of thinking creativity could be achieved by government planning. Not so. A society's creativity is encouraged by the free interaction of people and ideas. In the U.S., the interaction of all of our cultures produces great science and technology. We are the masters of assimilation. In the past five years, U.S. productivity hit 3.5 percent, surpassed only by the small countries of Scandinavia. China and India rank 49th and 50th. Krauthammer says gloom is just a mood swing. If we resist being afraid of the future, we'll be fine.

Memorial Day



*to honor and remember
the heroes who fought for
our freedom and laid down
their lives.*

May 29, 2006

"Every Trip Needs To Be Planned...What About Your Legal Trip Through Life?"

Before you go on a vacation, you think of a few very important details. I'll bet you figure things out in something like this order:

1. When you want to go.
2. Where you want to go.
3. Where you're starting from.
4. What your budget is.
5. What options you have available to you to get to your destination.

Then, and only then, do you make your decisions. Choices made from an educated knowledge about your options and alternatives. A PLAN!

Now, let's think about this for a minute... and take a look at *what would happen if people took care of their vacations the way they take care of their money.*

First of all, you would decide to go on vacation after talking to your brother-in-law, or watching the nightly news. You'd just get in your car, pull out of the driveway, and start driving.

You have no idea where you're going, but that doesn't matter. You drive on anyway. Eventually, you hear or see something that catches your attention on the radio, or on a billboard... and you start off in that direction. But, a little later, you

hear another commercial on the radio, and immediately decide to scrap the idea you just had, and head off to a new destination.

Somehow, you end up at the airport. You walk through the terminal, and everything looks good. Every city sounds intriguing and you just can't make up your mind. Then, your cell phone rings and it's your brother-in-law. He tells you he just got back from somewhere, and you decide to go there. You're not sure why, but after all, if your brother-in-law went there...it must be cool, right?

You buy a plane ticket, and realize you forgot to bring things with you. Essential things like clothing and medication. Oh well, you'll have to figure out how to get that stuff when you land. Once you arrive, you realize you have no idea where to stay. You have no money, and no knowledge about this place you're now at.

Finally, you think to yourself, after you see how messed up you are:

"Maybe I should have planned this out a little better."

Now, I know I've exaggerated this point, because I've never known anyone to go on a vacation like that. But...**We See Plenty Of People Who**

"Plan" Their Money With This Haphazard, Random Approach!!

Most people don't plan for their legal affairs. Period. They DO NOT plan for their legal needs in a way that makes sense. And what makes the most sense?

Doing the EXACT same things you do when planning your vacation! You'll have to determine...

1. When you want to go. (Retire, move, start a business, set up a will, or whatever your desire is.)
2. Where you want to go. (What you'll be doing once you get to your goal.)
3. Where you're starting from. (What your current situation is.)
4. What your budget is. (What you can afford, or are willing to afford.)
5. What options you have available to you to get to your destination. (What legal strategies and choices you have to choose from.)

And then, and only then, will you be able to make educated, knowledgeable decisions BEFORE taking any actions.

In other words...*operate from a PLAN just like the PLAN you make before you go on vacation!*

Just like you shouldn't listen to your brother-in-law, or your neighbor, or your co-worker, or from an article in the newspaper, about where and when and how to go on vacation...you shouldn't listen to your brother-in-law about your legal or financial planning, or make a decision because of an ad on the radio, or due to an article you read in a magazine!

This planning process works great when going on vacation, and it works just as well when you're going on your financial journey.

Especially NOW, with tax time behind us...and the year still sitting out there in front of you!

Especially NOW when the future of the economy is so uncertain. Good news is that unemployment is way down. Unlike illegal immigration, outsourcing and major corporate job loss...which are getting worse. Gold is at 25 year highs. Real estate seems to be in a bubble bursting mode. Interest rates are up. So is the stock market. We have two full blown wars in the Mid-East. We're all praying we don't have another 9/11 in our future.

It's truly *impossible* to predict what the financial future holds for us. So...are you going to go through your trip of life like the insanity of an unplanned vacation...or are you going to sit down and plan out your financial future as carefully as you do your vacations? **PLANNING NOW IS CRITICAL!**

The EARLIER IN THE YEAR you do your planning, the more money you can save in taxes, for example...**BECAUSE YOU'LL GET THE TAX SAVINGS FOR 7 MONTHS IF YOU TAKE ACTION NOW!**

If you aren't sure about how to manage your legal, financial, 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!**

Financial Tip Of The Month...

Now That Tax Season's Over...How Long Should You Hang Onto Stuff?

OK. Everyone wants to know what to do with all the junk and paperwork you accumulate over time.



