

# the Golden Circle

News To Help You Save Time And Money

December 2022

## A Tale of Two Siblings

Two siblings worked for their father on the family's farm. The younger sister was steadily given more responsibility over the years, and one day the older brother asked his father to explain why.

The father said, *"First, go to Kelly's farm and see if they have any geese for sale. We need to add to our stock."*

The brother soon returned. *"Yes, they have five geese they can sell us."*

The father said, *"Good. What's the price?"*

The son went back to the farm and returned shortly with the answer. *"The geese are \$10 each."*

The father asked, *"Can they deliver the geese tomorrow?"* Again, the son went back and came back soon with the answer. *"They can deliver the geese tomorrow."*

The father asked the older brother to wait and listen, then called the younger sister in from the fields. *"Go to Davidson's farm and see if they have any geese for sale. We need to add to our stock."*

The younger sister soon returned with the answer. *"They have five geese for \$10 each, or 10 geese for \$8 each and they can deliver them tomorrow. I asked them to deliver the five unless they heard otherwise from us in the next hour. And I agreed that if we want the extra five geese, we could buy them at \$6 each."*

The father turned to the older son, who nodded. He now realized why his sister was given more responsibility and reward.

**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)

### Convert?

Should you consider converting some of your 401k, 403b or IRA Money?

(See Insert—Limited Offer)

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# Christmas Crack(ers)

<https://therecipecritic.com/christmas-crack-recipe>

## INGREDIENTS

- 35-40 saltine crackers
- 1 cup butter
- 1 cup brown sugar
- 2 cups semi-sweet chocolate chips
- 1/2 cup chopped pecans



## STEPS

1. Preheat oven to 400 degrees. Line a 10x15 inch baking sheet with aluminum foil and spray with cooking spray.
2. Place your saltine crackers in even rows and set aside.
3. In a saucepan over medium high heat melt the butter and brown sugar and whisk and let it boil for a few minutes.
4. Pour over the saltines and spread out and bake in the oven for 5 minutes. Remove from the oven and sprinkle with chocolate chips and let it sit.
5. Spread the chocolate over the Saltines and sprinkle with chopped pecans and let it harden. Cut into pieces and serve.

## December Quiz Question

**Q:** If you are born on the 1st of January, which star sign are you?

- A. Scorpio
- B. Capricorn
- C. Libra
- D. Aries

Call in or email your response by **Friday, December 23rd, 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](mailto:info@csiwealth.org)**

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## Love Chocolate? Could Be a Good Thing!

Chocolate doesn't just make you feel better when you are depressed (or happier when you're not). There's some evidence that it may actually be good for your health.



According to a meta-analysis of medical data reported in the *British Medical Journal*, eating chocolate may decrease your risk of heart disease by 37% and your risk of stroke by 29%.

The darker the better (70% cacao and up is where the good stuff is!) It's best to stay away from traditional candy bars, as they are highly processed which can diminish the slim health benefits of chocolate.

# This Day in December

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

- **December 3, 1967** - The first successful heart transplant was performed by **Dr. Christiaan Barnard** at Cape Town, South Africa, on **Louis Washkansky**, who lived for 18 days.
- **December 8, 1987** - President **Ronald Reagan** and Soviet Russia's General **Secretary Mikhail Gorbachev** signed the INF Treaty eliminating all intermediate-range and shorter-range nuclear missiles.
- **December 16, 1991** - The **United Nations** voted to revoke Resolution 3379, originally approved on November 10, 1975, which had equated **Zionism (a movement supporting the Jewish national state of Israel)** with racism.
- **December 22, 1783** - Following a triumphant journey from New York to Annapolis, Maryland, **George Washington**, victorious Commander-in-Chief of the American Revolutionary Army, appeared before Congress and voluntarily resigned his commission.
- **December 27, 1831** - **Charles Darwin** set out from Plymouth, England, aboard the ship **HMS Beagle** on his five-year global scientific expedition. **Darwin** collected fossils and studied plants and animals, gradually beginning to doubt that many diverse species of living things had sprung into existence at one moment (creationism). In 1859, he published **On the Origin of Species by Means of Natural Selection**.

## November Quiz Winner

Q: Birds have two...

