



April is 'Donate Life Month'

There are 90,000 people in the U.S. currently waiting for an organ which would save their lives. Organ donors share the precious gift of life with others. They demonstrate the compassionate spirit of our nation. Most people are eligible to donate organs, tissue, or bone marrow. They can join the donor registry by indicating donations on their driver's licenses, or by completing and carrying a donor card. Through these measures, they help others to live longer and healthier lives.

The U.S. uses an "opt-in" approach for organ donations. It requires potential donors specifically to consent to having their organs harvested at the time of death. Several European countries, including Belgium, France, Spain, and Italy, have switched to an "opt-out" or presumed consent system. It assumes that citizens will donate their organs unless they specifically say they will not. In those countries, few people are on waiting lists for vital organs. Right now, only 30 percent of Americans are registered organ donors. Please register soon. You could save a life!

The Little Known Secret That Could Cut Government Overspending By Hundreds Of Billions!

When you hear anything about a government construction project, you usually hear terms like, "Cost Over-runs." "Over budget." "Behind Schedule."

For example, the Boston Big Dig road and tunnel project was bid, contracted, and funded for a little under \$3 Billion in 1991. As of February 2006, the Big Dig has already cost taxpayers over \$14.6 Billion! How's that for government efficiency?

But wait. The story gets even worse. The project was supposed to be usable for traffic by sometime in 1994. And, the public was assured the Big Dig would be totally finished right after being opened for traffic.

Update. On January 14, 2006, Matthew J. Amorello, chairman of the Massachusetts Turnpike Authority told the public that the Big Dig has reached "substantial completion," – though it won't actually be completed until approximately the spring of 2007, another year from now.

When Mr. Amorello was asked by a reporter if the project could be considered a success, Mr. Amorello replied that, "The project is a success." When the reporter followed up with a question if all the delays and massive cost overruns were "worth it", he said, 'Absolutely.' (reported in the Boston Globe)

Let's look at another project in Massachusetts. A while back, Newton, Massachusetts taxpayers approved a \$39 Million School Bond to fund the construction of a new public high school.

There were a few "minor problems" with the construction of the school. How "little", you may wonder?

How about being over 4 times budget? How about being at \$160 million dollars and counting on this straightforward building?

I could go on and on with literally thousands of examples of government projects that fall victim to the hideous mismanagement by government officials.

I could cite hundreds of pages of stories that would anger you, make your blood boil...stories about highways, roads, buildings, power stations, water systems, public schools, military installations, airports, etc., etc.

Here's our opinion why all these buildings, and other projects end up being so massively expensive and miserably behind schedule: *There's no incentive to finish on budget or on time...and little or no penalty for being late!*

Think about how different this is in the private sector. If your company, or you yourself, were building a new office or home...you would set up the plans, set the cost and completion date...and make damn sure the thing got done on budget and on time!

Why? Because you care about the results!
Federal, state, and local government employees do not have any stake in the outcome, do not care if things get finished or stay within budget. Lousy or missing incentives create lousy results.

Why is all this overspending so bad? Well, let's think about where the dough to cover the mismanagement costs comes from.

It doesn't come from the government, because the government doesn't have it's own money. No, the hundreds of billions of dollars in overspending *comes right out of your wallet in the form of higher taxes!*

Wouldn't it be awesome if there was a way to create the same incentives for public construction that we as private citizens have?

Wouldn't it be great to save the hundreds of billions a year that we get hit with higher taxes for? What

if there were an effective and dependable way to guarantee that government construction projects cost exactly what was promised?

And what if this approach was so full of common sense that everyone (except corrupt politicians and contractors) would happily support it?

Well, there is a little known secret that can quickly, simply and effectively reduce or even eliminate government waste from construction...

Performance Bonds!

What's a Performance Bond you ask?

Well, a Performance Bond is an insurance policy on the construction price and performance. So, if the project goes over the agreed upon cost, the insurance company – NOT the taxpayers - will pay the additional costs!

Most of us buy insurance for our cars, our homes, and our lives. Many businesses buy 'key person' insurance, liability insurance, and even contract insurance. They bond employees in financially sensitive positions.

Performance bonds are insurance policies for construction. They're regularly required by financial institutions for business and private construction projects.

Don't you think this idea is so ridiculously simple that we should all demand it be implemented by all of our government agencies from Washington right down to the local level right away?

