

the Golden Circle

Richard Anthony Miller

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The Golden Hour of August

August has a way of softening the edges of summer. The afternoons are still bright, but the evenings begin to arrive with a gentler light. Gardens look a little fuller, sidewalks hold the warmth of the day, and even ordinary moments - a cold glass on the porch, a phone call with an old friend, a ripe peach over the kitchen sink - can feel like small celebrations.

You're Invited

"The 12 Biggest Retirement Mistakes Workshop"

(See Insert)

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This is the month to enjoy what summer still offers without rushing to hold on to it. Plan one more picnic. Sit outside after dinner. Visit a place you have been meaning to see. Let the last long evenings remind you that life does not have to be dramatic to be meaningful. Often, the memories we treasure most are made from unplanned conversations, familiar recipes and the comfort of being together.

August is also a natural midpoint for reflection. The year is more than half complete, but there is still time to make thoughtful changes. A drawer can be organized. A document can be updated. A call can be returned. A financial question can be written down for the next appointment. Small actions taken now can make the fall feel calmer and more intentional.

So let August be both restful and useful. Enjoy the sunshine, notice the evening breeze, and give yourself permission to move at a kinder pace. The season will change soon enough. For now, there is still golden light on the table - and plenty of time to savor it.



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 Summer Pasta Salad

(Serves 10-12)

Ingredients

- 1 pound rotini pasta
- 2 cups cherry tomatoes, halved
- 1 cucumber, diced
- 1 cup shredded mozzarella cheese
- 1 cup Italian dressing
- ½ teaspoon black pepper

Instructions:

1. Cook pasta according to package directions.
2. Drain and rinse under cold water.
3. Place pasta in a large bowl.
4. Add tomatoes, cucumber, and mozzarella cheese.
5. Pour Italian dressing over the mixture.
6. Sprinkle with black pepper and toss until well combined.
7. Refrigerate for at least 30 minutes before serving.

August Quiz Question

Q: Which familiar summer fruit is made up of roughly 92% water?

- A.** Peach
- B.** Watermelon
- C.** Pineapple
- D.** Strawberry

Call in or email your response by **Friday, August 17, 2026**, and if you have the correct answer, you will be **entered into a drawing** for a \$50.00 gift card to your favorite restaurant!

Call: (855) 998-3888

or

Email: info@csiwealth.org

The Second Mug's Promise

Every morning, long before the sleepy town began to stir, Mr. Henderson carefully placed two mismatched ceramic mugs side by side on his bakery's counter, even though he had worked the early shift entirely by himself for decades. As the rich, comforting scent of freshly baked bread filled the quiet kitchen, he would fill both cups with steaming coffee. Whenever curious regulars asked about the extra mug, he would flash a warm, crinkly-eyed smile and give the same steady answer: "One is for my coffee, and one is for whoever needs a warm start to their day."

Over the passing years, that small wooden counter transformed into an unexpected sanctuary for the early risers scattered across the neighborhood. Exhausted nurses shuffling home after grueling night shifts would pause for a steaming brew; nervous teenagers heading to their very first job interviews found a much-needed boost of confidence over a shared pastry; and one weary local dog owner found a gentle, listening ear when the weight of the world felt just a little too heavy to carry alone. In that quiet corner, burdens were shared in whispers, and anxious silence gently gave way to calm reassurance.



The second mug was never truly just for holding coffee—it was an understated offer of human connection, a quiet greeting in the soft morning light, and a comforting promise that no matter how daunting the day ahead might seem, no one ever had to face it entirely alone.

The Canvas Bag

Freedom When Daniel was ten years old, his grandmother walked him to the library every Saturday morning. She carried a canvas bag, he carried the library card, and together they chose books they could talk about over lunch.

Years passed. Daniel moved away, built a career and became very good at being busy. The old library card remained tucked in a desk drawer beneath receipts, spare keys and things he meant to sort someday.

One August afternoon, while helping his grandmother prepare to move, he found her canvas book bag folded neatly on a closet shelf. Inside was a note in her familiar handwriting: "For Daniel - because there will always be another story."

He smiled, then cried, then drove to the library they had visited together. The building had new paint and computers where the card catalog used to be, but the quiet felt the same. At the front desk, he asked whether his old card could be replaced. The librarian said yes and handed him a new one.

Daniel wandered through the shelves without a plan. He chose a mystery, a book about gardens and a collection of short stories his grandmother might have liked. On the way out, he noticed a boy standing beside an older woman. The boy held the library card as carefully as if it were a ticket to somewhere important.

