

the Golden Circle

News To Help You Save Time And Money

August 2022

Old Ways Aren't Always The Best Ways

Our old ways of operating and the patterns we've developed can often obscure new and better ways. For **Tricia Goyer**, that lesson came from her 20-something son, **Nathan**.

When he announced plans to write a book, Goyer encouraged her son and promised to edit it once the manuscript was completed. As an author, Goyer had written over 500 magazine articles and published 50 books, so she knew her insights would be beneficial.

Can you say
"Abracadabra"

Enjoy this month's
59-Minute Clarity Experience
Story
See Insert

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As Goyer edited Nathan's rough draft, she realized her son had a talent for writing and decided they should hire a professional editor to review the text. The editor also liked Nathan's work and encouraged him to publish it.

That's when Goyer sat her son down and told him that publishing would be hard. There was much to consider. There would be rejection letters, and he'd have to find a good agent. She tried to set his expectations realistically for the long publishing process ahead.

Nathan told her he'd need time to think and then excused himself. He returned later and announced that he had self-published his work as an eBook. The very next day his novel *Bask* was for sale on Amazon.

Goyer couldn't imagine acting so quickly to get a book published. With her own books, she said she would first share copies with as many as 20 friends and consider their feedback. Next she might attend a workshop or conference to solicit even more feedback and advice before deciding which publishing route to take.



Nathan's mom realized that the publishing world was changing, and that "sometimes we just need to roll up our sleeves and do what we've been afraid to try."

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

Chicken Salad Lettuce Wraps

<https://www.cookingclassy.com/blta-chicken-salad-lettuce-wraps/>

INGREDIENTS

- 1/2 cup plain fat free Greek yogurt
- 1/4 cup mayonnaise (I used full fat for richer flavor)
- 2 tsp fresh lemon juice
- 2 tbsp thinly sliced green onions
- 1 Tbsp minced parsley
- Salt and freshly ground black pepper
- 3 cups diced cooked and chilled chicken breast
- 6 slices bacon , cooked and chopped
- 1 1/2 cups grape tomatoes, halved
- 1/2 cup diced celery
- 1 medium avocado (fairly firm but ripe), diced
- Romaine lettuce leaves , for serving

STEPS

1. In a medium mixing bowl stir together Greek yogurt, mayonnaise, lemon juice, green onions, parsley while seasoning with salt and pepper to taste.

2. Add chicken, bacon, tomatoes and celery to a large mixing bowl (if you want some of the ingredients to show through set some aside to sprinkle over the top of the salad before serving). Add in the dressing mixture and toss to coat. Gently toss in avocado. Serve over lettuce leaves (or in bread slices)



August Quiz Question

Q: During August, corn and what other vegetable are bought in more quantity than during any other month ?

- A. Cucumbers
- B. Squash
- C. Tomatoes
- D. Lettuce

Call in or email your response by Friday, August 12th, 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!!

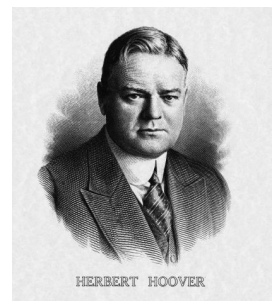
He's Leadership Material

A college student sought part-time employment to support himself during the school year. On a Friday, he was offered a stenographer position. He accepted and explained to his new employer he'd be able to start the following Wednesday. The employer agreed, and the young man arrived ready to work on the appointed day.

"I like your promptness and enthusiasm," said the employer when the student arrived that morning. "But I do have one question. Why couldn't you start until today?"

"Well, sir," replied the young man, "I had to find a typewriter and figure out how to use it." The man was Herbert Hoover, future president of the United States, who later remarked:

"No difficult or simple job ever gets done until someone decides right now to do what it takes to get the job done. Unfortunately, too many people stand by ready to carry the stool when there is a piano to be moved." ~ Herbert Hoover