We think the time has come (and gone) to require that any and all construction projects be tagged with a Performance Bond.

We must require a paid-in-full Performance Bond as part of every construction contract with public school districts, with our city, county, and state governments – and with the federal government, too.

Insurance companies are in the business of assessing and covering risk. They will carefully examine

the promises and performances of businesses and contractors who seek to bid a government construction project.

Insurance and bonding companies will reject and refuse to insure unreliable contractors.

These insurers will charge high rates to contractors with a track record filled with cost overruns and delays. The bonding companies will give the best rates to the most competent and trustworthy of builders and contractors.

When each prospective contractor bids the building project, the cost of the Performance Bond will be included in the job bid.

Government officials and taxpayers will know exactly what the construction project will cost. And will be able to decide whether it's worth the tax cost.

Performance Bonds protect taxpayers. Requiring them for ALL government construction is an idea whose time has come.

So what does all this mean to you and your family? Well, since the government do-nothings will not take kindly to anyone demanding they perform according to their promises any time soon...it means the ONLY weapon YOU have to legally lower your taxes on your assets or estate is to be pretty darn serious about doing planning NOW, and every year. Especially in the spring, when you have the rest of the year laying out in front of you.

If you aren't sure about how to manage your legal 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...

How About Saving Money On Your Auto Insurance?

Here's a few tips for any of you who want to save money on your auto insurance. Why pay premiums if you're not getting the best value for your money? Here are some questions to think about and



call your agent about. You can get discounts you might not know about for things like:

- Side Impact Airbags.
- Anti-lock brakes.
- Anti-theft device.
- Don't commute to work or if you carpool.
- Keep car in a garage.
- Taken defensive driving classes.
- Been accident/ticket free for one or more years.
- Multiple car discount.
- Children drivers with good grades.
- Being over 55.
- Combining your auto with your homeowners insurance.
- Instant Contact Services Like GM's "On-Star".
- Splitting policies with different companies for different cars and/or drivers.
- Raising your deductible, protecting minor things yourself.
- Buying your insurance on-line.

Also, be sure to do some shopping. There are huge differences between one company and the next for the exact same coverage.

See, if you know what to ask about, you'll probably find ways to trim your insurance costs and have the same or better coverages. And you can invest the money you save for your future, since it's going to be found money anyway!

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!

How to Avoid Making the Same Mistake I Made Last Month When I Went On Vacation

Last month, my wife, Susan, and I took a week away from the office and went on a cruise. Our "Carnival Fun ship" left from Galveston and stopped in Cozumel and Merida, Mexico. Following are a few pictures- - (Sorry for the low quality photographer) And, for the most part it was a good trip. However, nothing in life goes perfectly as planned as I'll explain.



Me – in Cozumel



My wife – in front of Mayan Ruins At Chichen Itza (this

Here’s one of the locals who lost his shirt and even the skin off his bones after using the

Is sideways-- I’m technically Challenged)

the wrong attorney for his case (Not me, of course)

Before we left, my wife spent a great deal of time planning and researching all the elements of our trip so that there would not be any snags in the logistics and we would be prepared for most everything. We flew to Houston the night before the ship departed so that we wouldn’t run into any problem getting on the ship in time, in case our flight happened to be late, which--- you never know when that will happen.

She also spent considerable time selecting the best choice for a hotel in Houston so it would have shuttle service to and from the airport. You see, the next morning after flying into Houston, we had to leave the hotel and go back to the airport --- because she had arranged a reservation with a shuttle service that traveled from the airport to the ship in Galveston ---- scheduling this with ample time to board the ship before it sailed.

If you’ve ever been on a cruise ship you know it can take quite a bit of time to get to the dock and get checked in on the ship. After all, there are a few thousand people trying to board the ship at roughly the same time. There were also several ships docked next to each other--- all sailing out the same day --- so you multiply the number of people trying to get in the same general area by several times. There were many shuttle buses and vans loaded with people, all trying to drive up to the port at the same time to drop off their passengers at the various ships docking locations. So, as you can imagine, it takes quite a bit of planning and organization to get all this done.

Even though our shuttle service screwed up at the airport by not telling us when our bus was there – after we had checked in with them ---and the clerk told us where to go sit and that she would come over to us and announce when our shuttle was there --- but instead she did not do that. In fact, she disappeared from her station for 15 to 20 minutes at about the time our shuttle was supposed to leave. Luckily, my wife was very persistent in finding a solution for our “missed reservation” and the clerk finally put us on the next bus --- 30 minutes later than our reservation.

