

the Golden Circle

News To Help You Save Time And Money

April 2022

The Professor

A professor was taking a boat across a wide river. The boatman, humming a happy tune as he rowed, was clearly no scholar, so the professor decided to test him.

"My man, can you read?" he asked. "Nope." The boatman shook his head. "Never had time to learn."

"Is that so? Then you've lost one quarter of your life. Can you write?"

The boatman said, "No, sir. Too busy making a living."

"Then you've lost another quarter of your life. Can you do arithmetic?"

"No. Never saw much use for it on the river."

Pity, now you've lost another year of your life."

A silence fell between the two men for several moments until the boatman said, "Sir, may I ask you a question?"
"Certainly, my man."

Can you swim?"

The professor smirked, and chuckled. "No friend. In my learned profession, there was never any need for that."

"Well, that's too bad because this boat's leaking and we're going to sink."



Rick Miller

Your Trusted Financial Adviser for Life

"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome."
— Anne Bradstreet

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

Do you have a friend struggling with a **Significant Financial Issue?**

Check out my Insert

"59 Minute Clarity Experience"

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EASY CUCUMBER SALAD

Cucumber Salad (thestayathomechef.com)

INGREDIENTS

- 2 English cucumbers thinly sliced
- 1 teaspoon salt
- 1 red onion thinly sliced
- 1 cup distilled white vinegar
- 1/2 cup water
- 1/2 cup granulated sugar
- 2 tablespoons fresh dill minced



INSTRUCTIONS

1. Season cucumbers with salt in a large bowl and let sweat 1 hour. Drain liquids and toss cucumbers with onion slices.
2. In a small saucepan over high heat, pour in white vinegar and water and stir in sugar until dissolved and liquid turns clear, 3 to 5 minutes.
3. Pour over cucumbers and onions. Stir in dill. Cover with plastic wrap and refrigerate 1 hour. Serve cold or at room temperature.

April Quiz Question

Q: How many chocolate Easter bunnies are made for Easter?

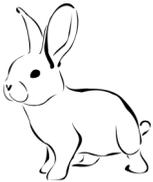
- A. 1 million
- B. 53 million
- C. 90 Million
- D. 37 Million

Call in or email your response by **Friday, April 15th**, 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

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

Easter Knowledge



1. Easter is the celebration of the resurrection of Jesus Christ in the Christian religion.
2. The first story of a rabbit (later named the "*Easter Bunny*") hiding eggs in a garden was published in 1680.
3. The **white lily** is the official flower of Easter. As they represent grace and purity, many churches and homes have chosen to decorate with the white lily for the holiday.

In fact, they're commonly known best as "*Easter lilies*."

4. Americans spend **\$1.9 billion on Easter candy**. That's the second biggest candy holiday after Halloween.
5. Easter is the oldest, and most important, Christian holiday. You might assume it's Christmas, but it's actually Easter.
6. 76% of Americans think the ears of a chocolate bunny should be the first to be eaten!
7. The traditional act of painting eggs is called **Pysanka**.
8. Americans buy more than **700 million marshmallow peeps** during the Easter holiday, which makes Peeps the most popular non-chocolate Easter candy.
9. The Easter egg is said to symbolize and represent *joy, celebration, and new life*.
10. The first Easter baskets looked like bird's nests.



This Day in April

- **April 1, 1865** - American Civil War: Battle of Five Forks – In Siege of Petersburg, Confederate General **Robert E. Lee** begins his final offensive.
- **April 7, 1805** - **Lewis and Clark Expedition**: The Corps of Discovery breaks camp among the Mandan tribe and resumes its journey West along the Missouri River.
- **April 13, 1796** - The first elephant ever seen in the United States arrives from India.
- **April 21, 1932** - Baseball: **Rollie Fingers** of the Milwaukee Brewers becomes the first pitcher to record 300 saves.
- **April 25, 1862** - American Civil War: Forces under Union Admiral **David Farragut** demand the surrender of the Confederate city of New Orleans, Louisiana.
- **April 30, 1974** - Watergate Scandal: President **Richard Nixon** announces the release of edited transcripts of White House tape recordings related to the scandal.

March Quiz

Question Winner

Q: In 1768, Captain James Cook set out to explore which ocean?