This Day in August

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

- **August 7, 1964** - Following an attack on two U.S. destroyers in the Gulf of Tonkin off North Vietnam, the U.S. Congress approved the Gulf of Tonkin Resolution, granting President **Lyndon B. Johnson** authority "to take all necessary measures to repel any armed attack against the forces of the United States and to prevent further aggression."
- **August 12, 1874** - **Herbert Hoover** (1874-1964) the 31st U.S. President was born in West Branch, Iowa. He was the first President born west of the Mississippi.
- **August 14, 1935** - President **Roosevelt** signed the Social Security Act establishing the system which guarantees pensions to those who retire at age 65. The Social Security system also aids states in providing financial aid to dependent children, the blind and others, as well as administering a system of unemployment insurance.
- **August 21, 1959** - President **Dwight D. Eisenhower** signed a proclamation admitting Hawaii to the Union as the 50th state.
- **August 26, 1883** - One of the most catastrophic volcanic eruptions in recorded history occurred on the Indonesian island of Krakatoa. Explosions were heard 2,000 miles away. Tidal waves 120 ft. high killed 36,000 persons on nearby islands, while five cubic miles of earth were blasted into the air up to a height of 50 miles.
- **August 31, 1997** - Britain's **Princess Diana** died at age 36 from massive internal injuries suffered in a high-speed car crash, reportedly after being pursued by photographers. The crash occurred shortly after midnight in Paris inside a tunnel along the Seine River at the Pont de l'Alma bridge, less than a half mile north of the Eiffel Tower.

July Quiz

Question Winner

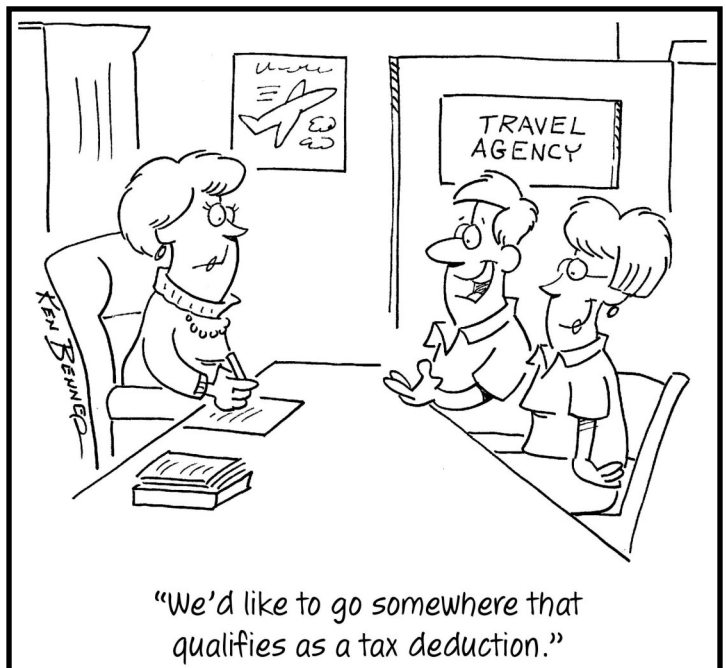
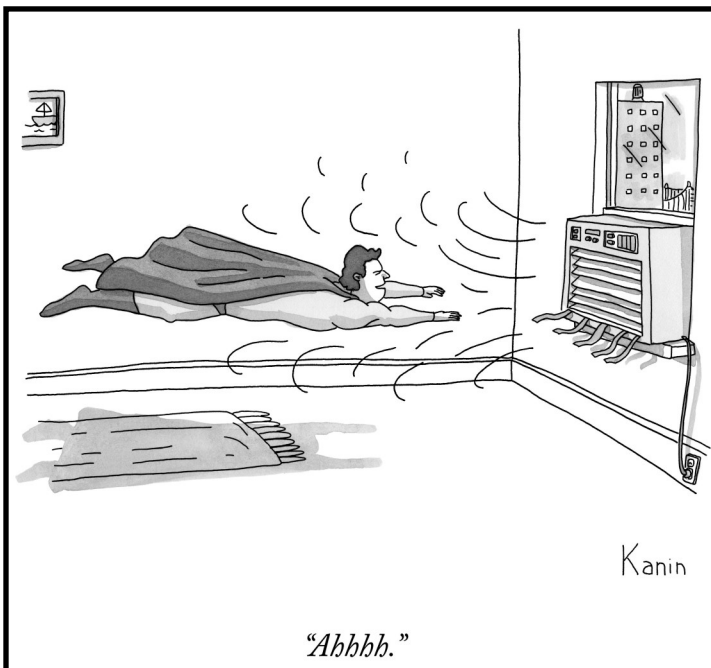
Q: What American President was born on the 4th of July?

A. Calvin Coolidge

Celia N.