With all the delays we encountered, including our bus driver not realizing where he was supposed to let us off, which also cost us another 30 minutes, we had allowed enough time for all those things and still got to the ship in time. After getting on board, we breathed a sign of relief because we thought we had everything covered and could finally start to relax.

After all, we had everything at home under control as well – as we had arranged for my sister to stay with our 17 year old high school son --- so he would have an adult around if there was an emergency.

My wife stocked the frig and pantry with his favorite foods and we gave him money for contingencies. Of course, we made sure our cell phones would work in Mexico so we could call home and check on things as well. Some time ago we had written a will and told my sister where it was. So everything should have been covered-----right? Or so we thought!

We knew it was definitely time to kick back and enjoy the sun, ocean, food, and entertainment. And that's just what we did for a couple of days ----until we called home (which turned out not to be as easy as we expected – because our cell phones did not work when we were at sea) and found out that our son, Ryan, was sick to his stomach and had missed school.

When I learned this I asked my sister to take him to the doctor. Then I called back the next day to find out what the doctor said....only to find out the doctor would not see Ryan because we had failed to leave a signed permission statement so that my sister could seek medical treatment. Even though Ryan will soon be 18, the doctor needed written parental consent.

Since you can't just go into a Kinko's and send a fax permission statement when you're at sea, we couldn't get Ryan seen by a doctor until we got back. Luckily this wasn't a life-threatening situation. So Ryan had to wait to go to the doctor until we got back from our trip. However, the bad thing is that he didn't get to start using the medicine as soon as we would have liked...and so he missed more school, which isn't good for his grades. Obviously, we didn't plan as well as we should have and of course, we won't let that happen again. We'll be sure to leave a written permission statement---which I recommend you do as well, if you ever have to be out of town and leave your kids with a sitter or family member.

But the other thing this incident did was to remind me how easy it is to overlook things you should do to protect your loved ones....such as doing legal planning for your family in the event something should happen to you.

While the consequences of our experience were not life and death, (They were definitely unpleasant, however) sometimes lack of legal planning can have a life or death effect---- such as the story you may remember from last year about Terry Schiavo, the lady who was in a comma for years. You may remember that her husband and parents were fighting over whether to remove the life supports.

This saga gained national attention and many people went out and created a living will as a result. But there are other things to consider as well that are just as important when you're planning for your family. Don't neglect those things. Your family is depending on you.

So, what about you? How certain are you that your legal situation is the best it can be? If you are interested in learning more about how you may be able to protect your family, your rights, or your assets...give me a call! I'm here to help you. Don't be a stranger. Call me, and I'll assist you in having the best shot possible of reaching your legal goals. Don't wait until it's too late! If you have some legal need in an area that I don't handle I can steer you to someone who does.

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.) Stay safe in your garage - Closing the door on a cluttered garage won't make the mess go away, but that's what people do. In a new survey of homeowners by the Home Safety Council in Washington D.C., and Garage Tek, a garage organization company, about 60 percent of those polled said they were concerned about the dangers. A third had experienced a garage-related injury. Falling is the greatest danger. Either from tripping on clutter or slipping on a wet or oily surface, a third of all garage injuries are from falling. Being hit by a falling object is common. Boxes and stacked objects should be placed on sturdy shelves. Store combustibles such as oil, paint, gasoline, and kerosene outside. Put poisons into a locked cabinet.

2.) To keep depression away, eat fish - If you think the health claims for fish oil are beginning to sound like "snake oil," think again. Psychiatrists at the National Institutes of Health say the omega-3 fatty acids in fish oil are like neuronal fertilizer. They make brain cells grow more connections. Researchers now say omega-3s benefit not only the heart but also a range of psychiatric and neurological problems including depression, bipolar disorder, and schizophrenia. The brain is 60 percent fat, they say, and it needs omega-3s for optimal function. Studies suggest omega-3s also help build cell membranes and boost levels of the feel-good brain chemical serotonin. Food contains two varieties of omega-3s. Those found in walnuts, canola oil, and leafy greens are called ALA and are not quite as effective as those found in seafood and enriched eggs. They contain EPA and DHA omega-3s. The American Heart Association recommends eating fatty fish such as salmon and cod at least twice a week.

