

the Golden Circle

News To Help You Save Time And Money

October 2022

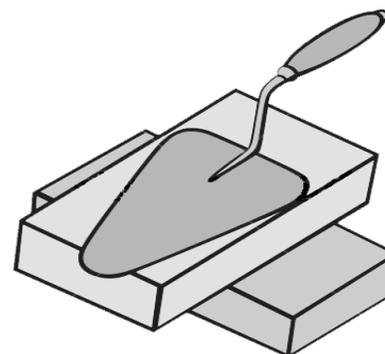
A Frugal Family Tradition

An accountant's thriving business in a small Scottish town had been in the family for generations. The main offices were in an old building and clients had to walk up a single marble step to reach the front door.

Over time, the marble step wore away until a deep dent developed in it from all the footsteps. One day, the accountant asked a stonemason to take a look and give him a quote for how much a new marble step would cost. The stonemason looked closely at the worn step, then scratched his head.

"It'll be a big job," said the stonemason. "But I suppose I could give you a new step for 100 dollars."

The accountant frowned. "That's a bit more than I wanted to pay." They both looked at the step, and then the accountant turned to the stonemason:



"What if you dug up the step, turned it over, and put it back into the ground? Then it would be good as new."

The stonemason agreed. "I'd do that for just 20 dollars."

"Please do it," said the accountant, and he went back inside the office.

An hour later the stonemason rang the bell. The accountant opened the door and saw the stonemason standing in a hole with the step. A nearly identical dent was evident on the other side.

The stonemason chuckled. "From the looks of it, I'd say your great-great-great-grandfather thought of the same thing about 150 years ago."

Rick Miller

Your Trusted Financial Adviser for Life

Required Minimum Distributions

If you are 72 years
Or over in 2022 - RMDs!

See Insert

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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

Mummy Hot Dogs

Mummy Hot Dogs Recipe- Easy Halloween Party Food - Mom Foodie

INGREDIENTS

- 1 can Crescent Roll Dough
- 2 American Cheese slices
- 8 Hot Dogs
- 16 Candy Eyes
- Cooking spray



STEPS

1. Preheat oven to 375.
2. Cut each cheese slice into 4 strips.
3. Unroll dough and separate into 4 rectangles (crimp diagonal cuts in each one together).
4. Cut each rectangle lengthwise into 1/2" strips and join 2 together to form one long "bandage".
5. pieces, making a total of 40 pieces of dough. Slice cheese slices into quarters (1/2 slice cheese, cut in half).
6. Wrap "bandage" of dough around each hot dog and 1/4 slice of cheese.
7. Make sure to leave a gap for face.
8. Place wrapped hot dogs (cheese side down) on nonstick cookie sheet and lightly spray with cooking spray.
9. Bake 15 minutes or until dough is lightly brown.
10. Place a small piece of cheese where eyes go and place in oven to melt slightly.
11. Place 2 eyes on each mummy.

October Quiz Question

Q: Which country has the largest capacity reservoir in the world?

- A. Egypt
- B. United States
- C. Uganda
- D. Brazil

Call in or email your response by **Friday, October 16, 2022**, 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!!

Confidence in Oneself

In the 1940s, there was a man who, at the age of 65, was living off of \$99 social security checks in a small house, driving a beat-up car.

He decided it was time to make a change, so he thought about what he had to offer that other people may benefit from. His mind went to his fried chicken recipe, which his friends and family loved.

He left his home state of Kentucky and traveled throughout the country, trying to sell his recipe to restaurants. He even offered the recipe for free, asking for only a small chunk of the money that was earned.

However, most of the restaurants declined his offer. In fact, 1,009 restaurants said no.

But even after all of the rejections, he persisted. He believed in himself and his chicken recipe.

When he visited restaurant #1,010, he got a YES. His name? Colonel Hartland Sanders.



This Day in October

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

- **October 1, 1979** - After 70 years of **American** control, the **Panama Canal Zone** was formally handed over to **Panama**.
- **October 5, 1813** - Shawnee Indian **Chief Tecumseh** was defeated and killed during the War of 1812. Regarded as one of the greatest American Indians, he was a powerful orator who defended his people against white settlement. When the War of 1812 broke out, he joined the British as a brigadier general and was killed at the Battle of the Thames in **Ontario**.
- **October 13, 1792** - The cornerstone of the White House was laid by **George Washington**. The building, located at 1600 Pennsylvania Avenue, is three stories tall with over 100 rooms, and was designed by **James Hoban**. In November of 1800, **President John Adams** and his family moved in. The building was first known as the "*Presidential Palace*," but acquired the name "*White House*" about 10 years after its completion. It was burned by British troops in 1814, then reconstructed, refurbished and reoccupied in 1817.
- **October 28, 1636** - **Harvard University**, the oldest institution of higher learning in America, was founded in Cambridge, Massachusetts. It was named after John Harvard, a Puritan who donated his library and half of his estate. Distinguished alumni include; **Ralph Waldo Emerson**, **Henry David Thoreau**, **Henry James**, and NAACP founder **W.E.B. Du Bois**.

