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The Attorney Next Door™

Volume 1, Issue 31

December 2011, Los Angeles, CA

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

Start Building Your Nest Egg Today

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It is never too early to start planning for your retirement. All too often people do not set enough money aside and find that they have to pinch pennies when they should be enjoying their lives. Knowing how to make your retirement fund last should be at the top of your list of priorities.

If you are thinking about retirement, here are a few tips from MSN Money that can help you make your money last, and keep you and your family free from worry and stress.

Plan ahead.

This may sound simple enough, but things happen and if you have investments that have not had the best return in the last few months you may have to make some sacrifices. Although temporary, they can help you ride through the tough times. Decide if you are going to reduce your monthly withdrawals or give up inflation adjustments. Throughout history the markets have gone up and down much like housing. Sometimes it is best to wait it out and hold off on that cruise for

a couple of months.

Work with your best performing assets

Most people who retire have a range of assets and some will perform better than others. One way to make sure that you have enough money to live a comfortable life is to withdraw from the assets that are doing well. Selling high is much better for your portfolio than selling low. If you have invested in real estate and plan on cashing in on some of your properties, make sure that it is a buyer's market.

Stick to the plan.

It is important not to overreact to stock market ups and downs. People who are retired are the most vulnerable because their income is at its lowest when the stocks are flying high. Remember to stay calm. If your retirement plan is well thought out, you will be less likely to act irrationally during a short-term crisis. Including market downturns in your plan will keep you from doing something that you might regret later.



Keep on Track for Retirement by Staying in the Know!

Look for other ways to make money

These days it is much easier for retired people to develop an income stream. Because of the internet there are thousands of ways to make some extra cash from your computer. You will not have to commute and if you are an older retiree, you will not have to worry about age discrimination.

Start working towards promotions

Regardless of your age it is never too early to start climbing the corporate career. If you are a hard worker, you will be promoted to a higher paying position which will enable you to save more money. You and your employer will also be paying more into your...

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LET ME SEND THIS NEWSLETTER TO YOUR FAMILY & FRIENDS?

Simply go to my website 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 an email subscription.

Oh, and as always...It's totally free. It's That

The New Wave of Bullying: What's a Parent to do?

I remember them...we all do. The big bullies. The ones that you would avoid in the hallways at school, in the lunchroom and on the bus. It's part of the painful growing-up stages of life, however, these days it's much more than a shout of "four-eyes" or a laugh at how you dress, read or look. These days bullying has grown to a whole new level. Now it's not just the verbal or physical bully, now kids take to the internet to spread rumors and destroy the reputation of their peers. It's called "cyberbullying", and it's running ramped in schools today.

A 2006 poll from the national organization Fight Crime: Invest in Kids found that 1 in 3 teens and 1 in 6 preteens have been the victims of cyberbullying. As more and more youths have access to computers and cell phones, the incidence of cyberbullying is likely to rise.

Since bullying (online and offline) has become so common the question remains, are the schools taking the necessary precautions? Statistics show that teen suicide has been provoked by cyberbullying and bullying. Society has become moderately aware of the issue and want schools to put an immediate stop to it, however, when the cyberbullying takes place on computers or devices that are outside the school, during

non-school hours, should the school be the one to take action?

According to the website www.stopcyberbullying.org schools have a hard time finding funds for the additional man hours required to investigate the incidents, especially when most schools are already dealing with budget cuts. Most schools do have a protocol for cyberbullying, and bullying in general. If your child is a victim of cyberbullying, the first step is to discuss with them if they want the school involved, then meet with a school counselor about the matter to see what can be done.

Schools have a legal obligation to maintain discipline and protect their students while in their care, but in this tricky area, especially when damages for infringing on the students' rights could create legal situations, their help may be limited. If your child is a victim of cyberbullying, or if you find that your child is the bully, there are many resources through the schools and online that may help. The best thing you can do as a parent is to monitor your child's online activity and take action when things get out of hand.



**Offline or
Online They
Need Your
Protection!**

Word Of The Month. . .

elegiac- \el-i-JAHY-uhk\ ,
adjective: 1.Relating to the mourning or remembering of the dead. 2.Used in, suitable for, or resembling an elegy.3.Expressing sorrow.

Example Sentence: The sight of an old ruined church or castle can be a pleasantly elegiac experience. (Miriam-Webster, online)

Cool Stuff on the Internet

If you are looking to save money, one website you should not miss is **RetailMeNot.com**. This easy-to-use site lets you search through online coupons to find great deals. There are even coupons you can print and use at stores like Target and Old Navy. Retail Me Not is easy to navigate and gives you the ability to search by store or category. Users report back on whether the coupon was successful, giving each coupon a success ranking and the average saved. Be sure to check this website every time you are making a purchase online.

...Continued from page 1

...social security fund which will increase your social security benefits once you retire.

Look into annuities

Knowing that you will receive a certain amount of income every month provides a certain amount of security. Even if your investments are not performing that well, you will still receive a check every four weeks that can help with your living expenses. Having life annuities means that you have a financial contract that will give you payments for the rest of your life. If you have worked hard you will be receiving more money from your social security benefits and have to worry less about the volatility of the stock market. This can be much more significant than trying to maximize your investment returns.

It is important to have a plan regardless of how old you are when you retire. Start an investment portfolio and talk it over with friends and family. Sometimes someone else's advice can help you make the right decisions for your future and your retirement years.

