

the Golden Circle

News To Help You Save Time And Money

December 2021

Hear Every Voice

All of the third graders at Emily's school had practiced songs for the holiday concert. When they first received the music at the start of the school year, December seemed far off in the future. However, with just a week to go until the concert, Emily still didn't have any idea how she would make the concert a good one for her mother, who was born deaf.

The teacher informed the children that a few permission slips, required to walk to the theater for the afternoon concert, were still missing... including Emily's slip.

After her brothers had recapped their day in the American Sign Language they all used at home, Emily bravely asked her mom if she would like to attend the concert. Her mother, usually shy in social settings, hesitated but smiled and signed the permission slip.

**Will You Have a
Happily Ever After?**

Join my webinar on Retirement
Income - December 7, 2021

(See Insert)

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As the lights rose over the stage for the show to begin, the audience faded into darkness and the little girl gave up trying to spot her mother, focusing instead on singing with all her heart. Suddenly, a movement caught her eye. To the right of the risers, she saw both her brothers, signing the words for the audience.

When the house lights came on, Emily saw her mother was seated in the center of the first row. Her mother stood, then proudly began clapping in a standing ovation for the young performers, with all the other parents following suit.

The show was perfect.



Rick Miller
Your Trusted Financial Adviser for Life

Do you have any silly jokes, hard riddles, strange questions that you would like to share with our CSI family?

Send your suggestions to dtalamantes@csiwealth.org

Easy Grinch Punch

- 1 Half Gallon Lime Sherbet
- (1) 2 Liter Bottle Sprite
- 1 Gallon Green Hawaiian Fruit Punch
- Red Sanding Sugar Optional

Step 1: In a large punch bowl, spoon in the lime sherbet. Pour half of the sprite and half of the Hawaiian punch over the sherbet.

Step 2: Stir to combine.

Step 3: Completely optional but completely adorable, take a glass and dip the rim in a plate of water. Then dip the rim in red sanding sugar. It will look beautiful and will taste even better!



Step 4: Spoon in your grinch punch and serve!

December Quiz Question

Q: In darts, what's the most points you can score with a single throw ?

- A. 20
- B. 50
- C. 60
- D. 100

Call in or email your response by **Friday, December 12th**, and if you have the correct answer, you will be entered into a drawing for a \$ 40.00 gift card to your favorite restaurant!

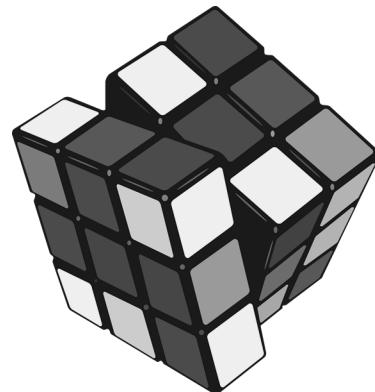
Call: (855) 998-3888 Ext: 3
Or
Email: info@csiwealth.org

www.eatingonadime.com/Grinch-punch

By The Numbers

A Rubik's cube has 43 quintillion different permutations.

Permutations are the different ways that a set can be arranged. For a 3×3 Rubik's cube, there are 43,252,003,274,489,856,000 possible combinations. However, each one can be solved in 20 moves or less, according to Google's supercomputers.



Leonardo Da Vinci started the paint by numbers concept.

The popular hobby craft we now know is based on Leonardo Da Vinci's teaching method. Paint by number sets were created in 1950 by Dan Robbins. Originally a children's book illustrator, Robbins was tasked to think of a way to sell more paint at his workplace. From there, paint by numbers took off as a timeless craft activity.

