

David M. Miyoshi

The Attorney Next Door™

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

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Have a Legal Question or Concern?

No need to wonder about the security of your family or business. No need to leave yourself exposed to unnecessary and unwanted legal issues. **Call me at (310) 378-0615** and I'll be happy to answer your questions and help you in any way I can. No hassles...no obligations...just call.

Seven Habits of Money-Smart People

You may think that having financial stability means making a lot of money. But it isn't really how much you make, as it is what you do with your money. Money-smart people are those who take the time to practice good money habits. These strategies can be used by people of all income levels to help get organized, reduce debt, and plan for the future. So, Money Magazine reveals these 7 strategies that will help us all do better financially:

1. Know where you stand first.

If you don't know where your money is going, you need to get a handle on this first. Spend a month recording all of your purchases, even the little ones. I have done this many times before and it can be eye-opening to see how much you spend in each category. Once you can see the whole spending picture, you can find out

which holes to fill.

2. Cut out the fat.

Most budgets have some extra fat that can be trimmed away (myself included). The key to this strategy is to determine what are your needs versus your wants. Take a close look at those expenditures that are not necessary and determine if they are cutting too deeply into your bottom line. It may be time to eliminate some things from your budget. Yea, I know...not what you want to hear, but it just may be what you need.

3. Keep on top of things.

Your financial records should be organized enough to save you time and money, not to cause you stress. If you are in the habit of paying bills late, set a specific day of the week to do your bookkeeping. I use the automatic bill paying service offered



Little things make a difference ever day!

at my bank, I never have to worry about forgetting to pay a bill again.

4. Dump your debt.

Everyone knows that debt can cost you. Start by leaving your credit cards at home. This will ensure that you are not incurring any additional debt. Then set a goal of paying double or even triple of your minimum payments on your credit cards. This will help eliminate your debt faster.

5. Fund the future.

Saving for retirement and other upcoming costs is essential. Take advantage of your employer's 401(k) plan. If your employer

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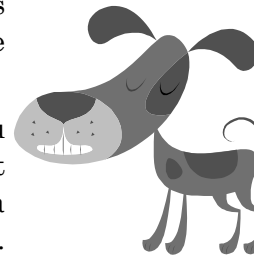
Whew Fido! Brush Up Your Pet's Breath

While you may think that your pet's bad breath is just an annoyance, in fact, it could be a symptom of a more serious condition. The most common cause of bad breath in pets is periodontal disease, which can cause eventual tooth loss and other health threatening conditions.

What should you do if your pet has bad breath? According to the experts at [www.petwell](http://www.petwell.com)

being.com, don't simply count on rinses sold in pet stores that claim to cure the problem.

They recommend that you take your pet to your vet for evaluation and a thorough teeth cleaning. This is usually done under general anesthesia, during which your vet can remove tartar and plaque and look for broken teeth, sore gums, or mouth sores.



Keep Fido's Pearly Whites Clean for Better Health!

Once your pet's teeth are cleaned, you will need to do follow-up brushings at home. Ask your vet to show you the safe and proper way to brush your pet's teeth, as well as, which pet toothpastes are best for canines. Take these steps and you'll be nuzzling noses with your pooch again soon.

Cool Stuff On The Internet

Do you love surprises? Then www.SomethingStore.com might be the website for you! The idea behind this site is simple--they will send you something, a randomly selected item from their inventory, for just \$10. Shipping is always free. For example, some items recently shipped include a remote control helicopter, shiny shower curtains, a USB battery charger, a memory foam pillow, an iTunes gift card, a coffee grinder, and more. www.SomethingStore.com is great for that hard-to-shop-for person, for a white elephant gift exchange, or to just treat yourself to a surprise.

"Thank You... Thank You!"

I just wanted to take a moment to thank all of my clients and friends who graciously referred me to their friends and neighbors last month. I take great pride in offering the highest quality of service and professionalism and your referrals continue to help me build my business doing what I love. I couldn't do it without you!

Howard Nishimura

Seven Habits of Money-Smart People- Continued from Page 1...

matches your contributions, even better. You can also contribute to an individual retirement account (IRA). If you need to save money for an expense that will come up soon, plan how long you have to save and figure out how much you need to put away each month to reach your goal. This way, you will not be tempted to pull out your credit card when the time comes.

6. Plan for a rainy day.

An emergency fund will also help keep you out of debt. Even a couple of thousand dollars in the bank can be the difference between paying cash for a new water heater or loading up the credit card again. Money-smart people realize that having no buffer between you and the inevitable mishap will only lead to debt.

