



David Miyoshi

The Attorney Next Door™

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Attorney
David Miyoshi's
Insider Tips For
Healthy, Secure &
Happy Living...

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Do You or A Loved One Find Yourself in a Trying Legal Situation?

Confused? Worried? Don't know where to turn?

Call me at 310-378-0615 for a free consultation

Note: WE'VE GONE ONLINE. For those who receive this newsletter by "snail" mail and would prefer to receive the pdf version by email, just email me (david@miyoshilaw.com) and request the newsletter be sent by email.

Saving Money In Tough Times



Yes! There are simple ways to save

There's simply no doubt that these are tough times for many. I speak with friends, family and clients every day who are struggling financially, some for the first time in years.

So, I thought I'd do a little research and share with you some simple ways to save a significant amount of money each and every month. I was really surprised by how much savings opportunity is out there these days. I hope you find these tips as useful as I have.

Coupons- When I think of coupons I think of lots of time clipping and organizing. Personally, not something I'm all that excited about doing, however, what I found is that these days coupons are getting very sophisticated.

There are actually websites that do most of the dirty work for you, making it simple to find coupons that you need on the products you use. Check page 3 for a list of my favorite sites. Or just try typing your

favorite store or product name followed by "coupon" or "printable coupon". You'll be surprised at how easy it is to find what you are looking for.

Of course, traditional coupons from the newspaper or mail work great also. Oh, and good news! Many stores will still take coupons even after the expiration dates. Just try to use the coupon at the register, ask if they will honor it anyway or even talk to customer service. Many stores are open to working with you, but you have to ask!

Sign up on your favorite store's website- Best Buy, Target, Gap, even my favorite local wine store send me money-saving coupons each and every month. Sure, it's sort of a pain to print out the coupon and remember to take it with me but it's worth it to save \$10-\$50, or even 25-40% on some purchases.

Get in the know about Online Coupon Codes- these are the

codes that stores and manufacturers send out to their email and current customer lists that the general public doesn't normally get access to. However, thanks to sites like www.SlickDeals.net, www.RetailMeNot.com, www.DealNews.com and www.FatWallet.com, now everyone can get access to retailer's coupon codes. This means savings on shipping and even free items to those in the know. I couldn't believe some of these deals!

Re-shop your insurance policies- a while back we were thinking about getting rid of one of our cars. I found out that doing so would increase the premium on our other car because we would no longer be able to take advantage of the multiple lines discount. So, I shopped around and found a much better deal with another company. Interestingly

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How To Keep Your Brain Sharp

Have you noticed all the brain games that target retirees? Next time you check out at the grocery store take a look around...Sudoku, puzzles, crosswords. It's been proven that these brain-ticklers have a positive effect on memory and cognitive skills. However, people of all ages should be doing more to perk up their gray matter and stay sharp as the years go by.

In the last decade, scientists have discovered that people generate new brain cells and new connections between them throughout life. Building these mental reserves can serve you well both now and in your later years.

P. Murali Doraiswamy, Chief of Biological Psychiatry at Duke University Medical Center, says, "It's like having more cell towers to send messages along. The more towers you have, the fewer calls you'll miss."

Doraiswamy is co-author of a new book, *The Alzheimer's Action Plan*, which gives advice on keeping brains in good health and

improving how they work.

One simple thing you can do to keep your brain sharp is "**neurobics**". Created by the late neurologist Lawrence Katz, it's the term for activities that challenge the brain (sort of like aerobics for your brain). These exercises can be as simple as brushing your teeth or dialing the phone with your non-dominant hand to strengthen pathways on the opposite side of the brain.

Another way Doraiswamy says you can stimulate the brain is by **learning** to play a musical instrument, or to speak a foreign language. Games like chess, bridge, and board games like Stratego or Napoleon's Triumph that require thinking and socializing at the same time also stimulate the brain. The brain likes novelty.

Doraiswamy's research also shows that **exercise** can be

beneficial in boosting brain health. It improves blood flow to the brain, which encourages neural growth and connectivity for people of all ages.

Getting enough sleep is also shown to be vital. "REM sleep is when we consolidate memory in the brain", says Marianne J. Legato of Columbia University. Quoted in *The Wall Street Journal*, she goes on to explain, "Untreated sleep apnea can be detrimental to memory."

Unfortunately, there is no magic bullet for preventing Alzheimer's disease. But these strategies are good for your overall health, are good for your brain right now, and may increase your defenses against cognitive decline in later life. I don't know about you, but I think it's worth a shot. So grab that crossword puzzle out of the paper and exercise your brain!



Increase Your Gray Matter!

Cool Stuff on the Internet

www.Groupon.com is a website that makes it easier for people to enjoy great deals in their community. Each day, a daily deal is posted on the site and is available through the power of group buying. When a deal is posted, you will only get it if enough people join in on the deal that day, so it pays to invite your friends. You'll find deals on stuff to do, see, eat, and buy in your city. If the minimum number of people sign up, you'll get a printable gift certificate in your inbox the next morning that you can use whenever you want. If not enough people join, no one gets it, but you can try again the next day.

Here's What They're Saying...

"With your help we finally completed our desired estate plan" Thomas S. Santa Ana CA

"You helped my business progress immeasurably" William T. Covina CA

"Thank you for your outstanding help on my overseas business" Toshiyuki W. Tokyo Japan

Choosing an attorney or legal professional is just as important as choosing a qualified doctor. You wouldn't trust just anyone with your health and the same goes for your legal matters. Before you trust just anyone, allow me to send you more detailed information about my qualifications and experience. I will be happy to send it to you, all you need to do is call my office at 310-378-0615.

