

# the Golden Circle

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## The Music of Love

What song makes your heart come alive? Maybe it's Bonnie Tyler's "Total Eclipse of the Heart," Whitney Houston's "I Will Always Love You," or the triumphant notes of Beethoven's Symphony No.

Don't Leave Your  
Family Guessing  
**FREE**  
Estate Planning Talks  
(See Insert)

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9. Whatever your rhythm, music and the heart share a timeless bond—one that science says runs deeper than emotion alone. According to Scientific American, music doesn't just move us emotionally; it can calm the heart, lower blood pressure, and ease stress. The Lancet even notes that doctors use musical analogies to teach students how to listen more carefully to the heartbeat, while research in Frontiers in Physiology shows how sound and feeling are intertwined, even at the cellular level.

Music is more than background noise—it's a language of love that speaks when words fall short. A favorite song can rekindle connection, spark joy, and remind you that your heart still knows how to sing. This Valentine's Day, let music celebrate every kind of love. Dance in the kitchen with family, sing with friends, or hum a familiar tune while your pet curls up nearby.



Share a song that says "I appreciate you," or send one that gently reminds someone they're not alone. Create a playlist filled with moments that make your world brighter, from songs that lift your spirit to melodies that help you slow down and be present. Whether it's a gentle ballad, a joyful tune, or the song that always makes you smile, let music connect you to what matters most—because love takes many forms, and music helps keep the heart in tune with life's most beautiful moments.

**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](mailto:dtalamantes@csiwealth.org)

# One Pot Mac & Cheese

## Ingredients

- 3-1/2 cups whole milk
- 3 cups water
- 1 package (16 ounces) elbow macaroni
- 4 ounces Velveeta, cubed
- 2 cups shredded sharp cheddar cheese
- 1/2 teaspoon salt
- 1/2 teaspoon coarsely ground pepper



## Quick & Easy Instruction

In a Dutch oven, combine milk, water and macaroni; bring to a boil over medium heat. Reduce heat and simmer until macaroni is tender and almost all the cooking liquid has been absorbed, 12-15 minutes, stirring frequently. Reduce heat to low; stir in cheeses until melted. Season with salt and pepper.

## Nutrition Facts

1 cup: 344 calories, 14g fat (8g saturated fat), 42mg cholesterol, 450mg sodium, 39g carbohydrate (6g sugars, 2g fiber), 16g protein.

## February Quiz Question

**Q:** Which animal is famously used to predict the weather on February 2nd?

- A. Bear
- B. Groundhog
- C. Rabbit

Call in or email your response by **Friday, February 13, 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](mailto:info@csiwealth.org)**

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

## Small Acts of Kindness That Make a Big Impact

Kindness doesn't need to be grand or planned to be meaningful. In fact, the smallest gestures often leave the strongest impressions—especially during the colder, quieter days of winter when a little warmth goes a long way.

Simple actions like holding the door, offering a sincere compliment, or sending a quick message to check in on someone can instantly brighten a day. Paying for a stranger's coffee, thanking a service worker by name, or letting someone go first in line may seem small, but those moments of consideration are often remembered far longer than we realize.

Kindness can also be quiet. Taking time to listen without distraction, offering patience instead of frustration, or showing empathy during a stressful moment can make a powerful difference. These everyday choices help strengthen connections and remind people they're not alone.

February, often associated with love, is a perfect time to focus on kindness in all its forms. When shared, small acts of kindness create a ripple effect—lifting spirits, building trust, and making the month feel a little warmer for everyone involved..

# Groundhog Day: How One Furry Forecaster Became a National Tradition

Every February 2, Americans turn their attention to a groundhog to answer one very important question: How much longer will winter last? While it may seem like a quirky excuse for a photo op, Groundhog Day has a surprisingly long and fascinating history.

The tradition traces back to ancient European weather folklore. Long before modern forecasting, farmers looked to animals and nature for seasonal clues. In Germany, people believed that if a hibernating animal saw its shadow on a sunny winter day, cold weather would continue. When German immigrants brought this belief to Pennsylvania in the 1800s, the local groundhog—already common in the region—became the star of the show.



The first official Groundhog Day celebration took place in Punxsutawney, Pennsylvania, in 1887. That's when **Punxsutawney Phil** made his debut as America's most famous weather predictor. Since then, Phil has become a cultural icon, complete with a top-hatted "Inner Circle" that announces his forecast each year.

