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# The Attorney Next Door™

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Attorney

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

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**We Are Going Paperless**

Like many companies and organizations these days, our firm has decided to go paperless. The increasing needs upon our firm to communicate internationally has prompted us to change to pdf correspondence.

Therefore, beginning with the July 2011 issue The Attorney Next Door™ newsletter will only be issued through email. We apologize for any inconvenience this will cause to those who have been receiving this newsletter by regular mail.

For those receiving the newsletter by regular mail and who would like to receive the email edition, please go to our website [www.MiyoshiLaw.com](http://www.MiyoshiLaw.com) and click on the CONTACT US tab and fill out the information including your email address and we will make sure you continue receiving your subscription by email.

## Who Wants To Lower Their Cancer Risk?

It's as easy as 1-2-3

It seems like every time I turn around there's someone telling me that their neighbor, mother, father, or friend just found out they have cancer. I think back to 15, or even just 10 years ago, and I don't remember a time when so many were fighting cancer.

According to the American Cancer Society, *over 1.5 million Americans will be diagnosed with cancer this year.* While this statistic is cause for some concern, researchers say that hundreds of thousands of people can beat the odds with some simple strategies. Join with me in making these three simple changes and together we can all lower our cancer risk:

**1. Improve Your Nutrition.** Excessive weight is one of the biggest risks for cancer. While it is possible to maintain good health with some excess pounds, researchers

(Mayo Clinic) have found that extra weight in your abdominal area can increase your risk of cancer. This visceral fat is linked to high blood pressure, high cholesterol, and is an indicator of increased



**You're family counts on you, take these simple steps and reduce your cancer risk!**

risk of death from not only cancer, but also heart and respiratory diseases. Increasing your intake of fruits, vegetables, beans, and whole-grains is the easiest way to get the proper balance of nutrition and to lower your risk of cancer. Try splitting your plate into thirds--two-thirds should be plant food and only one-third should be meat.

**2. Keep Your Alcohol Consumption Down.** Now this is a challenge for me. Drinking alcohol increases your risk of several types of cancer, including breast, mouth, and esophagus cancer. While some moderate alcohol consumption (only one drink a day) has been shown to help protect against heart disease, the increased cancer risk should be weighed against this. It is best to talk to your doctor to evaluate what is right for you.

**3. Put Down That Cigarette.** Researchers agree that there is no safe level of cigarette smoking. Even one cigarette a week genetically alters the cells in the lining of your airways. This change increases your risk of lung cancer. Smoking causes about 30 percent of all U.S. deaths from cancer. The National Cancer Institute (NCI) reports that avoiding tobacco use...

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# New High-Tech Ways to Save Money on Electricity

Electricity bills work the way that phone bills work - you basically use the service as much as you want for that month, and in the end, you receive a bill that asks you to trust their accounting procedures and pay what they ask for. Wouldn't it be funny if anything else worked in this way - say your grocery bill at the supermarket. Imagine, you just kept buying from the grocery store and at the end of the month, paid them whatever they asked. Strange indeed.

A proper bill makes it easy for you to identify places to economize. And starting soon, utilities are going to be changing the way they design their bills - so that they can help you save money on electricity as a newly energy-conscious government and nation now require. The new regulations by the government have a simple logic to them - the more you're given facts and figures about your energy usage, the better you can get at finding areas where you can save on electricity.

The first step in making this possible is already in place in states like Texas and California. The local utility man comes around and replaces your energy meter with a new smart meter. This is a

device that can capture information about how much energy you use from moment to moment, thus allowing you to see when most of your energy is being used so you can make adjustments to save.

In other states, they are either planning to introduce, or already have, a new peak and off-peak pricing system. When you use electricity during the busiest hours of the evening - from, say, six in the evening to nine at night, you'll pay much more than you would for the same amount of consumption in the middle of the day when everyone's at work and there's really not much energy being used.

