

the Golden Circle

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The Bamboo Lesson

In a quiet village, a gardener planted a special kind of bamboo. He watered it daily, tended the soil, and waited. Weeks passed, then months and then a whole year, but there was no sign of growth. Neighbors laughed and shook their heads. Still, the gardener cared for it patiently.

Join US
“Happily Ever After”

Dinner Workshop
October 21st & 23rd

Bring A friend
(See Insert)

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For five long years, nothing sprouted above the ground. But during the sixth year, a tiny green shoot appeared, and then, astonishingly, the bamboo grew more than eighty feet in only six weeks.

What had been happening all that time? Beneath the surface, the bamboo was growing an intricate network of roots strong enough to support its future height. Without that foundation, the towering stalks could never have stood tall against the wind. Its quiet preparation was essential, though no one could see it.



We're not so different. Times in our life occur when our efforts seem invisible, and progress feels painfully slow. But often, we're laying down roots that build resilience, skills, and strength for the rapid growth ahead.

This month, as nature shows us how patience brings harvest, remember: Your unseen efforts might be preparing you for a season of incredible growth. Continue tending your dreams.

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

Kielbasa Cabbage Skillet

Ingredients

- 1 ½ large potatoes, cubed
- ⅛ cup butter, divided
- 1 onions, chopped
- ½ pound Polish kielbasa sausage, cut into ½-inch slices
- ½ large head cabbage, coarsely chopped
- 1 (15 ounce) cans diced tomatoes
- ⅛ cup white sugar
- ½ tablespoon paprika



Instructions

1. Place potatoes in a microwave-safe bowl. Microwave at high power until partially tender, about 8 minutes. Set aside.
2. Heat 2 tablespoons butter in a Dutch oven or large cast-iron skillet over medium heat. Add onions and sausage; cook and stir until browned, about 5 minutes. Transfer to a bowl.
3. Heat remaining 2 tablespoons butter in the Dutch oven. Add cabbage; cook and stir until tender, about 5 minutes.
4. Combine tomatoes, sugar, and paprika in a bowl; pour over cabbage and bring to a boil. Reduce heat; add potatoes and sausage mixture. Cover Dutch oven; simmer until potatoes are tender, about 40 minutes.

October Quiz Question

Q: Who directed the film "Schindler's List"?

- A. Steven Spielberg
- B. Martin Scorsese
- C. Michael Jackson
- D. Christopher Nolan

Call in or email your response by **Friday, October 17th, 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

Don't delay – Make your guess today. Good Luck!!

Song of the Witches

Double, double toil and trouble; Fire burn and caldron bubble.

Fillet of a fenny snake, In the caldron boil and bake;

Eye of newt and toe of frog, Wool of bat and tongue of dog,
Adder's fork and blind-worm's sting, Lizard's leg and howlet's wing,
For a charm of powerful trouble, Like a hell-broth boil and bubble.

Double, double toil and trouble; Fire burn and caldron bubble.
Cool it with a baboon's blood, Then the charm is firm and good.

—William Shakespeare

The Naked Truth

Mildred had planned a calm morning of tea and gardening—until she stepped outside in only her bathrobe and the door clicked shut behind her. Locked out. No phone, no key, and no chance she was strolling around the neighborhood dressed like this.

She remembered the back window she always left open for “fresh air.” Hurrying to the yard, she fetched a stool, climbed up, and nearly reached it—when her robe caught on a branch, leaving her awkwardly exposed. “Oh, for heaven’s sake!” she muttered, tugging at the fabric. That’s when Max, the neighbor’s overexcited dog, noticed her. His frantic barking echoed across the street, and before long, Mildred heard the familiar voices of Mrs. Davenport and Mr. Jenkins, the nosiest neighbors in town. Heart racing, she dropped to the ground and crawled behind a bush, staying hidden until they finally wandered away.

Flustered, she tried the garage. The side door opened easily—hope! But the door into the house? Locked tight. Groaning, she was ready to admit defeat when salvation appeared in the form of her granddaughter, Emily. Mildred poked her head out, sheepishly explained the situation, and endured Emily’s laughter as she retrieved the spare key Mildred had forgotten all about.

