



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 Find Yourself Unclear About A Legal Matter?

Sometimes we find ourselves in troubling situations. It's important you have someone you can trust for legal advice. Here at the Miyoshi Int'l Law Office we take those extra steps to provide you with the highest level of professionalism and confidentiality. **Call us at 310-378-0615** and we will be happy to answer all your questions and help you make the best decision for you and your family. **Call to set up a free consultation!**

The Dangers of Mixing Exercise and Drugs

Have you ever thought that the medications you are taking may affect your workout? I had never given it much thought until a friend and personal trainer told me a story about a new client not telling her they took beta-blockers and medication for diabetes. A few minutes into a session the client nearly passed out and complained of chest pains. The client was fine but if my friend had been informed about the medication she would have consulted with the clients physician prior to the training session and saved the client, and herself, from the unnecessary health scare.

She explained that there are many medications that interfere and even create health risks when combined with exercise that increases the heart rate. I wanted to know more, so I did a little research. I think you'll be very interested in my findings.

Many of us take over-the-counter and/or

prescription meds for what ails us. These meds may be helping us, however, they can also cause side effects that you don't notice until you begin to exercise. According to the American Council on Exercise, some drugs can cause drowsiness or dizziness, or may impair your coordination. Others can decrease reaction time in some people. And others may alter your breathing, heart rate, and even blood pressure.

The best place for you to start is to contact your physician and discuss what effects your current medications might have on your exercise routine. Also, always ask these questions about new medications you are prescribed, even if you are not currently exercising regularly.

It is important to know whether you should be working out on a full or empty stomach, whether you

should wait a few days to get back to your fitness routine, or whether you should avoid certain types of exercises, such as bike riding, if your coordination may be impaired.



**Play it safe!
Talk to your
doc about it!**

There are just too many medications to list all of the possible side effects. So I chose a couple that are widely prescribed and are of real concern to those who exercise.

Insulin— According to ReadersDigest.com it all depends on the timing when it comes to exercise and Insulin. They give the example of a person who has taken an oral medication or a dose of insulin to bring their blood sugar down, and then immediately walks for an hour. The glucose-lowering combination of the treatment and the activity could send this persons blood sugar crashing.

On the other hand, if they were to take insulin but don't give them self a large enough dose,

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New Rules For Gift Cards

Seems like if there is any special occasion the easiest present to give is a Gift Card, especially for those picky or hard to buy for people. In fact, each year Americans spend about \$65 billion in gift cards -- excluding bank-issued prepaid cards.

Now, here's what I found amazing -- according to research by TowerGroup, a financial-consulting firm, of that \$65 billion, \$6.8 billion goes unredeemed. Can you believe that? I'll take those unused Best Buy gift cards, thank you very much.

With this amount of use we should be aware of the new

changes in expiration dates and fees, which can eat into the value of the card. Beginning August 22nd 2009, new Federal Reserve rules started providing important protections when you purchase or use gift cards. These rules cover both store gift cards and gift cards with a MasterCard, Visa, American Express, or Discover brand logo.

Under the new rules:

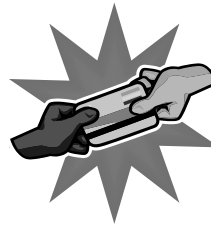
1. Gift cards must provide an expiration date that is at least five years from the date the card is purchased.

2. If there is a fee to purchase the card, this must be clearly marked on the card itself or its packaging.

3. Fees for inactivity, usage fees, and maintenance fees can only be charged once per month. This is one to pay attention to, look on your gift card or call the store.

4. You can only be charged an inactivity fee if you haven't used your card for at least one year.

5. Consumers must be given clear and conspicuous disclosure about any fees relating to the use of the card.



Gift Card Rules? Yes, and you should be aware.

Here's What They're Saying About David Miyoshi...