From
San Gabriel, CA

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



FAQs About Donating Blood

Are you nervous about donating blood or signing up to be an organ donor? You don't have to be. A chart from **Work The World** explores some of the common misconceptions about blood and organ donations. They include questions about:

- **Blood Types** - Four main red blood cell types: A, B, AB and O. Each can be positive or negative for the Rh factor. AB is the universal recipient; O negative is the universal donor of red blood cells.
- **1 Unit of Blood** - can be separated into several components: red blood cells, plasma, platelets and cryoprecipitate.
- **Need** - Someone needs blood every two seconds.
- **Percentage** - Only 37 percent of the U.S. population is eligible to donate blood – less than 10 percent do annually
- **Tattoos**. Got a tattoo? That won't prevent you from donating blood as long as you're otherwise healthy.

Client of the Month

Congratulations to our
Client of the Month:

Rosalinda M.

From
Baldwin Park, CA

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

Congratulations!

We love introductions!



Date: Thursday, Sept. 15, 2022
Time: 10:00 a.m. to 4:00 p.m.
Location: 612 W. Duarte Road,
Arcadia CA 91007 - In Parking Lot
(No RSVP needed)

Donors will receive: \$10 Gift Card, Snacks/Drinks,
Entry into Raffles and Other Goodies

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HOME CARE
Cell: 626623-8064
burnson@firstlighthomecare.com



City of
Hope®



Pillsbury Doughboy Reaches Expiration Date

What happened to the Pillsbury Doughboy? Pop N Fresh has died. After an early mixed career, this Pillsbury Doughboy began rising, and rose again and again after being punched down. With careful measurement, he had the right ingredients to become a well-known face in the kitchens of the world, and a leading advocate for honey and jam combinations.

June Riddles

1. *Where do cows go on the weekends??*
2. *Where can you have a Fry-day everyday?*
3. *What time is your dentist appointment?*
4. *How does NASA organize a company party?*

Answers on Page 7

Pop N Fresh Obituary

Veteran Pillsbury spokesman Pop N Fresh died yesterday of a severe yeast infection. He was 71.

Fresh was buried in one of the largest funeral ceremonies in recent years, in a lightly greased cookie tin. Dozens of celebrities turned out, including Mrs. Butterworth, the California Raisins, Hungry Jack, Betty Crocker, and the Hostess Twinkies.

The graveside was piled with flours as long time friend Aunt Jemima delivered the eulogy, describing Fresh as a man who "never knew how much he was kneaded," and "who always held a warm place in all our hearts."

Fresh rose quickly in show business, and although his later life was filled with turnovers, he refused to be flattened by fate. He was not considered a very smart cookie, wasting much of his dough on half-baked schemes. Still, even as a crusty old biscuit, he was a roll model for millions.

Fresh was preceded in death by two wives: Sugar (who succumbed to diabetes in 1953) and Butterball (who died tragically in a fire in 1962) and is survived by his third wife, Honey. They have two children, Peanut and Chip, and one in the oven. Fresh and his wife Butterball also have two grown children, John Dough and Jane Dough. Fresh is survived by his father, Pop Tart as well.

The funeral was held at 350 degrees for 16 minutes.

"Rest is not idleness, and to lie sometimes on the grass under trees on a summer's day, listening to the murmur of the water, or watching the clouds float across the sky, is by no means a waste of time."

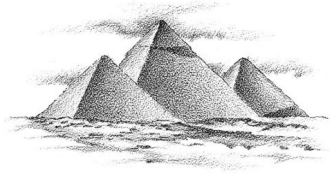
— John Lubbock

7 Wonder of the World

A group of Geography students studied the Seven Wonders of the World. At the end of that section, the students were asked to list what they considered to be the Seven Wonders of the World. Though there was some disagreement, the following got the most votes:

The Anticipated 7 Wonders of the World:

1. Egypt's Great Pyramids
2. The Taj Mahal
3. The Grand Canyon
4. The Panama Canal
5. The Empire State Building
6. St. Peter's Basilica
7. China's Great Wall



While gathering the votes, the teacher noted that one student, a quiet girl, hadn't turned in her paper yet. So she asked the girl if she was having trouble with her list.

The quiet girl replied: "Yes, a little. I couldn't quite make up my mind because there were so many."

The teacher said: "Well, tell us what you have, and maybe we can help."

