



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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8 Ways to Cut Your Food Bill

I doubt there's anyone out there who isn't looking for ways to save a few bucks? One of the easiest places to start is your grocery bill. Use these tips to help cut your monthly food spending down to size.

1. Plan ahead: Check out the sales that grocery stores offer each week and plan your shopping list around those items. Try to shop only once a week. This helps avoid impulse shopping and it saves time driving to the store and waiting in line.

2. Try sites like GroceryServer.com, where you can go to match items on your grocery list with sales and coupons. I thought this site was very helpful as it broke down my list into categories of items, then showed me which supermarket had the best prices for each item. It even provided the date when the sale price was going to end!

3. Stick to your list: Stores have great techniques to get you to buy. Necessities like bread and milk are usually at the back of the store, forcing you to walk

past the other items in the store. Items placed at eye level are great profit makers for the store. Sticking to your list means not buying items you don't really need. But be flexible enough to pick up a good bargain if you see one.

4. Embrace flexitarianism. That's what Julia Scott (bargainbabe.com) calls it when you become a vegetarian for one night or until meat prices



7 simple ways to save money at the checkout!

come back down. She reports that consuming protein from non-meat sources will save you \$1.05 per person per meal? Do that and you could save around \$50 per month if a family of 4 eats veggies one day a week each month! Not a bad idea.

5. Find the best deal: Be sure to compare unit prices, bringing a calculator if needed. Many stores actually have a tag on the shelf that breaks the price down to dollars per ounce or weight unit. This will help you determine if that large container of OJ is actually a better savings than the small one. Consider trying a cheaper brand or the store brand of items you buy. Use coupons on items you would normally buy anyway. If you have the room to store a few extra items, stock up on the things you use often when they are on sale.

6. Shop alone: I'm a firm believer in this one. Leave your spouse and kids at home! The more shoppers you have with you, the more your grocery bill will be. Also, remember to always eat before you go, so your hunger doesn't lead to unnecessary purchases.

7. Save on convenience foods: Limit your purchase of ...

To be continued on page 2 ...

Keeping Your Brain Sharp as You Age

I don't know about you, but as I age I seem to be getting a 'little' more forgetful. Ok, ok, a lot more forgetful. Sure, I suppose it's part of the aging process but it certainly can be a bit frustrating. However, on a more serious level, many of us are at risk of developing chronic brain disease such as Alzheimer's.

After watching a good friend lose his father to this life-robbing disease, I researched ways that we can all work to keep our brains as healthy as possible as we get older. Although there is nothing you can do about genetics or past environmental exposures, why not do what we can to stay sharp.

Research has shown that there are several factors that can affect your brain's ability to function well. These include diet and other lifestyle components. The basics are to eat right and remain active, both mentally and physically.

Studies have shown that an increase in physical activity can slow cognitive deterioration. Researchers at the University of Washington School of Medicine found that aerobic exercise, like walking on a treadmill or riding a stationary bike, improved

In the wake of the Yellowstone Park bear attack tragedy, here are tips on HOW TO SURVIVE A BEAR ENCOUNTER

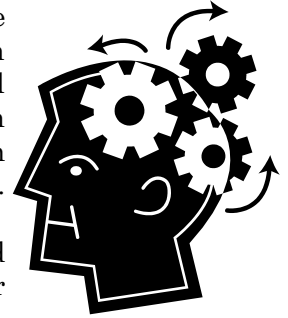
Be noisy. Bear attacks on humans are uncommon. To keep them rare, make noise when hiking in bear territory. "Some people like to hike with a 'bear bell' on their walking sticks." Talk loudly, too. "Bears are afraid of you," so use that fear to reduce the chance that one will attack out of surprise.

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Cool Stuff on the Internet

Did you know that you can make art out of words? At the website Wordle.net, you can input text and receive a unique and interesting image of the words. Wordle generates "word clouds," giving greater prominence to words that appear more frequently in the source text. Wordle also lets you customize your image with different fonts, colors, and layouts. Once you've created your image, you can save it, print it, and share it with others. Best of all it is free to use!

mental agility and slowed the decline of certain brain functions. Movement and activity on a daily basis can have a significant effect on your mental processes.



Stay sharp longer and live well longer with these simple steps

A healthy diet low in saturated and trans fats is also good for your brain. You should also try to have a varied diet rich in fruits and vegetables, especially those with high antioxidant levels, like blueberries, cranberries, tomatoes, and carrots.

Brain health can also be strengthened by engaging in stimulating mental activity. This can be anything from doing a crossword puzzle, to tutoring a child in math, to having a debate with a friend. If you enjoy working even during retirement, continue this as long as possible. You may also consider volunteer work, especially if it involves learning new skills.

Finally, make sure you get the right amount of sleep. Too little or too much can affect your brain's ability to process information and can affect your short-term memory. Aim for at least seven hours of sleep but no more than nine each night.

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...convenience items and pre-packed goods. Make your own "TV" dinners by freezing your leftovers. Package items for your kids' lunches yourself. Make desserts and snacks from scratch. This is actually a really fun Sunday project for the whole family and you'll be sure to have meals for the week. A real bonus.

8. Check your receipt: Pay attention at the check-out counter and check your receipt before you leave the store for any scanner errors. Sometimes by pointing out the error, you will get the item for free. I actually caught an item on my receipt that was from the lady in front of me at the check out. I can certainly say I was NOT going to use that small tube of pimple cream she left behind. Good thing I checked my receipt.

By planning carefully and watching for bargains, you can make a big dent in your grocery bill—leaving more money for the things you really want.