This Day in December

- **December 1, 1955** - The birth of the modern American civil rights movement occurred as **Rosa Parks** was arrested in **Montgomery, Alabama**, for refusing to give up her seat to a white man and move to the back section of a municipal bus. Her arrest resulted in a year long boycott of the city bus system by African Americans and led to legal actions ending racial segregation on municipal buses throughout the South.
- **December 7, 1941** - The **U.S. Naval base at Pearl Harbor, Hawaii**, was attacked by nearly 200 Japanese aircraft in a raid that lasted just over one hour and left nearly 3,000 Americans dead.
- **December 15, 1939** - **Gone with the Wind** had its world premiere in Atlanta, introduced by producer **David O. Selznick** and featuring appearances by **Vivien Leigh** and **Clark Gable**.
- **December 21, 1945** - World War II **General George Patton** died in Germany following a car accident. He had been injured on December 9th near Mannheim and was taken to a hospital in Heidelberg where he died. He was buried in Luxembourg. Nicknamed "Old Blood and Guts," he once stated during the war, "We shall attack and attack until we are exhausted, and then we shall attack again."
- **December 30, 1903** - In Chicago, a fire inside the Iroquois Theater killed 588 persons, eventually resulting in new fire safety codes for theaters.

Source: The History Place - This Month in History: December

November Quiz Question Winner

Q: How many days did the first Thanksgiving celebration last?

A. Three

Bob & Mercedes N.

From Glendale, CA

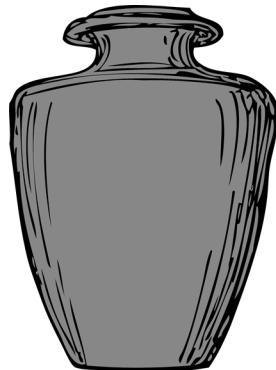
You've won a \$40 gift card to your favorite restaurant! 😊



The Wish Jar

This December, consider starting a wish jar. Regardless of how far you are into the month, take a decorative jar or a pretty vase and have everyone who passes through write down their wishes, hopes or goals for the year.

Let everyone know their notes can be serious and goal-oriented, or more for fun, such as saying they will learn one new recipe each week over the next year. Keep it easy and rule-free: family and friends can add as many or as few ideas as they would like to include.



Tuck the jar away and one year later, you can retrieve the jar and read the notes to see how far everyone has progressed. You might be surprised at who took the challenge seriously.*

December Riddles

1. *If the end of the year is December 31st, what is the end of Christmas?*
2. *What kind of laundry detergent does Santa Claus prefer?*
3. *What two phrases are you most likely to see on a Christmas present tag?*
4. *Who is always full and never hungry on Christmas?*

Answers on Page 7

Christmas Tweets



Sara Buckley

@nottheworstmom



RSVP'ing to Christmas party

Whispering into phone: is it ok if I bring my weird roommate?

Husband, from behind me: STOP CALLING ME THAT



Luis Vercetti
@97Vercetti



to the people who put antlers & a nose on their car for xmas

u cant trick me .. i know its a car



Julius Sharpe
@juliussharpe



Nothing like opening Christmas gifts to remind you that the people you're closest to in the world know absolutely nothing about you.



Abby Heugel
@AbbyHasIssues



I like to put up Christmas decorations in stages. This is the stage where I sit on the couch with lasagna and stare at the boxes.



Gary Janetti
@GaryJanetti



Hi, before I wish you a Merry Christmas can you tell me who you voted for?



John Fugelsang
@JohnFugelsang



Christmas - when loved ones visit to celebrate someone born in a barn but complain that your sofa bed is uncomfortable.



Ari Scott
@ariscott

It doesn't feel like I'm truly home for the holidays until I've taken my parents' phones and said "Here let me show you" at least 25 times.

The Pebble

In a small Italian town, hundreds of years ago, a small business owner owed a large sum of money to a loan-shark. The loan-shark was a very old, unattractive looking guy that just so happened to fancy the business owner's daughter.

He decided to offer the businessman a deal that would completely wipe out the debt he owed him. However, the catch was that we would only wipe out the debt if he could marry the businessman's daughter.

Needless to say, this proposal was met with a look of disgust. The loan-shark said that he would place two pebbles into a bag, one white and one black.

The daughter would then have to reach into the bag and pick out a pebble. If it was black, the debt would be wiped, but the loan-shark would then marry her. If it was white, the debt would also be wiped, but the daughter wouldn't have to marry the loan-shark.

