



David Miyoshi

# The Attorney Next Door™

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**HAPPY HOLIDAYS!**

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

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## Thank You!

Thanks to YOU, the word is spreading. Thanks to my clients and friends who graciously referred me to their friends, clients and relatives last month! I enjoy building my business based on the positive comments and referrals from people just like you.

*I just couldn't do it without you!*

**Atsushi Tamagawa**

**Tadao Tosa**

**Akira Kitajima**

**Sharon Miyata**

**Wen Chen**

## Avoid Losing It All To Identity Theft

It can happen to anyone. You leave your purse in a restaurant or a pickpocket takes off with your wallet. From the instant you realize your valuable identification, credit cards, and cash are gone, it can be a fight to recover.

The repercussions are serious. Not only can a thief steal your cash or use your credit cards, he can also steal your identity. You could face bank accounts opened in your name, astronomical bogus cell phone bills, or even a change in your driving record. With your Social Security number in hand, a thief can assume your identity and damage your credit forever.

However, there are some steps you should take immediately to protect yourself. You can begin today by taking time to write down every credit card number you have, along with the toll-free phone numbers you would need to contact your credit card companies. Keep this list in a safe place (not in your purse or wallet). In addition, you will need to include your bank

account numbers and the bank's telephone number. Also include the phone numbers of the three large credit-reporting organizations. (Equifax 1-800-525-6285, Experian 1-888-397-3742, TransUnion 1-800-680-7289).

Another precautionary measure to take if you have a smart phone is to ensure that you do not leave any apps open that could contain your personal information, such as your bank, Facebook, or anything that will list your phone, address, etc. You can place a password lock on the phone to ensure the thief cannot open it. Tracking programs can also be installed on your phone to help locate it in case of loss or theft.

If you are the victim of theft or have simply lost your wallet or purse, follow these steps suggested by [www.FamilyLobby.com](http://www.FamilyLobby.com):

- Call the police immediately to report the theft or loss.
- Call your bank and credit card companies to



**Don't put your health and life in jeopardy. Take action steps now!**

report the loss. You may ask for a freeze on your account for further protection. Follow this up with a written letter, detailing this information. Include the date you called and reported it to the police and the name of the person you spoke to on the phone.

Call the three national credit-reporting companies and ask to have a fraud alert placed on both your name and Social Security number. From then on, any company that checks your credit in the future will contact you prior to issuing any new lines of credit.

- Contact the Social...

*Continued on page 2...*

## De-Stressing at Work

There's no doubt that our jobs can be stressful. Sometimes so stressful you just can't seem to get anything done! Don't let the day-to-day stress ruin your day, or worse put your job in jeopardy. There are a few things that the experts at [www.HealthGuide.org](http://www.HealthGuide.org) recommend you do to de-stress and calm your mind and body, so you can work more efficiently and feel better.

### 1: Breathing meditation for stress relief

Deep Breathing is the easiest relaxation technique to learn and can be practiced almost anywhere. It provides a quick way to get your stress levels in check. It simply consists of long deep breaths from the abdomen allowing you to take in more oxygen and allowing you to feel less anxious and tense.

- Sit comfortably with your back straight. Put one hand on your chest and the other on your stomach.
- Breathe in through your nose. The hand on your stomach should rise. The hand on your chest should move very little.
- Exhale through your mouth, pushing out as much air as you can while contracting your abdominal muscles.
- Continue to breathe in through your nose and out through your mouth. Try to inhale enough so that your lower abdomen rises and falls. Count slowly as you exhale.

#### Re: In the Event of My Death

Make sure your heirs know where to find your online password, says Kelly Greene in *The Wall Street Journal*. Estate planners say taking time to write down log-in and password information for e-mail and financial accounts, online bills, and social-media and photo-sharing sites "can prevent weeks of headaches and struggles" for those left behind after a death. Some companies, such as DataInherit and Legacy Locker, provide secure storage for your "digital assets," for a fee. But even a written inventory will help your loved ones navigate winding down your online life after your earthly one has ended.

Source: *The Week*

### Cool Stuff on the Internet

Don't know what to make for dinner tonight? Instead of panicking, go to [SuperCook.com](http://SuperCook.com). Here you can enter the ingredients you have on hand and get great recipes using those items. As you enter each ingredient, you narrow down the list of recipes until you get a list of dishes you can make right away. You can also see a list of recipes that can be made using your entered ingredients with the addition of just a few items. Get new recipes for your next meal and use up perishable ingredients that need to get used soon.

### 2: Progressive muscle relaxation for stress relief

This technique is another that is easy to do at your desk, over lunch or a break. It is simply tightening and releasing the muscles systematically throughout the body. This allows you to force the muscle to relax by showing it individual attention and recognition, in essence pin-pointing the stress.



Take time to de-stress on the job!

- Loosen your clothing, take off your shoes, and get comfortable. Take a few minutes to relax, breathing in and out in slow, deep breaths.
- When you're relaxed and ready to start, shift your attention to your right foot. Take a moment to focus on the way it feels.
- Slowly tense the muscles in your right foot, squeezing as tightly as you can. Hold for a count of 10.
- Relax your right foot. Focus on the tension flowing away and the way your foot feels as it becomes limp and loose.
- Stay in this relaxed state for a moment, breathing deeply and slowly. When you're ready, shift your attention to your left foot. Follow the same sequence of muscle tension and release. Move slowly up through your body, contracting and relaxing the muscle groups as you go.

