

the Golden Circle

Richard Anthony Miller CA Lic. #0665327

Beginning With Care

As 2025 winds to a close, we tend to think about the big milestones: the goals we set, the challenges we faced, and the changes that shaped our year. But sometimes the most-lasting gifts are the small, everyday moments that quietly leave their mark, slipping into our days as gentle reminders that life's meaning often comes from ordinary grace.

Don't Leave Your Family Guessing

FREE
Estate Planning talk
(See Insert)

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Those moments might be the smile from a stranger when you least expected it, the laugh shared with family around a messy dinner table, or the relief of a friend arriving when you truly needed help. Maybe it was a conversation that lingered in your heart long after it ended, or a quiet morning when you finally felt at peace—little sparks of kindness and connection that light up the season.

The holidays remind us that generosity doesn't always come wrapped in paper or tied with bows. It can be as simple as holding open the door, listening with patience, or making space for someone else's joy, creating a community where people feel seen, valued, and cared for.



As we step into this holiday season and look forward to 2026, let's remember that the best gifts aren't always bought, and the best moments are often the simplest. Tiny gestures can open the door to deeper relationships, reminding us how much we truly matter to one another. May we recognize these quiet connections, offer them freely, and let them guide us gently into the year ahead.

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

Garbanzo Bean Soup

Ingredients

- 2 (14.5 ounce) can peeled and diced tomatoes
- 2 teaspoons olive oil
- 4 (15.5 ounce) cans garbanzo beans
- salt and pepper to taste
- 4 sprigs fresh rosemary
- 2 cups acini di pepe pasta



Quick & Easy Instruction

1. Combine the tomatoes, olive oil and 1 1/2 cans of the beans in a large saucepan. Bring to a boil.
2. Puree the remaining 1/2 can of garbanzo beans using a blender or food processor, and stir into the saucepan.
3. Place the sprigs of rosemary into the pan without breaking off the leaves. The sprigs will be removed before serving.
4. Add acini de pepe pasta and simmer until pasta is soft, stirring gently to prevent sticking. Remove rosemary, and season with salt and pepper.

January Quiz Question

Q: What is Benedictine monk Dom Pierre Pérignon rumored to have created?

- A. Ketchup
- B. Champagne
- C. French Fries

Call in or email your response by **Friday, January 16th, 2026**, 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!!

This New Year

Even during the worst of times, When I feel the years go slipping by
Life seems rife with possibilities, When the New Year arrives

Buoyed by hope at the New Year coming, I feel renewed and want to start living
This year I'll travel and see the sights, I'll be bold, I'll be courageous

I'll reach out and go beyond. I might even try being flirtatious
I'll be a new fish in a brand-new pond. This new year I'll be brave and I'll be strong

Even though time does fly, I won't let this year be wasted
I'll look forward to new adventures And be open to opportunities I am graced with

I'll learn and laugh and have good times. I won't dwell on years gone by
I'll start each new morning a brand-new way.

I'll pretend it is New Year's Day!

New Year's Eve Traditions Around the World

Whether you prefer a cozy night at home or celebrating out on the town when the clock strikes midnight, there's truly no right or wrong way to welcome the New Year. What we find fascinating is how many New Year's Eve traditions have stood the test of time, some dating back to ancient Babylon and how these rituals vary across cultures. If you and your family are looking to try something new, here are a few New Year's Eve traditions from around the world.

Spain - At midnight, people eat 12 grapes, one with each chime of the clock, to bring good luck for each month of the coming year. The grapes must be eaten in time with the clock, adding a fun and sometimes frantic challenge.

Brazil - Many wear white clothing for peace and prosperity and jump seven waves at the beach while making wishes. Flowers are often thrown into the ocean as offerings to Yemanjá, the sea goddess.

Germany - A tradition called Bleigießen involves pouring molten metal into water and interpreting the shape to predict the future. Today, safer materials like wax are often used instead of lead.

Greece - Families cut a Vasilopita (New Year's cake) with a hidden coin inside—whoever finds it is said to have good luck all year. The cake is usually cut at midnight, and each slice is dedicated to a family member or symbol.

Italy - Wearing red underwear symbolizes love and good fortune, and lentils are eaten to represent wealth and prosperity. The lentils resemble coins, making them a powerful symbol of financial success in the new year.

Scotland (Hogmanay) - Celebrations include first-footing, where the first visitor after midnight brings symbolic gifts like coal or bread for good luck. Fire festivals and torchlight processions are also common, symbolizing the return of light.

Client of the Month

Congratulations to our Clients of the Month:

Will & Loretta Tatum
From
Claremont, CA

As a Client of the Month you will receive a

\$50 gift card to your favorite restaurant.

Congratulations!



May You and Your Family
Have a Happy and
Healthy New Year

New Year - New Words

This year invites us to move more slowly and to choose our words with care. Instead of rushing toward what's next, we pause and listen for what feels true. These words are offered like companions for the journey ahead—soft reminders that beginnings don't have to be loud to be meaningful. They hold space for rest, renewal, and quiet hope, guiding us into the year with kindness, patience, and an open heart.

