

the Golden Circle

News To Help You Save Time And Money

February 2024

Cupid of Roselake

Clarence, well-known in the picturesque town of Roselake for his exceptional matchmaking skills, was affectionately called "Cupid" by the locals. However, the townspeople were unaware of a significant detail: Clarence secretly held a profound love for Eliza, the town's florist. Eliza was known for her delicate touch in creating beautiful arrangements at her store, Bloom's Haven.

As Valentine's Day neared, Clarence noticed a shift in the town's mood. The air, usually abuzz with excitement, felt tinged with a sense of longing. People seemed to crave genuine connections, not just grand romantic gestures.

On the night before the holiday, Clarence was sitting by the river, deep in thought, under the stars. He had an epiphany: True love isn't about grand gestures; instead, it's about the genuine moments and sincere emotions shared between people. Taking this to heart, he told everyone in town to do small, kind things for one another on Valentine's Day. The townspeople liked this idea and shared nice notes and stories, which made everyone feel more connected and a part of a real community.

As the day ended, Clarence, with newfound courage and a single, beautifully imperfect rose in hand, approached Eliza. Standing in the midst of her floral creations, he presented the rose as a symbol of his true, unadorned feelings.

In that moment, as Eliza's smile brightened the dusky shop, Clarence realized his true role as Cupid was to inspire authentic love, starting with his own. The day ended not with the conclusion of a successful match, but with the beginning of a love story rooted in the genuine connection he had always championed.

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

CD Rates Falling How Does an 8% 1st Yr. Rate Sound?

(See Insert)

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Valentine's Day Fudge

Ingredients

- 3 3/4 White Chocolate Chips
- 14 ounce can Sweet Condensed Milk
- 1 teaspoon Vanilla Extract
- 1/2 cup Sprinkles



Instructions

1. Line a 9×9 square pan with parchment paper that covers the sides of the pan.
2. Place the white chocolate chips and sweetened condensed milk in a large bowl and microwave for one minute. Stir well to combine and allow the heat to melt the chocolate chips. If needed, microwave for another 30 seconds or so, until the chocolate is completely smooth.
3. Stir in the vanilla extract and 1/4 cup of sprinkles, then quickly transfer the mixture to the lined pan and spread evenly.
4. Top the fudge with the remaining sprinkles and press them down into the top of the fudge.
5. Refrigerate the fudge until it's completely cool and firm.
6. Cut the fudge into squares and store in an air tight container. Fudge can be stored at either room temperature or in the fridge.

February Quiz Question

Q: The phrase: "I think, therefore I am" was coined by which philosopher?

- A. Socrates
- B. Plato
- C. Aristotle
- D. Descartes

Call in or email your response by **Friday, February 16, 2024**, and if you have the correct answer, you will be **entered into a drawing** for a \$50.00 gift card to your favorite restaurant!

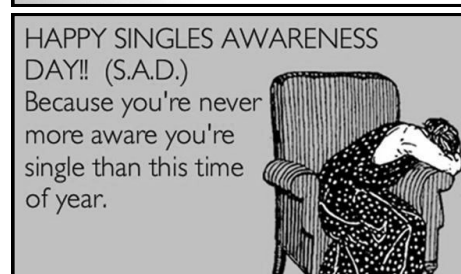
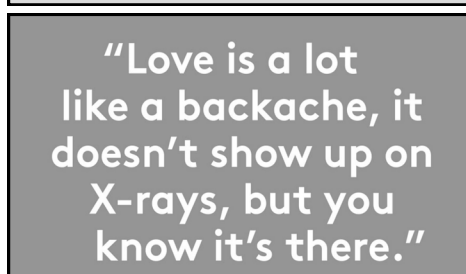
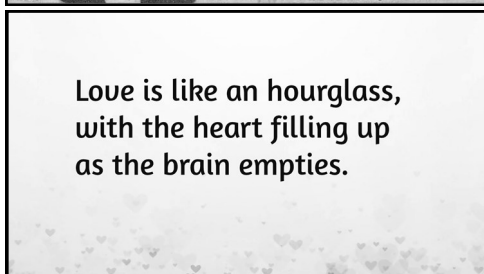
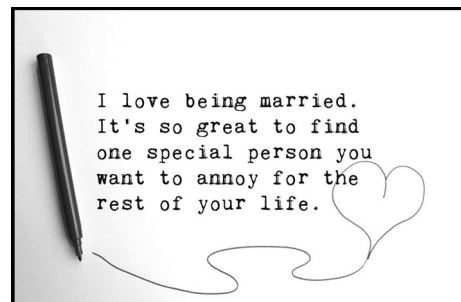
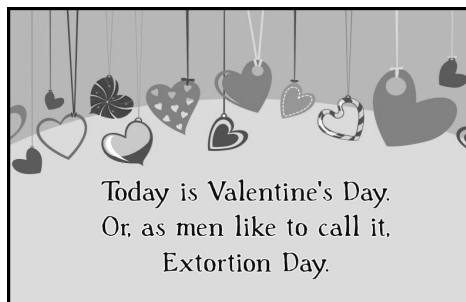
Call: (855) 998-3888

