

the Golden Circle

Richard Anthony Miller & Patricia Alba

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What Falling Leaves Can Teach Us About Letting Go

Every autumn, trees put on one of nature's greatest shows. Leaves shift from green to brilliant gold, orange, and red before drifting quietly to the ground. It can look like the tree is dying back, but the opposite is true. Letting go of its leaves is exactly how a tree survives the long winter ahead.

Is Your Estate Plan in Order?

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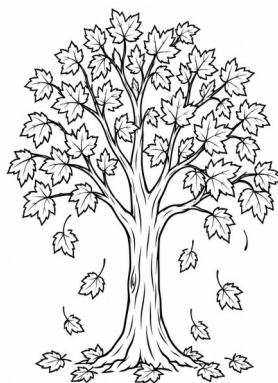
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Ask for Patty Alba

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The color change is pure chemistry. All summer long, leaves are packed with chlorophyll, the green pigment that turns sunlight into food. As the days grow shorter and cooler, the tree stops making chlorophyll and the green fades away. That reveals the yellows and oranges that were hidden underneath all along, while crisp nights and sunny days help create those deep, fiery reds.

Then comes the most important step of all. The tree grows a thin layer of cells at the base of each leaf, gently sealing it off until it lets go and falls.

Dropping its leaves protects the tree from losing precious water through the cold, dry months and keeps heavy snow from snapping bare branches. What looks like loss is really careful preparation.

There is a quiet lesson in that. Holding on to everything, all the time, is not the same as strength. Sometimes the healthiest thing we can do is release what we no longer need and trust that the next season will come.

The trees do it every single year. And every spring, they come back greener than before.

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

Easy Fall Turkey & Apple Wraps

Ingredients

- 4 flour tortillas
- 8 slices deli turkey
- 1 apple, thinly sliced
- ½ cup shredded cheddar cheese
- ¼ cup honey mustard



Instructions:

1. Lay the tortillas flat and spread each one with honey mustard.
2. Add two slices of turkey to each tortilla.
3. Top with apple slices and shredded cheddar cheese.
4. Roll each tortilla tightly.
5. Slice in half or into small pinwheels.
6. Serve warm and enjoy! These easy little treats are perfect with a cup of coffee or tea on a crisp fall morning

Serve immediately or refrigerate until ready to enjoy. These simple wraps are crisp, savory, and slightly sweet—perfect for an easy fall lunch or afternoon snack!

October Quiz Question

Q: Which two gemstones are traditionally associated with October birthdays?

- A. Ruby and pearl
- B. Opal and tourmaline
- C. Sapphire and diamond
- D. Emerald and topaz

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

The Last Porch Pumpkin

Every Every October, Mr. Bell placed three pumpkins on his porch: one large, one medium, and one small. His wife had started the tradition when their children were young, carefully choosing a pumpkin to represent each member of their little family. The children had grown, moved away, and started families of their own, but the pumpkins still appeared every year, bringing back happy memories of chilly evenings, warm cider, and laughter on the porch.

One afternoon, a little girl from next door pointed to the smallest pumpkin and asked, “Is that one for a baby?” Mr. Bell smiled. “It always has been.” She hurried home and returned with a tiny pumpkin no bigger than an apple. “Now there is one for a really little baby,” she said.

That evening, Mr. Bell sent a picture to his children. Soon his phone filled with photographs of pumpkins on porches in three different cities, each arranged large, medium, small, and one very tiny pumpkin. Mr. Bell smiled as he looked through the pictures and realized that a simple family tradition had found a new beginning. Traditions do not have to remain exactly as they began. Sometimes the best ones grow along with us and make room for one more.



Runaway Pumpkin

Every September, Mr. Lewis placed a small basket of tomatoes on the wall beside his driveway. A handwritten sign read, "Please take what you need."

Most neighbors knew him only as the quiet man in the blue house. They waved when they passed, but few stopped to talk.

One afternoon, a new family moved in across the street. Their daughter, Lily, noticed the basket while walking home from school. She carefully chose one tomato and left a small yellow flower in its place.

The following day, Mr. Lewis found the flower and smiled. He added a second basket filled with cucumbers and peppers. Lily returned that afternoon, this time leaving a note: "Thank you. We made salad for dinner."

Soon, other neighbors began stopping at the wall. Some took vegetables, while others left lemons, fresh bread or flowers from their gardens. People who had lived on the same street for years finally learned one another's names.