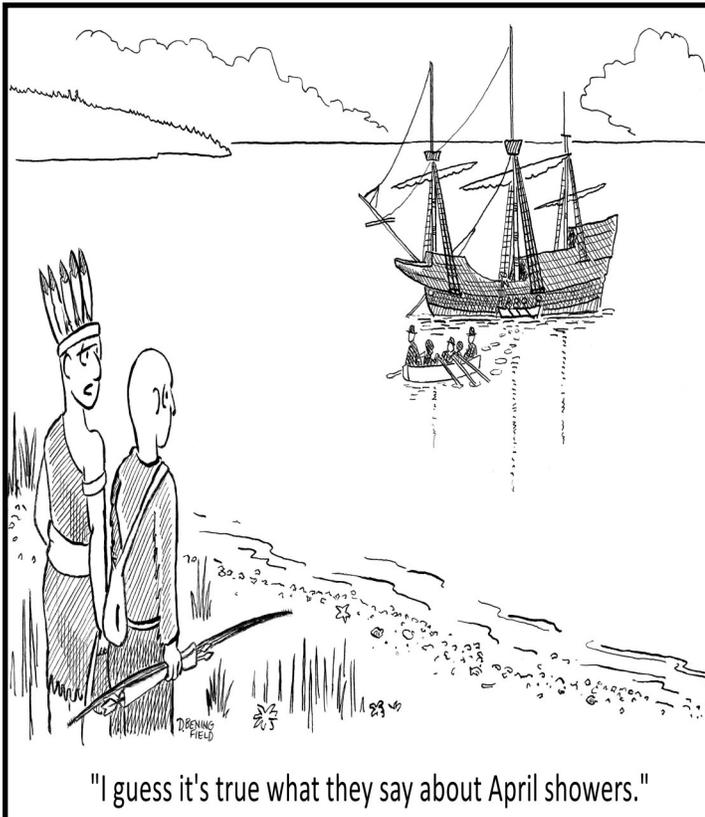
A: *Pacific Ocean*

Carol & Bill L.B.

From
West Covina, CA

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

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



Caffeine Please!

A cup of coffee or tea helps many people wake up in the morning, but they may also have health benefits later in life, according to recent research reported in *Scientific American*.



One project by the *National Institutes of Health* studied the relationship between different kinds of beverages and depression, and found that coffee consumption was associated with slightly lower rates of self-reported depression.

A Chinese study found that adults who drink tea on a regular basis had a smaller risk of depression.

Other research suggests that caffeine may play a role in preventing cognitive decline, but the evidence remains inconclusive. *

Laughter is the Best Medicine

I am in one of those moods
where I just want to
throw a book at
someones face
and be like:



" I FACEBOOKED
YOU."

You know that
tingly little feeling
you get when you
like someone?
That is your
common sense
leaving your body.

My dream
job would be
the Karma
delivery
service.

~ Bill Murray

Whoever said
"Out of sight,
out of mind"
never had a
spider disappear
in their bedroom.

WELCOME NEW CLIENTS

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

"the Golden Circle Family"
this past month.

Michael & Sabina A.

From Chino, CA
Introduced by **JuJu D.**

Michael Aguirre

San Dimas, CA
Introduced by **Michael & Patty D.**

Gracia P.

From Baldwin Park, CA
Introduced by **Rosalinda M.**

Thank You for Your Trust
& Confidence!

In the not too
distant future,
YouTube, Twitter
& Facebook will
merge to form
one giant, idiotic,
supertime wasting
website called
"YouTwitFace:



Are You Listening?

Back when the telegraph was the fastest method of long-distance communication, a young man applied for a job as a Morse Code operator.

Answering an ad in the newspaper, he went to the office address that was listed.

When he arrived, he entered a large, busy office filled with noise and clatter, including the sound of the telegraph in the background.

A sign on the receptionist's counter instructed job applicants to fill out a form and wait until they were summoned to enter the inner office.

The young man filled out his form and sat down with the seven other applicants in the waiting area.

After a few minutes, the young man stood up, crossed the room to the door of the inner office, and walked right in.

Naturally the other applicants perked up, wondering what was going on. They muttered among themselves that they hadn't heard any summons yet.

They assumed that the young man who went into the office made a mistake and would be disqualified.

Within a few minutes, however, the employer escorted the young man out of the office and said to the other applicants:

"Gentlemen, thank you very much for coming, but the job has just been filled." The other applicants began grumbling to each other, and one spoke up saying:

"Wait a minute, I don't understand. He was the last to come in, and we never even got a chance to be interviewed. Yet he got the job. That's not fair!"

The employer said: "I'm sorry, but the last several minutes while you've been sitting here, the telegraph has been ticking out the following message in Morse Code: 'If you understand this message, then come right in. The job is yours.'"

"None of you heard it or understood it. This young man did. The job is his."

