



David Miyoshi

The Attorney Next Door™

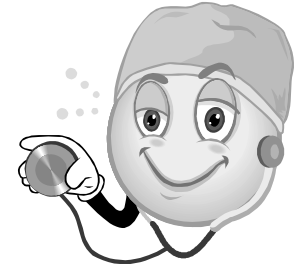
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Attorney
David Miyoshi's
Insider Tips For
Healthy, Secure &
Happy Living...

The New Wave of Ultra-Affordable Healthcare



Neighborhood Healthcare
That Won't Break the Bank!!

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Need a flu shot, a cure for swimmer's ear or treatment for your kid's sore throat? Next time you stop by the supermarket or the drug store, look for one of the new in-store clinics. Usually, you'll get fast service and may pay less than you would at your doctor's office. Plus, most are open evenings and weekends.

The Deloitte Center for Health Solutions, reports that a few of these in-store clinics actually waive the cost for people who can prove they are unemployed and uninsured. They will bill your health insurance company if needed.

There are about 1,100 of these clinics across the U.S. According to Smart Money Magazine most of these clinics are located in stores such as CVS and Walgreens, grocery stores like Kroger and Cub Foods, as well as chains like Wal-Mart and Target.

They are usually staffed by a nurse-practitioner, and occasionally an assistant who handles the administrative work and scheduling of walk-ins.

One thing to keep in mind is that these are not full-service doctors offices and medications, like antibiotics, are not prescribed unless a patient meets a list of preconditions.

In my research, Walgreens received the best rating in the Smart Money survey. It has 342 clinics in 29 states, charges \$59 for a basic visit, \$74 for strep throat, and \$25 for a flu shot. They work with 46 insurance carriers. Doctors monitor some diagnoses, and treatment includes a follow-up call by the nurse. One drawback is that the lines are sometimes long.

CVS, who also ranked high in the

survey, has 50 clinics in 25 states and works with 98 insurance carriers. They are accredited by the same commission that certifies hospitals. They charge \$62 for a basic visit, \$77 for strep throat, and \$30 for a flu shot.

Some grocery stores, like Kroger and Publix, have something called, *The Little Clinic*. These clinics focus on treating minor illnesses by nurse practitioners. They offer health and wellness services to customers 12 months or older at an affordable fee. There are 96 *The Little Clinics* in nine different states. They charge \$59 for a basic visit, \$69 for strep and \$15 for a flu shot.

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

Five Things You Must Know Before Naming a Beneficiary

No one likes to think about their own death. However, if you have ever created a will or secured a life insurance policy, you know how strange (and stressful) it feels to make the BIG decision of naming a beneficiary. It's just not as simple as it appears to be. So I did a little digging for you and here are different types of beneficiaries to consider, as told by New York Life Insurance Company.

*** First, second and third beneficiaries:** It's wise to name two or three others in addition to the first beneficiary. If one passes on before you do, the second, then the third beneficiary gets the benefit without any further action on

your part.

*** Irrevocable beneficiary.**

I r r e v o c a b l e designations are often used in divorce settlements. They forbid anyone but the designated beneficiary to surrender the policy, take out loans on it, or assign new beneficiaries.

*** Per stirpes:** This is a way of dividing the benefit among family branches. If the beneficiary dies, for example, the benefit goes to his or her children.

*** Collateral assignments:**

When the insurance is used to secure a loan, the assignment gives the creditor the right to claim cash value, dividends, and death benefit should the loan go

into default. Any excess benefit is paid to the surviving beneficiaries.

*** Beneficiary for value.** This designation guarantees that the death benefit will be used to pay for services rendered by a specific business or creditor, such as a funeral home. The benefit covers the exact cost of the service or services provided. Once this settlement is made, the remaining benefit will be paid to the surviving beneficiaries.

Like I said, it's not a pretty thing to have to do, but beneficiary designations are important during when a claim is filed, as they provide specific legal instructions that can help to make sure the policy owner's final wishes are fulfilled as quickly and as easily as possible.



Save Your Family Headaches and Stress...Choose Your Beneficiaries Now!

Life

Cool Stuff on the Internet

If you've ever had to split expenses with a friend, business associate or roommate, you know how complicated it can get. www.BillMonk.com is a free service that makes it easy to track expenses between friends or even group of people. You can even settle up with them instantly online. This service is great for young professionals, roommates, groups and college students, and can be used for splitting bills like rent, utilities, meals, events, meetings and even just evenings out. You can also use it to keep track of books, DVDS, or other items you've loaned to or borrowed from friends or colleagues. To make things even easier, you can use a text message from your mobile phone to keep track of expenses. Very cool and useful!

Don't Trust Just Anyone!

Choosing an attorney or legal professional is just as important as choosing a qualified doctor. You wouldn't trust just anyone with your health and the same goes for your legal matters as well.

We encourage you to call our office and find out more about our qualified staff.