Extended and Improve Your Life in as Little as 15 minutes

Everybody knows that exercise can improve health, ward off diseases and help you to wake up each day feeling a little better. A recent study also shows that 15 minutes of exercise can add as much as three years on to your life.

There are a variety of opinions on how much exercise is required for a healthier lifestyle. Most doctors recommend at least thirty minutes of physical activity. The world health organization suggest around 150 minutes of exercise, but this Taiwanese study says that 15 minutes a day can give you substantial health benefits and extend your life in the process.

The study was nationally conducted by the Taiwan department of Health and the

National Research Institutes and The Clinical trial and Research Center of Excellence. This study was performed on about 400,000 people and looked at the amount of exercise that was performed over an eight year period.

Each participant was given a label based on the amount of activity done during the study. These labels ranged from inactive to very high, and about half of the participants were given the inactive label. Participants that did meet the 15 minute a day requirements showed not only a reduced mortality rate, but a reduced cancer rate as well. This statistic is equal to the estimated reduced mortality rate that non-smokers

are figured to benefit from. This study showed no difference in gender or age group in benefit results.



Just 15 minutes a day can add 3 years to your life!

Additional benefits of the 15 minutes of daily exercise included: improved muscle strength, endurance, higher self esteem and confidence due to the increase in endorphins

that exercise contributes. Also, improved sleep and active participants felt more rested each morning.

In addition participants that exercised thirty minutes a day showed a four year improvement in lifespan. So what are you waiting for? Let's get moving!

"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, California; Dalene Fulk of Anaheim, California and Nadine Foss of Santa Ana, California. They were the first three to correctly call with the answer to this interesting question...

What is the only mammal that cannot jump?

Answer: The elephant!

Now for this month...

Which king in a standard deck of playing cards is the only one without a moustache?

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

Good Luck...

310-378-0615

Note: Movie tickets are only valid within the continental U.S. Please state your name and U.S. address where to mail the tickets.

How to tame a control freak boss

Establish a rapport. "Overtly confronting a controller boss is risky." If you value your job, build a relationship before discussing thorny topics. Demanding bosses reward loyalty, so "accept your role as the reliable soldier and demonstrate support." Use the connection you build to study the boss's "willingness to receive feedback."

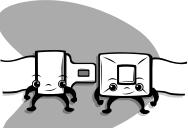
Make sure you're on the same page. Control freaks "often give vague or incomplete instructions," so it's up to you to "clearly define goals and time frames up front" to avoid being reprimanded later. Controller bosses expect results, so deliver on time and exceed expectations.

Flatter lightly. Controller bosses value compliments, but they're "sensitive to false praise." Keep appreciations "short and specific," and look for chances to praise your boss for putting trust in you or others.

Source: *VancouverSun.com*

Quick Tips of the Month

Organizing Tip — You can make a compact first aid kit by starting with an empty baby wipes container. This plastic box is the perfect size to store essentials such as bandages, sterile gauze pads, adhesive tape, scissors, and antibiotic ointment. You can also add some burn cream, small bottles of pain reliever, tweezers, anesthetic spray, and some rubber gloves. Keeping it all in the wipes container means that you will have everything ready whenever you need it.



Click-it day or night

Safety Tip — The National Highway Traffic Safety Administration (NHTSA) data shows that more people do not buckle their safety belts at night than during the day. It is believed that people drive unbelted more at night because they believe that the police will not spot them. Every year, more than 11,000

people who die in traffic accidents were not wearing a seatbelt. Be sure to buckle in every time you drive, regardless of the time of day.

Green Living Tip — Carpeting can trap environmental hazards that come into your home. This can lead to a buildup of toxins in the air of your home. Carpets also harbor dust mites and other allergens. Your best bet is to replace carpets with hardwood or tile floors. But if you love your carpets, be sure to vacuum them at least once per week and have them professionally cleaned twice a year.

Best Apps for pet owners

My Dog is like a “mobile storehouse for your dog’s vital information.” After entering medical records, emergency contacts, and health insurance information, you can use this free app to e-mail those details to your vet or dog watcher, “saving you from transferring records or writing out instructions.” (iPhone and iPad only)

Pet First Aid is there for you at those times when “your pet steps on broken glass or scarfs down a bunch of chocolate.” The app gives you first-aid instructions, often including videos, to get your pet through the critical moments before you’re able to get professional help. (\$4 for iPhone; \$3 for Android)

Pet Services Finder is a free app that’ll help you find vets and pet-friendly hotels while on the road. “You can even scope out fellow users’ reviews of a new veterinarian you’re considering.” (iPhone or iPad)

Source: *Ladies Home Journal*

Funny Facts Corner

Sometimes truth is stranger than fiction!

Did you know...

- 1) More than 10 people a year are killed by vending machines.
- 2) Hippo milk is pink.
- 3) Walt Disney, the creator of Mickey Mouse, was afraid of mice.
- 4) None of the Beatles knew how to read music. (Paul McCartney eventually taught himself)
- 5) Donkeys kill more people annually than plane crashes.
- 6) Your fingernails grow faster in the winter

Info from www.funfactz.com

Quotes to Live By...

“Every act of creation is first an act of destruction.” ~Pablo Picasso

“Time is nature's way of keeping everything from happening at once.” ~Woody Allen

“Quality is never an accident. It is always the result of intelligent effort.” ~John Ruskin

“One of the disadvantages of wine is that it makes a man mistake words for thoughts.” ~Samuel Johnson

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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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