or

Email: info@csiwealth.org

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

Humorous Love Quotes



Father and Son

A son took his old father to a restaurant for an evening dinner. Father being very old and weak, while eating, dropped food on his shirt and trousers. Others diners watched him in disgust while his son was calm.



After he finished eating, his son who was not at all embarrassed, quietly took him to the wash room, wiped the food particles, removed the stains, combed his hair and fitted his spectacles firmly.

When they came out, the entire restaurant was watching them in dead silence, not able to grasp how someone could embarrass themselves publicly like that.

The son settled the bill and started walking out with his father.

At that time, an old man amongst the diners called out to the son and asked him, “Don’t you think you have left something behind?”

The son replied, “No sir, I haven’t.”

The old man retorted, “Yes, you have! You left a lesson for every son and hope for every father. Thank you.”

Client of the Month

Congratulations to our Client of the Month:

**Moises
Lemus**

From
Jurupa Valley, CA

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

Congratulations!

By the Numbers—Fun Facts

A hundred doesn't actually mean 100. - The word “hundred” is derived from the Old Norse word *hundrað*, which actually means 120, not 100.



IV ***Only one number is spelled with the same amount of letters as its value.*** - The number 4 has four letters, too. It's the only number that has this trait. Mind-blowing.

People view odd numbers as male and even numbers as female.
According to a study, people often interpreted baby pictures as male or female depending on numbers placed next to it.



9 ***If you multiply a single-digit number by 9 and add all the digits of the product, the sum will always be 9.*** For example: $2 \times 9 = 18 > 1 + 8 = 9$ or $6 \times 9 = 54, 5 + 4 = 9$.

A room full of 70 people would most probably have two people who share a birthday. - There's a 99.9% chance that two people share a birthday.



"February Birthdays"

- **February 1, 1878 - Hattie Caraway** the first woman elected to the U.S. Senate, was born in Bakersville, Tennessee. Her husband became the *U.S. Senator* from Arkansas. Following his death in 1931, she filled the remainder of his term, then was elected herself, serving a total of 14 years.
- **February 6, 1911 - Ronald Reagan**, the 40th U.S. President, was born in Tampico, Illinois. Reagan spent 30 years as an entertainer in radio, film, and television before becoming governor of California in 1966. Elected to the White House in 1980, he survived an assassination attempt and became the most popular president since Franklin Roosevelt.
- **February 15, 1820 - Susan B. Anthony** was born in Adams, Massachusetts. A pioneer in women's rights, she worked tirelessly for woman's suffrage (right to vote) and in 1872 was arrested after voting (illegally) in the presidential election. She was commemorated in 1979 with the Susan B. Anthony dollar coin, thus became the first American woman to have her image on a U.S. coin.
- **February 23, 1904 - Historian William L. Shirer** was born in Chicago, Illinois. As a news reporter stationed in Europe, he witnessed the rise of **Adolf Hitler** and reported on the surrender of France. Following the war he wrote the first major history of Nazi Germany, *The Rise and Fall of the Third Reich*.