That evening, Daniel called his grandmother and read the first page of one of his books aloud. They talked for nearly an hour. Before hanging up, she said, "I am glad you went back."

"So am I," he answered.

The next Saturday, Daniel returned to the library. This time he brought the canvas bag.

Some traditions are not lost when life becomes busy. They simply wait, quietly and patiently, for us to find our way back.



Client of the Month

Congratulations to our
Clients of the Month:

Cathy Dorsey

From
Alhambra, CA

As a Client of the Month
you will receive a

**\$50 gift card to your fa-
vorite restaurant.**

Congratulations!

Silly Summer Words

Badkruka

Meaning: A Swedish word for someone who refuses to go into the water at the beach or pool.
Sentence: Tim stood on the shore in his heavy winter coat, acting like a total badkruka while everyone else splashed in the lake.

Culaccino

Meaning: An Italian word for the wet water ring left on a table by a cold, sweaty summer drink.
Sentence: Mom yelled at Mark for setting his iced lemonade down and leaving a massive culaccino on her nice wooden coffee table.

Sommerloch

Meaning: A German term (meaning "summer hole") for the silly, lazy season when news is boring and nothing important happens.

The Pleasure of Summer Mornings

Golden Summer mornings offer a quiet kind of luxury. Before the phone begins to ring and the heat settles in, there is a brief window when the day feels open and unclaimed.

A slow morning does not require a vacation. It can begin with opening a window, watering a plant, making coffee or tea, and sitting down before starting the next task.

Listen for birds. Notice the light move across the room. Eat breakfast from a real plate. Write a note to someone. Read a few pages of a book.

These small rituals help the mind arrive before the schedule takes over.

There will always be busy seasons. A gentle morning will not erase every responsibility, but it can remind us that our time belongs to us, too.



The point is not expense or perfection. The point is attention.

August Riddles

1. What gets wetter the more it dries?
2. What has many keys but cannot open a single door?
3. What can travel around the world while staying in one corner?
4. What has hands but cannot clap?

Answers on Page 7

Sillies by Carol (Contributed by Carol Le Briton)

**The Officer Said,
"You Drinking?"
I Said, "You Buying?"
We Just Laughed
And Laughed.
I Need Bail Money.**

#DUFFYSBOARDOFWISDOM
Shoutout to everyone who can still remember their childhood phone number but can't remember the password they created yesterday. You are my people.

**Brain cells, hair cells
and skin cells - they
all die constantly, but
freaking fat cells seem
to have eternal life...**

I got myself a seniors' GPS. Not only does it tell me how to get to my destination, it tells me why I wanted to go there.

Have you ever noticed that all instruments searching for intelligent life...

Are pointed away from Earth

**I just ordered
a life alert
bracelet so if
I get a life, I'll
be notified
immediately.**

**WHY DO PEOPLE SAY
"TUNA FISH" WHEN THEY
DON'T SAY "BEEF MAMMAL"
OR "CHICKEN BIRD"?**
you are dead to the dead can

If you think you are smarter than the previous generation...50 years ago the owners manual of a car showed you how to adjust the valves. Today it warns you not to drink the contents of the battery.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our
the “Golden Circle” Family

Victor & Gala Perez

from
San Gabriel, CA
attended an
Estate Planning Workshop

Jaime & Laura Ramos

from
San Gabriel, CA
Introduced by
Victor & Gala Perez

Victor & Maggie Castillo

from
El Monte, CA
attended an
Estate Planning Workshop

Edward Wong

from
Pasadena, CA
Introduced by
Gary & Victoria Wong

Ralph & Victoria Elder

from
Glendora, CA
attended an
Estate Planning Workshop

Michael & Yolanda Roy

from
Rosemead, CA
attended an
Estate Planning Workshop

Anthony & Judy Rojas

from
Covina, CA
attended an
Estate Planning Workshop

Lisa Perez

from
San Gabriel, CA
Introduced by
Catherine Dorsey

Paul & Tracy Mackinen

from
Buena Park, CA
attended a
SOFA Workshop

**Thank You For Your
Trust & Confidence In Us!**

"Behind every business is a community, and we are so truly honored that you've chosen to be a part of ours. Becoming a client isn't just about a service, it's about a relationship built on care, respect, and shared goals.

Thank you for placing your trust in us."

Notable U.S. Moments in August

August 2, 1776 – Declaration of Independence signed: Most members of the Continental Congress sign the official parchment copy of the Declaration of Independence, formally recording their commitment to freedom from British rule.