It may take some practice at first, but try not to tense muscles other than those intended. Listening to relaxing music while you practice these techniques can also enhance your relaxation. With a little relaxing "time-out" you'll find that you will get more done, work better with others, and feel better with better stress management.

#### ...Continued from page 1

Security Administration at 1-800-269-0271. They can also place a fraud alert on your name and Social Security number.

- Alert your insurance agent to the theft to see if you are covered for all or part of your loss.
- Check all future bills that come to ensure that there are no wrongful charges. You must report these errors within 60 days.
- Document all calls made by you and keep these records in order to ensure that you have adequate information needed to fight false claims or wrongful charges.

## 5 Great Health Improving Websites

**W**eight loss, improving health, living better...these are all topics that we think about often (*or maybe should think about more often*). I think that sometimes we make it harder than it really needs to be. I came across Time Magazines top website listing and they had several great suggestions for the best websites to help us in our quest for better health and fitness. I thought they were really helpful and wanted to share my favorites with you.

**MapMyRun-** This site allows you to keep track of your running routes and see new runs shared by other members. It also allows you to share meal plans and workouts, find marathons and other races and post stories and photos. Some of this sites

features are free, but they do offer paid plans ranging from \$5.99 to \$19.99 a month that include more advanced features. Not a runner? You might be interested in their other sister sites: MapMyHike, MapMyRide and MapMyWalk.

**CalorieKing.com-** I had actually heard of this site before and I have to admit, it's quite handy when you want to track your eating habits and calorie count. This site makes it super easy to track and understand what you are eating and what that means to you reaching your health and weight loss goals. The basic information is free but they do offer paid plans with additional features that you may find very helpful, especially if you are working hard to reach a

weight loss or health goal. They offer a food and exercise diary, *r e c i p e s*, interactive help with setting and maintaining goals, access to forums and other features.

**Heathgrades.com-** This is a great and reputable website for finding a new doctor. For over a decade, the Health Grades members have been rating doctors, dentists and hospitals on a five-star scale for everything from communication skills to wait times. The site also includes information on practitioners' specialties and insurance policies, and indicates whether records include any alarming matters such as board sanctions or malpractice suits.



### "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: Don Suehiro of Rosemead CA, Bob Tani of Encino CA and Betty Clemens of Fresno CA. They were the first to correctly call with the answer to this fun question...

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

*Answer: King of Hearts!*

**Now for this month...**

### Which is the only planet that rotates clockwise?

*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.

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### Word Of The Month. . .

**coruscate** -\KOR-uh-skayt\, verb: 1: to give off or reflect light in bright beams or flashes: sparkle 2.to be brilliant or showy in technique or style.

**Example Sentence:** The astronomy students observed the coruscating stars through a high-powered telescope. (Miriam-Webster, online)

## Quick Tips of the Month

**Healthy Living Tip** — Cooking a starch, such as pasta, rice, or potatoes, breaks down the crystals in the food, making it easier to digest. But overcooking these foods can release an excess amount of sugars. This can cause an increase in your blood sugar level. To keep these sugars in check, only cook these starches until they are barely tender. A bit of firmness will be better in texture, taste, and nutrition.



**Pay down debt  
and lighten  
your debt  
burden**

**Money Tip** — If you are struggling with debt, it might be helpful to tackle it by looking at the big picture. If you have money in savings, consider using some of it to pay down debt. Unless you are earning more in interest on your savings than you are paying on your credit cards, it doesn't make sense to let your money sit there. Do keep a healthy amount in case of an emergency, but think about using the rest to pay down that debt faster.

**Green Living Tip** — An old showerhead can use up to three gallons of water per minute. Newer models reduce that rate to less than two gallons per minute. If you want to reduce your water usage, consider replacing the showerheads in your home. Choose one that delivers the water in multiple small streams rather than in a mist for maximum efficiency. Avoid compound designs with multiple showerheads in one unit.

### Delaying Alzheimer's

Research shows learning a second language can help delay the onset of Alzheimer's. Learning languages activates your memory and exercises the part of your brain that gives us our ability to think in complex ways. It also helps you to multitask by learning to focus. Scientists believe that knowing more than one language forces our brains to lay down new tracts to prevent the two languages from interfering with each other.

You can learn a new language through several sources: One popular method is with a software program like *Rosetta Stone*. You can also find applications and audio books through iTunes that are easy to download to your iPod. And there's always the old-school method — take a class at a local college. Some schools offer discounts for senior citizens.



## Funny Facts Corner

*If you're updating your resume, please make sure you thoroughly proof-read! These are from actual resumes from people across the country...*

- "I have a bachelorette degree in computers."
- "I worked as a Corporate Lesion."
- "Married, eight children. Prefer frequent travel."
- "Objective: To have my skills and ethics challenged on a daily basis."
- "Special skills: Thyping."
- "Experience: Watered, groomed, and fed the family dog for years."
- "Skills: Operated Pitney Bones machine."
- "Accomplishments: Completed 11 years of high school."

*Info from www.rinkworks.com/said*

## Quotes to Live By...

"You cannot control what happens to you, but you can control your attitude toward what happens to you, and in that, you will be mastering change rather than allowing it to master you."

~Brian Tracy

"Choosing to be positive and having a grateful attitude is going to determine how you're going to live your life."

~Joel Osteen

"In the business world, the rearview mirror is always clearer than the windshield."

~Warren Buffett

*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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