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The Attorney Next Door™

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

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Do You Have a Tough Legal Question You Want Answered?

I love hearing from my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to your personal or business legal affairs. If you have a question, tip, or idea, please feel free to call me at **310-378-0615**. Perhaps I'll feature you in a future issue!

7 Steps to Prevent Heart Disease

Warning! You can have heart disease and not even know it! According to the American Heart Association's website, www.americanheart.org, every year millions of people who feel healthy and in control of their lives die of heart disease. It can be a completely silent disease without obvious symptoms. This is particularly true in diabetics, who may feel completely healthy up until the day they experience their first heart attack.

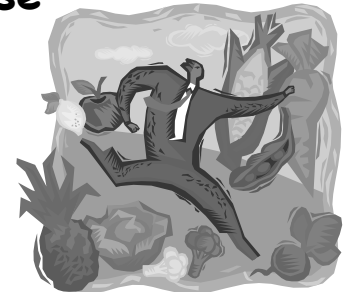
Fortunately, the American Heart Association says that there are simple steps you can take for heart disease prevention:

Eat a balanced, low fat diet with lots of fruits and vegetables. Today we know that there are both good and bad fats. Good fats are heart healthy and include the mono-unsaturated fats found

in nuts and olive oil. It's okay to add moderate quantities of these oils to your diet. Bad fats are saturated fats found in animal products, including meat and milk as well as certain oils such as palm and coconut oil. Bad fats should be limited to less than 7% of your daily caloric intake if you're practicing a heart disease prevention diet.

Get at least 30 minutes of aerobic exercise each day. Aerobic exercise can include walking at a fast pace, jogging, jumping rope, fast bicycling, or any other activity that causes a sustained increase in your heart rate. Not only will this help to protect your heart, you'll also look and feel better. An added bonus!

Don't smoke! Smoking is a leading cause of heart disease in this country. There



Small steps make a BIG difference!!

is no safe level of exposure to cigarette smoke. If you're concerned about heart disease prevention, kick the habit once and for all.

Lose excess weight. Being overweight is a known risk factor for heart disease and one over which you have control. If you're over your ideal body weight, take steps to lose those excess pounds now.

See your doctor regularly to control underlying risk factors for heart disease such as high blood pressure, diabetes, and elevated cholesterol levels. Find a doctor who will help

Continued on next page....

The Safe Way to Loan Your Car

If you sometimes lend your vehicle to a family member or friend, you should take the time to ensure that you have the right kind of insurance. I had a friend recently learn the hard way that if he or she gets into an accident, you may not be covered by your auto insurance.

According to State Farm Insurance the first thing you want to do is check with your insurance agent to find out if you have a family policy or a named insured-only policy. A family policy usually covers any relative

in your household, along with any other person to whom you have given permission to drive your vehicle. A named insured-only policy, in contrast, covers only the driver named in the policy. This type of insurance is cheaper than a family policy, often up to 15% less expensive. However, if you lend your car to a family member, friend, child, or even your spouse, any accident would not be covered.

Once you know what type of insurance you have, you can decide how to handle requests to borrow

your vehicle. If you do have a named insured-only policy, never let anyone else drive your car. If you sometimes do let others use your vehicle, you should switch to a family policy, even if it does cost more. The risk of an accident that is not covered is not worth the small savings.



Covered? A quick call to your agent could save you thousands!

Cool Stuff On The Internet

What are you doing? This simple question is the foundation of the free online service, www.twitter.com. Twitter offers a way for friends and family to communicate quickly and easily. You simply send a message using the web or your phone, and it immediately posts to your Twitter page. Then, your friends can read your updates from any web browser or on their mobile phones. Twitter also allows you to add to your friend list easily, allowing you to send updates and check on those of your friends as well.

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 miyoshi@vel.net 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!

7 Steps - Continued from Page 1...

you create a plan for maintaining good heart health. Stop heart disease before it happens!

Know your family history. One of the facts I found quite interesting was if anyone in your immediate family had a heart attack before the age of 70, you'll want to be followed closely by your doctor since you may be at higher risk. Heart disease prevention is even more important if there is a strong family history.

Omega 3 fatty acids or fish oil capsules have been shown to maintain healthy cholesterol levels, lower blood pressure, and decrease your risk of an abnormal heart rhythm. However, be sure to consult with your doctor before taking any supplement as it can interact with certain medications.