3.) These easy fixups make a home more comfortable, attractive - Some of the most irritating home problems can be the easiest and least expensive to solve. Squeaks in wooden steps and floors can be eliminated by reattaching the wood to the joists. Penny nails and wood glue can tighten problem areas. At Lowe's, they recommend breakoff screws. You screw them in, break off the heads at the right level, and fill in with wood putty. Squeaky doors are easy to fix. Loosen stiff hinges with a spray of WD 40 or DuPont's Teflon Multi-Use Lubricant. The DuPont product is also good for metal drawers that stick. For drawers that have rollers, use a graphite product. For wooden drawers, rub beeswax or paraffin along the bottom edges. Check your door locks. If they stick, lubricate them with a silicon or graphite spray. Call a locksmith if this doesn't solve the problem. For windows that are stuck or painted shut, run a paint scraper, razor blade, or small knife around the edges to help loosen the paint. When you get the window open, be ready to sand, prime, and repaint any damaged areas. Hairline cracks in your walls might not catch your attention, but they make others think your home is poorly maintained. Be sure to fix them the next time you paint.

Welcome To New Clients And Thank You For Referring!

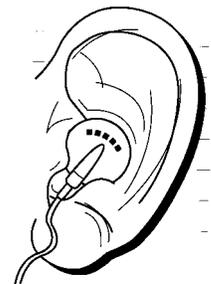
I love spending more of my time thinking about your case, various strategies and the best way to educate and help you with your legal matters, rather than spending my time doing TV and radio advertising to bring in new clients. That's why I appreciate your referral of two like- quality individuals who 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... MP3s, iPods And Hearing Loss

Ever since the advent of portable music players such as the Sony Walkman, doctors have been concerned about hearing damage.

With the entrance of the Apple iPod, however (14 million sold in 2005), a total of 38 million portable players were shipped to U.S. retailers last year including those by iRiver, Sony, and SanDisk. About 28 percent of Americans own a player.

iPods can hit volumes of about 115 decibels. On a decibel scale, that's between a chainsaw and a jackhammer. The National Institute for Occupational Safety and Health says, "The exposure limit for safe headphone listening is one hour a day with the volume no higher than 60 percent." Hearing



specialists at Michigan State University say they are seeing many 20-year-olds with "50-year-old ears" because they are exposing themselves to higher sound levels.

Earphone manufacturers such as Shure, Sony, Bose, and Panasonic say sales of sound-isolating earphones are way up. The battery-operated sets have tiny microphones in each ear piece that detect ambient noise. They send a signal canceling the noise so music can be heard well at a lower volume.

(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 George Gross. He entered and won our last month's drawing by sending in a feed back form and has won a FREE \$50.00 Restaurant Certificate. He has also referred some friends to us. Something else you might be interested in is that he is a country craftsman and does residential and commercial remodeling and repair. He sent me a flyer that says he has 30 years experience, he provides references, no job is too small, and his work is guaranteed --- so if you're looking for someone to do some remodeling or repair you can call him at 433-9146. CONGRATULATIONS to George! 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 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 March St. Patrick's 2006 Quiz Question And Answer!

Q. What is a Banshee?

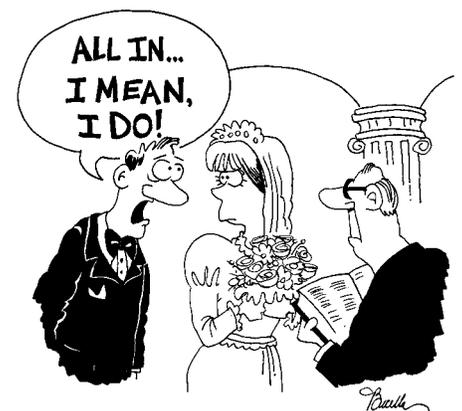
Correct answer: **A wailing woman spirit indicating that death is coming**

A banshee is a keening female spirit. The term comes from the Gaelic sidhe, pronounced she, which is a race of fairies.

Now Here's The (Tax Time) April 2006 Quiz Question !

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



Signs You Play Too Much
Texas Hold 'Em

“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)
- "The TRUTH About The Financial Loss Caused By Long Term Care"
- "10 Common Estate Planning Disasters (And How to Avoid Them)"
- 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 (see page 7) to win a FREE Blockbuster certificate!**