August 6, 1965 – Voting Rights Act signed: President **Lyndon B. Johnson** signs landmark legislation protecting voting rights and prohibiting discriminatory practices that had prevented many Americans from registering to vote.

August 14, 1935 – Social Security Act signed: President **Franklin D. Roosevelt** signs the Social Security Act, establishing a federal program designed to provide financial support for older Americans, unemployed workers, and families in need.

August 21, 1959 – Hawaii becomes the 50th state: President **Dwight D. Eisenhower** officially proclaims Hawaii's admission to the Union, making it the newest and *50th state in the United States*.

August 28, 1963 – March on Washington held: More than 200,000 people gather in Washington, D.C., to support civil rights and equality, where **Dr. Martin Luther King Jr.** delivers his historic *"I Have a Dream"* speech.

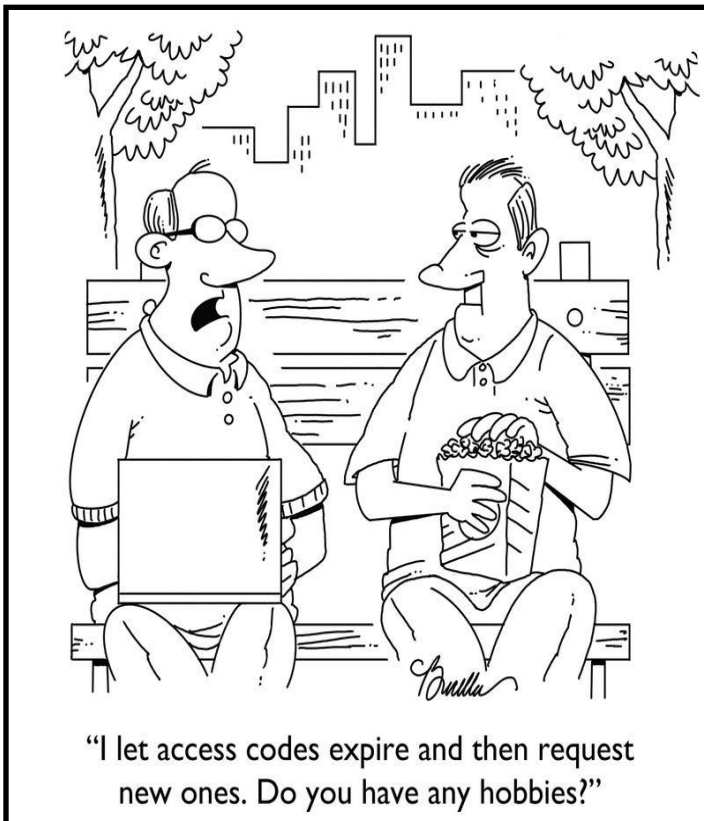
July Quiz Winner

Q: Which U.S. document was officially adopted on July 4, 1776?

A. The Declaration of Independence

Gerry and Gloria Esguerra
From
Diamond Bar, CA

Congratulations!
You've won a \$50 gift card to



Cartoon Stock - Order #721412



Cartoon Stock - Order #721413

AUGUST - HAPPY BIRTHDAY

CLIENTS & FRIENDS



George S. (1), Gwen P. (1), Jasmin U. (1), John A. (1), John K. (1), Sabrina O. (1), Charlotte H. (2), Skip N. (2), Bella D. (3), Corine W. (3), Lily L. (3), Norman R. (3), Win S. (3), Debra B. (4), Leo T. (4), Liz M. (4), David S. (5), Beulah C. (6), Craig M. (6), Jackie F. (6), Renae P. (7), Annie Y. (8), Cindy C. (8), Darwin O. (8), Megan T. (8), Vera C. (8), Angelita T. (9), Phillip C. (9), Dan J. (10), Grace H. (10), Ken F. (10), David N. (11), Letty S. (11), Phillip M. (11), Hans N. (12), Judy J. (12), Ken Y. (12), Lorna L. (12), Steven H. (12), Fernando L. (14), Jenn I. (14), MaryAnna M. (14), Raj R. (14), Evelyn T. (15), Gloria B. (15), Mario D. (15), Cynthia T. (16), Dan Z. (17), John B. (17), Marilyn N. (17), Floyd H. (18), Jean W. (18), Jimmy S. (18), John S. (18), Robert S. (18), Teri C. (18), Jerry C. (19), Peggy R. (19), Al R. (20), Gerry E. (20), Renato D. (20), Sandra J. (20), Donna S. (21), Gary C. (21), Kathrine M. (21), Linda M. (21), Monju S. (21), Roseana A. (21), Ben R. (22), Linan U. (22), Maryann R. (22), Vicki C. (22), Beverly K. (23), Ilene S. (23), Matt S. (23), Mary L. (24), Rita D. (24), Kusumo S. (25), Patty R. (25), Sam C. (25), Joe S. (26), Yolanda D. (26), Celso T. (28), Cindy B. (28), Donna G. (28), Oscar S. (28), Greg S. (29), Lie-Hwa C. (29), Maralyn W. (29), Mary M. (29), Amy B. (31), Rich W. (31), Tina Marie H. (31)