A. Stomachs

**Sammy & Amy C.**

From  
Covina, CA

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



# Inspiring Stories To Warm Your Heart



1. **Cop gives boots to homeless woman** - While patrolling the streets of San Francisco last month, **Officer Jackie Selinger** happened upon a homeless woman holding a sign saying that she was desperate for a new pair of shoes, ABC7 reported. Selinger could've continued walking, but instead decided to take the woman to a shoe store in San Francisco's Union Square to buy her a pair of \$69 all-weather boots, using money from her own pocket.

2. **Terminally ill dad fulfills sweet dream** - **Chris Rosati**, 42, received the debilitating death sentence of ALS, but that didn't keep him from fulfilling his sweet dream, CBS reported. The father of two petitioned Krispy Kreme to loan him a truck so he could spend a day with his family and friends, doling out free donuts at schools, parks, children's hospitals and cancer wards.



3. **Restaurant owner sells business to help gravely ill employee** - When **Michael De Beyer**, owner of Kaiserhof Restaurant in Montgomery, Texas, learned that one of his young employees had a brain tumor — and no health insurance — he decided to go to extreme lengths to help her out, KHOU reported. Beyer is selling the German restaurant he's owned for 17 years and donating the money to Brittany Mathis so that she can get the proper care she needs.

Inspiring Stories To Warm Your Heart When It's Cold Outside | HuffPost Impact

## Clients of the Month

Congratulations to our Clients of the Month:

**David Brubaker**  
From  
Monrovia, CA

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

**Congratulations!**

We love introductions!

## Help Wanted

**Santa needs new reindeer.** The first bunch has grown old. Dasher has arthritis; Comet hates the cold. Prancer's sick of staring at Dancer's big behind. Cupid married Blitzen and Donder lost his mind. Dancer's mad at Vixen for stepping on his toes. Vixen's being thrown out, she laughed at Rudolph's nose.

If you are a reindeer we hope you will apply. There is just one tricky part: You must know how to fly.



# International Manner



Traveling abroad is stressful enough without accidentally offending the people you're visiting. Check out these warnings to steer clear of a faux pas in a foreign nation.

**China** - Don't give a gift or item with the number four in it. The Chinese word for "four" sounds close to the word for "death."

**Denmark** - You'll show bad manners if you take the last item of food off a plate. If you want a little more, take only part of it and leave the rest.

**India** - Use your right hand when eating or passing food, never your left. The left hand is considered unclean in India, as well as other places like Africa and the Middle East.

**Japan** - Don't stick your chopsticks straight up in a bowl of rice. Rice is presented this way during funerals. Doing it at a meal will be seen as bad luck.

**Mexico** - Your server won't bring your check to the table before you ask for it, so don't assume he or she isn't being attentive to you.

**The Netherlands** - Never give a knife or anything with a sharp edge (like scissors) as a gift. These items are considered unlucky.

**Venezuela** - If you show up on time for a business meeting, you'll appear greedy and rude. You're actually better off being ten to fifteen minutes late.



## Santa Sillies



<p><b>How much did Santa's sleigh cost?</b> <i>It was on the house</i></p>	<p><b>Why is Santa scared of chimneys?</b> <i>Because he's claus-trophobic.</i></p>
<p><b>What's Santa's favorite type of music?</b> <i>Wrap</i></p>	<p><b>What do you call a kid who doesn't believe in Santa?</b> <i>A rebel without Clause</i></p>
<p><b>How does Santa take pictures?</b> <i>With his Pole-aroid camera</i></p>	<p><b>What kind of motorcycle does Santa ride?</b> <i>A "Holly" Davidson</i></p>
<p><b>Why was Santa's little helper so sad?</b> <i>He had low elf-esteem.</i></p>	<p><b>Why did Santa go to the liquor store?</b> <i>He was looking for holiday</i></p>

# Ways to prepare for the New Year

We're starting this post by dropping a major truth bomb... you may want to sit down for this... I warned you... 2023 is just over two weeks away! I'll let that sink in for a moment...

I don't know about you, but I still feel like I'm processing 2021 and 2022! But here we are, on the threshold of a new year.