As September came to an end, only one tomato remained. Mr. Lewis carried it across the street and knocked on Lily's door.

"This one is for you," he said.

Lily invited him inside, where her family was preparing dinner. They sliced the tomato and placed it in the center of the table so everyone could share.

The next spring, several neighbors helped Mr. Lewis plant a larger garden. Lily made a new sign for the wall: "Take what you need. Leave what you can."

Sometimes the smallest act of kindness can bring people together. Like a September garden, friendship often grows quietly—one shared gift at a time.

Client of the Month

Congratulations to our
Clients of the Month:

Kathy Noonan
From
Monrovia, CA

As a Client of the Month
you will receive a

\$50 gift card to your fa-
vorite restaurant.

Congratulations!



OCTOBER LIGHT

*The morning keeps a cooler tune, The sunlight leaves the porch too soon.
A pumpkin waits beside the door, While amber leaves cross every floor.*

*The kettle sings, the windows glow, The evening asks the world to slow.
And in the hush of autumn air, We find how much there is to share.*

The Man Who Made a Difference

One Step at a Time

Most people have never heard of **Jan Ernst Matzeliger**, yet his determination changed everyday life for millions.

Jan was born in Suriname, a country on the northeastern coast of South America, in 1852. At 19, he left home and eventually settled in the United States. Although he spoke little English and had very little money, he was eager to work and learn.

While employed at a shoe factory in Massachusetts, Jan became fascinated by “lasting”—the difficult process of attaching the upper part of a shoe to its sole. This work was done by hand, and many believed it was too complicated for a machine.

Jan believed otherwise.

After long days at the factory, he spent his evenings studying the process and experimenting with his own designs. Unable to afford expensive supplies, he built an early model using discarded cigar boxes, wire and elastic.

His first attempts failed, but he continued. Despite financial hardship, prejudice and doubt from others, Jan patiently improved his invention. In 1883, he received a patent for a shoe-lasting machine that made production faster and more affordable.

Sadly, Jan died before his 37th birthday and never witnessed the full impact of his work. Yet his invention transformed the shoe industry and helped make quality footwear affordable for ordinary families.

Jan Matzeliger’s story reminds us that success does not require perfect circumstances. Sometimes it begins with one person quietly believing, “There must be a better way.”

A Thought to Remember:

Do not be discouraged when progress is slow. Every setback can teach us something, and every small step may bring us closer to a breakthrough. Jan Matzeliger’s story reminds us that success does not require perfect circumstances. Sometimes it begins with one person quietly believing, “**There must be a better way.**” A Thought to Remember.

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October Riddles

1. What kind of room has no doors or windows?
2. What is orange, round, and goes bump in the night?
3. What falls in autumn but never gets hurt?
4. What has many teeth but cannot bite?

Answers on Page 7



“Great works are performed, not by strength,
but by perseverance.”

— Samuel Johnson

Words That Traveled

English has a way of collecting words from around the world. Some are so familiar that their origins may surprise you!

Pajamas came to English through Hindi from a Persian phrase meaning “leg garments.” **Shampoo** comes from a Hindi word meaning “to massage”—a reminder that it originally described an action, not a bottle of hair product.

Safari means “journey” in Swahili, while **karaoke** combines Japanese words meaning “empty orchestra.”

Kindergarten is German for “children’s garden,” a fitting name for a place where young minds grow.



A **cookie** gets its name from the Dutch koekje, meaning “little cake.” The Hawaiian word **ukulele** literally means “leaping flea”—an unexpected name for such a cheerful instrument!

Even words that sound thoroughly modern have long histories. **Robot** comes from a Czech word associated with forced labor. **Avatar**, now often used for an online image or character, traces back to a Sanskrit word meaning “descent.” And **algebra** comes from an Arabic term connected with putting broken parts back together.

The next time you eat a cookie, sing karaoke, or put on your pajamas, remember: you’re using words with stories that traveled across languages and generations!

Why Is October Called October?

A The name October comes from the Latin word octo, meaning eight. In the early Roman calendar, the year began in March. Counting from March made October the eighth month, so its name matched its place in the year.

Over time, the Roman calendar changed and January became the first month of the year. That moved October to tenth place, but its familiar name stayed. The Romans continued using it, and the name passed into the Julian calendar and then the Gregorian calendar we use today.