Once safely inside and dressed, they sat down over tea, both still chuckling at the ordeal. Blushing, Mildred swore she was never stepping outside in her bathrobe again. Emily grinned, “Good idea, Grandma. But you have to admit—it was quite an adventure.” Over tea, both still giggling, Mildred swore, “I’m never going outside again.”

Client of the Month

Congratulations to our Client of the Month:

**Joe & Lori
Gagliardi**

From
Carlsbad, CA

As a Client of the Month
you will receive a **\$50**

AUTUMN TWEETS



Simon Holland ✓
@simoncholland

Why would I spend \$5 on a bag of apples at the store when I can wear warm fall clothes in 88° weather and pay \$86 for our family to pick them ourselves.



Sara Says Stop
@PetrickSara · Follow

I WAS going to take the kids to the pumpkin 🎃 patch today, but it was 80° and the ice cream truck rolled by.

Who am I to argue with fate.



SpacedMom
@copymama

Halloween is the best because it’s the one day my kids go around demanding snacks from everyone else.

The Origins of Halloween Traditions

Halloween is one of the most celebrated holidays of the year, blending ancient customs with modern fun. While today it often brings to mind costumes, candy, and pumpkins, its roots go back over 2,000 years to the Celtic festival of Samhain. Celebrated on October 31, Samhain marked the end of the harvest season and the beginning of winter, a time believed to blur the line between the living and the dead. Over centuries, these customs mixed with Christian traditions such as All Hallows' Eve, eventually evolving into what we now call Halloween.

Jack-o'-Lanterns

No Halloween is complete without the glowing grin of a jack-o'-lantern. This custom began in Ireland and Scotland, where turnips were carved with scary faces to frighten away evil spirits. When Irish immigrants



brought the tradition to America, pumpkins—larger and easier to carve—became the vegetable of choice. Today, carving pumpkins is a beloved family activity, with everything from silly faces to elaborate designs lighting up porches each October.

Haunted Houses and Spooky Fun

Halloween is also about embracing a good scare. Haunted houses, ghost tours, and horror movies give people the thrill of facing their fears in safe, entertaining ways. Communities and amusement parks often go all-out, transforming spaces into chilling experiences filled with eerie sound effects, special effects, and actors in frightening costumes. .”

Harvest Games and Seasonal Traditions

Because of its roots in the harvest season, Halloween is tied to fall traditions like bobbing for apples, hayrides, and bonfires. Apples, once used in fortune-telling games, remain a symbol of the season. Bonfires, a Celtic practice, were believed to keep away evil spirits while providing warmth and light as the nights grew longer.

October Riddles

1. A cowboy rode into town on Friday. He stayed for three nights and rode out on Friday. How is this possible?
2. What has many rings but no fingers.
3. What has four fingers and a thumb, but is not living?
4. What can you put in a bucket to make it weigh less?

Answers on Page 7



Beyond the United States

Although Halloween is most widely celebrated in the U.S., variations of it exist worldwide. In Mexico and parts of Latin America, Día de los Muertos (Day of the Dead) is observed from October 31 to November 2, honoring ancestors with colorful altars, flowers, and food offerings. In Ireland and Scotland, Halloween traditions remain deeply connected to their Celtic origins, with games, fires, and storytelling. Other countries, like Japan and the Philippines, have also adopted Halloween customs, blending them with local practices.

Notable U.S. Moments in October

October 12, 1492 – Columbus Lands in the Americas
Columbus's arrival in the New World, long marked as *Columbus Day* and now often recognized as Indigenous Peoples' Day, reshaped global history and laid the foundation for the future **United States**.

October 14, 1947 – Chuck Yeager Breaks the Sound Barrier
Yeager's supersonic flight in the Bell X-1 was a milestone in aviation and a key step in U.S. aerospace dominance.

October 19, 1781 – British Surrender at Yorktown
The decisive Revolutionary War victory effectively secured American independence.