Palingenesis - renewal or rebirth after ending

This year offers palingenesis, a chance to begin again with gentler hands.

Incipient - just beginning to take form

Hope feels incipient now—small, tender, and real.

Nascent - newly emerging into being

Even unseen, something nascent is growing within us.

Verna - connected to spring and new life

There is a verna energy in choosing growth over urgency.

Recrudescient - returning after a quiet or dormant time

Joy feels recrudescient, slowly resurfacing after rest.

May you have a **Resplendent** (richly beautiful) New Year!

January Riddles

1. What do superheroes add to their drinks during winter?

2. How does Jack Frost get to work?

3. What's a reindeer's favorite coffee shop?

4. What kind of ball never bounces?

Answers on Page 7

This Tweets for You! Happy New Year

Sudhir Chaudhary  @sudhirchaudhary · **Follow**

New year resolutions!!



1st January 2nd January

3rd January 4th January

Dinah @dinahaddie · **Follow**

Had a talk with the kids at dinner about New Year's resolutions but I guess the 6yo doesn't quite grasp the concept because she went around the table and told each of us what SHE thinks WE should do better and.....you guys I think she might be onto something.

Owl! at the Library  @SketchesbyBoze · **Follow**

my only resolution for the new year is to become her



Wranglers and Stranglers

Many years ago, at the University of Wisconsin, there was a remarkable group of young men who shared an extraordinary talent for literature. They were bright, creative, and ambitious, each driven by a desire to craft the perfect story, poem, or essay. Recognizing their potential, they began meeting regularly to read their work aloud and critique one another.

But these meetings were no gentle gatherings. The young men were merciless in their critiques, dissecting every word, every turn of phrase, every nuance of style. Nothing escaped their scrutiny. Every sentence was analyzed, every idea challenged. The intensity of their feedback created an environment of constant competition, and while it sharpened some skills, it also bred self-doubt. Proudly, they adopted a name that reflected their rigor: the “Stranglers.”

Observing the Stranglers’ gatherings, the women at the university who shared a passion for writing decided to form their own literary circle. They called themselves the “Wranglers.” Like the Stranglers, they read their work aloud and offered critiques, but their approach was entirely different. They focused on encouragement, constructive guidance, and genuine appreciation for effort. Even the smallest attempt was celebrated, and members were motivated to improve not out of fear of judgment, but out of confidence and mutual support.



Years passed, and two decades later, a university alumnus studied the career paths of his classmates. The results were striking. Despite the talent, education, and intellectual promise of the Stranglers, none of them had achieved notable literary success. In contrast, the Wranglers produced several accomplished writers, including some who gained national recognition.

What accounted for this difference? It was not raw talent or intellect—both groups were equally gifted. The difference lay in the atmosphere each group created. The Stranglers fostered competition and self-doubt, while the Wranglers nurtured growth and confidence. The Stranglers tore each other down; the Wranglers lifted each other up.

This story reminds us of a profound truth: talent alone is never enough. The environment we cultivate, and the way we treat and encourage those around us, can shape destinies. Encouragement, support, and kindness can be the very forces that transform potential into extraordinary achievement.

WELCOME NEW CLIENTS

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

the Golden Circle” Family

Randy & Carla Villanueva

Attended Dinner Seminar &

Frank & Adelaine Cheng

Attended Dinner Seminar

Thank You For Your Confidence In Us!

*You are never too old to set another goal
or to dream a new dream.*

C.S. Lewis

Notable U.S. Moments in January

January 10, 1776 – **Thomas Paine** publishes *Common Sense*, helping rally public support for American independence. The pamphlet made revolutionary ideas accessible to ordinary colonists and inspired a surge of patriotism.

January 17, 1961 – **President Dwight D. Eisenhower** delivers his farewell address, warning of the “*military-industrial complex*.” His caution highlighted the growing influence of defense contractors and military spending on American society and policy.

January 23, 1849 – **Elizabeth Blackwell** becomes the first woman in the U.S. to receive a medical degree. Her accomplishment paved the way for women in medicine and other professional fields.

January 24, 1848 – Gold is discovered at Sutter’s Mill in California, sparking the Gold Rush. This event triggered mass migration to the West and transformed the U.S. economy and population.

January 28, 1986 – The *Space Shuttle Challenger* explodes shortly after launch, killing all seven astronauts aboard. The tragedy prompted a reevaluation of **NASA** safety protocols and deeply impacted the nation’s sense of space exploration.

DECEMBER Quiz Winner

Q: What is Jack Frost doing in The Christmas Song?

A: Nipping at your nose

**Paul & Gayle
Needham**

From
San Dimas, CA

Congratulations!