That is why our tenth month still has a name that means eighth.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our
“the Golden Circle Family”

Sylvia Estrada

From
Alhambra, CA
Attended CSI Seminar

Joey & Mae De Luna

From
Arcadia, CA
Attended CSI Seminar

Fausto and Maria Saavedra

From
Glendale CA
Attended CSI Seminar



Notable U.S. Moments in October

October 1, 1908 — The first Ford Model T was delivered. Its lower price eventually put automobile travel within reach of many working families. The Model T helped reshape how Americans lived and traveled.

October 14, 1947 — Chuck Yeager broke the sound barrier. Flying the Bell X-1, he became the first person to fly faster than sound. The flight marked a major step forward in aviation research.

October 24, 1861 — The first transcontinental telegraph line was completed. Messages could travel from coast to coast far more quickly than before. The line helped connect California with the rest of the country.

October 24, 1945 — The United Nations officially began. Its founding charter took effect after World War II. The United States was among the countries that helped establish the organization in hopes of preventing another world war.

October 28, 1886 — The Statue of Liberty was dedicated. A gift of friendship from France, the statue welcomed visitors to New York Harbor. It remains a cherished symbol of freedom and democracy.

September Quiz Winner

Which U.S. national holiday is celebrated on the first Monday in September?

A. Labor Day

Manny and Bertha Medrano
From
Covina, CA

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



"You know, you wouldn't be blind if you would poke holes in your sheet."



"THAT REMINDS ME ... WHEN DID YOU SAY YOUR MOTHER IS COMING TO VISIT?"

OCTOBER - HAPPY BIRTHDAY

CLIENTS & FRIENDS



Erlinda L. (1), Cecilia A. (1), Ambrose C. (1), Dan F. (1), Aida D. (2), Stella L. (2), Joanna R. (2), Eva G. (3), Hildy M. (3), Aurea A. (4), Liana N. (4), Terry D. (4), Nancy H. (4), Deborah K. (4), James T. (5), Doug C. (5), Patricia T. (5), Trisha R. (5), Bin Hong R. (6), Irene S. (6), Gloria M. (7), Julie S. (7), William D. (7), Randall A. (8), Jeanne A. (8), Betty T. (9), Rolando B. (10), Paul C. (10), Monique S. (10), Hildegard S. (11), Ynez F. (12), Shakir K. (12), Mark G. (12), Lee G. (12), Mercedes N. (12), Jaime D. (13), Martha H. (13), Tamera R. (13), Fernando T. (13), Eduardo H. (13), Josephine H. (14), Steve A. (14), Larry M. (15), Daniel H. (15), Shirley A. (16), Jordan R. (16), Diane B. (17), Jo M. (17), Jann O. (17), Penny M. (17), Christina S. (17), Isabella L. (18), Carol B. (18), Alfonso G. (18), Lupita G. (18), Laura S. (19), Shirley C. (19), Bassan A. (19), Jeff B. (19), Denise H. (19), Sean L. (19), Angelina D. (19), Larry L. (20), Frank Y. (20), Linda V. (21), Mary Jo J. (21), Eric H. (21), Aili G. (21), Josie J. (21), Kay B. (22), Roger Q. (22), Yvette W. (22), Austin B. (22), Inwook C. (23), Redentor C. (23), Gina E. (23), Thomas P. (23), Ken K. (23), Joanne L. (23), Janine R. (23), Daniel H. (24), Sue H. (24), Annie C. (24), Gordon R. (25), Gracia P. (25), Rosie F. (26), Nusrat N. (26), Jennifer B. (26), Vivian D. (27), Susan F. (27), Beverly F. (27), Edward W. (27), John T. (27), Fitri T. (27), Violeta L. (28), Beatrice D. (28), Michael D. (28), Kathleen N. (28), Debbie W. (28), Diane C. (28), Brooke H. (28), Edgardo V. (29), Bertha H. (29), Donald R. (29), Jeannette M. (29), James L. (30), Frances F. (30), Alan T. (30), Jaime F. (31), Sharon S. (31), Megan H. (31)

RIDDLE ANSWERS: 1) A Mushroom 2) A Pumpkin 3) Leaves! 4) A Comb

the Golden Circle



Patty Alba & Rick Miller

Your Trusted Financial Advisors for Life

CSI

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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 Case of the Missing Candy Bowl

Walter filled the candy bowl three days before Halloween and placed it on the hall table. By dinner, it looked noticeably emptier.

"Someone's been eating the candy," he told Evelyn.

"We must have mice," she said. "Mice that unwrap chocolate?" "Very talented mice."

