



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

"There are no extra pieces in the universe. Everyone is here because he or she has a place to fill, and every piece must fit itself into the big jigsaw puzzle." ~ Deepak Chopra ~



"You get more than you give when you give more than you get." ~ Anonymous ~

***Urgent! Urgent! Read The Legal Story of The Month Immediately ----It is Extremely Time Sensitive!

Boom! Bang, and Wow!

Fireworks and the 4th of July may bring memories of a magic time with your nose pressed against an upstairs window to catch a glimpse of detonating delights that filled the sky. Or a time when you sat spellbound in the park as both starbursts and your imagination soared. If you wonder how the pyrotechnicians produce the many different colors, the answer is: chemistry. Colors are achieved by adding certain compounds to the fireworks mixture. Barium produces green, strontium generates red, and sodium is responsible for yellows. Copper adds the blue, and strontium plus copper can create purple. Fireworks are thought to have originated in China more than 1000 years ago. A mixture of sulfur, charcoal, and potassium nitrate gave a satisfying flash that was used in special ceremonies. By the 1800s, chemists began to create the mixtures that make up most of our fireworks today. Before that time only yellows and oranges were produced using steel and charcoal. Chlorates added reds and greens in the 19th century, but good blues and purples did not appear until the 1900s. Improvements have allowed the colors we see to be more vivid as each year passes. Magnesium and aluminum have been added to create silver and sparkle. Each fireworks company has their own special secret formulas that make their fireworks distinctive. The color, excitement, and magic come live on July 4.

A National Sales Tax? I Don't Think So...

Presidential candidates, politicians on both sides of the aisle, and others have proposed that a national sales tax be enacted to replace the current income tax. They say a national sales tax would be much simpler than the current system, increase tax fairness, and *permit a shutdown of the IRS as it now exists!*

(Boy, does that sound good, or what?)

However, all is not so green in the other pasture! A report by the Joint Economic Committee (JEC) of Congress says that a national sales tax may be a fatally flawed proposal and just as bad as the system it's designed to replace.

Let's quickly look at what these sales tax advocates want to do. They claim that a tax of 16-18% could raise all of the revenue now collected by the IRS.

And the rate will have to be higher than that if the tax provides for exemptions. For example, investment outlays, exports, and government purchases are almost certain to be exempt.

With these items excluded, a national sales tax becomes, in effect, a tax on personal consumption expenditures. Using this as a base

would require a tax rate of at least 32% to replace current revenues. And, of course, this does not include any sales taxes that states impose.

What about being taxed on services? (Which are exempt from most state's sales taxes.) If they enact this national tax, every time the plumber or electrician visits your home a tax will have to be paid. The same is true for other services, such as visits to the doctor, hair cuts, insurance premiums, taxi rides, and funeral services.

The government report makes some strong arguments about why this type of tax would be bad...maybe even worse than the current IRS system!. It says that a rate of 19% would be required even if the everything sold to anyone were subject to tax. Historically, it has proven difficult to impose a sales tax on services at the state level. Imagine trying to collect such a tax at the federal level!

Then, no one who is making these kind of proposals has answered this question: Who is going to collect this sales tax?

Who will collect the national sales tax if there is no IRS? Sales tax advocates suggest that

the federal tax can be piggy-backed on to state sales tax collections. Bad idea. First of all, five states have no sales tax. So they would have to put in place sales tax collection procedures that they don't currently have. And the rest of the states would have to add a whole new beurocracy to collect and remit this federal sales tax.

It's estimated that the extra cost of collecting federal sales taxes will create a new financial burden on states of at least \$12 billion dollars! Yes, you read that right. 12 Billion!

Another huge problem of having the states collect this tax: Some states would exempt items taxed at the federal level and vice versa. In some states, food is exempt. In others, medicine is tax free. And so on. (Is this idea losing its appeal yet?)