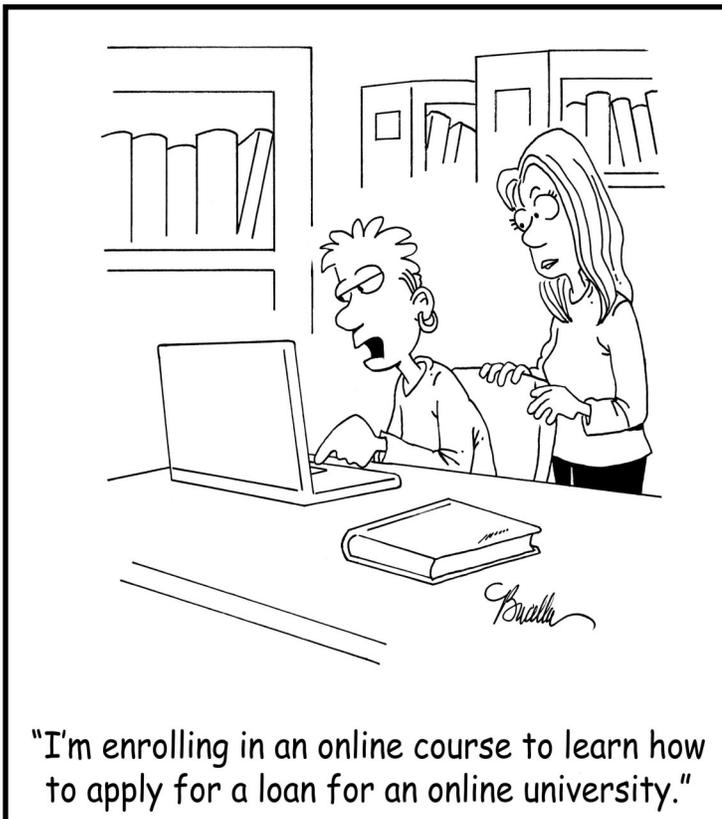
September Quiz Winner

Q: What is the name of this symbol: ¶ ?

C. Pilcrow

Aurea A.
From
Tujunga, CA

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



Psychic Daughter

Bill is putting his young daughter to bed one night and as he walks out the bedroom door he hears her saying her prayers. She says, "God bless mommy, daddy, and grandma, rest in peace grandpa."

Bill rushes back into her bedroom and asks her, "Why did you say the last part?" His daughter replies, "Because I needed to." The next day, grandpa dies of a heart attack. Bill is worried about his daughter but thinks, "It must just be a sad coincidence."

That night he tucks his daughter into bed again and once again he hears her saying her prayers. She says, "God bless mommy and daddy, rest in peace grandma."

Bill is now really worried and thinking to himself, "Can my daughter really see into the future?" The next day, grandma dies and now Bill is convinced his daughter can predict the future.

For the rest of the week nothing happens, but on the Sunday night as Bill leaves his daughter's bedroom he waits outside and listens for any more prayers.

Sure enough, he hears her say, "God bless you mommy, rest in peace daddy." Now Bill is really panicking and thinking, "Oh God, I'm going to die tomorrow!"

The following day Bill is in a complete mess all day in work; a real nervous wreck. He constantly checks the clock, looks around the room and is on edge all the time expecting to die at any moment.

He is so nervous that he doesn't leave the office until it's past midnight. Once it turns midnight he says to himself with relief, "How is this possible? I should be dead!"

He goes home and walks into the house to find his wife sitting on the sofa with a scared look on her face. She asks him, "Where have you been? What took you so long?"

Bill replies, "Listen honey, today I haven't had the best of days" and he is just about to tell her what has happened when she starts crying and bursts out, "I saw the mailman die yesterday!"

Client of the Month

Congratulations to our
Client of the Month:

Luisita (Lu) C

From
Arcadia, CA

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

Congratulations!

We love introductions!

8 Funny Short Stories (Hilarious Stories) | LaffGaff, Home Of Laughter

THE SENILITY PRAYER

Grant me the senility to forget the people I never liked anyway,
the good fortune to run into the ones I do,
and the eyesight to tell the difference.



Eleanor Roosevelt

Anna Eleanor Roosevelt, (born October 11, 1884, New York, New York, U.S.—died November 7, 1962, New York City, New York), American first lady (1933–45), the wife of Franklin D. Roosevelt, 32nd president of the United States, and a United Nations diplomat and humanitarian. She was, in her time, one of the world's most widely admired and powerful women.



