

# the Golden Circle

Richard Anthony Miller CA Lic. #0665327

## The Night America Lit Up

July 4 marks the signing of the Declaration of Independence in 1776, but did you know the first Independence Day celebration occurred a year later, on July 4, 1777?

### College Bound Child or Grandchild?

Learn how to Save a Ton of Money on your kids Dream College.

(See Insert)

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That first celebration, in Philadelphia, featured something most Americans had never seen before: fireworks.

According to *The Pennsylvania Evening Post*, the city put on “a grand exhibition of fireworks which began and concluded with thirteen rockets,” which was a nod to the original 13 colonies.



The day was also filled with bonfires, bell ringing, and public toasts, all meant to lift spirits and unite people during the hardships of the Revolutionary War.

So why fireworks?

The Founding Fathers were fans of pageantry. In fact, John Adams wrote to his wife, Abigail, that independence should be celebrated with, “Pomp and Parade...bonfires and illuminations from one end of this continent to the other.”

Although fireworks had been invented centuries earlier in Asia, they were the perfect way to inspire awe and to symbolize a bold, young nation stepping into its place on the world stage.

**Rick Miller**

*Your Trusted Financial Advisor 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](mailto:dtalamantes@csiwealth.org)

# Tomato Mozzarella Pasta Salad

## Ingredients

- 8 oz. bowtie pasta
- 1 can Chickpeas - 15 oz canned, drained
- ½ cup Cherry Tomatoes
- 1 large Cucumber - diced, equivalent 1 cup
- ½ cup Black Olives - sliced
- ½ cup Sundried Tomatoes
- ½ packet Vegan Feta - diced
- ¼ cup Fresh Basil Leaves
- 1 cup Arugula - or baby spinach



## Balsamic Salad Dressing

- ¼ cup Olive Oil
- 2 Garlic Cloves - crushed
- ¼ cup Balsamic Vinegar
- 2 teaspoons Dijon Mustard
- ½ teaspoon Salt

## Instructions

1. **Make Dressing:** Whisk together olive oil, garlic, balsamic vinegar, Dijon, and salt.
2. **Cook Pasta:** Follow package instructions. Rinse under cold water and let cool.
3. **Mix Salad:** In a large bowl, combine all salad ingredients.
4. **Toss & Serve:** Add dressing, toss well, and enjoy!

## July Quiz Question

Q: Which is the highest grossing animated film of all time?

- A. Toy Story 4
- B. Avatar
- C. Frozen 2
- D. The Lion King

Call in or email your response by **Friday, July 18, 2025**, 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](mailto:info@csiwealth.org)**

**Don't delay – Make your guess**

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## How do you want to be remembered?

More than a decade ago, a man was reading his morning newspaper when he was shocked to find his own name in the obituary column. The paper had mistakenly reported his death. As he read further, he saw headlines like “Dynamite King Dies” and “Merchant of Death,” referring to his invention of dynamite and the destruction it had caused. Disturbed by how he was being remembered, he asked himself, “Is this how I am going to be remembered?”

That man was Alfred Nobel. The harsh words in the obituary made him reflect on his legacy. He realized he didn't want to be remembered for destruction, but for something more meaningful. From that moment on, he decided to change the course of his life and work toward peace and the betterment of humanity.

To ensure a lasting positive legacy, Nobel left much of his fortune to establish the Nobel Prize in his will, written in 1895. Since 1901, the Nobel Prize has honored outstanding achievements in physics, chemistry, medicine, literature, and peace, celebrating those who have made lasting contributions to the world.



## “SUMMER FUN”

Ah, summer — that magical time of year when the sun forgets all boundaries, your thighs fuse to every plastic chair like it's a toxic relationship, and you convince yourself that this is the year you'll finally enjoy the beach... right up until sand gets in your snacks, your shoes, and somehow your soul.

Whether you're sweating through your clothes on a short walk to the mailbox or trying to grill dinner with a spatula that's slowly melting into the burgers, these summer memes are here to remind you: you're not alone in the sun-soaked struggle. So crank up the A/C, grab something cold (even if it's just an ice pack from the freezer), and enjoy a few summer memes, courtesy of Reader's Digest. Because let's face it — when the heat is relentless and the sunscreen is in your eyes, sometimes all you can do is laugh.

### Client of the Month

Congratulations to our  
Client of the Month:

**David & Grace  
Ibanez**

From  
**Covina, CA**

As a Client of the Month  
you will receive a **\$50 gift  
card** to your favorite  
restaurant. 😊



# Expand Your Vocabulary

Expanding your vocabulary is one of the simplest and most powerful ways to improve how you communicate. When you know more words, it's easier to express your thoughts clearly and accurately. You're less likely to struggle to find the right word, and more likely to get your point across in a way others understand.