7. Evaluate your life.

Look over your financial

situation once a year to see if you need to make any changes. Life insurance may need to be changed with the birth of a baby. Your home owner's insurance might need to be increased if you recently remodeled, or you may wish to reduce your collision coverage as your automobile ages. Take the time to ensure that you have planned well for both the expected and unexpected.

Can Stress Be Good For You?

There is no doubt that stress can affect your mental and physical state. Anxiety can result from either an actual stressful situation or from the anticipation of a stressful event. Researchers have found that anxiety has a demonstrable effect on the decision-making process in your brain. The more anxious you are, the more sensitive you are to potentially bad outcomes associated with specific situations. In other words, if you are worried about something, you tend to act a bit more cautious.

This actually can work in your favor. For example, in one

experiment, researchers found that subjects who worried about losing money actually came out ahead when playing games for real money. It was their anxiety over losing money that made them play in a more precise and strategic way.

The downside comes when the level of anxiety increases to a point where it makes a person too sensitive, altering their rational behavior. If anxiety makes a person avoid certain normal situations or other people, it can keep a person from living a normal life.

So, if a little bit of stress is good for you, but a lot is bad, how do

you know if you striking a balance?

Researchers are looking at this very issue, with an eye towards helping those who have trouble keeping excessive anxiety in check. It is important to remember that you know yourself best. If you feel out of control or find you are unable to feel comfortable in your everyday life, you may need help to control your anxiety. Otherwise, know that most anxiety is temporary and, if you trust your intuitions, it can sometimes steer you in the right direction.



"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 four lucky winners are...drum roll please: Tom of Irvine, Bill of Orange, Tricia of Culver City and Ken of Venice were the first four people to correctly answer my quiz question...

What actor won a Best Supporting Oscar for his work in "A Fish Called Wanda"?

- a) Kevin Kline, b) Michael J. Fox, c) Joe Pesci, d) Hume Cronyn

The answer is "A" Kevin Kline. So let's move on to this month's trivia question...

What is the most popular board game in the United States?

- a) Clue, b) Monopoly, c) Risk, d) Scrabble

The first 4 people to call me with the correct answer will win!

(310) 378-0615

Enjoy This Newsletter? Let me send it to your family and friends!

If you enjoy reading this newsletter each month, why not let me send a copy to your family, friends, business associates, co-workers, or anyone who would enjoy this fun and informative newsletter! Simply email me at david@miyoshilaw.com or call my office at **(310) 378-0615** anytime and I'll make sure they get a subscription. Oh, and as always...It's totally free. It's That Easy!

Word Of The Month . . .

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

Raillery /RAY-luh-ree/, *noun*: good-humored banter or teasing.

Example Sentence: Sarah's raillery and ridicule were fun, but also rather tiring.

Quick Tips of The Month

MONEY- According to www.redbook.com, buying in bulk can help your budget, but only if those large quantities of food don't go to waste. Before buying five pounds of coconut shrimp or three gallons of guava green tea, try the product in a smaller size to ensure your family really loves it. Even the samples offered at the cost club stores may not be enough of an indicator that you'll want to eat that food at several meals. Your best bet is to purchase products in bulk that you know your family already loves or to try out new products in smaller sizes first.



Tips for all aspects of life

HOME- If you have a home painting project planned, you may be dreading the clean-up process, but there is an easy way to make cleaning your paint trays a snap. Simply slip a grocery plastic shopping bag over the tray's well, covering it completely.

Fill the tray and paint as usual. When you are done painting, pull the bag off the tray and toss it. When it comes time to close the lid on your paint can, use another plastic bag and lay it over the opening. Then replace the lid and hammer the lid on. The bag will keep paint from splattering out of the can's rim.

ORGANIZING- Is clutter taking over your medicine cabinet? *Prevention Magazine* reveals that in just a couple of minutes, you can have it under control. Start by tossing any expired medications. Move those that you rarely use to another location. In fact, moisture is bad for medications, so it is often better to store them in the kitchen. Also toss any bottles of cosmetics or personal care items that you haven't used in the last couple of months.

TRAVEL- While canvas money belts that you strap around your waist may seem like a good idea when traveling, most thieves know how to get into them easily. You can, however, get a real money belt--one that actually looks like a belt. These money belts have a carefully concealed zipper on the inside of the belt, giving you a place to store some cash. I saw a great one on www.landsend.com, just search for "travel belt".



Quotes to Live By...

Only those who will risk going too far can possibly find out how far one can go.

~T.S. Eliot

"A word to the wise ain't necessary -- it's the stupid ones that need the advice." ~ Bill Cosby

"Success is not final, failure is not fatal: it is the courage to continue that counts."

~ Winston Churchill

David M. Miyoshi

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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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