Information is not just power - it is also control. The more your energy bills tell you about your exact method of electricity usage, the more you can be aware and take steps. There are so many simple devices and online tools out there that really empower you in your quest for ways to save money on electricity.

Of course, the first place to head to would be your utility company's website. But if your energy company doesn't really have any online utilities free to download, try general-purpose sites like [www.microsoft-hohm.com](http://www.microsoft-hohm.com). This site shows you how your usage pattern compares with everyone else's in your neighborhood, and provides information to help you save. Another great place to head to would be [www.EarthAid.net](http://www.EarthAid.net). I was particularly motivated to find ways to save energy when I realized I wasn't doing as good of a job pinching utility pennies as my neighbors. Really interesting stuff!

You might also try a Kill-a-Watt device. It'll tell you how much energy each device you plug in draws and will help you make better adjustments to your lifestyle. That old TV or computer may be costing you more than you think! In fact, just turning off your computer at night (not putting it on "sleep") and unplugging devices that are not being used, like toasters, lights, and other small appliances, you can literally save hundreds a year. For more ideas on how to save go to your electric company's website or try [www.progress-energy.com](http://www.progress-energy.com).



Great resources that could save you big!

## Making Donations for Disaster Relief

In the wake of the unprecedented disaster in Japan, many have been moved to make donations to aid the disaster victims. These donations are not only greatly appreciated but are critically needed to help relieve the unbelievable suffering that has occurred in Japan. If you are making donations to a charitable organization that is providing aid to disaster victims here are a few tax rules to keep in mind.

### Confirm Legitimacy

Make sure the charitable organization is a qualified tax-exempt 501 (c) (3) organization. Unfortunately, in the wake of disasters these days, there are many illegitimate organizations that spring up.

### Where to Claim the Charity Deduction

You claim your tax deduction on Form 1040, Schedule A.

### Rules for Claiming the Charitable Contribution Deduction

- You must actually donate cash or property. A pledge or promise is not deductible until you actually pay.
- You must contribute to a qualified tax-exempt organization. Charities will let you know if they have received their 501 (c) (3) status. Churches do not need a 501 (c) (3) status.
- You must be able to itemize. If you elect to take the standard deduction you cannot deduct charitable donations.
- You must meet record keeping requirements. This includes saving canceled checks, acknowledgment letters from the charity, and appraisals for donated property....

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## Getting More Done by Doing Less

There's an old Confucius saying that goes "If you chase two rabbits, you catch none." When it comes to forming new habits and trying to be more productive, I think this is very true.

It may sound counterintuitive, but you can often find more time in your day to get things done by doing less. Multitasking may seem to be the best way to get through your to-do list, but it can sabotage your efforts.

Researchers from the University of Michigan have found that when people multitask, they are diminishing their brain productivity by 20 to 40 percent. This occurs because your brain needs to spend some of its computing power on the switching process itself. Refocusing from one task to another decreases the brain's efficiency.

To combat this, try to establish some new habits for your workflow. Instead of checking email every few minutes, only check it every couple of hours.

Yes, that means logging out and "unplugging" for a while. As strange as this sounds, it lets you focus on answering emails all at once, rather than interrupting your work to answer as they come in.

You can also use a timer when working on an important task. Using a timer helps you regulate how much time you need to spend on a single task. While the timer is going, you should not work on any other project in order to devote enough concentrated time to the task at hand.

Try distinguishing between urgent and important. We often spend most of our time doing things that seem important, but really aren't. They are just urgent. If you want to do meaningful things, if you want to accomplish things that will have a long-term impact, focus on the important.



**A Few New Habits To Refocus, Simplify and GET MORE DONE!**

Finally, use a to-do list, *but with a twist*. Instead of simply making a list of things you need to get done, use it to write down things that are distracting you. By placing them on the list, you can give yourself permission to come back to it at a later time, instead of switching away from the job you are doing right now.