January Quiz Winner

Q: A la Crecy is a French dish made of what ?

A. Carrots

Henry & Diana Hui
From
Arcadia, CA

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



The Perfect Woman

A man is dining in a fancy restaurant and there is a gorgeous redhead sitting at the next table. He has been checking her out since he sat down, but lacks the nerve to talk with her.



Suddenly she sneezes, and her glass eye comes flying out of its socket towards the man

He reflexively reaches out, grabs it out of the air, and hands it back.

"Oh my, I am so sorry," the woman says as she pops her eye back in place. "Let me buy your dinner to make it up to you," she says.

They enjoy a wonderful dinner together, and afterwards they go to the theater followed by drinks. They talk, they laugh, she shares her deepest dreams and he shares his. She listens.

After paying for everything, she asks him if he would like to come to her place for a nightcap and they chat until breakfast.

They have a wonderful, wonderful time.

That morning, she cooks a gourmet meal with all the trimmings. The guy is amazed! Everything has been SO incredible!

"You know, he said, you are the perfect woman. Are you this nice to every guy you meet?"

"No," she replies ... "You just happened to catch my eye!"



February Riddles

1. What is always in front of you but can't be seen?
2. What can you keep after giving it to someone?
3. I shave everyday, but my beard stays the same. What am I?
4. What invention let's you look right through a wall?

Answers on Page 6

George Burns Quote



Fall in love with what you are going to do for a living. To be able to get out of bed and do what you love for the rest of the day is beyond words. I'd rather fail in something I love, than be successful in something I hate.

January 20 1896 - March 9, 1996

FEBRUARY– HAPPY BIRTHDAY

CLIENTS & FRIENDS



Catherine F. (1), John G. (1), Marvin M (2), John D. (2), Donna W. (2), Yuan L. (2), Teresa R. (2), Judy M. (2), Beverly G. (3), May H. (3), Grace Z. (3), Rebecca N. (4), Iqbal Q. (4), Sue V. (4), Robert (H. (4), Raffi T. (4), Terry V. (4), Drew C. (4), Debbie E. (4), Steven B. (4), Kevin S. (4), Dale T. (5), Bill B. (5), Ken K. (5), David S. (5), Bill L. (5), Nancy S. (6), Barbara C. (6), Hema H. (6), Phyllis S. (6), Matt L. (6), Bob G. (7), Noriel D.L. (8), Paul C. (8), Foon T. (9), Ruben R. (9), Pam N. (10), Ngee k. (11), David R. (11), Vera A. (12), Loyal I. (12), Luis C. (12), Sydney H. (12), Soraya F. (12), Maria O. (12), Marie Ann J. (12), Gary W. (12), Raugauath H. (12), Tony A. (13), Lori L. (13), Jackie H. (14), Teresa A. (14), Charles G. (14), Joe T. (14), Lisbeth P. (14), Greg W. (15), Lynn O. (16), Aaron F. (16), Lata K. (16), Rafi M. (16), Bertha M. (17), Dayle T. (17), Maria M. (17), Patty D. (17), Jesus G. (17), George D. (18), Marilou L. (18), Pacinao D. (18), Fili A. (18), Steven T. (19), Debbie F. (19), Dorsey M. (20), Eva G. (21), Rose C. (21), Carol L.B. (21), George L. (22), Barbara V. (22), Allen Z. (22), Scott W. (22), David T. (22), Sharla B. (23), Jerry H. (23), Eileen O. (24), Raquel B. (24), Joaquin N. (24), Carla V. (26), Grace E. (26), Bryan A. (26), Letitia C. (27), Verna S. (28), Ron M. (28), Yvonne R. (28), Ruth C. (28), Mindy F. (28), Lillian C. (28), Adolfo S. (29)

RIDDLE ANSWERS: 1) The Future 2) Your Word 3) A Barber 4) A Window

Thank you for your trust and confidence

Do you have a friend approaching retirement who has questions?