310-378-0615

We have helped numerous people, just like you, get honest answers to their legal questions.

We are here to help you!

Thunderstorm Safety: What You Must Know to Stay Safe

I have to admit...I hate thunderstorms! For good reason, lightning is one of nature's most powerful and unpredictable killers. Almost any outdoor activity--from golfing, swimming, or boating, to bike riding or mowing the lawn--can be dangerous when lightning is near. So, to help you (and me) when the sky begins to rumble, be sure to remember these tips from the National Weather Service:

Listen Carefully

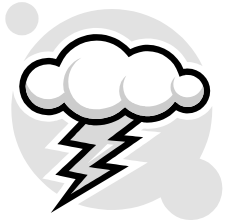
Once you can hear thunder, you are close enough to the storm to be struck by lightning. Go to safe shelter immediately. *Counting the seconds between thunder and lightning is not a reliable means of determining distances.* Check weather reports before you head

out for any length of time.

Find Shelter

If you are caught in a storm, look for a sturdy building or car. Avoid small sheds and solitary trees. If you are waiting out the storm in a car, keep the windows up and the doors shut. If you cannot find shelter nearby, look for a low spot away from any trees, fences, or metal poles. If you are in the woods, stay near shorter trees. However, be aware of the danger of flash floods. Move to higher ground if you are in an area that begins to flood or is threatened with flooding. Most flash flood deaths occur in cars. Abandon your car if water is rising. If you are caught in an area without shelter, squat low to the ground and stay on the balls of your feet. Put your hands on your knees

and place your head between them. You are trying to make yourself the smallest target possible. Never lie flat on the ground—that makes for a larger target



Know what to do when a storm comes?

Take Care Indoors

You also need to be careful during storms when you are indoors. Do not take a bath or shower during a thunderstorm. Unplug everything electrical and turn off the air conditioner, to help prevent damage from power surges. Avoid using the telephone. If the storm becomes severe, listen to a battery-operated radio for weather updates.

"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: Brandon Hirano of Torrance California and Keiko Pinson of Mission Hills California were the first two people to correctly answer my quiz question...

What kind of pet was kept in the White House by both Susan Ford and Amy Carter?

a-Hamster, b-Horse, c-Siamese cat, d-Cocker spaniel.

The answer is "c" Siamese Cat! ...Meow!

Now for this month's trivia question...

What is the longest film to win a Best Picture Oscar?

a-Gandhi, b-Giant, c-Gone With the Wind, d-The Greatest Show on Earth.

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

Check Out What They Are Saying About Me...

"I thank you so much for being there when our family really needed you" - R.T. Pasadena 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. 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. I think we can all use more wealth so here's this month's vocab word:

laudable • \LAW-duh-bull adjective: Worthy of praise; commendable.

Example Sentence: The fireman's actions in saving the children were laudable.

Quick Tips of The Month

CAR TIPS - Next time you fuel up, don't top off your gas tank. Although you may feel that you are getting every last drop you can into your tank, you actually are not putting much more gas into your car. You are, however, risking problems ranging from fuel smells in your car's interior, to eliminating the available space for fuel expansion as it heats. It is also harmful to the environment, as it causes more vapors to be released into the atmosphere.



**Helpful Tips
That Save You
Time & Money!**

HOME - Ceiling fans can save you money on your energy bills and can make your home more comfortable. If you are looking to install a new ceiling fan, be sure to purchase the right size for the room. In general, a room up to 144 square feet will need a 42-inch fan, a 225 square foot room will need a 44-inch fan, and a 52-inch fan will be needed for up to a 400 square foot room. The fan should be installed as closely to the center of the room as possible, and the blade tips should be at least 24 inches from walls or sloping ceilings.

FOOD TIP - Getting kids to eat healthy foods can be challenging. To make it easier, be sure to watch what your kids are drinking. While it may be obvious that sodas are unhealthy, even nutritious fruit juices can add up. The American Academy of Pediatrics recommends only 4 to 6 ounces of 100 percent fruit for children under the age of six. Older children should only drink 8 to 12 ounces a day. While there are good nutrients in these beverages, the sugar and extra calories can quickly outweigh those benefits.

MONEY - Want an easy way to save money on your car insurance? Pay your premium annually or semi-annually. Paying your insurance company every month racks up monthly "service" charges and costs you more in the long run. Another idea is to see if you can go "paperless" and save a few dollars for paying online.



"Brick is overrated. Let me show you something in sticks or straw."

Quotes to Live By...

"Success is to be measured not so much by the position that one has reached in life as by the obstacles which one has overcome while trying to succeed." ~Booker T. Washington

"A peacock that rests on his feathers is just another turkey." ~Dolly Parton

"Be thankful we're not getting all the government we're paying for." ~Will Rogers

"The way to get started is to quit talking and begin doing." ~Walt Disney

David Miyoshi

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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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