Think about the issues of business versus individual taxation. Would businesses get exemptions on the tax if they were to resell the goods? To avoid this double tax, producers, wholesalers, and services providers will have to be given tax registration numbers allowing them to avoid paying the sales tax on inputs used in their businesses.

But this creates complications for retailers, as well as easy opportunities for evasion. Who is to know whether the auto an individual purchased free of tax for his or her business isn't also a personal auto?

And what is to stop people from engaging in sham businesses simply to obtain a tax exemption? According to the JEC report, there will have to be a vast auditing procedure that could make today's IRS methods tame by comparison.

A national sales tax would give people an enormous incentive to consume as much as possible before the tax takes effect, drawing

down savings and even going into debt to buy everything they could possibly need in the future. Having done so, consumption after the tax takes effect will collapse, at least for a time. This could cause a recession.

What about payroll taxes? If the Social Security payroll tax is not eliminated along with the income tax, the IRS would still be required to collect it. If the payroll tax is eliminated, a drastic revision of the Social Security benefits system would be required, since benefits are currently linked to taxes paid, which, in turn, are linked to earnings.

I could go on, but I won't. I think you see that there is a severe problem. Our current tax system stinks. Other possibilities like a national sales tax might stink even worse. And, does anyone really think politicians will take the bold actions necessary to end the waste in our government...which is the real problem all along? Not likely.

So what do you do in the meantime? Plan, plan and plan some more.

Planning is the key! Consistent planning to keep up with today's ever-changing political and economic world is a must, and your best chance at bullet-proofing your finances! Taking the time to review all your legal situations including estate planning, wills, business contracts and other legal matters NOW can pay you back a thousands times later! We might be able to save you hundreds or thousands of dollars by avoiding 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!

Financial Tip Of The Month...

Secrets Of Buying A Car To Get The Best Deal...



Here's some important secrets of buying a car from David Bach, the author of the "Automatic Millionaire".

1. Find the Money

Bach says your car should never cost you more than 15% of your take-home pay. He says to remember to: **Price the whole package, not just a car!** Bach warns that you will not just be paying for the loan. You will also be hit with taxes, title fees, insurance, fuel, maintenance, repair, parking, tolls, and often times, finance charges for your vehicle, as well as the purchase price. Your budget should take all these factors into account.

Bach suggests you get yourself pre-approved for your auto loan so you have more control over the selling scenario you'll face in the dealer. To compare rates and terms, you can go to the [Yahoo! Auto Loan Center](#), [BankRate.com](#), and [eLoan.com](#). He reminds us that while some low-down-payment loans with small monthly payments may look attractive...but can cost you more in the long run.

2. Shop Smart, and Do Your Research

Bach reminds us that motor vehicle accidents are the No. 1 cause of death among Americans aged 5 to 33, so check out the safety rating of any car you're considering at [IIHS.org](#), and [NHTSA.dot.gov](#).

Reliability. For comprehensive car-test data and lists of the best and worst used cars, check out [Consumer Reports' Web site](#) or get a copy of the magazine's April issue -- their annual automotive issue -- at your local library. Pay particular attention to 3-to-5-year-old "Best Bet" models. These historically reliable, top-rated vehicles generally have years of life left in them, yet can cost less than half as much as their new counterparts, making them perhaps the wisest of all car buys. Bach gives us a list of top car web sites:

- [AutobyTel.com](#): Prices, research, reviews, comparison information, and cars for sale.
- [AutoTrader.com](#): Prices, research, and comparison information.
- [Yahoo! Autos](#): Prices, research, and comparison information.
- [Cars.com](#): Prices, photos, features, specifications, and reviews.
- [Edmunds.com](#): Prices, specifications, reviews, and classifieds.
- [Kelley Blue Book](#): Prices, reviews, ratings, and buying advice.
- [NADA.com](#): Prices, reviews, and ratings.
- [AutoWeb.com](#): Prices, research, reviews, discussions.
- [eBay Motors](#): A huge used-car auction site.