Improve Life & Relationships with Effective Communication

I have to say, that over the years as an attorney I have had to work very hard at mastering communication. It's not easy, that's for certain. However, being able to communicate effectively is key to maintaining good relationships at work and at home. Consider these five ways to improve your communication skills and in turn improve your life:

Listen as much as you talk.

Communication involves more than just talking. Of course, when you are talking, the other person is listening. But if you stop listening while focusing on what you are going to say next, you break down this loop and make the conversation less effective. Focus on what the other person is saying. If you have trouble doing this, try mirroring their statements before you launch into your own. For example, you can reply, "You are saying that we need to have a

schedule for taking out the trash" instead of just jumping in with reasons why the idea won't work.

Don't multitask.

In our over-connected world, it is tempting to check messages, surf the Internet, or even watch television when someone is trying to talk to you. To improve your communication, keep your multitasking to a minimum. Turn off the television and radio, put down the phone, and walk away from the computer.

Clarify often.

If you are confused by what the other person is saying, don't just forge ahead with the conversation. State that you need more information or clarification before jumping to conclusions. Ask questions if you need to or restate



Improve relationships by communicating effectively!

some of the other person's arguments.

Watch body language. Instead of being a passive listener, watch for clues in body language to try to further understand.

Someone who is frustrated or bored will often convey this using body language clues. Also watch yourself. You may find that you are displaying body language or a tone that goes against what you are trying to really convey.

Handle those difficult situations.

If you find that your discussion is accelerating into an attack or is getting heated, it may be best to take a short break. Respond more slowly with some extra thought and look for common ground to get back on track.

"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: Bill and Marcia Newyear of Acton CA., Dennis Fujita of Rolling Hills Estates, CA and Tom Butler of New Providence NJ. They were the first to correctly call with the answer to...

Before there were dentists, what profession was responsible for curing aching teeth?

Answer: Barbers!

Researchers in September 1996 found the largest one of these ever. It would take 12 pages of newspaper to print it.

What was it?

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

310-378-0615

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Stand tall. If a bear gets close, don't run – "that stimulates the animals' predatory response." Instead stand your ground and try to look large by raising your arms overhead. Talk to the bear, so it recognizes that you're human.

Protect your face. Always carry a pepper-based bear spray. If empty-handed, fight back aggressively against a black bear. In a grizzly attack, "drop to the ground and play dead." Since bears go for the head and face first, clasp your hands behind your neck and cover up with your forearms and elbows.

Source: AOL.com

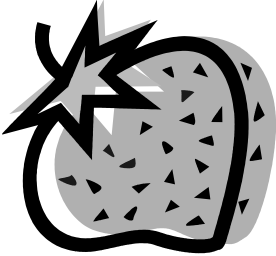
Word Of The Month. . .

Reciprocate- \rih-SIP-ruh-kayt\ : verb 1 : to move backward and forward alternately 2: To give and take mutually.

Example Sentence: It was kind of Jake to give us a ride to the airport, and we'd like to find a way to reciprocate the favor. (Miriam-Webster, online)

Quick Tips of the Month

Money Tip — The rubber around the windows and doors of your vehicle need care to stay in good shape. Every time you wash your car, clean these areas as well to remove any grime. Then wipe a rubber protectant such as Armor-All or a silicone-based product to the door and window weather-stripping. Avoid using an oil-based protectant such as WD-40, as this can damage the rubber.



Don't wash your berries until you are ready to eat them!

Food Tip — Berries can spoil quickly, so be sure to buy the freshest ones you can find. Once you get home, place them in your refrigerator in their original packaging. Don't wash them until you are ready to use them, as they spoil more quickly if they are damp.

Home Tip — If you are painting stripes on a wall, an easy way to get straight lines is to use painter's tape. You can apply the tape along the edges of the striped area, painting the new color inside your tape. To make sure your lines are as clean as possible, paint a thin coat of the base color over the tape inside the edge lines. This coat will seal the tape. If any of this paint does seep under the tape, it doesn't matter, as it is the same color as what is already there.

HOME IS WHERE THE TRUST IS

If you are hoping to pass down a home to your children, now may be the moment, said Lou Carlozo in *Reuters.com*. Current tax exemptions make this the "perfect time" to transfer homes out of your estate and into what's called a Qualified Personal Residence Trust. The trust allows you to continue living in the home and substantially lowers gift and estate taxes. Granted, the strategy can be "very complicated," requiring you to set the right term for the trust and to name the right trustees, since they could theoretically evict you. With those caveats, the approach is a "major tax boon." But "the clock is ticking" — the tax exemptions that make the trusts so attractive are due to expire on Jan. 1, 2013.

Source: The Week

Stress Reduction Kit



Directions:

1. Place kit on FIRM surface.
2. Follow directions in circle of kit.
3. Repeat step 2 as necessary, or until unconscious.
4. If unconscious, cease stress reduction activity.

AHAJOKES.COM

I think there are days where we can all use this one!

Quotes to Live By...

"A man of courage is also full of faith."

~Marcus Tullius Cicero

"A mind that is stretched by a new experience can never go back to its old dimensions."

~Oliver Wendell Holmes, Jr.

"Do you know the difference between education and experience? Education is when you read the fine print; experience is what you get when you don't."

~Pete Seeger

"Belief in oneself is one of the most important bricks in building any successful venture."

~Lydia M. Child

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!

David Miyoshi

Miyoshi Law Office (a div of MILO)

1055 Wilshire Blvd, #1890 LA, CA

90017 USA

310-378-0615

www.MiyoshiLaw.com