It also helps with reading and writing. The more words you know, the easier it is to understand what you read—whether it's a novel, an article, or instructions at work. In writing, having a wider range of words helps you sound more natural, professional, or persuasive, depending on the situation.

Having a stronger vocabulary can boost your confidence, too. Whether you're speaking in a meeting, giving a presentation, or having a casual conversation, using the right words makes you sound more knowledgeable and self-assured.

Plus, learning new words keeps your brain active. It challenges you to think in new ways, understand different ideas, and stay sharp over time. And while it can help in school or at work, it also makes everyday conversations more interesting and fun.

You don't need to learn dozens of words at once. Even picking up one new word a day and trying to use it can make a big difference over time. Read more, listen carefully, ask questions, and stay curious—your vocabulary will grow naturally.

## July Riddles

1. What is more useful when it is broken?
2. I am easy to lift, but hard to throw. What am I?
3. What is  $\frac{3}{7}$  chicken,  $\frac{2}{3}$  cat, and  $\frac{2}{4}$  goat?
4. Why do cats make good warriors ?

**Answers on Page 7**

## Do You Know These Words?

### 1. Petrichor

**Meaning:** The pleasant smell that comes after the first rain on dry soil.

**Usage:** "After months of drought, the petrichor was a welcome scent."



### 2. Limerence

**Meaning:** The state of being infatuated or obsessed with another person.

**Usage:** "Her limerence made it hard to focus on anything but his texts."

### 3. Susurrus

**Meaning:** A soft, whispering or rustling sound.

**Usage:** "The susurrus of the trees lulled her to sleep."



### 4. Ephemeral

**Meaning:** Lasting for a very short time.

**Usage:** "Their happiness was ephemeral, fading as quickly as it came."



# Notable U.S. Moments in July

**July 1–3, 1863 – Battle of Gettysburg:** One of the bloodiest battles in the Civil War, a turning point that ended Confederate General Robert E. Lee's invasion of the North.

**July 4, 1776 – Declaration of Independence:** The Continental Congress adopted the **Declaration of Independence**, officially announcing the American colonies' break from British rule.

**July 9, 1868 – The 14th Amendment Ratified:** This amendment granted citizenship to all persons born or naturalized in the U.S., including formerly enslaved people, and promised equal protection under the law.

**July 16, 1945 – Trinity Test:** The first-ever detonation of a nuclear weapon, in New Mexico, marking the beginning of the atomic age.

**July 20, 1969 – Apollo 11 Moon Landing:** Neil Armstrong and Buzz Aldrin became the first humans to walk on the moon, a defining moment of the Space Race.

**July 26, 1948 – Executive Order 9981:** President Harry S. Truman ordered the desegregation of the U.S. Armed Forces.

## ***JUNE*** **Quiz Winner**

Q: Which flies a green, white, and orange (in that order) tricolor flag?

A. Ireland

**Carl & Jill  
Levredge**  
From  
**Bullhead City, AZ**

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



Cartoon Stock - Order #664130



Cartoon Stock - Order #664132

# The Star-Spangled Banner

## The Story Behind the Song

Francis Scott Key was an American lawyer and amateur poet during the War of 1812. When the United States declared war on Great Britain, many Americans, including Key, were uneasy. The war disrupted trade, and Britain had one of the most powerful militaries in the world.

In August 1814, British troops invaded Washington, D.C., burning the White House, the Capitol, and other government buildings. The attack shocked Americans but also stirred patriotic determination in many, including Key.

A few weeks later, Key traveled to a British ship near Baltimore to help negotiate the release of American prisoners. The talks went well, but the British wouldn't let Key and his companions leave. They had seen the British preparing to attack Fort McHenry, the key to defending Baltimore.

That night, as British ships bombarded the fort with rockets and shells, Key watched from the ship. More than 1,500 explosive rounds lit up the sky. He feared that by morning, the American flag would be gone and Baltimore would fall. But when dawn broke, he was amazed to see the American flag still flying high. The fort had held strong.

Overcome with emotion, Key pulled out an envelope and began writing a poem that captured what he had witnessed:

*Oh say can you see by the dawn's early light,  
What so proudly we hailed at the twilight's last gleaming?  
Whose broad stripes and bright stars through the perilous fight,  
O'er the ramparts we watched were so gallantly streaming?  
And the rockets' red glare, the bombs bursting in air,  
Gave proof through the night that our flag was still there.  
O! say does that star-spangled banner yet wave  
O'er the land of the free and the home of the brave?*

Key set his poem to the tune of a popular British song, "To Anacreon in Heaven." It quickly became popular and was soon renamed The Star-Spangled Banner. Although widely sung for years, it didn't become the official national anthem until 1931, when Congress passed a law and President Herbert Hoover signed it. Ever since, Americans have sung it with pride—especially the famous first lines.