We are happy to meet with them for a complimentary
Retirement planning review.

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



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the Golden Circle



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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.

The Prescription

A lady walked into a drugstore and told the pharmacist she needed some cyanide right away. The pharmacist naturally was concerned by such a request and asked, "Why in the world do you need cyanide?"

The lady then explained that she needed it to poison her husband. The pharmacist's eyes got big and he said, "I can't give you cyanide to kill your husband! That's against the law! I'll lose my license. They'll throw both of us in jail and all kinds of bad things will happen! Absolutely not! You cannot have any cyanide!"

The lady reached into her purse and pulled out a picture of her husband in bed with the pharmacist's wife.

The pharmacist looked at the picture and replied, "Well, now. You didn't tell me you had a prescription."



C.D. Rates are FALLING FAST

How does a 8% First Year Rate Sound?

Since my last issue of the Golden Circle, bank Certificate of Deposits (CDs) interest rates have been falling fast. The Feds have been lowering 10-year treasury rates which has caused CD rates to plummet.

If you have money you want to keep safe and earn high interest keep reading.

The Good News is it's not too late to still Lock-in much higher rates using the Multi-Year Guaranteed Annuities (MYGA). Look back at my last 5 newsletter inserts for an overview.

But let me share with you another **Safe Strategy** that many savvy people employ for their IRA, 401k, 403b, and Roth IRA money. And yes, you can just use 'after-tax' money in your name, too.

Once you understand how this guaranteed account works, you'll probably want to dump all the money in your Bond, Stable Value, and Money Market funds in your Retirement Account.

Why?

Because there is no market risk, no interest rate risk, no commission, or load with this guaranteed annuity.

Plus, you Lock-in the interest gains and never lose profits like you can when you invest in bond and stock mutual funds. Up-side potential and No Down-side risk.

Today's Fixed Indexed Annuities (FIAs) are almost too good to be true.

Right now, there are some companies paying a **5-8% Guaranteed 1st-year Rate** with the opportunity each year to switch between the Fixed Guaranteed Rate and various Stock Market Indexed formulas with VERY HIGH CAP Rates (I'm seeing Caps as high as 10%).

You almost don't need to know anything about money to figure out that this is an incredible offer.

If you have \$ 50,000 to \$ 1,000,000 to work with and you want: Protection, Safety, and High Interest – Then pick up your phone and call my office to schedule a 15 minute Zoom or in-office meeting. Any CSI Team member can schedule this for you at **(626) 294-0414**

Please let me share with you why Laura and I have so much in Fixed Indexed Accounts for our retirement future and why we put almost all of our annual savings into FIULs.

Best wishes,
Rick Miller

Richard Anthony Miller offers life insurance and annuity products to help retirees reach their lifetime financial goals. CA Insurance License # 0665327
Golden Circle Newsletter Insert for February 2024



Between Seasons: A Time for Reflection and Renewal

As the chill of winter gradually gives way to the subtle warmth of an approaching spring, I find myself reflecting on the seasons of our lives and the importance of embracing each moment. This season, often overshadowed by the excitement of holidays and the anticipation of warmer days, holds its own quiet beauty.

In the stillness of these shorter days and longer nights, there's a unique opportunity for introspection and growth. It's a time to cozy up with our thoughts, to plan and dream, and to nurture the seeds of ideas that will flourish in the seasons to come.

I encourage you to take this time to reflect on your journey, to appreciate how far you've come, and to set intentions for the days ahead. Like the dormant trees and the quiet earth, we too are preparing for a new burst of life and activity.

As we navigate through this season, let's remind ourselves of the importance of patience, rest, and self-care. Let's embrace the quiet, the stillness, and the beauty of now, knowing that each season brings its own gifts.

Wishing you a peaceful and reflective season.



Rick Miller

Your Trusted Financial Advisor for Life!

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

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

They'll be happy you did!