April Riddles

1. *What has to be broken before you use it?*
2. *What has a bottom at the top ?*
3. *I am an odd number. Take away a letter and I become even. What number am I ?*
4. *Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. What does he weigh?*

Answers on Page 7



Who Invented Morse Code? Samuel F.B. Morse, in full **Samuel Finley Breese Morse**, (born April 27, 1791, Charlestown, Massachusetts, U.S.—died April 2, 1872, New York, New York), American painter and inventor who developed an electric telegraph (1832–35). In 1838 he and his friend **Alfred Vail** developed the Morse Code.

Plant a Living Garden

Plant Three Rows of Peas:

Peace of Mind

Peace of Heart

Peace of Soul



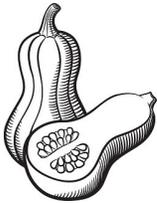
Plant Four Rows of Squash:

Squash Gossip

Squash Indifference

Squash Grumbling

Squash Selfishness



Plant Four Rows of Lettuce:

Lettuce Be Faithful

Lettuce Be Kind

Lettuce Be Patient

Lettuce REALLY Love One Another



No Garden Without Turnips:

Turnip for Meetings

Turnip for Service

Turnip to Help One Another



Complete Your Garden with Thyme:

Thyme for each Other

Thyme for Family

Thyme for Friends



Water Freely with Patience and Cultivate with Love.

There is much Fruit in Your Garden, as you Reap What You Sow.

Client of the Month

Congratulations to our
Client of the Month:

Michael & Patty D.

From
La Verne, CA

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

Congratulations!

We love introductions!



Happy Easter

APRIL – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Gloria E. (1), Robert N. (1), Anthony R. (1), Betty H. (2),
Recardo T. (2), Noemi R. (2), Scott S. (2), Yuriko K. (3),
Gloria E. (3), Bob H. (3), Rhonda R. (3), Edward C. (4),
Malini J. (4), Hector G. (4), Gladys H. (4), Don C. (4), Arcadio Y. (4),
Anukoon M. (4), Travis N. (4), Barbara O-H. (4), Pat. D. (4), Linda S. (4),
Nita G. (5), Pat S. (5), Salli M. (5), Christina L. (5), Steve B. (5), Kerri I. (5), Leona E. (6),
Omar D. (6), Karen T. (6), Becky D. (6), Wong S. (6), Irene C. (6), Brian L. (6), Ioannis A.
(6), Larry H. (7), Earleen J. (7), Raymond Y. (7) Stacy M. (7), Katherine D. (8), Dolores F.
(8), Darrell T. (8), Diana D. (8), Judy H. (9), Roy M. (9), Joe M. (9), Wong C. (9), Karen E.
(9), Jairo M. (9), Jaime T. (9), Rick C. (9), Acelia B. (10), Ken B. (10), Anh J. (10), Bernie
F. (10), Kelli F. (10), Fong-Mei L. (10), Rico D. (10), Leticia S. (10), Maria T. (10), Stella
B. (10), Aaron L. (10), David B. (11), David C. (11), Mia L. (11), Ted S. (11), Pilar M. (11),
Evelyn H. (12), Flo W. (12), Bill N. (12), Doug C. (12), Elizabeth W. (12), Tom F. (12),
Noni A. (12), Greg C. (12), Bertile T. (13), Loretta T. (13), Lyle K. (14), Jim S. (14), Gary
C. (14), Debra P. (14), Karen G. (14), Lewendra G. (14), Elizabeth T. (15), Homer B. (15),
Clifford F. (15), Chatur P. (15), Kenji M. (16), Lulu Y. (16), Terri Z. (16), Ernesto L. (16),
Joanne D. (14), Glen B. (16), Marc C. (16), Sunanda C. (15), Wanda A. (17), John D.
(17), Reuven D. (17), Joy G. (17), Mary W. (17), Sai L (18), Rose Mary McG. (18), Pablo
H. (18), Denis S. (18), Bill O. (19), Patricia E. (19), Carole Q. (19), Sonia M. (19), Mark L.
(19), Arlette W. (19), Peter M. (19), Robert A. (20), Victor N. (20), Michael S. (20), Thelma
C. (20), William L. (20), Beth C. (20), Judy O'K. (21), Beth R. (21), Hamid F. (21), Therse
Z. (21), Andrew L. (21), Alfredo N. (22), Dom C. (22), Stephen M. (23), Ronda Z. (23),
Paul G. (23), Mari B. (23), Dick S. (24), Virginia L. (24), Bonnie L. (24), Arnie M. (24),
Frank C. (24), Maria P. (24), Roy H. (24), Janine A. (24), Anita B. (24), Kathleen T. (24),
Zheng L. (24), Fred M. (25), Donna O. (25), Nell A. (25), Debra C. (25), John S. (25),
Connie W. (25), Mary C. (26), Clarissa K. (26), Mary C. (26), Eric U. (26), Vincent M. (27),
Mary H. (27), James R. (27), Lisa S. (27), Amy B. (27), Bernie P. (28), Kanak P. (28),
Mary K-M. (28), Shams D. (28), Betty E. (28), Martha M. (29), Ruth W. (29), Ed S. (29),
Jerri S. (29), Jorge E. (29), Maria G. (29), Dough D. (29), Ann K. (29), Enrique O. (29),
Ken. McA. (30), Cathy D. (30), Tino L. (30)

