



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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Simple Steps to Improve Your Credit Score

With the economy struggling, more and more of us should be concerned about our credit score. I thought this topic would be of help to us all. MSN Money online explains that your personal credit score is used by insurance centers and loan companies to evaluate your credibility and it will determine what interest rates you are offered when applying for a loan and what price you will be given on insurance. MSN Money also reveals the following simple steps anyone can make to improve their credit:

The first thing you'll want to do to improve your credit score is **EVALUATE** where you are now. There are three major credit report bureaus: Experian, TransUnion and Equifax. Generally, most lenders do not report your information to all three, so you'll want to make certain to get a copy of your credit

report from each one.

When you get your credit reports, the first thing you'll want to do is make certain that all of the information received is correct. Unfortunately, errors do occur and even the smallest of errors can hurt you in a big way. If you do find something that is incorrect, contact the company listed on the credit report to have the information removed.

After you've looked over the credit reports, you'll want to sit down with all of your bills and **SCHEDULE**. In order to improve your credit score, you'll need to make sure all your bills are paid on time. If the due date states February 15th, you'll need to make sure the payment is sent in by February 10th. This will ensure that it gets to the company on time. While most companies do not report to the



Improve your credit score

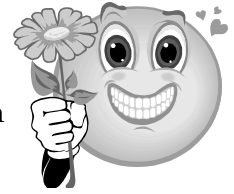
credit reporting bureaus until a payment is thirty days late, you'll want to make sure there is no chance of this happening.

MSN Money also says that if you currently do not have a credit card, now may be the time to obtain one in order to **ESTABLISH** credit. Using a credit card and paying the monthly payments on time will help to improve your credit score. However, do not pay off the balance each month. Loan centers will want to know that you are able to make your monthly payments on time and carry a

Continued on next page....

Ten Easy Ways to Say "I Love You"

1. If your sweetheart is a collector, look for an item that he or she is missing to complete the set. It might be the one album missing from his Beatles collection or a ballet figurine she always wanted.
2. If your honey has to work late, record the important sports event he missed or her favorite weekly show. Watch it together later with your favorite snacks.
3. Send a love note via email or tuck a handwritten note into a coat pocket.
4. Play hooky from work and spend the day together.
5. Cook together. Set the table with flowers, candles, and play some mood music for a romantic night in.
6. Rent the first movie you ever saw together, then watch it while eating the same food you had on your first date.
7. Make a CD of romantic songs you both love.
8. Place a single flower and a candy kiss on the pillow before bed.
9. Call your sweetheart when you know he or she isn't able to answer the phone. When the answering machine picks up, play a love song into the receiver.
10. Just before noon, go to your special someone's favorite lunch restaurant and buy his or her favorite meal. Deliver it yourself during the lunch hour and stay to enjoy the meal together.



It doesn't have to be Valentine's Day to say "I Love You"!

Cool Stuff On The Internet

Have you ever dreamed of leaving your ho-hum existence to go on an adventure in another country? The best way to experience another culture is to live there for a period of time, working, playing, and sightseeing. While student exchange programs have been available for students in college or university programs for years, older generations can now get in on the act! The best place to start is TransitionsAbroad.com. Here you will find information on international internships and jobs, au pair opportunities, summer jobs, travel service jobs, teaching English programs, and many volunteer opportunities, all in foreign countries. You'll also find tips on travel abroad, ways to live overseas, and how to find study programs. It is a world of information right at your fingertips.

When The Unexpected Happens...

When unexpected, stressful situations happen you don't want to turn to just anyone for legal advice. Feel confident anytime you call my office you will receive top notch council and my utmost attention to your personal legal situation. In addition, if you refer a family member or friend you can rest assure I will treat them with the same level of professional care. For a free initial consultation please call 310-378-0615. Thanks for your support.

Simple Steps - Continued from Page 1...

responsible balance. Show them your responsibility in this and, they will be more apt to approve you for a loan at a lower interest rate.

Another way to improve your credit score is to STOP APPLYING for new credit. Each and every time you apply for credit, it is recorded on your credit report. An insurance

company or mortgage lender may feel you are taking on too much debt if they see too many inquiries on your report.

To improve your credit score, start taking steps to PAY OFF old debt listed on your credit report. While the old debt may diminish importance, it still must be paid off to fully improve and repair your credit

score. Even if you just start by paying a few extra dollars a month, you will eventually get the old debt paid. While it may seem to take a long time to improve your credit score, know that it will be worth it in the end. Once your credit score has improved, you'll find yourself receiving offers with much lower rates. Thanks MSN Money!