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



Cartoon Stock - Order #691076



Cartoon Stock - Order #691082

JANUARY – HAPPY BIRTHDAY CLIENTS & FRIENDS

Adel N. (1), Waldemar S. (1), Tina L. (1),
Jessica W. (2), Henry J. (3), Tom K. (3), Dona S. (3),
Michael D. (3), Susana C. (4), Tuyet S. (4), Ann C. (4), Paul G. (5), Scott U. (5), Nancy M. (5), Roy H. (5), Jimmy M. (6), Michael R. (6), Alfred A. (7), George R. (7), Robert S. (8), Vicki B. (8), Francisco R. (9), Mary M. (9), Damien G. (10), Rosa A. (10), Robert C. (11), Maria G. (11), Sandra M. (12), Carlos G. (12), Linda A. (13), Joseph S. (13), David C. (14), Theresa M. (14), Raymond S. (15), James B. (15), Linda C. (16), Victor G. (16), Steven P. (17), Patricia A. (17), Daniel M. (18), Rita H. (18), Edward M. (19), Mary L. (19), Anthony C. (20), Elizabeth R. (20), Frank M. (21), Sharon B. (21), Robert L. (22), Helen C. (22), George M. (23), Susan K. (23), Ronald B. (24), Deborah S. (24), William G. (25), Karen P. (25), Thomas R. (26), Janet L. (26), Phillip C. (27), Bill L. (27), Lyn C. (28), Ted P. (29), Art S. (29), Roger C. (29), John P. (29), Joan K. (30), Charlie M. (30), Mildred S. (30), Grace I. (31), Albert H. (31), Virginia S. (31), Fernando T. (31), Grace S. (31), Peggy Lee C.



RIDDLE ANSWERS: 1) Just-ice 2) By icicle 3) Star-Bucks 4) A Snowball

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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.

What's in Your Ear?

Two elderly women were enjoying a leisurely breakfast together at their favorite neighborhood restaurant one morning, the kind of place where the coffee is always hot and the waitstaff knows your name.

As they chatted about their families and the news of the day, Ethel suddenly noticed something unusual about Mabel and leaned across the table for a better look. Trying not to laugh, she said, "Mabel, did you know you've got a suppository in your left ear?"

Mabel blinked in surprise. "I have a suppository?" she asked, clearly confused. She reached up, carefully pulled it out, and stared at it in her hand for a long moment, turning it over as if it might explain itself.

Then she burst out laughing and said, "Ethel, I'm so glad you caught this, I think I know where my hearing aid is at",



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Starting the New Year Softly

January gently invites us back to ourselves. The rush of the holiday's fades, the noise quiets, and the house grows still again. For some, that stillness feels like relief. For others, it feels tender—an emptiness that appears when life finally slows enough for you to exhale. However it meets you, this moment deserves kindness.

This is not a season for reinvention, but for returning. You don't need to fix yourself or start over. You may simply need to come back to what makes you feel whole. Cooking a simple meal. Letting the morning light wake you before your phone. Stepping outside for a walk just to move, not to measure.

The new year doesn't have to begin with urgency. Real change rarely announces itself loudly. It begins in small, gentle choices, the ones that feel good and are easy to keep. It grows when balance matters more than perfection.

If you're feeling tired, it doesn't mean you're behind. It may mean you've been carrying a lot. Let this month be a place to set some of that weight down. Say no when you need to. Reach out for support. Keep the quiet promises you make to yourself—resting when you're weary, drinking water before coffee, choosing sleep when you can.

Growth needs rest, too. You're allowed to move at your own pace. You're allowed to begin gently.

So, here's to a softer start. To warm meals, unhurried mornings, returned phone calls, and laundry still warm from the dryer. To feel a little more present each day. You don't have to have everything figured out. Just show up with patience, consistency, and care—and let that be enough.



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!

A Simple Plan to Protect What Matters Most

Free 1-Hour Estate Planning Workshop

You've worked hard for what you've built—your family, your home, your savings, your legacy. Yet you quietly wonder if everything will be handled the way you intend. This engaging and easy-to-understand workshop brings clarity, confidence, and peace of mind.

The Hidden Problem Most Families Don't See Coming

Estate planning isn't just about documents. It's about avoiding confusion, unnecessary costs, and stress for the people you care about most. The good news? This is far easier to fix than most people think.

What You'll Learn in Just One Hour

- The real difference between a Will and a Living Trust
- How to keep assets out of probate — and why it matters
- The three biggest estate planning mistakes families make
- How Powers of Attorney and Health Care Directives work
- Simple steps to protect your family without overwhelm
- How to create a full Customized Estate Plan quickly and inexpensively

Event Details

Date: **Tuesday, January 13th 2026**

Time: **1:00 PM or 6:00 PM**

Location: **La Verne Library**
3640 D Street
La Verne, CA 91750

Date: **Tuesday, February 10th 2026**

Time: **1:00 PM or 6:00 PM**

Location: **Rosemead Library**
8800 Valley Blvd.
Rosemead, CA 91770

Your Simple Plan

1. Attend the workshop
2. Learn how estate planning really works
3. Walk away with clarity, confidence, and next steps

“The greatest gift you can leave your family isn't just money
it's organization, instructions, and peace of mind.” - Rick Miller



To Register Call (855) 998-3888

Press #2 (24 hours / 7 days)



Presenter: Richard “Rick” Miller
CSI Wealth Management
(626) 294-0414 | www.csiwealth.org

**This is one conversation
worth having together bring
your adult children**