### "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: Dennis Fujita of Rolling Hills Estates CA, Marty Bailey of Los Angeles CA and Bob Tani of Encino CA. They were the first to correctly call with the answer to...

**Why did David Letterman send his mother to Norway in 1994?**

*Answer: To cover the Olympics*

Now for this month...

**What type was Harry Potter's first broomstick?**

*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.

### DONATIONS.. Continued from page 2

#### Keeping Records of Your Charity

Under the Pension Protection Act, you must keep written records of all cash donations. Donations of \$250 or more will not be allowed as a tax deduction unless you have supporting documentation. Your records must indicate the name of the charitable organization, the date of your contribution, and the amount of your contribution.

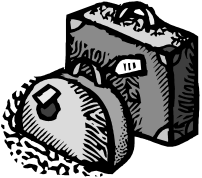
#### Not Tax Deductible

Contributions are not tax deductible if given to any of the following:

- Political parties, political campaigns, or political action committees.
- Contributions given to individual people.
- Fees or dues paid to professional associations.
- Contributions to labor unions, chambers of commerce, or business associations.
- Contributions to for-profit schools and hospitals.
- Contributions to foreign governments.
- Fines or penalties paid to local or state governments.
- The value of your time for services rendered to a non-profit.

## Quick Tips of the Month

**Organizing Tip-** Organizing doesn't apply only to your home and office. Your vehicle can benefit from some organizing attention too. Start by cleaning out your car of trash and unnecessary items. Everything else should be sorted by category. Little used items should be stored in the trunk, with the rest stored in compartments inside your vehicle. The glove compartment and console can store personal hygiene items like lotion, hand sanitizer, and napkins. You should also have a dedicated spot for maps, registration papers, and insurance cards. By keeping unnecessary items to a minimum and cleaning out the trash on a regular basis, you can keep your car neat and organized, which will in turn make you feel more in control and focused.



Pack well and save on baggage fees!

**Travel Tip-** Traveling light can be a challenge even for the savviest vacationer. To reduce your load, try not to bring too many single-purpose beauty products. Look for shampoo and conditioner combos, along with sunscreen and moisturizer duos. If you can share items with a travel companion, it is even better. Instead of bringing a stack of guidebooks, choose just one to carry around with you. Choose shoes that can be worn with multiple outfits and keep accessories to a minimum. Finally, don't bother packing items that you can buy at your destination.

**CANCER...Continued from page 1** ...is the single most important step Americans can take to reduce the cancer burden in this country. Not sure you can quit smoking? Think about those around you. Secondhand smoke increases the risk for your loved ones as well, making this lifestyle change especially important.

According to the National Cancer Institute ([www.cancer.gov](http://www.cancer.gov)), inhaling secondhand smoke can cause lung cancer in nonsmoking adults. They report that approximately 3,000 lung cancer deaths occur each year among adult nonsmokers in the United States as a result of exposure to secondhand smoke. In fact, the U.S. Surgeon General estimates that living with a smoker increases a nonsmoker's chances of developing lung cancer by 20 to 30 percent.

### ENJOY THIS NEWSLETTER?

Let me send it to your family and friends! Simply go to my website [www.miyoshilaw.com](http://www.miyoshilaw.com) and click on the CONTACT US tab and fill out the information including their email address and I'll make sure they get a subscription. Oh, and as always...It's totally free. It's That Easy!



"I've put on a lot of weight, but I'll lose it all in the Spring."

### Quotes to Live By...

"Learn all you can from the mistakes of others. You won't have time to make them all yourself."

~Alfred Sheinwold

"Wisdom doesn't necessarily come with age. Sometimes age just shows up all by itself." ~Tom Wilson

"Be thankful for what you have; you'll end up having more. If you concentrate on what you don't have, you will never have enough." ~Oprah Winfrey

"For every beauty there is an eye somewhere to see it. For every truth there is an ear somewhere to hear it. For every love there is a heart somewhere to receive it."

~Ivan Panin

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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