RIDDLE ANSWERS: 1) A Towel 2) A Piano 3) A Stamp 4) A Clock

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CSI

20 E. Foothill Blvd. #100

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.

Love at Second Sight

At the senior center, 84-year-old Walter announced that he had met a mysterious woman online named “Dancing Daisy.”

For weeks, he bragged that she loved jazz, bingo, and men with “a little silver in their hair.” On the night of their first video call, Walter wore his best suit, polished his shoes, and even removed the price tag from the tie he planned to return the next day.

When the screen connected, Daisy appeared wearing a fancy red hat and dark sunglasses. Walter leaned closer and whispered, “You look very familiar.” Daisy removed the glasses—it was his wife of sixty years.



Walter gasped, but before he could speak, she smiled and said, “Relax. I wasn’t checking up on you. I was trying to find a new husband—and apparently, you’re still the best offer I could get!”

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August MOMENTS

— WORTH SAVORING —



August arrives with a warmth all its own. The days are still bright and full, yet the evenings begin to feel a little softer. It is a month that reminds us to slow down, look around, and appreciate summer while it is still here.

There is something special about the simple pleasures August brings. A cool drink on the porch. A meal shared with family. A phone call with an old friend. These ordinary moments may seem small, but they often become the memories we treasure most.

August also gives us a chance to pause and reflect. The year is more than halfway complete, but there is still plenty of time to reconnect with the people we care about, complete something we have been putting off, or begin a new and meaningful chapter.

This month, I hope you give yourself permission to enjoy life at an easier pace. Spend time outdoors, laugh a little longer, and make room for the people and activities that bring you happiness. Not every day needs to be busy or productive to be worthwhile.

As summer slowly begins to wind down, may August remind you that every season has something beautiful to offer. Sometimes the greatest joy comes from simply being present and appreciating what is already around us.

Wishing you an August filled with warm memories, peaceful moments, and plenty of reasons to smile.



Warmly,

Rick Miller

Rick Miller

Your Trusted Financial Advisor for Life!



P.S. Do you have a friend, neighbor, or co-worker who is retired or approaching retirement and has questions?



I am happy to meet with them for a **complimentary (No cost, No obligation)** retirement planning review strategy session.



Please, call me today at **(626) 294-0414** to discuss how to introduce your friend to me. They'll be happy you did!

Collect
Moments
Not Things



The 12 Biggest Mistakes Retirees Make... And How to Fix Them



1-Hour Retirement, Tax & Estate Planning

You've worked hard for what you've built—your family, your home, your savings, and your future. Yet you may still wonder whether your retirement income, tax decisions, and estate plan are all working together the way you intend. This engaging and easy-to-understand workshop helps you better understand how to protect what you've earned, reduce unnecessary taxes, and create a more confident plan for the years ahead.

IN THIS WORKSHOP, YOU'LL LEARN:

- ✓ How your Social Security may be taxed
- ✓ How to avoid the Medicare penalty – IRMAA
- ✓ Strategies to reduce taxes in retirement
- ✓ The impacts of “The Big Beautiful Bill”
- ✓ Understanding RMDs and Roth Conversions
- ✓ Fewer pensions? Learn how to create your own private pension
- ✓ How to avoid probate
- ✓ The importance of ‘Power of Attorney’ documents



Workshop Presenters

**Patty Alba
&
Rick Miller**

CA Lic. #0665327
CA Lic. OF66075

Event Details



WEDNESDAY, AUGUST 12, 2026
Session at 1:00 pm or 6:00 pm



ROWLAND HEIGHTS LIBRARY
1850 Nogales Street,
Rowland Heights, CA 91748



WEDNESDAY, AUGUST 26, 2026
Session at 1:00 pm or 6:00 pm



HACIENDA HEIGHTS LIBRARY
16010 La Monde Street
Hacienda Heights, CA 91745



TO REGISTER CALL THE CSI 24/7 HOTLINE
(855) 998-3888 AND PRESS #2
(24 HOURS / 7 DAYS)

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