Standing on a pebble-strewn path in the businessman's garden, the loan-shark bent over and picked up two pebbles.

Whilst he was picking them up, the daughter noticed that he'd picked up two black pebbles and placed them both into the bag. He then asked the daughter to reach into the bag and pick one.

The daughter naturally had three choices as to what she could have done:

- Refuse to pick a pebble from the bag.
- Take both pebbles out of the bag and expose the loan-shark for cheating.
- Pick a pebble from the bag fully well knowing it was black and sacrifice herself for her father's freedom.

She drew out a pebble from the bag, and before looking at it 'accidentally' dropped it into the midst of the other pebbles. She said to the loan-shark; "Oh, how clumsy of me. Never mind, if you look into the bag for the one that is left, you will be able to tell which pebble I picked."

The pebble left in the bag is obviously black, and seeing as the loan-shark didn't want to be exposed, he had to play along as if the pebble the daughter dropped was white, and clear her father's debt

Moral of the story:

It's always possible to overcome a tough situation with "out of the box thinking", and not give in to the only options you think you have to pick from.
to play along as if the pebble the daughter dropped was white, and clear her father's debt.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our **"the Golden Circle Family"** this past month.

Megan T.

From Jamestown, TN
Introduced by Trish & Charlie M.

Thank You for Your Trust & Confidence!



"You can tell a lot about a person by the way they handle three things: a rainy day, lost luggage and tangled Christmas tree lights."

—Maya Angelou

Ugly Christmas Tree



The cat had an obsession with the Christmas tree. The entire holiday season, it was a miserable job to keep the cat out of the tree. Thankfully, it was Christmas Eve, and the tree would be coming down soon. However, it was then that the oversized barn cat decided it was time to wage war. Unfortunately, the tree stand wasn't up to the added weight of the voluptuous tomcat. It came crashing to the ground with a thunderous boom.

Upon hearing the resounding crash, the entire family woke. The living room looked like a Christmas wasteland, with ornaments rolling under the couch and the tree crushing presents. The cat slinked away under the radar to pick needles out of his fur. Bobby, the youngest, looked up at his mother in wonder.

"Dad was right, Mom. Santa thought your Christmas tree was ugly too

Client of the Month

Congratulations to our Client of the Month:

Doug & Julie S.

From
Glendora, CA

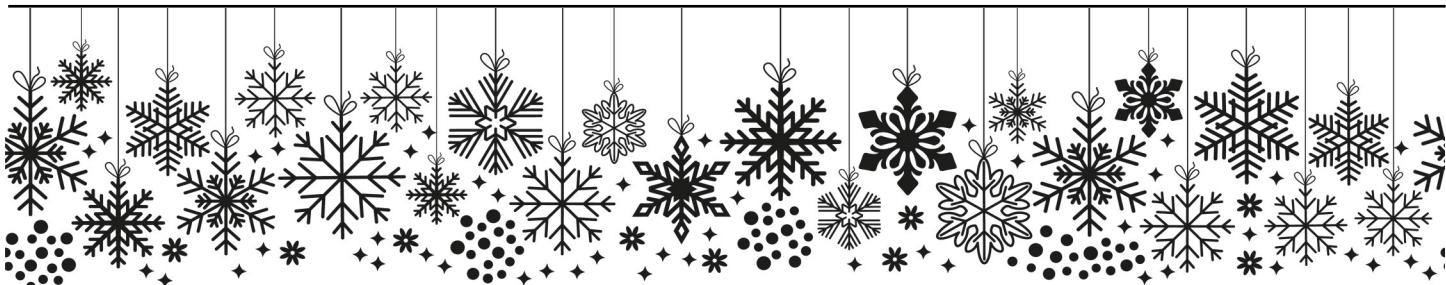
As Client of the Month you will receive a **\$40 gift card** to your favorite restaurant.

Congratulations!

We love introductions!

"Some people believe holding on and hanging in there are signs of great strength. However, there are times when it takes much more strength to know when to let go and then do it."