October Riddles

1. *What do you call two birds stuck together?*
2. *What type of cake never comes with frosting?*
3. *Where do belly buttons go to college?*
4. *What is a mailman's favorite herb?*

Answers on Page 7

“Great Quotes by a Great Lady”

- "No one can make you feel inferior without your consent."
- "Great minds discuss ideas; average minds discuss events; small minds discuss people."
- "Friendship with one's self is all-important because, without it, one can not be friends with anyone else in the world."
- "Think as little as possible about yourself. Think as much as possible about other people."
- "It isn't enough to talk about peace. One must believe in it. And it isn't enough to believe in it. One must work at it."
- "You wouldn't worry so much about what others think of you if you realized how seldom they do."
- "The purpose of life is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience."
- "You can often change your circumstances by changing your attitude"

“Anyone who thinks fallen leaves are dead has never watched them dancing on a windy day.”

- Shira Tamir

Happy Halloween

WHAT MAKES
MORE NOISE THAN
AN ANGRY WITCH?



TWO ANGRY
WITCHES!

HOW DID THE
GHOST SAY
GOODBYE TO THE
VAMPIRE?



SO LONG
SUCKER!



Trick or Tweet



WELCOME NEW CLIENTS

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

“the Golden Circle Family” this past month.

Fernando T. Jr.
From Carlsbad, CA
Introduced by
Fernando & Loreto T. Sr.

Michael & Sabina A.
From Carlsbad, CA
Introduced by
JuJu D.

Irma & Jake C.
From San Gabriel, CA
Introduced by
Luisita (Lu) C.

Thank You for Your Trust & Confidence!

 Berni(ce) R.
@brobicho

A kid came to my door a few years back wearing a shirt full of small cereal boxes with knives sticking out of the sides of the boxes. I asked him what he was supposed to be and he replied: "Are you stupid or something? I'm a cereal killer!"

 NenaM
@ellceem

My husband stuffed his clothes to make a scarecrow and sat it on a bench in our yard the week before Halloween. On Halloween he traded places with it and scared the poop out of the trick-or-treaters.

 Evil-lyn Robinson
@EvelynRobinson

Replying to @jimmyfallon

went dressed as the corpse bride to a halloween party, painted myself blue...the body paint wouldn't come off, so I looked like a smurf for almost a week!

 jimmy fallon
@jimmyfallon

In 1994 I went to a party where three people dressed up like David Hasselhoff from Baywatch. At one point, someone accidentally fell into the pool and all the Hasselhoffs jumped in to save him.

 You're Awesome
@WesFilinMoTaste

The one year, my mom was on a sugar free kick. She didn't want me to trick or treat. I finally convinced her to let me go. She only let me go to the houses on our block and I only got fruit. Turns out she had supplied the neighbours with fruit. #WeirdestHalloweenEver

 Ru Gee
@RealMrGerardo

Replying to @jimmyfallon

I was the class clown and thought it would be funny to come to school dressed as our teacher for Halloween. I showed up early and sat at the teachers desk, then the teacher comes in dressed as me and sat at my desk. I guess he overheard my plan #WeirdestHalloweenEver

OCTOBER – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Erlinda L. (1), Cecilia A. (1), Doris E. (1), Dan F. (1),
Marites W. (1), Aida D.L. (2), Cheryl A. (2), Stella L. (2),
Eva G. (3), Anna Maria Y. (3), Aurea A. (4), Liana N. (4), Nancy H.
(4), Terry D. (4), Darlene R. (4), Trisha R. (5), James T. (5), Sarah C. (5), Patricia T-R.
(5), Bin R. (6), Irene S. (6), Dan McC. (7), Larry U. (7), Julie S. (7), William D.L.T. (7),
Randall A. (8), Jeanne A. (8), Kathy S. (9), Delia C. (9), Grace R. (9), Jorge L. (10),
Paul C. (10), Mariann V. (10), Stanley W. (11), Ynez F. (12), Peter H. (12), Shakir K.
(12), Mark G. (12), Lee G. (12), Mercedes N. (12), Martha H. (13), Tamera R. (13),
Fernando T. Jr (13), Larry R. (14), Jennie A. (14), Josephine H. (14), Steve A. (14),
Greg L. (14), Alice M. (15), Wayne A. (15), Shirley A. (16), Oitei A. (16), Lily C. (17),
Kathleen "Jo" M. (17) , Jann O. (17), Penny M. (17), Christina S. (17), Mary H. (18),
Isabella L. (18), Carol B. (18), Lupita G. (18), Laura S. (19), Shirley C. (19), Bassan A.
(19), Janice F. (19), Jeff B. (19), Denise H-P. (19), Angelina D. (19), Won R. (20), Larry
L. (20), Frank Y. (20), Robert s. (20), Rosalinda O, (21), Barbara T. (21), Margaret M.
(21), Mary Jo J. (21), Eric H. (21), Aili G. (21), Josie J. (21), Alvida Z. (22), Roger Q.
(22), Austin B. (22), Inwook C. (23), Gerald S. (23), Bruce R. (23), Pong C. (23), Gina
E. (23), Janine R. (23), Teresita A. (24), Daniel H. (24), Sue H. (24), Luis O. (24),
Gordon R. (25), James C. (25), Gracia P. (25), Rosie F. (26), Nusrat N. (26), Radhey
G. (26), Vivian D. (27), Susan F. (27), Beverly F. (27), Edward W. (27), Scott C. (27),
John T. (27), Tim L. (27), Fitri T. (27), Violeta L. (28), Manuel I. (28), Beatrice D. (28),
Michael D. (28), Kathleen N. (28), Diane C. (28), Brooke H. (28), Ed V. (29), Bertha H.
(29), Donald R. (29), Jeannette M. (29), Xochitl L. (30), Frances F. (30), Alan T. (30),
Jaime F. (31), Sharon A. (31)