You know, stuff like mutual fund statements, canceled checks, etc. Should you keep everything? Should you throw some stuff out? How long should you keep stuff? And so on.

Well, as our tip of the month, we're going to give you a general idea of what to hang on to, and for how long, so you can maybe make some more room in that dusty drawer or shoebox full of records!

* Investments: Keep all your trade confirmations (buying and selling), annual statements and dividend re-investment statements. At the end of the year, you can toss monthly statements if they don't reflect buying or selling. You may need to keep these annual summaries forever because anything you own at your death, or if given away will need to have a support document for cost or basis.

* Tax Returns and Tax Records: Keep all your old tax returns, but you can get rid of things like pay stubs and backup documents after three tax years have passed, as long as you don't think there's any chance of you getting nailed for tax fraud. Then the IRS says you should keep these records for six years.

* Canceled Checks: Just keep them for three tax years beyond the year they were written.

* Credit Card Statements: Same as canceled checks.

* House Purchase/Sale Stuff: Basically, you need to keep all your home purchase and sale records such as your deed, purchase/sale contracts, mortgages, capital improvements, repairs, etc. This is because the tax rules (even the new ones) require you figure out your profits (including deferred taxable profits) to see if you owe any income tax when you sell homes.

* IRA's: Just keep your annual statements that reflect the entire tax year's activity in the IRA. Again, you may need to hang on to these records to determine tax issues when the funds are withdrawn or distributed in any way.

While this will help you clean out some old junk, you still need to keep these things we discussed. If they ever go to a flat tax or sales tax, you can probably discard all this stuff. More details on tax record keeping are available in *IRS Publication 552, Recordkeeping for Individuals*.

We can give you a real simple way to organize your records. Just get an expandable folder with 15-20 sections, and put each year's records for each category in a section in chronological order. You can put a label on each section, such as: "Home improvements", or, "Charitable donations", or whatever. You can also put your canceled checks for each category in that section when you finish reconciling your checkbook, as well as any credit card statements. It's real easy, and takes a few seconds to put stuff away when you pay your bills!

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!

SUCCESS STORY OF THE MONTH!

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

“Develop success from failures. Discouragement and failure are two of the surest stepping stones to success.”

~ Dale Carnegie ~

How Easily an Inexperienced or Unskilled Defense Could Have Cost “John” Life in Prison After Making the Mistake of Becoming a Drug User

“John” was arrested outside his car, in a coma, where a lot of cocaine was discovered. The authorities charged John with Trafficking drugs. This was a serious situation since a conviction on this charge could result in life in prison without the possibility of probation.

John and I discussed the facts of the case at length, and we considered the validity of the arrest, especially since the police claimed he had given permission for a search while paramedics attended him. When we got to court, the District Attorney sought a heavy penalty.

First, I ordered a test of the substance and showed its quantity was less than the quantity claimed by the District Attorney. This dropped the charge down from Trafficking.

Then, at the preliminary hearing, I was able to have my client held for trial on a still lesser charge of simple Possession, rather than Possession with Intent to Distribute the cocaine, which would have been the next step down from Trafficking.

Finally, I proved that what the District Attorney was claiming as a prior conviction (which greatly adds to the punishment) was not a conviction at all.

Thus the penalty dropped from a maximum of life imprisonment to a maximum of 10 years, with a minimum of 2 years and the possibility of probation.

From there, we were able to ask the judge for community probation, with the guarantee that the prosecution would ask the Judge for no more than a nine-month drug treatment program. John was truly relieved that even though he obviously made a mistake by succumbing to peer pressure and using illegal drugs, he was able to have another chance to get his life back on track.

While you probably aren't facing such a dire situation you still may have important legal issues you need help with. 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.) **Laptop making aches, pains?** Heavy use of a laptop could make your neck hurt, your eyes ache, and your shoulders and back feel stiff and sore. Eyes: At the Cornell University ergonomics laboratory, they recommend reducing eyestrain from reflective screens with a filter such as those made by 3M. They cost \$35 to \$50 at Staples. Back and shoulders: Boston University researchers say most laptop users experience back and shoulder pain, mainly from hunching over a low screen and squeezing arms together to use the keyboard. They recommend placing the laptop on a stand or table as often as possible. Hot-lap: Laptops heat up fast. Avoid the burning thighs with a cooling pad such as the Targus Chill Mat, \$29.99 at Staples. For men, excess heat in the scrotal area can decrease fertility. At the airport: Use a wheeled bag with a padded shoulder strap. Or use a bag with a shoulder strap that keeps weight close to the body.*