— Ann Landers



MERRY CHRISTMAS
from the CSI Family

DECEMBER – HAPPY BIRTHDAY CLIENTS & FRIENDS

Helga B. (1), Barbara McN. (1), Michele B. (1), Bob J. (1), Nancy K (1), Marian G. (2), Walter G. (2), Gary L. (2), Paul D. (2), Javier M. (2), Tom G. (2), Jim G. (2), Susan C. (2), Zi Y. (2), Irina H. (2), Paul H. (2), Sonja A. (3), Sue P. (3), Chun H. (3), Gerald G. (4), Harriet M. (4), Jack R. (4), Raul D. (4), Maria V. (4), Stephany V. (4), John L. (5), Lester L. (5), Jose C. (5), Al V. (5), Aida T. (6), Leo A. (6), Maria M. (6), Jessie A. (6), Ron S. (6), Neuecoln K. (6), Vicky C. (6), Ohannes B. (6), Frank C. (6), Kenneth W. (7), Christel M. (7), Minda S. (7), Michael D. (7), Edward G. (7), William L. (8), Joan Z. (8), Rosalinda M. (8), Teresa T. (8), Joann D. (9), Allan P. (9), Andra S. (9), David B. (9), Yi Leung F. (9), Fernando M. (10), Sharon G. (10), Kenneth A. (10), Joyce L. (10), Cynthia M. (10), Bernie F. (10), Todd S. (10), John W. (11), Valerie B. (11), Melinda E. (11), Joni R. (11), Bill O. (11), Mike B. (12), Lupe R (12), Timothy (M (12), Erik M. (12), Joseph O. (13), Marcia B. (13), Connie N. (13), Jessie A. (13), Chris Y. (13), Virginia D. (14), Eliseo D. (14), Janet H. (14), Angel L (14), May R. (14), Verna B. (14), Cyndia W. (14), Paul L. (14), Teresa C. (14), Dorothy S. (15), John N. (15), Carol K. (15), Carol F. (15), V. (15), Lucy C. (15), Sarah G. (15), Shawn R. (15), Richard D. (15), Anita V. (15), Jenny M. (16), Raul A. (16), Chau C. (16), Robert B. (16), Marilyn L. (16), Craig C. (16), Rachel V. (16), Michael O. (16), David S. (16), Teresa G. (16), Robert S. (16), Diana P. (17), Jean M. (17), Leo T. (17), Clif C. (17), Adrian T. (17), Jeanne W. (17), Len A. (17), Edgar J. (17), Danny M. (17), Christopher F. (17), Marco J. (17), Yvette H. (18), Rose L. (18), Everett L. (18), Holly B. (18), Armando G. (18), Amy C. (18), Dolores De C. (18), Georgette D. (18), Mark V. (18), Cynthia N. (18), Daniel S. (18), Martin De L. (18), Ken B. (19), James P. (19), Greg F. (19), Carmen H. (20), Vinod K. (20), Rebhekka F. (20), Keith T-I. (20), Monica U. (20), Ginny P. (21), Trish M. (21), John H. (21), Teresa C. (21), Soony M. (21), Jill M. (21), Steve P. (21), Gene H. (22), Katherine F. (22), Yvonne G. (22), Frances R. (23), Marcille M. (23), Ralph W. (23), Charles S. (23), Larry V. (23), Michael S. (23), Barbara F. (24), Dennis Y. (24), Irma M. (24), Diana D. (24), Chris P. (24), Amy K. (24), Judith J. (25), Mary U. (25), Wendy E. (25), Ed M. (25), Carol B. (25), Myron B. (26), Natoo O. (26), Mary J. (26), Agnes L. (26), Richard B. (26), Cece F. (26), Mary D. (27), Paul F. (27), Paul V. (27), Marites M. (27), Mark Mc. (27), Ernie V. (28), Debra M. (28), Joanne McF. (28), Cindi B. (28), Norma R. (29), Carol M. (29), Lionel F. (29), Dale S. (29), Vi P. (30), Marti A. (30), Mark C. (30), Marci R. (30), Jim J. (30), Ruth C. (31), Kristin D. (31), Kelis W. (31), Mary F. (31), Terry L. (31), Paul F. (31), Suzanne S. (31)



RIDDLE ANSWERS: (1) The letter “s” (2) Yule Tide (3) To and From (4) A stuffed turkey

the Golden Circle



Rick Miller

Your Trusted Financial Advisor for Life

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Arcadia, CA 91006

Go Green: Recycle This Newsletter!