RIDDLE ANSWERS: (1) A Egg (2) Legs (3) Seven (4) Meat

the Golden Circle



Rick Miller

Your Trusted Financial Advisor for Life

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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.

Sherlock Holmes and Dr. Watson go on a camping trip. After a good dinner and a bottle of wine, they retire for the night, and go to sleep. Some hours later, Holmes wakes up and nudges his faithful friend.

"Watson, look up at the sky and tell me what you see." "I see millions and millions of stars, Holmes" replies Watson.

"And what do you deduce from that?" Watson ponders for a minute.

"Well, astronomically, it tells me that there are millions of galaxies and potentially billions of planets. Astrologically, I observe that Saturn is in Leo.

Horologically, I deduce that the time is approximately a quarter past three. Meteorologically, I suspect that we will have a beautiful day tomorrow.

Theologically, I can see that God is all powerful, and that we are a small and insignificant part of the universe.

What does it tell you, Holmes?" Holmes is silent for a moment. "Watson, you idiot!" he says. "Someone has stolen our tent!"



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Rebirth

This month I want to offer you one simple word - rebirth. Spring classically hails the freshness and whispers of sunshine, which is a familiar and welcomed feeling. Did you notice that I said rebirth, and not just birth? Well, that's because we have been here before, and we will be here again.

The year is cyclical, and it's our honor to cherish these bright moments and acknowledge what it took to get here. Maybe your winter was dark and internal for reasons other than just the weather. Perhaps it was a time to reflect, and what surfaced wasn't all rainbows and butterflies.

Whatever the cooler, moodier months brought up for you, I want to congratulate you for making it. It might seem like you just barely made it, but do know... you're stronger now than you were then?

So now, as the warm sun defrosts your bones, may you bathe in gratitude. Take a few moments, days, or weeks just to be.

With Gratitude,



Rick Miller

Your Trusted Financial Advisor for Life!



P.S. Do you have a friend, neighbor, or co-worker with questions about retirement planning?

My team and I are happy to meet with them for a complimentary retirement planning check-up.

Call today (626) 294-0414, to discuss how to introduce us.



A Significant Financial Issue?

Do you have a friend or family member struggling with a significant financial issue?

If you said yes, then I have some great news for you to share with them!

I have just started offering a unique service that focuses specifically on helping individuals clarify everything important around a significant financial issue they are facing.

An issue that's either an opportunity, where the stakes are high, or a financial issue that keeps them up at night worrying?

It could be a substantial financial *windfall*, like an inheritance or the sale of real estate.

Or maybe, a substantial financial *hassle*, like a divorce or figuring out fraudulent charges on a credit card.

Perhaps it's a substantial financial *tangle*, like a lawsuit or maybe it's a couple that disagree on financial issues.

Wouldn't it be great if your friend could get the answers, they need to take that next step with clarity and confidence?

Imagine your friend came to my office unsure about the 'next step' should be and 59 minutes later walk out of my office, with a breakthrough of clarity around the big picture which then makes the next few steps obvious and clear.

Let me introduce, **"The 59-Minute Clarity Experience"**. My new service you'll love.

Over the last several months I've been working with **Mark Little** and **Rick Barrera** (two renowned financial services experts) on this incredible financial consulting program.

I'm sort of like a financial therapist. Nice people walk into my office with a significant financial issue causing them to be unsure, worried, confused and 59 minutes later I help them establish clarity about the direction they want to take, regardless of whether their financial issue is perceived as a positive or negative one.

Based on Mark Little's research I'm the only advisor offering this incredible service south of the bay area in All of California. **The only ONE!**

If you have a family member, co-worker or close friend who could benefit from this awesome experience either give them this paper or call me today so we can discuss how to introduce them to me **CSI Tel 626) 294-0414**.

Best Wishes,



Rick Miller