"Domo Arigatou Gozaimasu, You take away our worries and protect everything we have" – K.S. Los Angeles, CA

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

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

"Thanks for helping us save huge taxes and time from dad's estate" R. Townsend, Santa Ana CA

Cool Stuff on the Internet

Over 20,000 new consumer electronic products are introduced to the marketplace each year, so it is no wonder that searching for that new camera, laptop, or DVD player can seem daunting. Next time you need a new electronic gadget, visit www.Retrevo.com first. This free website is one of the largest consumer electronics shopping and review sites online. It uses artificial intelligence technology to aggregate product information, reviews, and articles from across the internet. Information is gathered from blogs, forums, websites, and manufacturers to provide up-to-date shopping advice. In addition, they offer services like the ability to find user manuals for thousands of products and a value map, which shows the best value for your money.

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their blood sugar may actually rise too high during exercise. That's because when a person is physically active, the liver pumps out more glucose, and without adequate insulin, the body will have trouble shifting glucose from the blood to working muscles.

Beta Blockers– The experts at the Mayo Clinic (www.mayoclinic.com) suggests that while exercising under the influence of beta blockers, you might notice that your heart rate fails to increase past a certain threshold no matter what you do. If you are in the habit of monitoring your heart rate this can be frustrating, as you might feel that you are unable to achieve a quality workout while using beta blockers. If this is negatively affecting your workouts, the physicians at the Mayo Clinic recommend that you stop judging workouts based on heart rate, and start using a more subjective "perceived level of exertion" scale. This is merely a ranking (from 1 to 10) given by you to label how difficult any particular exercise is.

Another common side effect of beta blockers is reduced tolerance to exercise in general. In a study conducted at the Institute for Aerobic Research in Dallas Texas, it was found that the heart is unable to fully supply the body's increased demands for blood and oxygen during exercise.

Play it safe and talk to your physician about how your medications, over the counter and prescribed, effect exercise and other physical activities.

Constructive Forgetting To Help You Remember

I don't know about you but it seems like the older I get the less I can remember. My wife might say that I just have "selective" remembering but I think it's just inevitable considering the abundance of information that passes in front of us each and every day (that's my story anyway).



Forgetaboutit to remember more!

Actually, scientists have discovered that when you want to remember a fact, the prefrontal cortex of the brain becomes very busy. It has to sort through a lot of irrelevant information.

Once it has edited out all the clutter, the prefrontal part of the brain is free to do more important things, such as make decisions.

Thomas Cook, CEO of Cognitive Research Corp., says one of his favorite prescriptions for better memory is "knowing what and when to forget." Quoted in Prevention, he says our daily overload of information is just filled with too much stuff.

He recommends:

- For appointments, meeting dates, birthdays, and events, list them on your calendar so you won't have to keep them in mind.
- Keep telephone numbers, even for family members, stored in your cell phone, computer, or on an easily accessible paper list.
- When reading the newspaper, decide to remember only what is important to you.

- At a meeting or party, learn only the names of people you want to see again.
- Block unpleasant memories. Lingering memories of childhood trauma, emotional rejection, or workplace slight can interfere with mental sharpness. When such a memory rises, replace it immediately with a happy one. Remember a joyful time in detail and try to relive it. Without reinforcement, the unpleasant memory will fade into a distant corner of your mind.

Hopefully, when we put these steps into practice we'll achieve a little more "brain fitness" and a greater ability to remember what we need to know.

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

Your chances to win are better than you think! Just Call!

Last month the winners were: Charles Stevenson, Victorville, CA and Leonard Bellwood, Lancaster, CA. They were the first to correctly call with the answer to...

Which is the least populated state capital in the U.S.?

Answer: Montpelier, Vermont (this was a tough one)

Now for this month...

Which of the following products are made with some part of a tree: chewing gum, hair spray, toothpaste, and/or Twinkies?

The first 3 people to call me with the correct answer will win those movie tickets!

310-378-0615

Note: Movie tickets are only valid within the continental U.S. Those receiving newsletters by email need to state their name and the U.S. address where to mail the tickets.