Walter counted the remaining pieces and moved the bowl to the top shelf of the pantry. The next afternoon, more candy was gone.

"This is serious," he said. "They found my hiding place."



Evelyn nodded. "You should probably stop counting them every time you take one."

Walter froze, a chocolate wrapper peeking from his shirt pocket. "I was checking the quality."

"And?" "Excellent. We may need another bowl."

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Cool Air, Warm Moments

October always seems to arrive quietly. One day the air feels different, the evenings come sooner, and suddenly we are reaching for a sweater without really thinking about it.

I've always loved how this month feels a little more grounded. The pace softens. The world looks warmer somehow, even as the temperature drops. There is comfort in the familiar rhythms that return this time of year. Simple meals. Familiar walks. Evenings that invite you to slow down and settle in.

October has a way of making the small things feel important. A favorite mug. A good book. A conversation that lingers a little longer than planned. These moments may seem ordinary, but they are often the ones that make life feel full.

I think this month also gives us permission to enjoy comfort without explanation. To choose what feels steady and nourishing. To spend time with people and routines that make us feel at ease. There is something reassuring about leaning into that.

My hope for you this October is that you find moments that feel cozy, familiar, and grounding. Moments that remind you how good it can feel to simply be where you are.

Wishing you a peaceful and comfortable October.



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.

Please call me today at

(626) 294-0414

to discuss how to introduce your friend to me. They'll be happy you did!

Would You Rather Pay Taxes on Your IRA... ON YOUR TERMS?

A Roth Conversion Can Help You:

- ✓ Reduce future RMDs
- ✓ Potentially lower lifetime taxes for you and your family
- ✓ Create more tax-free income in retirement
- ✓ Leave more to your loved ones
- ✓ Have greater flexibility in your retirement years

*Here's the question
I'd want my own family
to answer before year-end...*

If you have a substantial IRA or 401(k), Uncle Sam is essentially your silent partner. Eventually, Required Minimum Distributions (RMDs) can force taxable money out of your retirement accounts – whether you need the income or not.

A Roth conversion gives you the opportunity to pay taxes now, on your terms, rather than letting future tax laws and RMD rules potentially make that decision for you.

How a Roth Conversion Can Make a Real Difference

This example shows how converting \$200,000 today could potentially create more after-tax value in the future compared to doing nothing. It also accounts for the cost of paying the conversion taxes today and the opportunity cost of those dollars.

SCENARIO 1: DO NOTHING

Let \$200,000 remain in a traditional IRA

Current amount (age 70)	\$200,000
Hypothetical growth rate (6% annually for 15 years)	\$479,000
Estimated future tax rate on withdrawals	30%
Estimated taxes at 30%	(\$144,000)

**Estimated amount
to you or your heirs:
\$335,000**

SCENARIO 2: CONVERT \$200,000

Pay the taxes today and allow potential tax-free growth

Conversion amount today	\$200,000
Estimated tax rate on conversion (paid from outside funds)	24%
Estimated taxes due today	(\$48,000)
Hypothetical growth rate (6% annually for 15 years)	\$479,000
Estimated future taxes (on qualified Roth withdrawals)	\$0

**Estimated amount
to you or your heirs:
\$479,000**

But the \$48,000 tax paid today has a cost, too.



If the \$48,000 used to pay the conversion tax could have been invested and also grew at 6% for 15 years, it could be worth about **\$115,000**, or approximately **\$81,000** after a 30% tax.¹



Illustrative net after-tax
advantage of a Roth conversion:

\$63,000

*Your number
could be higher,
lower, or \$0.
Let's calculate
it for you!*

This is a hypothetical example for illustrative purposes only. It assumes a 6% annual growth rate for 15 years, a 24% tax rate on the conversion and a 30% future tax rate. The conversion tax is paid from outside funds (not from the IRA). Actual results will vary based on your individual situation, tax brackets, investments, and future tax laws.

*More Than
a Tax Strategy...
It's About Your
Future and
Your Family*



More control
over your
retirement
tax bill



More confidence
in your retirement
income



More to pass
on to the people
you care about



More flexibility
when life
changes



More peace
of mind
today and
tomorrow



*Let's Find Out if a Roth Conversion
Makes Sense for You.*

We're offering a complimentary, personalized
Roth Conversion Opportunity Review.

Bring your questions, and we'll do the analysis together.

Call Patty Alba or Rick Miller today!



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PLANNING TODAY
FOR A BRIGHTER TOMORROW