Insurance. Especially if you're under 25, unmarried, and male -- and even if you aren't -- insurance cost can be a deal-breaker. Bach tells us to get an actual quote on a specific year, make, and model of car before you buy. Also, be aware that some cars -- especially sporty coupes, convertibles, and high-performance cars in general -- can cost hundreds or even thousands of dollars more per year to insure than others. To compare quotes on vehicles, try [Insure.com](#). Bach strongly recommends that you **don't fall for "car loan insurance"**. He says this insurance pays the car loan off if you die "prematurely", meaning before the dealer gets fully paid. Don't take this insurance. If you die before your car is paid off, the dealer can come get it if they want it. Also some unscrupulous dealers will not only push you to buy this insurance, they will sell it to you up front, and then bundle it into your car loan. Don't fall for that tactic, either.

Use these tips and you'll be buying your next car the smart way. Before you drive off, make sure your vehicle is properly registered and insured. And remember, buckle those seat belts, drive safely, and enjoy your summer!

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.)

"Start treating yourself as if you are the most important asset you'll ever have. After all, aren't you? ~ Dr. Wolfe Rinke ~

"How Your Vote on Tuesday, July 25 Can Keep this Nightmare from Happening to Another Innocent Person Wrongly Charged with a Crime"

As I've said before, it is not true that just because someone is charged with a crime --- that they must be guilty. Innocent people can simply be in the wrong place at the wrong time. Unfortunately, there is at least one judge in Oklahoma County that assumes that anyone charged is, in fact, guilty.

I'm sorry to say that it's not just in the movies -- like "The Fugitive" that a good upstanding citizen is charged and even convicted. Some sources estimate that 10% of the people sent to prison are not guilty of the crime. The story I'm about to tell you is about an upstanding citizen, who, due to the unfair actions of Judge Twyla Gray (who is supposed to be an impartial judge and listen with an open mind to both sides) came close to going to jail for a long time for something he didn't do.

John (not his real name) was a retired police officer, who was also a hero helicopter pilot involved at the Murrah Building bombing tragedy. He was in a serious car accident suffering numerous injuries, resulting with blood on the brain and a cast on his leg to name a couple-- both of which impaired his balance and motor skills. Only 21 days after that accident, John was driving when a 4 girls in another car cut in front of him, causing him to clip the back of their car. They all stopped and the girls said they weren't hurt. John gave them his card and insurance information and tried to get information from them-- but they wouldn't talk to him, saying they were waiting for their dad and the police.

An intimidating crowd was gathering and after 20 minutes John left to drive over to a police station. Shortly after he left the police showed up at the scene and were told by the girls that they had been hurt. The girls also stated John had left the scene of an injury without giving them any insurance information. The police talked to John at the station, noticing his balance was off and said he was driving under the influence. Of course, when they had John perform some sobriety tests, he failed because he couldn't maintain his balance due to his previous injuries.

When John came to me we felt we had a good case, and we did. After all, here was a former servant of the law, who had been faithful in protecting the citizens of this city, risking his life, and even being instrumental in uncovering evidence pointing to the guilty parties responsible for the Murrah bombing. He had spent his life as an upstanding citizen doing his part to make our justice system work like it's supposed to. He was completely innocent of the charge and believed the truth would come out.

So, imagine how he felt when all this circumstantial evidence was mounting against him and the District Attorney's office insisted on taking the case to trial. They wanted to get him on a felony charge for DUI/ leaving the scene of an accident with injury (It's not against the law to leave the scene of a non-injury accident) Then when I began to introduce evidence from John's doctor supporting his claim about his physical condition, Judge Twyla Gray would not allow the evidence to be presented, without constant interruption and criticism. She consistently acted, not as a neutral Judge, but as an agent for the prosecution, disallowing evidence and witnesses that would prove our case.

As it turned out, the jury found John guilty of a lesser non-felony charge....and sentenced him to the minimum of 10 days in jail. Although John was completely innocent and, with a different judge, would have received an innocent verdict, he decided that the extra time and cost of an appeal was not worth it. He was just glad to have it behind him.