Is the groundhog accurate? Not exactly. Phil's predictions are right less than half the time, according to meteorologists. But accuracy isn't really the point. Groundhog Day offers a lighthearted break in the middle of winter—a moment of optimism, tradition, and community when spring still feels far away.

Today, Groundhog Day is celebrated across the U.S. and Canada, reminding us that even the coldest months can use a little fun. Whether or not winter listens to Phil, the tradition continues to bring smiles—and hope—that warmer days are just around the corner.

## Client of the Month

Congratulations to our Clients of the Month:

**Frank & Jeanne Mueller**  
From  
**West Covina, CA**

As a Client of the Month you will receive a

**\$50 gift card** to your favorite restaurant.

**Congratulations!**

## Fun Groundhog Facts

- Groundhogs are also called woodchucks—and no, they don't actually chuck wood
- Groundhog Day is celebrated every year on February 2nd
- Punxsutawney Phil has been predicting the weather since 1887
- According to tradition, if Phil sees his shadow, we get six more weeks of winter
- Groundhogs can whistle when alarmed, earning them the nickname "whistle-pig"
- They hibernate for up to five months, with their heart rate dropping dramatically
- Groundhogs can run up to 8 miles per hour—surprisingly speedy!
- There are dozens of "official" groundhogs across North America, not just Phil
- Phil's predictions are right about 40% of the time—roughly the odds of a coin flip
- Groundhogs are excellent diggers, creating burrows with multiple chambers and exits

# Sweet Facts for Valentine's Day

Valentine's Day is more than chocolates, roses, and heart-shaped cards—it's a holiday filled with fascinating history, sweet traditions, and a few surprising facts along the way. From ancient legends to modern-day romance, here's a fun look at why February 14 has captured hearts for centuries.

- **Valentine's Day is named after a saint... maybe three.** There were multiple Saint Valentines, and historians still debate which one inspired the holiday.
- **It became romantic in the Middle Ages.** Thanks to poets like Geoffrey Chaucer, February 14 got linked to love and courtship.
- **About 145 million Valentine's cards** are exchanged each year, making it the second-largest card-sending holiday after Christmas.
- **Red roses symbolize love** because they were believed to be the favorite flower of Venus, the Roman goddess of love.
- **Over 58 million pounds of chocolate** are purchased for Valentine's Day annually.
- **Around 6 million couples** get engaged on Valentine's Day each year.
- **Conversation hearts** were originally created in the 1800s as medical lozenges—not candy!
- **Teachers receive the most Valentine's cards**, followed by kids, moms, and wives.
- **Valentine's Day is celebrated worldwide**, but in Japan women give chocolate to men—and a month later, men return the favor on White Day.

## February Riddles

1. The more of this there is, the less you see. What is it?
2. I'm light as a feather, yet the strongest person can't hold me for five minutes. What am I?
3. What goes up and down but doesn't move?
4. What has one head, one foot and four legs?

**Answers on Page 7**



## Be My Valentine Forever

I love you for a lifetime, Not only for a day.  
I love you for who you are, Not what you do or say.

I love the way you love me back, So there is only one thing I can say.  
I love you with my heart and soul and every other way,  
So will you be my valentine not only for one day?

-Belinda Galesa

# Thank A Sheep

## The Ancient Story Behind Your Sweater

The next time you pull on a cozy sweater, wrap up in a wool blanket, or slip on a pair of winter socks, take a moment to thank a sheep. Long before fashion labels, factories, or knitting patterns, these gentle animals quietly shaped the way humans survived cold climates—and even helped build entire civilizations.



Sheep were among the first animals domesticated by humans, originally raised for meat and milk. Around 6,000 BC, people began selectively breeding sheep with softer, thicker coats. Instead of relying on animal skins, early societies learned to spin wool into yarn and weave it into fabric, creating clothing that was lighter, warmer, and easier to repair.

By the Bronze Age (2,300–600 BC), woolly sheep similar to modern breeds were widespread throughout western Asia. Wool became a valuable trade commodity. In ancient Greece, spinning and weaving were essential household skills, while Rome turned wool into a full-scale industry producing togas, cloaks, and military garments.