And if you or someone you know has a legal need, or if you simply have a question, please feel free to call me at 310-378-0615. I'd be glad to help.

Help Your PC Get It's Zzzzz's and Save

Because electricity is relatively cheap, junking an older PC because it uses more juice doesn't make economic sense. However, you could save up to \$100 a year by letting it "sleep" when it's not in use, according to SmallBiz. Screen savers not only don't save energy, they waste it. Those pretty designs and animations take quite a bit of processing power, and that requires electricity. When a PC is asleep, your work is in its memory, but the hard drive has stopped spinning. The display is dark, and the microprocessor is idle. Power use drops sharply. A desktop system uses about 60 watts of power fully awake, but consumes just three watts when it's asleep, according to the Lawrence Berkeley National Laboratory.



Let it rest
and save!

Saving Money...cont. from page 1

enough some of the top "discount" providers (GEICO and Progressive) weren't even in the ballpark. Go figure. So, be sure to re-evaluate policies from time to time and always get multiple quotes.

Consider getting rid of your land-line phone- now this one will depend on how well you get cell reception in your home, but getting rid of that home phone line could save you hundreds each year. It's something to consider.

Look for local deals- local restaurants, mom and pop stores and local retailers of all kinds have the ability to offer special discounts any time they want.

Sites like www.Groupon.com (see "Cool Stuff" on opposite page) and www.Zpon.com allow you to type in the city of your choice and get access to coupons and discounts specialized to that area. Another idea is to simply ask any restaurant or store you frequent if they have a mailing list you can sign up for. Every little bit counts!

My thanks for the nice client referrals to:

Hiroko Asano of Torrance CA

Richard Yamauchi of Rancho Cascades CA

"Who Else Wants to Win Movie Tickets For Two?"

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the three lucky winners of the movie tickets are: Wendy Hirano of Torrance CA, Patty Yanaga of Torrance CA and Bruce Stimson of Denver CO. They were the first three people to correctly call with the answer to...

Which auto company developed a car called the Road Runner with a car horn that sounded "meep, meep" just like the cartoon character?

Answer: Plymouth

Now, here's this month's question...good luck...

Because its axis tilts at an angle of almost 98 degrees, which planet appears to rotate on its side?

a-Mars, b-Neptune, c-Uranus, d-Mercury.

The first 3 people to call me with the correct answer will win those movie tickets! (310-378-0615)

My Favorite Coupon Saving Websites

www.coupons.com

www.redplum.com

www.dealseekingmom.com

www.commonsewithmoney.com

www.northerncheapskate.com

www.pocketyourdollars.com

Word Of The Month. . .

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Take a look below and impress your friends...maybe even fatten your bank account too!

loquacious • loh-KWAY-shuhs\ , *adjective*: 1. Very talkative. 2. Full of excessive talk; wordy.

Example Sentence: Jenny is a very loquacious dinner guest, she doesn't even realize no one is listening to her.

Quick Tips of the Month

PET HEALTH - Many pet owners think that one of the nicer things they can do for their pets is to feed them human food, often scraps from their own table. This actually can pose a significant health risk to your pet, even experts recommend that dogs and cats should not eat any human food. There are some foods, however, that are more of a threat than others. These foods should never be given to your companion animal: alcoholic beverages, caffeine, chocolate, fat trimmings, raisins, grapes, chicken/turkey bones, onions, garlic, macadamia nuts, mushrooms, raw eggs, salt, sugar.



**Smart Tips
= A Happy
YOU!**

ORGANIZATION - Your child's (or your own) art work can be difficult to store, especially if it is oversized. To make it easier, get a cardboard mirror box from your local moving supply store. This type of box is flat, but long and wide. Most can expand or collapse to fit different sized mirrors, making it

easy for you to fit odd shaped or larger works of art. You can then store the box in a closet or under a bed.

MONEY- When you move or leave a job, be sure to leave your forwarding address with both your bank and your former employer. People often have unclaimed money in accounts that they simply forget about. When a bank has notices and statements returned to them, eventually they will mark the account as "unclaimed" and close it. A former employer may be holding a last paycheck, pension funds, or expenses that were not completely processed. Utility companies may have deposits to return to you. Make sure that you know where all your money is!

TRAVEL - If you are planning on traveling outside of the country, travel insurance can be a good bet. This is even more important for seniors who are traveling. Medicare is not valid outside the U.S., so if you need medical care, you would have to pay for it yourself. You can get supplemental insurance or purchase travel insurance for that single trip. Be sure to get a policy that provides evacuation insurance. This is the coverage you will need if you have to be moved to get adequate medical care in the case of an emergency. You should also be sure to get a policy that will cover you if you are too ill to fly commercially.



"Mom, what comes first for celebrities?
Botox or detox?"

Quotes to Live By...

"We are all faced with a series of great opportunities brilliantly disguised as impossible situations."

~Charles R. Swindoll

"If you judge people, you have no time to love them."

~Mother Theresa

"Don't go around saying the world owes you a living. The world owes you nothing. It was here first."

~ Mark Twain

"A psychiatrist is a fellow who asks you a lot of expensive questions your wife asks for nothing."

~ Joey Adams

"A life spent making mistakes is not only more honorable but more useful than a life spent doing nothing."

~ George Bernard Shaw

David Miyoshi

The Attorney Next Door®

Whether you need legal advice, or if you simply want to stop by and say "hello", that would be great too. Please contact me anytime, I'd love to hear from you!

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