The girl hesitated, then read: "I think the Seven Wonders of the World are:"

1. To touch
2. To taste
3. To see
4. To hear

... She hesitated a little, and then ...

5. To run
6. To laugh
7. And to love



It is far too easy for us to look at the exploits of man and refer to them as "wonders" while we overlook all God has done, regarding them as merely "ordinary." What is truly wondrous to you?

Source: The Seven Wonders of the World (atimetolaugh.org)

During a recent password audit, it was found that a blonde was using the following password:

"MickeyMinniePlutoHueyLouieDeweyDonaldGoofySacramento"

When asked why she had such a long password, she said she was told that it had to be at least 8 characters long and include at least one capital.

Wife: Did I get fat during Quarantine?

Husband: You were never really skinny!

Time of Death: 4/25/20
11:23 pm Cause of Death: Corona virus

Did you hear Julie Andrews will no longer endorse cheap lipstick? It crumbles easily and makes her breath smell. She explained, "The super colour fragile lipstick gives me halitosis."



Submitted by **Carol LB**
From Pasadena, CA

Gratitude is one of the most powerful human emotions. Once expressed, it changes attitude, brightens outlook, and broadens our perspective.

-Germany Kent

AUGUST – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Jerrold F. (1), Gwen P. (1), George S. (1), Jim S. (1), Brenda F. (1), Jasmine U. (1), Gerald M. (1), John A. (1), Nikki F. (1), John N. (2), Charlotte H. (2), Catharine B. (2), Diana J. (2), Aileen E. (2), Norman R. (3), Lerida L. (3), Christine S. (3), Corine W. (3), Win S. (3), Mabelle De L-C (3), Fotini E. (4), Leo T. (4), Sachiko S. (4), Sandie H. (4), Corine C. (4), Debra B. (4), Terry M. (5), Kenneth T. (5), Diana A. (5), Teresa M. (5), David S. (5), Howard L. (6), LouAnn F. (6), Beulah C. (6), Lana R. (6), Craig M. (6), Renae P. (7), Sue C. (7), Bruce H. (7), Susan E. (7), Vera C. (8), Monisa W. (8), Annie Y. (8), Matt B. (8), Cynthia C. (8), Megan T. (8), Thomas C. (8), Angelita T. (9), Phillip C. (9), Susan O. (10), Ken F. (10), Sarita B. (10), Sosik T. (10), Ray D. (10), Phillip M. (11), Stan E. (11), Leticia S. (11), Arthur R. (12), Hans N. (12), Judy J. (12), Steven H. (12), Kenji Y. (12), Henry C. (12), William C. (13), James M. (13), Randall N. (13), John T. (13), Fernando L. (14), Roaslie B. (14), Maryann M. (14), George S. (15), Joyce B. (15), Gloria B. (15), Mario DeS. (15), Evelyn T. (15), Dolores R. (16), Patricia W. (16), Bill K. (16), Cynthia T. (16), Blanca L. (16), Linda A. (17), John B. (17), Resendo M. (17), Marilyn N. (17), Hong Z. (17), Christine R. (18), Edward Y. (18), Jean W. (18), Connie D. (18), Giuseppe B. (18), Floyd H. (18), Mary R. (18), Teri C. (18), John S. (18), Kenny H. (18), Jimmy S. (18), Peggy R. (19), Gordon L. (19), Renato D. (20), Peter B. (20), Gerry E. (20), Monte B. (21), Linda McK. (21), Carolyn B. (21), Gary C. (21), Monju S. (21), Roseanna A. (21), Gwen B. (21), Kathrine M. (21), Donna S. (21), Constanceon B. (22), Maryann R. (22), Marilyn I. (22), Victoria C. (22), Bonnie F. (22), Collin D. (22), Ilene S. (23), Penny T. (23), Rich N. (23), John H. (23), Janet C. (23), Joanne G. (23), Selma M. (23), Carl C. (24), Michael W. (24), Eileen Y. (24), Rita D. (24), Mary L. (24), James B. (24), Bella R. (24), William N. (25), Ila S. (25), Dolores W. (25), Kathleen M. (25), Patricia R. (25), Sam C. (25), Alisha D. (25), Kusumo S. (25), DeeDee C. (25), Gordon M. (26), Aprildawn W. (26), Joe S. (26), Paul C. (26), Dali T. (26), Jim C. (26), Jeri G. (27), Doreta K. (27), Lily S. (27), Laura J. (27), Roger W. (27), Mimi H. (28), Bob S. (28), Oscar S. (28), Celso T. (28), Cindy B. (28), Carol C. (29), Jae R. (29), Gregory S. (29), Phyllis D. (29), Mary M. (29), Mario L. (29), Leo A. (30), Danny D. (30), Shawn K. (30), Reena G. (30), Rich W. (31), Tina Marie H (31), Amy B. (31)

RIDDLE ANSWERS: (1) The Moo-vies (2) Grease! (3) Tooth hurt-y (4) They planet

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.