RIDDLE ANSWERS: (1) Vel-crows (2) Crab Cake (3) The Navel Academy (4) Parcel-y

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.

Do You Know Who I Am?

The friendly usher at the country church greeted the elderly woman visitor at the door and helped her up the steps.

“Where would you like to sit?” he asked politely.

“The front row, please,” she answered.

“You really don’t want to do that,” the usher said. “The pastor is really boring.”

“Do you happen to know who I am?” the woman inquired.

“No,” he said.

“I’m the pastor’s mother,” she replied indignantly.

“Do you know who I am?” he asked.

“No,” she said.

“Good,” he answered.



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If you will be 72 years Or over in 2022 – READ THIS

Have you taken out ALL your Required Minimum Distributions for 2022?

Most people are aware the NEW age to begin Required Minimum Distributions (RMDs) is the year you turn 72. The age to start to one's RMDs used to be in the year you turned 70 ½ years of age, but this changed during COVID.

The IRS did modify the RMD Table slightly after COVID.

Check out: https://www.irs.gov/publications/p590b#en_US_2021_publink100090310 (look up the, “**Uniform Lifetime Table**”; used for computing RMD from your personal IRA and your spouse beneficiary isn't 10 years younger – otherwise can use different table.

Did you know?

You can add up all the IRAs you have and take money from just one IRA provided it meets the TOTAL for all your IRAs RMDs.

Example: Let's say you are 72 on June 1, 2022. You'll need to compute the RMD for each IRA and add them together to arrive at the minimum (Total) for 2022.

	Balance of IRAs on 12/31/2020	IRS RMD Factor (age based – here 72)	Dollar Amount of RMD
IRA #1 for	\$ 100,000	27.4	\$ 3,649.64
IRA #2 for	\$ 50,000	27.4	\$ 1,824.82
IRA #3 for	\$ 25,000	27.4	\$ 912.41
		Total RMD	= \$ 6,386.87

Since all the above accounts are IRAs (not 401k, 403b, 457 + IRAs) - You can take \$ 6,386.87 from Any of Your IRAs (#1, #2 or #3).

Be aware you can't comingle 401k, 403b, 457 accounts with IRAs to do the above strategy. The IRS **does not allow** this convenient method in meeting RMDs for IRAs.

Therefore, we encourage all retirees to consider reviewing their 401k, 403b, and 457 retirement plans to determine if moving to an IRA is right for them. Call us today if you have a 401(K), 403(b) and/or 457 and we'll help you determine if moving them into an IRA for flexibility, investment options, less hassle at RMD time, if this makes sense. As your Fiduciary we'll explain fees, options, advantages, and disadvantages so you can decide what to do.

The deadline for taking out RMDs is Dec. 31st each year.

Please be aware that Failure to take out an RMD can trigger a 50% Penalty – Ouch!

If you are Not 100% sure you've taken out your 2022 RMDs – Call us today to schedule a zoom or in-office appointment. CSI (626) 294-0414.

Please contact us **NO LATER THAN December 1st** of this year if you want us to assist you in completing your RMDs. Most custodians for IRAs, 401ks and the like need at least 15 business days minimum to complete your distributions.

We are here to make this what can be complicated, confusing, and annoying stuff easy and simple.



Rick Miller

Your Trusted Advisor for Life!

P.S. Do you have a friend or co-worker about to retire that has questions? You have permission to introduce us to help them. Call me to talk about how to introduce them. CSI (626) 664-2341

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