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

Oh Grandpa!

Grandpa decided that shopping for Christmas presents had become too hard. All his grandchildren had everything they needed, so he decided to send them each a check.

On each card he wrote: 'Merry Christmas Grandpa' P.S. 'Buy your own present!'

Now, while Grandpa enjoyed the family festivities, he thought that his grandchildren were just slightly distant. It was on his mind into the New Year.

Then one day he was sorting out his study and under a pile of magazines, he found a little pile of checks for his grandchildren.

He had completely forgotten to put them in with the Christmas cards.



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Here's to You!

Years ago, a friend was invited to a local shop holding a New Year's Eve party at noon, for young children to enjoy an early celebration. I suspect it was organized so parents could enjoy a night out later that evening, but the idea struck me as being a brilliant way everyone could celebrate the final day of December.

Consider this bit of history: Sir Isaac Newton discovered that white light, when split into a prism, actually consists of all the colors in the rainbow. There is no division between the colors: they all blend from one to the next. So do our days transition into one another. Our actions on one day lead naturally to the next, and so on. If we do not take time to celebrate all that we have accomplished, especially in this busy month, we risk never doing so. While a rainbow is beautiful, there is something to be said for savoring each color or celebrating each day.

Try this: set aside some time on Sundays or Mondays to write down everything you accomplished the week prior, then add in at least one thing you are proud of having completed at any time during the year. Think back to the coldest months of February and March, or those hot days in August—what did you do that brought you joy? Did you create anything you want to repeat or build on this coming year? Take your time, savor the memories, and reflect on your success.

Here's to celebrating friends and family this month... and here's to you!



Rick Miller

Your Trusted Financial Advisor for Life!

P.S. Do you have a friend, neighbor, or co-worker we could help with retirement planning?

I am happy to meet with them for a complimentary retirement planning check-up. Call today (626) 294-0414, to discuss how to introduce us.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC. Guaranteed lifetime income available through annuitization or the purchase of an optional lifetime income rider, a benefit for which an annual premium is charged. Annuities are long-term products of the insurance industry designed for retirement income. They contain some limitations, including possible withdrawal charges and a market value adjustment that could affect contract values.

Webinar Invitation on Retirement Income



Dear Friend,

I will be giving a **webinar on Thursday, January 6, 2022**, to help folks, understand and evaluate if a fixed indexed annuity with a *lifetime income rider* is a ‘good fit’ to provide guaranteed income for you.

This 45-minute educational webinar will cover the following:

- Good, Bad and Ugly of Fixed Annuities
- What to look for in picking a product
- What to avoid (in my opinion)
- Who can benefit and *who should run for the hills*

As you probably know, I've helped thousands of people understand and get protection by using life insurance, annuities, and long-term care insurance since 1981.

I can't promise you, a "**Happily Ever After**", but I would be shocked if you didn't learn at least three things you never knew about annuities that may help you better secure your retirement.

Should you attend?

My answer is YES - if you have questions, concerns or want to learn about:

- Guaranteed retirement income for life
- Protect money from market losses (and lock-in gains)
- Increased diversification beyond stocks, bonds, and mutual funds
- And more

Let's have fun and learn something new for your, "Happily Ever After" story.

45-Minute Webinar

DAY: **THURSDAY**
DATE: **January 6, 2022**
TIMES: **12 noon OR 6:00 p.m.**
RSVP: (626) 294-0414 or
Email: info@CSIwealth.org

PRESENTED BY RICHARD ANTHONY MILLER
CA LIC. #0665327