MEMORABLE MOMENTS OF 2010: Obama signs into law most sweeping change to America's financial-regulatory system since the 1930's and Health-Care Reform Act hailed by some as the most significant social legislation since 1960's, mid-term elections in November see Democrats swept from power in the House by biggest swing to Republicans in decades, Congress ends year on lowest ever Gallup approval rating of 13%, official trade statistics show China overtakes Germany as world's biggest exporter, tensions over currency policy at forefront of G20 and IMF summits, Greece and Ireland reluctantly bailed out by Euro-zone countries, Google spats with China over censorship and cyber-attack on website, Haiti earthquake kills 230,000, Iceland volcano closes Europe air travel, American combat operations end in Iraq, General Stanley McChrystal sacked as commander of coalition forces after damaging interview, Pakistan flood affects 20M people, Russia suffers hottest summer ever, people flee capital of Tbilisi upon spoof broadcast of Russian invasion of Georgia, Israeli and Palestinian talks on Jewish settlements on West Bank break down, Israeli intelligence suspected as behind assassination of senior Hamas military leader in Dubai hotel, Israeli commandos kill nine on Turkish ship with humanitarian supplies bound for Gaza, world cheers for successful rescue of 33 men trapped in mine in Chile, Labour party booted out after 13 years in power in Britain, Dilma Rousseff becomes first ever woman president of Brazil, Julia Gillard becomes Australia's first female prime minister, Sebastian Pinera elected as first conservative president in Chile in 50 years, Poland's president Lech Kaczynski killed in plane crash near Smolensk Russia, explosion of BP well in Gulf of Mexico leads to world's biggest civilian oil spill to date, Obama administration criticized for handling of crisis as US government institutes lawsuit against BP, North Korea sinks South Korean Navy ship killing 46 sailors, North Korea launches artillery barrage on South Korean island, Kim Jong Un becomes heir apparent to Kim Jong Il, Naoto Kan becomes Japan's third prime minister in two years, recall of Toyota vehicles in America amid reports of sticking accelerator leads to public relations disaster for automaker, 50 killed in riots in Bangkok, Aung San Suu Kyi released by Myanmar's ruling military junta after 20 years detention, Flash crash on Dow Jones caused by mistake in algorithmic trade recovers in minutes, Kraft Foods buys Cadbury in \$19B takeover, after introduction of iPad, Apple overtakes Microsoft as world's biggest technology company, winter Olympics hosted by Vancouver, World Cup held in South Africa and won by Spain for the first time, Commonwealth games take place in Delhi amid claims of bad hygienic conditions.

Word Of The Month. . .

vicarious • \vye-KAIR-ee-us\ , *adj:* sharing in someone else's experience through the use of the imagination or sympathetic feelings.

Example Sentence: Though I have never been to the Caribbean, I always take vicarious pleasure in hearing about Leslie's trips there with her family. (Miriam-Webster, online)

Quick Tips of the Month

TRAVEL - Travel industry experts are predicting that the prices on travel to some destinations will drop in the coming months. Deals can be had for travel to Europe, as the euro continues to compare more favorably to the dollar. If you'd like to stay in the States, travel to Las Vegas and theme park destinations are also bargains.



Get travel deals now!

Some resorts and holiday destinations are throwing in perks for bookings, including meal plans, activities, and parking services. So, if you have been waiting for a much needed get-away, now may be the time to act.

CAR - As part of your regular vehicle maintenance plan, you should clean the brake dust off of your wheels. If you do not remove brake dust, it can combine with road grime and moisture. As your tires heat up, this can get baked onto your wheels. It can also damage the clear coat on your wheels. Fortunately, brake dust is easy to remove before this happens. Use a damp sponge and clean water to rinse it off. If it is particularly heavy, you can apply a one-step spray-on chemical wheel cleaner. A little work today may save you a lot of elbow grease and hard scrubbing later.

GREEN LIVING - If you are in the habit of flipping on the lights every time you enter a room, there is a better solution. Sunlight is free and environmentally friendly. Open up your blinds and curtains instead of turning on the lights during the day. Also consider installing a skylight or reflecting tubes to let in even more light. Not only is this a green solution to lighting, but it is good for you too. The natural spectrum of light from sunlight gives you more energy, can regulate your sleep patterns, improve your mood, and is a great source of vitamin D.



Quotes to Live By...

"It takes two to speak truth--one to speak and another to hear."
~ Henry David Thoreau

"Building a better you is the first step to building a better America."
~ Zig Ziglar

"Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you."
~ Carl Sandburg

"Live in such a way that you would not be ashamed to sell your parrot to the town gossip."
~ Will Rogers

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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