Old-Timers Woes

At a nursing home in Florida, a group of senior citizens were sitting around talking about their aches and pains. "My arms are so weak I can hardly lift this cup of coffee," said one.

"I know what you mean. My cataracts are so bad I can't even see my coffee," replied another.

"I can't turn my head because of the arthritis in my neck," said a third, to which several nodded weakly in agreement.

"My blood pressure pills make me dizzy," another contributed.

"I guess that's the price we pay for getting old," winced an old man as he slowly shook his head. Then there was a short moment of silence.

"Well, it's not that bad," said one woman cheerfully.

"Thank God we can all still drive."



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Can you say, Abracadabra?

Dear Friend,

I want to share a “**59-Minute Clarity Experience**” that has a great ending for a successful business owner and his wife.

As you probably now know, I started a New Service to help people uncover their motivations and values to make better decisions revolving around their finances.



I call it the “59-Minute Clarity Experience” and here’s why I named it that.

- The consultation lasts about an hour (59-Minute)
- People arrive at their own ‘clear path’ to take (Clarity)
- It is interactive, insightful, and memorable (Experience)

The purpose of offering this Unique Consultation is to help people who are currently dealing with a Significant Financial Issue.

I can’t tell you how fulfilling it is to help folks create their own financial solutions and have the confidence to take the next steps toward their personal success.

Here’s a hypothetical example of how a “59-Minute Clarity Experience” consultation can help.

When “Jim and Mary” came into my office I explained my process of asking open-ended questions to fully understand their situation and gain insight to their thoughts and feelings around the financial issue(s) they wanted to tackle.

In short order, I uncover that although Jim and Mary had been good savers and had a very high income, they felt that they were off track for a comfortable retirement.

They wondered if there something else to do, a better way to save more money, and what could they do to further reduce income taxes. They felt like taxes were eating them alive (40% combined marginal bracket – Federal & State).

Jim and Mary felt trapped, frustrated, and discouraged on their path to financial independence and a comfortable retirement.

From my questions, their answers, and the documents they brought with them, I was able to determine that Jim could put away substantially more on a Tax-Deductible basis than the sole 401k plan limit of \$ 61,000 per year he had been doing.

I share some basic strategies that they could bring back to their CPA and investment advisor that would MORE than TRIPLE his yearly contributions into his retirement account.

And of course, with more going into his Tax-Qualified retirement account that would naturally lower their yearly income tax bite.

After their 59-Minute Clarity Experience – I follow-up with their CPAs, answer questions and explain the strategy to get everything started.

Can you say, Abracadabra? I knew you could.

Here's what would happen if this was a real-life couple.

Jim would be able to change his retirement account to a *pension style plan* allowing him to put over \$ 250,000 a year into a Tax-Deductible account.

That's 4X more money being saved each year for his and Mary's retirement. He went from saving \$ 61,000 to \$ 250,000. Image being able to save \$ 189,000 MORE pre-tax each year – would that make a big difference for you?

And, with the higher tax-deductible contributions, they saved over \$75,000 in Taxes (40% marginal bracket for Federal & State Income Taxes).

They came in with Two (2) Significant Financial Issues - Retirement Savings and Taxes and left with a clear path to put these concerns to bed. Abracadabra!!

Feel free to tell your friends about my, "**59-Minute Clarity Experience**" session. I'm here to help with whatever *Significant Financial Issues* they have.

Best wishes,



Rick Miller

A stylized, handwritten signature in black ink, appearing to read 'Rick Miller'.

Your friend can schedule their private session
by calling 626-294-0414

This is a hypothetical example provided for illustrative purposes only; it does not represent a real-life scenario and should not be construed as advice designed to meet the particular needs of an individual's situation.