*2.) **Meditation can improve memory, concentration, more...** Everyone knows that meditation can reduce stress. But researchers at Massachusetts General Hospital say it directly affects the function and structure of the brain. It increases attention span, sharpens focus, and improves memory. With the aid of advanced brain scanning technology, one study shows that daily meditation thickens the parts of the brain's cerebral cortex responsible for decision making, attention, and memory. The test subjects were Boston-area workers practicing Western-style meditation, called mindfulness or insight meditation. For 40 minutes a day, they focused on an image, or a sound, or on their own breathing. The Insight Meditation Society recommends just sitting in a chair. Close your eyes and follow your breath. Feel the rise and fall of your chest or abdomen. If your mind wanders, it's OK. Watch what happens when your mind wanders. Notice it, observe it, then let it go and go back to*

breathing. Be aware of what you're thinking without being caught up in it. With practice, you can develop a state called mindfulness, which is being aware of what's going on as it arises without jumping to conclusions, judgments, hopes, fears, or plans. A growing number of corporations, including Deutsche Bank, Google, and Hughes Aircraft offer meditation classes to their workers. Making people think better is one benefit, but meditation also improved productivity and reduced absenteeism, probably because it prevented stress-related illness. Meditation seems to help regulate emotions, which helps people get along better. It acts on emotional intelligence, which neuroscientists at the University of Wisconsin say is more important for life success than cognitive intelligence. To learn more, read *Insight Meditation (Sounds True)* by Sharon Salzberg and Joseph Goldstein.

3.) People in their 50s are buying retirement homes... In something of a trend, retirement homes are being bought by people who are a decade or more away from the big day. It's most likely to happen among those who intend to stay in the city where they live now, close to their families and friends. With a significant profit to be gained from selling their present homes, pre-retirees have the money and the time to look for a home that fits their needs both now and after they retire. The National Association of Home Builders (NAHB) asked its members who build for the 50-plus market what kinds of homes and communities they are building and what features today's mature home buyers want. More than three-quarters of survey respondents said a maintenance-free lifestyle was their main reason for locating. They no longer wanted big yards to maintain or houses that need to be painted. Looking ahead to their senior years when they could have a degree of difficulty getting around the house, NAHB builders included lever door handles, wider hallways and doorways, full baths and master bedrooms on the first floor, grab bars in bathrooms, and security systems. Many pre-retirees wanted neighborhoods with lighted streets, green spaces, walking trails, sidewalks, and close proximity to shopping areas, restaurants, and interstate access.



"We're moving to a higher tax bracket!"

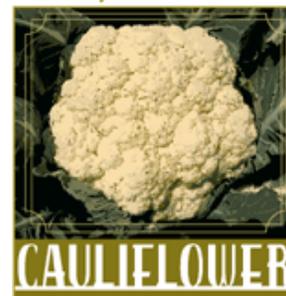
Welcome To New Clients And Thank You For Referring!

*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... The Lowly Cauliflower Has Gained Respect, Devotees...

Though cauliflower is native to Asian countries, it made its way to North America in the late 1600s. Two hundred years later, Mark Twain called it "a cabbage with a college education!" Cauliflower is so smart it can grow by the light of the full moon almost as well as during the day. It's sometimes called the "moon crop." People who eat cauliflower are smart too. At the Foundation for Preventive Oncology in New York, they say it is one of the best healing foods you can buy, especially when it's eaten raw. The carotenoids in cauliflower make it a powerful defender against cataracts. Its sulforaphane helps prevent cancer by increasing production of enzymes that sweep toxins out of the body before they can damage cells and make them cancerous. Its other cancer-fighter, I3C, works as an anti-estrogen. It reduces harmful estrogen levels that can cause tumor growth in the colon, breast, and prostate. But cauliflower does more than fight cancer and protect the eyes. It's rich in vitamin C and folate,

Delicious, nutritious



nutrients that keep the immune system working well. Just three florets of uncooked cauliflower can supply two-thirds of your daily value for vitamin C.

(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!)

Client Of The Month

This month's client of the month is Jeff Longhibler. He has referred new people to us and also sent us a testimonial, all of which, we appreciate very much. As usual, Jeff will receive a \$50 restaurant certificate. CONGRATULATIONS, Jeff!

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 April (Tax Time) 2006 Quiz Question And Answer!

Q. How Many Individual Income Tax Returns were filed electronically for 2004?

- A. 11,807
- B. 29,349
- C. 40,245
- D. 61,507
- E. 97,332

There were 61,507 individual returns filed for 2004. This has grown over the years as reflected in the totals of 11, 807 in 1995; 29,349 in 1999; and 40,245 in 2001

Now Here's The May 2006 Quiz Question ! (Circle correct answer)

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

"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

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)**