These actions by Judge Gray were definitely not proper for a judge, but are typical of how she runs her court everyday. She treats everyone charged with a crime as if they are guilty. She does not know or care about the law and wants to be seen as being "tough on crime." No matter that innocent people are convicted and that the defendants are not receiving fair trials. This is definitely not what our constitution had in mind when "due process" was envisioned. Lest you think this is only my opinion -- in the last review of Oklahoma County judges by attorneys --- Judge Gray received the lowest score of all 33 judges for every review category -- including fairness

The problem is that most people don't know what is going on in the courtrooms and don't realize how a bad judge could affect their lives so profoundly. What if this had happened to you or a friend or loved one? Simply being in the wrong place at the wrong time ...and then...if you have the further misfortune of getting Judge Gray-- you could easily be convicted and sentenced to prison.

Of course there is always the appeal process, but that will not re-try the case, and it takes more time out of your life and money out of your pocket. Imagine what that does to your job, career, or business and to your family and personal relationships. Even if you can overturn the decision with an appeal, your life has certainly been wrecked and there's no way to recover all that you lose in this kind of situation.

That is why I urge you not only to vote for one of Judge Gray's opponents--- an honest, experienced trial attorney, Stephen Box, but to tell all your friends and loved ones to vote for Stephen Box as well. And you'll need to vote on Tuesday, July 25, 2006.

This next Tuesday there are only two district judge positions on the ballot and you may not live in either of those districts in Oklahoma County, but you probably have friends and relatives who do so **please pass the word to vote for Stephen Box for Judge and NOT the incumbant Judge Twyla Gray.**

Also, in the other district that has a judge position on the ballot – the incumbant Judge MalcombSavage is a good and honorable judge – so I recommend you vote for him in that case. I know most people just routinely vote for the existing judge because they don't know anything about the judge candidates and with Judge Savage that's a good thing to do. But it is a total mistake with Judge Gray. We really need to replace her with someone who will bring honesty, integrity and fairness back to the bench ---like Stephen Box!

Don't forget to do your duty. It really does affect you.

After all this is not really a political issue --- a judge race is not partisan.. not republican...or democrat. It's just about righting a wrong and helping our system work better.

Who knows? Maybe you're helping yourself, a friend, loved one or family member avoid some future legal nightmare that can cause untold unfair and undeserved suffering....something I hate to see and am committed to fighting against.

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.) Some states pass laws raising dependent age limits on health plans. Most group or private health insurance plans end eligibility for a dependent when the child turns 19. The age limit is extended for full-time students but tops out at age 22 or 23.

At least 16 states have now passed laws, or are considering legislation, that requires insurers to offer coverage to older dependents, whether or not they are in school. It would raise the premium a family pays, but the cost would be less than if the dependent purchased a separate policy. In New Jersey, a new law requires health insurers to cover single dependents until the age of 30. A Colorado law requires that dependents be covered until age 25. New Mexico, Utah, and Massachusetts have enacted similar legislation. Young adults from 19 to 34 years old are the fastest growing group of uninsured, according to Kaiser Family Foundation. State and federal governments spent some \$41 billion in 2004 to cover uninsured medical care and hospital costs.

2.) Luggage weighs itself! The Travel Goods Association recently chose the first-place winner of its Product Innovation Award. Designed for travelers who don't want to pay fees airlines charge for overweight bags, it has a built-in digital scale that tells you the weight of the bag and its contents. Though travelers can weigh their bags at home, it's more difficult on the return trip after they have accumulated materials and souvenirs. The Solutions Luggage collection by Ricardo Beverly Hills comes in two sizes, 25 and 28 inches, and in three colors. Both sizes cost about \$200 and can be ordered at ricardobeverlyhills.com or ebags.com.