### WELCOME NEW CLIENTS

Here are some of the new clients who became members of our

### "the Golden Circle" Family

### Len Manangan

From La Puente, CA

Attended  
Dinner Seminar

Thank You for Your Trust  
& Confidence!



HAPPY  
*Independence Day*  
★ 4<sup>TH</sup> OF JULY ★

# JULY – HAPPY BIRTHDAY

## CLIENTS & FRIENDS



Ken S. (1), Paul R. (1), Leighton F. (1), Roman B. (1), Sandy DeS. (1), Laura G. (1), Sean C. (1), Christopher C. (1), Steven D. (2), Rick P. (2), Bobby G. (3), Pat C. (3), Rita S-A. (4), Susan B. (4), Ruth W. (5), Maria R. (5), Larry S. (5), Debbie G. (5), Linda P. (5), Roger C. (5), Alex G. (5), Linda M. (5), Guotai Z. (6), Linda C. (6), Connie H. (6), Luis F. (7), Ati H. (7), Linda A. (7), Randy V. (8), Steven M. (8), Sammy C. (9), Doug S. (10), Alma V. (10), Sunny P. (10), Renell P. (10), Tim McG. (10), Leslie B. (10), Robert C. (10), Lynn B. (11), Vi L. (11), Linda SH. (11), Mia D. (11), Irene I. (12), Sonia B. (12), Ben L. (13), Shu W. (13), Loreto T. (13), Simon Y. (13), Ann U. (13), Kitty C. (13), Stacey R. (13), Camille W. (14), Shafique N. (15), Dell A. (15), Mando F. (15), Sharon W. (15), Anne T. (16), Rex L. (16), Carol E. (17), Annie V. (17), Sene T. (17), Linda B. (17), Steve K. (17), May Z. (17), Herb N. (17), Chika Y. (18), Jose G. (19), Jennie G. (19), Loreen M. (19), Don K. (20), Warren R. (20), Mark S. (20), Pauline C. (21), Juan M. (22), Thom S. (22), Evelyn B. (23), Phyllis G. (24), Mark T. (24), Amy H. (24), Carmen H. (24), Jack C. (25), Tessie D. (25), Chao L. (25), Pat H. (25), Debbie T. (25), Steve H. (25), Joyce B. (25), Leh-Nien L. (26), Chris K. (26), Rick M-J. (26), Greg K. (26), Marijo N. (26), Michael A. (27), Alan H. (27), Elly S. (27), Ann H. (27), Dick D. (28), Arnold F. (28), Ross H. (28), Joyce L. (28), Jim W. (28), Ron C. (28), Beverly G. (29), Mary C. (29), Kathy L. (29), Timi H. (29), Walter M. (29), Bonnie S. (30), David I. (30), Frank M. (31), Gabriel G. (31), Pam O. (31), Greg W. (31), Michael D. (31), Leslie B-S. (31)

**RIDDLE ANSWERS:** 1) An Egg 2) A Feather 3) ChiCaGo 4) They have 9 Lives

# the Golden Circle



Rick Miller

*Your Trusted Financial Advisor for Life*

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.

## **Telling It Like It Is!**

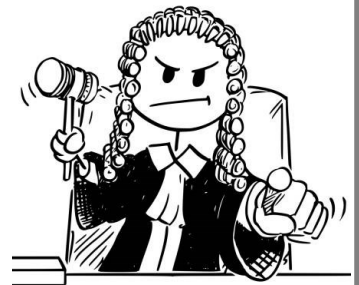
In a small-town courtroom, a prosecuting attorney called an elderly woman to the stand and asked, "Mrs. Jones, do you know me?"

She replied, "Why yes, I do. I've known you since you were a little boy—and to be honest, you've been a big disappointment. You lie, cheat, gossip behind people's backs, and you'll never amount to more than a two-bit paper pusher. Yes, I know you."

Stunned, the prosecutor pointed across the room and asked, "Do you know the defense attorney?"

She said, "Absolutely. I've known him for years. He's lazy, arrogant, drinks too much, and cheated on his wife—with three different women, including yours. I know him very well."

The courtroom went dead silent. The judge, barely able to keep a straight face, leaned over and said, "If either of you asks if she knows me, I'll have you both sent to the electric chair."



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