Now, it's easy to let this realization overwhelm you. Or, you can face the new year head-on because you're armed with a plan.

Keep reading for the top ways we plan for the new year. With a plan in place, you can do just about anything!

1. **Start Early** - Ok, so Step Number 1 in any successful plan is to start early! I realize there is still work to be done before the big ball drops in Times Square on December 31st, but take some time – now if it's convenient! – to put your new year planning into motion.
2. **Reflect on the Past Year** - Your preparation for a new year should start by reflecting on the last. Think about your accomplishments, the moments you were proud of, things that made you laugh out loud, and the goals or tasks you accomplished. Remembering all the positives that happened in a year is a great way to appreciate all you were able to accomplish in the last 365 and help you realize how far you've come in a year.
3. **Create Gratitude List** - And while you're reflecting on everything that happened the past year, start creating a gratitude list. This is just a simple exercise where you list everything you're grateful for from the year. Practicing gratitude has been proved to significantly increase our level of life satisfaction as well as positively influence our well-being. It's even been proven to be good for our bodies, our minds, and our relationships! Now doesn't that sound like something we all need!
4. **Declutter, Declutter, Declutter** - Marie Kondo, Queen of Decluttering, will be very pleased with this step! Before you can really get to planning for a new year, it's first time to get rid of some of the old. It's time to declutter! I'm talking your wardrobe, your desk, and even your pantry and your refrigerator. Everywhere where you've accumulated 'stuff' over the course of the year.
5. **List New Goals** - Now that you've got rid of the old and you're in a good headspace, it's time to take concrete steps towards planning for the new year. It's time to write down your goals.

**Closing Thoughts** - As the year draws to a close, it's easy to become overwhelmed with everything you didn't do or achieve this year and begin to dread the beginning of a new year. But that line of thinking is not going to get you anywhere! Follow the pointers for preparing for a new year, and you'll be well on your way to making 2023 one of your best yet!

## December Riddles

1. *I can be cracked, made, told, and played.  
What am I ?*
2. *What kind of music do planets like?*
3. *What do scuba divers wear to bed?*
4. *What is at the end of the rainbow?*

Answers on Page 7



# DECEMBER – HAPPY BIRTHDAY

## CLIENTS & FRIENDS



Nancy K. (1), Marian G. (2), Paul D. (2), Javier M. (2),  
Tom G. (2), Jim G. (2), Susan C. (2), Zi Y. (2), Irina C. (2),  
Chun H. (3), Lisa J. (3), Jack R. (4), Maria V. (4), John H. (5), Jose C. (5), Al. V.  
(5), Aida T. (6), Leo A. (6), Maria M. (6), Ron G. (6), Vicky C. (6), Frank C. (6),  
Christel M. (7), Michael D. (7), Minda S. (7), Rick G. (7), William L. (8), Rosalinda  
M. (8), Teresa T. (8), Andra S. (9), Yi Leung F. (9), Fernando M. (10), Sharon G.  
(10), Kenneth A. (10), Joyce L. (10), Cynthia M. (10), Todd S. (10), Valerie B. (11),  
Burt B. (12), Erik M. (12), Jessie A. (13), Janet H. (14), May R. (14), Cyndia W.  
(14), Paul L. (14), Dorothy S. (15), Lucy C. (15), Sarah G. (15), Richard D. (15),  
Jenny M. (16), Raul A. (16), Chau C. (16), Robert B. (16), Craig C. (16), Rachel V.  
(16), Michael O. (16), David S. (16), Teresa G. (16), Robby S. (16), Diana P. (17),  
Clifton C. (17), Adrian T. (17), Jeanne W. (17), Len A. (17), Edgar J. (17), Christo-  
pher F. (17), Holly B. (18), Armando G. (18), Amy C. (18), Dolores DeC. (18),  
Georgette De. (18), Mark V. (18), Daniel S. (18), Martin De L. (18), Ken B. (19),  
James P. (19), Carmen H. (20), Vin K. (20), Rebhekka F. (20), Ginny P. (21), Trish  
M. (21), Teresa C. (21), Soony M. (21), Jill M. (21), Steve P. (21), Katherine F. (22),  
Ralph W. (23), Chuck S. (23), Michael S. (23), Cecilia S. (23), Barbara F. (24), Den-  
nis Y. (24), Irma M. (24), Chris P. (24), Mary U. (25), Wendy E. (25), Natver P. (26),  
Mary J. (26), Agnes I. (26), Richard B. (26), Cece F. (26), Jonna W. (27), M. (27),  
Mark Mcl. (28), Ernesto V. (28), Cindi B. (28), Lionel F. (29), Dale S. (29), Marti A.  
(30), Mark C. (30), Jim G. (30), Kelis W. (31), Terry L. (31), Mary F. (31), Paul H.  
(31), Suzanne S. (31)

