



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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Scam Busters: Are You "In The Know"?

Seems like when times get tough, the con artists come out with even more pathetic attempts to swindle good people out of their hard earned cash. So, this month I wanted to bring to your attention a few scams that AARP says we should all be aware of.

The Scam: They're Dead, You Pay.

A few days after the funeral, a "collection agency" calls and says your deceased mother or dad owed \$500 and it's up to you to pay the bill.

This is just one example of scams that are taking advantage of people who are vulnerable and grieving. The elderly are most often targeted because when threatened with legal action, they may rush to settle.

To make matters worse, the con artists will also try to obtain bank account and Social Security numbers in an effort to steal even more.

Be "In The Know"

Unless you are a cosigner, you are not

responsible for the deceased's debt and you should not pay, whether or not it's a legitimate bill. Plus, never, ever, give out bank or social security numbers over the phone or internet.

The Scam: Bogus Collection

Another type of improper "bill collection" may be initiated by legitimate companies. It involves accounts that are settled for one reason or another, but five or six years later, the company sells a list of old debts to a collection agency for pennies on the dollar.

Here's an example, a cardholder's brother asked to borrow his card so he could use it "just to check into a hotel." The brother charged \$3,000, moved to another city and couldn't be found. The card company settled for \$1,500. Six years later, a collection agency came after the former cardholder for the balance. In spite of the threats, he insisted

the account was settled and refused to pay. He never heard from the collector again.

Other cases involve smaller amounts of money. A collector called to say a woman owed \$55 in bank charges on an account that had been closed for several years. He said he could ruin her credit by reporting that she had a bounced check and never paid for it, which wasn't true. Though some people would be bullied into sending money, this woman was not.

Be "In The Know"-

If you are contacted by any kind of "collection agency" ask them to mail you information, do NOTHING over the phone. Stand your ground and ask lots of questions. If it's legitimate they will have proof of the issue and will not hesitate to share it with you.

Be "In The Know"- The AARP Foundation offers advice about fraud. Call 1-800-646-2283 or go to www.aarp.org.

Abduction Prevention: 5 Ways to Protect Your Children

It happens to the best of us. You look away for a moment, and your child is gone. When you turn back, you face a feeling of panic as you can't locate your child. Fortunately, it is usually just a moment that you spend looking for a child who has wandered away, and everything is back to normal. But the fear of a child abduction is a serious concern for parents today.

The reality is that stranger abductions are very rare (less than 25% according to www.kidshealth.org), with abductions of pre-elementary-age children the rarest of all cases. But these are the cases that receive the most press coverage—and the cases that strike the most fear into the hearts of parents everywhere.

As a parent myself, I feel that educating our kids is the best way to protect them. I have to admit, abduction is not a fun topic to discuss with children, however, you cannot be with them at all times, so the best strategy is to teach them what to

do if they are approached by a stranger or anyone who makes them uncomfortable.

According to the experts at Kids Health, here are some things children should remember:

- 1) If a stranger asks the child to go with him or her, your child should shout, "No" loud enough for those around them to hear. The child should then run towards a safe place—their home, school, or a safe location in their neighborhood.
- 2) If a child encounters such a situation, it is important that he or she knows to report it to you. Your children should also know which individuals are "low-risk," i.e. police officers, firefighters, school crossing guards, and elderly women accompanied by children.
- 3) Your child should know the difference between a "good" touch and a "bad" touch. He or she should also know to never



Give Them the Facts for Safety Sake!

get into a car with someone he doesn't know and without your permission.

- 4) Let your child know that a stranger who means them harm might use tricks to lure him. Teach your child

that an adult should ask other adults for help, not a child, when they are lost, needing directions, or are looking for a missing animal.

- 5) Consider establishing a family password that only the family knows. In the event of an emergency situation, when people other than a family member need to pick up your child, they can use the password to assure the child that it is safe to go with them. If someone approaches your child, saying he was sent by you or another family member, your child should always ask for the password before trusting him.

You can find more on talking to your kids about safety issues at www.kidshealth.org

Cool Stuff on the Internet

Do you think you are psychic? Are you good at making predictions? Just want to have a little silly fun? Then the website Predictify.com is the place for you! Predictify is a website that allows users to interactively discuss current events and make predictions about them. You can read a news story, make a prediction on the topic, and have a discussion with other users. Every prediction made is evaluated against the actual outcome, so the more you guess right, the better your reputation grows. Best of all, not only is this website free, but you can win actual cash for your correct predictions. You will often find sponsored questions that will reward your accuracy with dollar payouts. So, have some fun and get a chance to win some dough!

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 counsel 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.