October 24–29, 1929 – The Stock Market Crash
Beginning with "Black Thursday" (Oct 24) and plunging further on "Black Tuesday" (Oct 29), the crash ignited the **Great Depression**.

October 28, 1886 – Statue of Liberty Dedicated
Gifted by **France**, the **Statue of Liberty** became an enduring U.S. symbol of freedom, democracy, and hope for immigrants.

SEPTEMBER Quiz Winner

Q: How many times per day does the average American open their fridge?

A. 33

**Angel & Lorna
Lampa
From
Diamond Bar, CA**

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



Cartoon Stock - Order #678458



Cartoon Stock - Order #678460

Words - Palabras - Mot - Parola - Kotoba!

Foreign words and phrases commonly used in everyday English

From French

- ♦ Café – coffee shop
- ♦ Faux pas – social mistake
- ♦ Déjà vu – feeling of having experienced something before
- ♦ Rendezvous – meeting or appointment
- ♦ Cliché – overused phrase

From German

- ♦ Kindergarten – preschool (literally "children's garden")
- ♦ Doppelgänger – look-alike or double
- ♦ Wanderlust – love of travel
- ♦ Gesundheit – said after someone sneezes ("health")
- ♦ Über – prefix meaning "super" or "extreme" (e.g., über-cool)

From Japanese

- ♦ Tsunami – huge ocean wave
- ♦ Karaoke – singing with background music
- ♦ Emoji – pictorial icons used in text
- ♦ Tycoon – wealthy, powerful businessperson
- ♦ Haiku – short form of poetry

From Other Languages

- ♦ Safari (Swahili) – journey, expedition
- ♦ Chocolate (Nahuatl / Aztec) – from xocolatl
- ♦ Yoga (Sanskrit) – spiritual/physical discipline
- ♦ Tattoo (Polynesian, Tahitian tatau) – body marking
- ♦ Curry (Tamil kari) – spiced dish

WELCOME NEW CLIENTS

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

"the Golden Circle" Family

Rosemarie Bravo

From La Verne, CA

Introduced by

David & Grace Ibanez

from Covina, CA

Thank You for Your Trust
& Confidence!

शब्द कृत Geiriau
woorden woorden מילים
LOW WORDS
Kata MOTS palabras
woorden PAROLE מילים
kdita-kata



Happy Fall Y'all



OCTOBER – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Erlinda L. (1), Cecilia A. (1), Ambrose C. (1), Dan F. (1), Aida DeL. (2), Cheryl A. (2), Stella L. (2), Joanna R. (2), Eva G. (3), Hildy M. (3), Aurea A. (4), Liana N. (4), Terry D. (4), Nancy H. (4), Darlene R. (4), James T. (5), Doug C. (5), Trisha R. (5), Patricia T-R. (5), Bin R. (6), Irene S. (6), Dan McC. (7), Larry U. (7), Julie S. (7), Bill DeLaT. (7), Randy A. (8), Jeanne A. (8), Betty T. (9), Grace R. (9), Rolando B. (10), Paul C. (10), Monique S. (10), Hilly S. (11), Ynez F. (12), Shakir K. (12), Mark G. (12), Lee G. (12), Mercedes N. (12), Jaime D. (13), Martha H. (13), Tami R. (13), Fernando T. Jr. (13), Eddie H. (13), Josie H. (14), Steve A. (14), Alice M. (15), Larry M. (15), Dan Hyke (15), Wayne A. (15), Shirley A. (16), Diane B. (17), Jo M. (17), Jann O. (17), Penny M. (17), Christina S. (17), Isabella L. (18), Carol B. (18), Alfonso G-V. (18), Lupita G. (18), Laura S. (19), Shirley C. (19), Bassan A. (19), Jeff B. (19), Denise H-P. (19), Angelina D. (19), Larry L. (20), Frank Y. (20), Barbara T. (21), Linda V. (21), Mary Jo J. (21), Eric H. (21), Aili G. (21), Josie J. (21), Roger Q. (22), Austin B. (22), Inwook C. (23), Pong C. (23), Gina E. (23), Tom P. (23), Ken K. (23), Joanne LaM. (23), Janine R. (23), Dan H. (24), Sue H. (24), Annie C. (24), Gordon R. (25), Jimmy C. (25), Gracia P. (25), Rosie F. (26), Nushi N. (26), Tom B. (26), Beryl D. (27), Sisie F. (27), Beverly F. (27), Edward W. (27), John T. (27), Fitri T. (27), Lita L. (28), Manny I. (28), Bea D. (28), Mike D. (28), Kathy N. (28), Debbie W. (28), Diane C. (28), Brooke H. (28), Ed V. (29), Bertha H. (29), Donald R. (29), Jeannette M. (29), James L. (30), Frances F. (30), Alan T. (30), Jaime F. (31), Sharon S. (31), Megan H. (31)