**RIDDLE ANSWERS:** (1) A Joke (2) Nep –Tunes (3) A SNORE-kel (4) The letter W

# 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.

## **Seeing Santa Claus**

A grandmother took her grandson to the shopping mall in December to see Santa Claus. The young boy was very excited to sit on Santa's lap. "Now, little boy," Santa said, "tell Santa what you want for Christmas."

In a very loud voice, the boy said, "I want a NINTENDO, and a NEW BIKE, and some BOOKS, and—"

"You don't have to shout," Santa chuckled. "Santa isn't hard of hearing."

The boy leaned forward and whispered, "No, but my grandma is."



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## My Free Offer...

### Should you consider *converting* some of your 401k, 403b or IRA money to a *Roth IRA*?

As you probably know, you must pay income taxes on any converted funds in the year of the conversion, but there are several scenarios in which that might be to your advantage:

- *You believe your tax bracket will be higher in retirement. In this scenario, paying taxes at your current tax rate is preferable to paying a higher rate later when forced to take Required Minimum Distributions. Paying higher taxes in retirement may sound farfetched, but it's possible, especially if you have accumulated significant savings in your retirement accounts. It could make sense to convert all or a portion of funds in a traditional IRA to a Roth today and not in the future. With Medicare and Social Security underfunded for benefits to continue past 2034 and 2035 respectively – Where do you think taxes are headed?*
- *You want to maximize your estate for your heirs. If you don't need to tap your IRA funds during your lifetime, converting from a traditional to a Roth IRA allows your savings to grow undiminished by RMDs, potentially leaving more for your heirs, who can generally withdraw the money tax-free as long as they follow IRS distribution rules.*
- *Your accounts aren't diversified by tax treatment. That is, most of your assets are in tax-deferred accounts. By converting to a Roth IRA, you'll have assets that won't be taxed when withdrawn, potentially allowing you to better manage your tax brackets and enable more personalized tax planning during retirement.*
- *You have irregular income streams and lower than usual income this year. For example, you might own a business that generated a net operating loss from non-passive income. This could be the perfect opportunity to convert some funds to a Roth IRA with a relatively low tax impact.*

➤ *Your Retirement Accounts are down do to market performance and you think they will eventually rebound (years before you may need to live off the money). Let's say your 401k or IRA mutual funds are down 20-30% for the year, but you don't need to live off these dollars anytime soon and you believe that you should just hold on and the market will recover. If that turns out to be true, you are able to convert these investments at a depressed value and when they come-back you've made them Tax-Free at the higher value with less taxes than converting when they are high.*

### Real Life Example – 28% MORE

*Recently I did an IRA to Roth IRA Conversion Analysis for a client that recently lost her husband. With the help of her Tax Person and my customizable financial software we determined that she could create 8 YEARS of ADDITIONAL RETIREMENT Income by converting a portion of her IRA portfolio into a Roth IRA. In her unique situation she would have only a small Federal Income Tax to pay (under \$200) – this is not typical.*

*By converting \$ 115,000 of a \$ 250,000 IRA to a Roth my client's projected Roth IRA has a \$ 136,336 higher after-tax value than if she just left all the money in the IRA .*

*Imagine if you had 8 MORE years of Income OR 28% more after-tax money*

*If what you thought to be true about retirement accounts turned out not to be true, when would you want to know?*

#### LIMITED TIME OFFER

*I will waive the \$199 fee to prepare your analysis for All clients (and referred friends and family) that book an intake meeting before January 31, 2022.*

*Call Today (626) 294-0414 – Tell my Team you want to “Save Taxes with a Roth”*