Wool has endured for millennia because it's a remarkably practical fiber. It insulates in both cold and warm weather, wicks moisture, and contains natural oils that help repel dirt, odors, and water. Durable, flexible, and biodegradable, wool was often more accessible than plant fibers like linen or cotton, making it an everyday staple across social classes.

Today, even with modern materials, wool remains a favorite for sweaters, coats, and blankets. Its comfort and versatility connect us to generations of farmers, shepherds, and artisans who relied on sheep to stay warm and thrive. The next time you wrap up in wool, remember—you're wearing a piece of history that began thousands of years ago

## WELCOME NEW CLIENTS

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

**the Golden Circle”  
Family**

**Joe & Lori  
Gagliardi**

Introduced by  
Marian Goodman

Thank You For Your  
Confidence In Us!



## Counting Sheep

When I lie in a bed, and cannot sleep, I close my eyes, and I count sheep.  
I watch the wooly sheep run by, counting each one with a keen eye.  
I lose my count, drift into sleep I'm grateful for these wooly sheep

# Notable U.S. Moments in February

## February 3, 1870 – Ratification of the 15th Amendment

The 15th Amendment prohibited denying the right to vote based on race, color, or previous servitude. Though barriers remained for decades, its ratification marked a critical step toward expanding democracy and voting rights in the United States.

## February 14 – Valentine's Day

Valentine's Day evolved in the U.S. into a celebration of love, appreciation, and human connection—not just romantically, but among friends and family as well. .

## February 20, 1962 – John Glenn Orbits the Earth

Astronaut John Glenn became the first American to orbit Earth, marking a major victory in the Space Race and cementing the U.S. as a leader in space exploration.

## February 23, 1836 – The Battle of the Alamo

A pivotal moment in the Texas Revolution, the Alamo became a symbol of sacrifice and resistance that still holds a prominent place in American historical memory.

## February 27, 1951 – 22nd Amendment Ratified

This amendment limited U.S. presidents to two elected terms, reinforcing democratic safeguards and preventing the concentration of power.

## JANUARY Quiz Winner

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

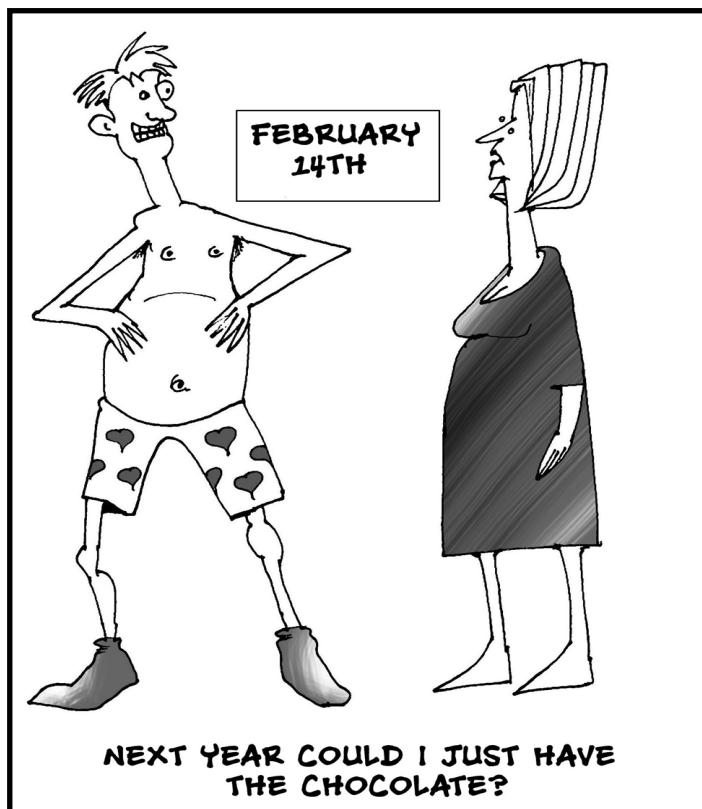
**A:** Champagne

**Norma Rozier**

From  
**La Verne, CA**

Congratulations!