RIDDLE ANSWERS:

1) His horse's name is Friday. 2) A Phone 3) Someone's Heart 4) A Hole

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.

Jesus is watching you

A thief slips into a house late at night, convinced it'll be an easy job. With a flashlight in one hand and a sack in the other, he tiptoes through the living room, pocketing valuables as he goes.

Suddenly, he hears a faint voice:

"Jesus is watching you... Jesus is watching you..."

Heart pounding, he swings the light around, but sees nothing. Then, louder:

"Jesus is watching you... Jesus is watching you..."

Following the sound, he finds a parrot in a cage, a sign above it reading Moses.

The thief exhales in relief and chuckles. "Who's the idiot that names a parrot Moses?"

The parrot tilts its head and replies:

"The same idiot that named the pitbull Jesus."



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An Honest Moment from Me to You

If I'm being honest, I keep misplacing my attention. One moment I'm halfway through something, the next I'm staring into a drawer I didn't mean to open, wondering how long that soy sauce packet has been there. I start folding laundry and end up studying a burned-out light bulb, making a mental note I'll forget by noon.

It's not that I'm scattered, exactly. It's more like I'm caught in the gentle chaos of ordinary life. And maybe that's not such a bad thing.

I used to think the goal was efficiency—crossing things off, moving forward, staying on track. But lately, I think the drawer was the point. Life is made of unfinished tasks and small familiar comforts: a half-read book, a voicemail still waiting, a coffee gone cold. Proof that our attention wandered, that we were present somewhere, even if we didn't plan it that way.

Maybe the lesson is simple: you don't have to be perfectly focused to be present. You don't have to be productive to be purposeful. Noticing the detour can be its own kind of awareness. Some things can stay unfinished, and that's okay.

If your days feel jumbled, I hope you know it doesn't mean you're behind. It just means you're alive, with your eyes open. And really, that's more than enough.

Until next time,



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 who 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!



20 E. Foothill Blvd. Suite 100
Arcadia, CA 91006
(626) 294-0414
www.csiwealth.org

“Happily Ever After”

Dinner Workshop

I will be giving a Retirement planning dinner workshop and as a client I’m extending a special invitation to you and your friends.

We will be severing up: Lots of Fun, Delicious Food, and Valuable Financial Retirement Planning Tips.

I’ll cover the following:

- Strategies for developing a Retirement Plan to **Fit YOU!**
- Ways to **minimize taxes** in retirement
- Options to securing Guaranteed Retirement Income
- How to take many of the retirement risks off the table
- One of the biggest risks retirees face but often never plan for
- What you need to know about 401Ks, IRAs and **Roth IRAs**

Your only requirement to attend is to bring a guest(s).

Spouses encouraged to attend! (But they don’t count as a guest!)

I hope you’ll join us.



Rick Miller

Your Trusted Financial Adviser for Life

“Happily Ever After”

Dinner Workshop

Dates: Tuesday October 21st

or

: Thursday October 23rd

Time 6:00 pm - **Please arrive at 5:45 pm.**

Location: **Coco Palm Restaurant**

1600 Fairplex Dr.
Pomona, CA 91768

To R.S.V.P Call (855) 998-3888 (24/7)

Press #2 at anytime

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