Raising a Reader

It may be easy to teach a child to read, but it is more of a challenge to teach a child to be a reader. There is a difference between knowing how to read and being an avid reader. The love of books and reading lasts a lifetime. What are the best strategies for helping children see reading as a source of pleasure? www.education.com recommends the following ideas:

Read Aloud

Reading to your child should start at birth. There is no age too young for children to begin to listen to stories. It increases their vocabulary and teaches a

child to love reading. Even when children are able to read by themselves, parents should still read aloud to them. Choose a book that is one to two levels above their current reading level.

Have Books Available

Books should be part of everyday family life. Take weekly or bi-weekly trips to the library, visit used bookstores, and stock up on books at garage sales. Give books as gifts for birthdays and holidays. This not only offers your child a large selection of books to choose from at a moment's notice,

but sends a strong message that you value reading.

Be a Reader Yourself

A child who never sees a parent reading will not value reading. Your reading will also be an incentive to turn off the television. Experts agree that excessive television viewing hinders a child's achievement in school and leads to less reading time. If you do not enjoy reading books, try subscribing to magazines or newspapers and make it a habit to read every day.



Have an adventure with your child...read together!

"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 three lucky winners are....drum roll please: Mits (and Jean) Shimotsu, Culver City CA, June (and husband) Berk, Studio City CA and Kathy (and Will) Honda, Gardena CA were the first three people to correctly answer my quiz 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 answer is "B" Barbara Streisand. So let's move on to this month's trivia question...

How many sticks of gum does the average American chew in a year?

- A)135, b)455, c)300, d)595

The first 4 people to call me with the correct answer will win! 310-378-0615

Here's What My Current and Past Clients Are Saying About My Services:

"I thank you so much for being there when our family really needed you" - R.T. Pasadena CA
 "Domo Arigatou Gozaimasu, You take away our worries and protect everything we have" - K.S. Los Angeles, CA
 "I will always be indebted to you for your timely professional legal help" - B.T. San Diego CA

If you have a legal need, or if you simply have a question, please feel free to call me at 310-378-0615 or email me at miyoshi@vel.net. I'd be glad to help.

Word Of The Month. . .

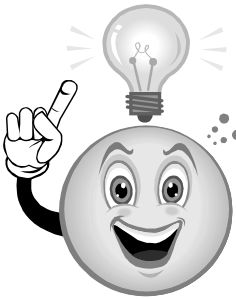
Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

Stoic /STOH-ik, *noun*: one who is indifferent and free from passion

Example Sentence: His face was **stoic** and showed no emotion.

Quick Tips of The Month

MONEY - While it may seem difficult in a time of grief, you'll want to make sure that you are paying a fair price if you have to coordinate a funeral for a loved one. Funeral homes are required by law to provide prices of specific goods and services prior to the funeral. You can also request an itemized price list. If it is difficult for you to make these calls, ask a family friend to assist you with this part of the preparation. Even just a few calls to several establishments could save you several hundreds of dollars.



Tips to make life a little easier!

FOOD - According to Cooking Light Magazine, when roasting meat or vegetables, it is important to choose the correct-sized pan. If your roasting pan is too big, the food can burn. If it is too small, the roast will probably stick to the sides. The height of the pan is important also. If the sides are too high, the food will begin to

steam instead of roast. A low-sided pan allows the grease and juices to escape, leading to a dirty oven. It is helpful to have a couple different sized roasting pans to ensure that you will have the right equipment for any meal you are cooking.

HEALTH - Do you feel too busy and stressed during the day to find the time to live a more healthy life? Don't worry! According to www.prevention.com it's easy to do some simple things to live better. When you leave in the morning, take along a bottle of water and some fruit. This will give you a good start to your day. At work, snack on nuts instead of junk food. When going out to eat for lunch, stick to salads instead of greasy fast food. Work in some exercise by taking a short five-minute walk every hour. These simple steps can add up to make a big difference in your healthy day.



"When I was your age, we chewed on toys covered in lead paint and we liked it!"

Quotes to Live By...

"I was the best man at the wedding. If I'm the best man, why is she marrying him?"

~Jerry Seinfeld

"Motivation is what gets you started. Habit is what keeps you going."

~Anonymous

"Love and stoplights can be cruel."

~Sesame Street

"Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing."

~Mother Teresa

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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