Getting to the CORE of Injury Prevention

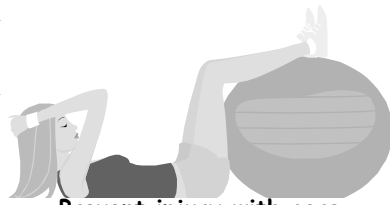
The older I get the more I realize I need to think "injury prevention"! I'm always pulling this or that and aching here and there. Having spoken with many of you, I know I'm not alone.

So, I did a little research and it seems

that a lot of injuries can be prevented with strengthening the core. Fitness Magazine defines your core as the area of your trunk that includes muscles in your abdomen, back, hips and pelvis. The trunk houses your muscular center of gravity and balance, and it supports your spine.

When you have good core

stability, these muscles work in harmony. They make it easier to do most physical activities, from swinging a golf club to bending down to tie your shoes.



Prevent injury with core strength!!

However, as most of us know, a weak core makes you more apt to have poor posture and the dreaded...*low back pain*.

Experts at the Mayo Clinic say that we can develop core strength by doing simple floor exercises, including movements that use the trunk of your body without additional support. Think squats, push-ups and abdominal crunches.

Plus, Fitness magazine says to try these exercises: (come on...I'll do it if you'll do it!)

The bridge. Lie on your back with knees bent and back relaxed. Tighten your abdominal muscles and raise your hips off the floor until they are aligned with your knees and shoulders. Hold for three deep breaths then do it again.

Segmental rotation. Lie on your back as above. Tighten your abdominal muscles. Keep your shoulders on the floor and let your knees fall slowly to the left until you feel a stretch but not pain. Hold for three deep breaths. Return to the start position and repeat the exercise to the right.

"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 two lucky winners are....drum roll please: Karen Leonard of Covina CA and Mitchell Sanderson of Santa Barbara CA were the first two people to correctly answer my quiz 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 answer is "C" Gone With The Wind!

Now for this month's trivia question...

Who was the first guest host when NBC's Saturday Night Live made its debut in 1975?

a-Howard Cosell, b-George Carlin, c-Billy Crystal, d-Buck Henry.

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

"Thank You...Thank You!"

I just wanted to take a moment to thank all of my clients and friends who graciously referred me to their friends and neighbors last month. I take great pride in offering the highest quality of service and professionalism and your referrals continue to help me build my business doing what I love. I couldn't do it without you!

Victor and Marvene Naramura-W. Los Angeles

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!

caveat • \KAH-vee-ah\, noun: a warning or caution; admonition. A qualification or explanation.

Example Sentence: "A final caveat: Most experts feel that clients get unsatisfactory results when they don't specify clearly what they want." (Savvy)

Quick Tips of The Month

HEALTHY LIVING - If you are plagued by cravings during the day, Prevention Magazine says that you may need to take a look at your last meal. I was surprised to learn that cravings can be caused by not getting enough protein in your previous meal. Your body responds by demanding more food, often leading you to make poor nutritional choices such as candy bars, sodas, or donuts. To up your protein intake, Prevention suggests you include meat, poultry, fish, eggs, legumes, tofu, or nuts in your meals. Drinking milk (low fat) at mealtimes can also ensure you are getting adequate protein. If you still have cravings, try to eat a protein-rich snack like yogurt, cheese, or nuts (in moderation, of course!).



Helpful Tips for a Better Life!

TRAVEL - There is nothing that derails an overseas trip as much as jet lag. To avoid losing a day or two to fatigue, try to plan your flight to arrive either early in the day or at night.

That way, you can either stay up or go right to sleep to try to reset your internal time clock. You should try to sleep as much as possible during your flight. Avoid alcohol, coffee, tea, and other caffeinated beverages. Drink plenty of water to combat dehydration. Once you do arrive at your destination, plan on taking it easy the first day or two to help your body adjust.

ORGANIZATION - If your garage is overflowing, you may not know how to begin tackling the job of organizing it. One good place to start is the floor. Clutter on the floor of your garage can make it hard to get to those items you need. There are wall-mounted track systems designed for garage organization that can help. These include horizontal channels that screw to the wall. You can add accessories like plastic hooks and metal shelves, giving you a great way to get the clutter organized along the length of the walls instead of on the floor.



"We don't spend enough time together, son. Ever thought of becoming a caddy?"

Quotes to Live By...

"Joy is not in things; it is in us." ~Richard Wagner

"Most folks are about as happy as they make up their minds to be." ~Abraham Lincoln

"Truth is like the sun. You can shut it out for a time, but it ain't goin' away." ~Elvis Presley

"Politics is just show business for ugly people." ~Jay Leno

"I bought some batteries, but they weren't included." ~Steven Wright

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!

David Miyoshi
Miyoshi Law Office (a div of MILO)
1055 Wilshire Blvd, #1890 LA, CA
90017
310-378-0615
www.MiyoshiLaw.com