3.) New condos have stylish, original designs...The cookie-cutter condominium in the suburbs is no longer what shoppers are looking for. As Gen-Xers and Gen-Yers contemplate their first homes, and as empty nesters want to move, more are drawn to downtown living. The trend has created an entirely new class of condominiums. Rather than two-story units built with drywall, the new condos feature unique styles and materials. Many builders are choosing historical buildings to remake in unusual and different ways. When they construct condos in a building like a loft, an old mill, or a historic school building, no two units inside the structure are likely to be the same. Plumbing and wiring are stripped and replaced, hardwood floors, beams, and unique architectural elements are restored and retained. Some may have very high ceilings and floor-to-ceiling windows. As condo styles have changed, financing rules have kept pace by changing to accommodate their unusual designs and features. Rehabilitated properties and downtown condos may require paperwork that differs from single-family homes. Buyers should be sure their loan officer is aware of those differences and can accommodate them. Fannie Mae and the Federal Housing Administration (FHA) have different forms for condos. In most cases, developers have preferred lenders who can take care of related issues up front so there won't be any last-minute surprises. * When qualifying condo buyers, lenders may add homeowners association fees to the mortgage. * Taxes on refurbished properties start out low but rise when the building is reappraised. *Homeowners insurance usually costs less for condo dwellers.

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!)

Metabolic Syndrome: Analyzing Causes And Cures...

Some doctors wonder if there is actually a disease called metabolic syndrome. Others say it is simply a physical condition in which people have three or more of these health problems:

- * A waist circumference greater than 35 inches for women, or 40 inches for men.
- * A fasting blood triglyceride level of 150 milligrams or higher.
- * A "good" (HDL) cholesterol level of less than 50 milligrams for women or 40 milligrams for men.
- * Blood pressure of at least 130/85.
- * Fasting glucose of at least 110 milligrams.

A combination of three or more of these places you in danger of developing diabetes and heart disease. And it classifies you as having metabolic syndrome, also called syndrome X. Recent surveys show that a quarter of all Americans have it, and 44 percent of those age 50 and older have it. For treatment, physicians agree that lifestyle changes work best, but you don't have to take drastic steps. A study published in Obesity Research shows that being moderately active for 30 minutes a day can be a life saver, and it doesn't have to be done all at once. It's important to include more vegetables and fruits in your diet. While you shouldn't overdo fat, don't go below 20 percent of total calories. Less means you are probably eating too many carbohydrates, which can mean higher triglyceride and blood glucose levels. While the experts decide whether the syndrome is actually a disease in itself, if you have factors, do something about them now. Eat right and exercise. Start now while you can.



Clients Of The Month

This month's client of the month is Clinton Wilburn. He has referred people to us, as well as responded to the feedback form we sent out. Here are some of his comments: "I liked that you were not inhibited in dealings with the Assistant D.A., the D.A. and judges, and I liked the free 30 minute session. You educated me in the law and

allowed me the opportunity to make sense of a legal situation. I hired you because of your excellent reputation and my expectations were met.” ---- Thanks for those kind words, Clinton. As usual, Clinton will be receiving a \$50.00 restaurant certificate. Congratulations Clinton!

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 June 2006 Quiz Question And Answer!

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

A. False. Up until recently, the Federal Deposit Insurance Corp. insured deposits up to \$100,000 on certain retirement accounts and IRAs. Now, as part of the budget reconciliation bill signed into law recently, insurance on such retirement accounts and IRAs is increased to \$250,000. The insurance on regular savings accounts could be gradually increased from its current \$100,000 after 2010. In that year and every five years thereafter, the FDIC and the National Credit Union Administration have the option to adjust the insurance limits to inflation. Insurance covering retirement accounts will also be tied to inflation .

Now Here’s The July 2006 Quiz Question !

Why is Route 66 so-called? (Circle the correct answer)

- A. Double-digit routes are all in the North
- B. Even Number routes run from East to West
- C. The route numbers are arbitrary.

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 this 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 7)**