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



Cartoon Stock - Order #607707



Cartoon Stock - Order #696278

# FEBRUARY – HAPPY BIRTHDAY CLIENTS & FRIENDS

Catherine F. (1), John G. (1), Ken K. (1), John D. (2), Jimmy J. (2), Donna W. (2), Yuan L. (2), Mirvat B. (2), Judy M. (2), Alexander L. (3), Beverly G. (3), Terese L. (3), Lynn B. (3), Becci N. (4), Iqbal Q. (4), Sue V. (4), Robert H. (4), Terry V. (4), Drew C. (4), Debbie e. (4), Steve B. (4), Blaisy R. (4), Kevin S. (4), Billy R. (5), William B. (5), Ken K. (5), David S. (5), Janet P. (5), Bill L. (5), Barbara C. (6), Anita F. (6), Matt L. (6), Bob G. (7), Nor De L. (8), Genie A. (8), Michael M. (8), Paul C. (8), Foon T. (9), Bob L. (9), Richard C. (9), Nenita T. (9), Duke C. (9), Ruben R. (9), Pam N. (10), Linda B. (10), Rick F. (10), Diane L. (10), Ngee K. (11), David R. (11), Loyal I. (12), Luis C. (12), Sydney H. (12), Nida O. (12), Marie Ann J. (12), Gary W. (12), Tony A. (13), Lori L. (13), Alison D. (13), Lis P. (14), Martha S. (15), Aaron F. (16), Grace H. (16), Paul L. (16), Martin R. (16), Lata K. (16), Jay H. (16), Rafi M. (16), Bertha M. (17), Dayle T. (17), Maria M. (17), Patty D. (17), Joseph U. (17), Marilou L. (18), Chuck G. (18), Nodi D. (18), Tina P. (18), Karmen A. (18), Fili A. (18), Debbie F. (19), Robert D. (20), Mark McC. (20), Dorsey M. (20), Eva G. (21), Rose C. (21), Carol Le B. (21), Patricia R-G. (21), Oi-Lan C. (21), George L. (22), Barbara D. (22), Gilbert L. (22), Scott W. (22), Lisa R. (22), David T. (22), Tom D. (23), Joyce W. (23), Sharla B. (23), Eileen O. (24), Joaquin N. (24), Marc L. (26), Randy V. (26), Ada C. (26), Bryan A. (26), Leticia C. (28), Ron M. (28), Ruth C. (28), Mindy K. (28)



**RIDDLE ANSWERS:** 1) Darkness 2) Your Breath 3) A Staircase 4) A Bed

# the Golden Circle



Rick Miller

*Your Trusted Financial Advisor for Life*

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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.

## “The Hearing Advantage”

An elderly gentleman who had long struggled with severe hearing loss finally got top-of-the-line hearing aids. For the first time in decades, he could hear everything—the ticking clock, distant birds, even the faint creak of floorboards. He was thrilled, imagining all the conversations he could finally join without asking people to repeat themselves.

A month later, at his follow-up, the doctor grinned. “Your family must be thrilled to have normal conversations with you again!”

The gentleman leaned back, steepling his fingers. “Oh, I haven’t told them yet,” he said. “I just sit and listen. You’d be amazed at what people say when they think no one can hear—arguments, secrets, surprise plans... I’ve already changed my will three times based on what I’ve overheard. At this point, I’m thinking of keeping the hearing aids on forever. Reality TV has nothing on my family.”



## Stillness, Reflection, Gratitude... and a Little Valentine's Love

February is a special month. It carries the quiet beauty of stillness and introspection, yet it also brings Valentine's Day, a gentle reminder to celebrate love in all its forms: love for others, and love for yourself.

Now that the holidays have ended, this is a perfect time to pause and reflect on where we've been and where we're going. This month gives us space to look back on the past year, gain clarity for the one ahead, and set goals we can actually follow through on.

The stillness of February offers a kind of self-reflection that's hard to find during busier seasons. With fewer social events competing for our attention, we can reconnect with what we enjoy—or try something new, like a good book, a meaningful podcast, or a recipe you've been wanting to learn.

And as Valentine's Day arrives, let it be more than a date on the calendar—let it remind us to show love on purpose through kindness, patience, forgiveness, and time.

Finally, let's remember that February isn't only about reflection, it's also about gratitude. Be thankful for the little moments sprinkled throughout each day, and enjoy this quiet, meaningful season before the liveliness of spring arrives.

Sincerely,



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, February 10<sup>th</sup> 2026**

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

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

Date: **Tuesday, March 10<sup>th</sup> 2026**

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

Location: **West Covina Library**  
1601 W. Covina Parkway  
West Covina, CA 91790

### **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](http://www.csiwealth.org)

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