Now you know some steps you can take to protect your heart from disease. Here's to your healthy heart!

Caregiving From a Distance

Realizing that your aging parents need special care can be a challenge for anyone. But it is particularly difficult for adult children who live far from their parents' home. According to www.eldercare.com, an informational site for caregivers, nearly 7 million Americans are responsible for the care of an older relative or friend who lives an average of 300 miles away. This number is expected to climb as the population continues to age.

If you haven't experienced it, caring for an aging parent or family member is stressful, and can lead to feelings of worry and guilt. However, there are some strategies for dealing with this situation. www.eldercare.com recommends that you consider the following options:

- Keep in touch with your

parents' doctors, either by phone or through email. Ask questions that enable you to understand what treatment they are receiving, what alternatives may exist, and what type of assistance your parents may need.

- Explore the options available for live-in or long-term care. Adult day health care may also be another option. Contact Meals on Wheels to see if your loved one qualifies for assistance.

- Consider hiring a geriatric care manager (GCM). GCMs work as part of a team that includes social workers, counselors, nurses, and doctors. This is often covered by insurance.

- Before a crisis occurs, work with your parent or loved one to collect the necessary medical, financial,

and legal information you may need to help properly care for them. Make a list of family, friends, and clergy who live near them to assist in the case of an emergency.

- Join a support group for caregivers in your area. Not only will you receive support, but you will also learn about the aging process and can share in resources.

- If another friend or family member nearby is providing them with assistance, be sure to offer support to that person as well. He or she often bears the brunt of the stress and physical support needed to care for your parent or loved one and a kind hand may be just what they need.

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"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: Andy and Roxy Peeke of Hillsdale New Jersey and Josh and Tina Walters of Altadena California were the first four people to correctly answer my quiz question...

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

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

The answer is "D" Scrabble. So let's move on to this month's question...

Which actress has won academy awards for singing the best song as well as being the best actress?

a) Grace Kelly, b) Barbara Streisand, c) Sally Field, d) Nicole Kidman

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

310-378-0615

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!

Audacious /aw-DAY-shus/
adjective: daring, bold, marked by originality and verve

Example Sentence: The band has been making original and creative music for well over ten years, but their latest album is by far their most audacious to date.

Quick Tips of the Month

SAFETY- One of the things I'm trying to work on is time management. Unfortunately, many accidents in and out of the home are caused when we hurry, mainly because we tend to act less safely. To keep this from becoming a factor, try to plan well, adding time to cover unexpected delays. If you feel yourself getting in a hurry, whether it is cooking, getting out the door, or driving, stop for a moment to slow down. Give those waiting for you an update to let them know you will need a little more time. If you find yourself habitually rushing around, it may be time to take stock of your time management abilities and make a resolution to give yourself enough time to complete all of your tasks in a reasonable amount of time.



Tips for all aspects
of life

TRAVEL- Traveling during the off-season can be a great way to save some big bucks, but be sure you know what you are in for. Many resorts cut staff and services during the down months. Weather can be a factor, and you may find that your resort or hotel is under construction during these months, making your stay a bit less relaxing. Your best bet is to do some research. I like www.smarttravel.com or www.travelocity.com. Find out what type of weather you can expect, ask which services will be cut, and try to find people who have traveled to your destination during the off-season to talk with. If you are willing to forgo a less than prime experience and you know what to expect, you will find that you can still enjoy yourself while saving some cash.

HEALTH- If you suffer from allergies to dust and pollen in the air, consider investing in an air cleaner and purifier for your home. Indoor air pollution can be up to five times worse than outdoors, especially during the winter months. An air cleaner can remove dust, dander, spores, smoke and other particulates. Air cleaners come in single room portable models or whole house units that can attach to your existing forced-air system. Because they operate nearly silently, work efficiently, and can clean a great deal of air, they are a great way to provide a healthy environment for you and your family.



Quotes to Live By...

"If you want happiness for an hour, take a nap. If you want happiness for a day, go fishing. If you want happiness for a month, get married. If you want happiness for a year, inherit a fortune."
~Chinese Proverb

"An investment in knowledge always pays the best interest."
~Ben Franklin

"More than ever before, Americans are suffering from back problems: back taxes, back rent, back auto payments."
~Robert Orben

David M. 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 M. Miyoshi

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