

the Golden Circle

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The Parable of Two Wolves

In a small village nestled between a forest and the hills, there lived an old man known for his wisdom. One evening, as the sun painted the sky with hues of orange and purple, he sat outside his quaint cottage with his young grandson, who always yearned for his stories and lessons about life.



April: "Financial Literacy Month"

Learn about S.O.F.A.'s Free Classes

(See Insert)

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"Grandfather," the boy said, "tell me, what is the most important lesson for a person to learn?"

The man smiled and gazed into the distance, where the shadows of the trees were merging with the night. "Inside each of us is a fierce battle that rages on," he said. "It's like two wolves constantly at war with each other. One wolf represents darkness and despair—it is anger, jealousy, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego. It thrives on our worst impulses and feeds on our failures.

"The other wolf embodies light and hope—it is joy, peace, love, hope, calmness, humility, kindness, empathy, generosity, and faith."

The boy, absorbed in his grandfather's words, asked with a sense of urgency, "But, grandfather, if they are always fighting, which wolf wins?"

The man looked deeply into his grandson's eyes and said softly, "The one you feed, my child. The one you feed. "The darkness wolf may seem strong and overpowering at times, and it's easy to feed it with our fears and anger. But the light wolf, though sometimes harder to nurture, has the power to fill our lives with meaning and joy."

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

April Fool's Recipe – Glass of Beer

Ingredients

- 4 Cups Apple Juice
- 4 Teaspoons Gelatin



Instructions

1. Mix apple juice with gelatin - Pour $\frac{1}{2}$ a cup of apple juice into a microwave safe bowl and sprinkle gelatin powder on top. Stir well and let the mixture rest for 5 - 10 minutes.
2. Microwave to dissolve gelatin - Heat the apple juice mixture in the microwave for 30 seconds. Remove and stir before returning the bowl to the microwave. Heat for 30 seconds more until the gelatin powder is completely dissolved.
3. Place apple juice in a measuring container - Pour the remaining $3\frac{1}{2}$ cups of apple juice into a large measuring container.
4. Add the mixture to the apple Juice - Add the dissolved gelatin mixture and whisk well until foamy.
5. Pour the "BEER" into beer glasses - Pour the "beer" mixture into beer glasses and place in the refrigerator for about 4 hours.
6. Serve and watch your victims try to drink their beer!

April Quiz Question

Q: Which superhero said that "Who knows what evil lurks in the hearts of men?"

- A. The Armadillo
- B. The Thing
- C. The Shadow
- D. The Devastator

Call in or email your response by **Friday, April 12, 2024**, and if you have the correct answer, you will be **entered into a drawing** for a \$50.00 gift card to your favorite restaurant!

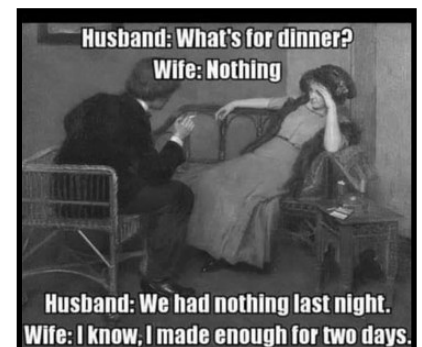
Call: (855) 998-3888

or

Email: info@csiwealth.org

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

Tickling The Funny Bone



Springtime Splendor Iconic Flowers

Spring heralds the rebirth of nature. Among the myriad flowers that bloom, three stand out for their beauty and symbolism: tulips, cherry blossoms, and daffodils.

Tulips: Colors of Joy

Origin: Central Asia, popularized in Europe in the 16th century.

Varieties: More than 3,000 varieties, with a spectrum of colors and shapes.

Bloom time: Early spring—symbolizing love and new beginnings.



Cherry blossoms: Ephemeral Elegance.

Cultural heart: Integral to Japanese culture, celebrated with Hanami (flower viewing).

Bloom time: Short, typically early spring, symbolizing life's transient beauty.

Varieties: Range from white to shades of pink.



Daffodils: Harbingers of Hope

Bloom time: Annually around Easter, symbolizing rebirth, and new beginnings.

Varieties: About fifty species, with colors varying from yellow to white, pink, and orange.

Resilience: Hardy and enduring, they bloom annually with minimal care.



These flowers add vibrant colors to spring and carry deep symbolic meanings. Tulips, with their vast array of colors, celebrate love and fresh starts. Cherry blossoms, in their fleeting bloom, remind us of life's fleeting nature. Daffodils, resilient and hopeful, symbolize the enduring spirit of renewal. Altogether, they paint a vivid picture of spring's rejuvenating essence.



*“April is a reminder that life is a beautiful,
ever-renewing cycle.”*

E.E. Cummings

WELCOME NEW CLIENT

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

**“the Golden Circle”
Family**
this past month.

**Marlene
Gonzalez**

From

Covina, CA

Introduced by

Charla Barlow

Thank You for Your Trust
& Confidence!

"April Birthdays"

- **April 3, 1924 - Marlon Brando** One of the greatest movie actors of all time, heartthrob of millions of women around the world, and a cultural icon, who had immense influence on actors of future generations, there are very few like Marlon Brando. In a career spanning six decades, Marlon Brando delivered critical and commercial successes in movies like ***A Streetcar Named Desire*** and ***The Godfather***.
- **April 7, 1954 - Jackie Chan** is a martial artist, actor, film director, screenwriter and singer and is known for his acrobatic fighting style, comic timing and innovative stunts in his films, which he performs himself. ***Rumble in the Bronx***, ***Shanghai Noon*** and ***Rush Hour*** are some of his popular Hollywood films. He has a widespread following in both the Eastern and Western hemispheres.
- **April 16, 1889 - Charlie Chaplin** Cinema lovers around the world hold Charlie Chaplin in high esteem. One of the biggest stars of the silent film era and an icon, he left the audience in splits with his comedic performances. Even today, his performances in movies like ***Modern Times*** and ***The Gold Rush*** are considered classic.
- **April 25, 1940 - Al Pacino** Considered one of the greatest actors, Al Pacino gained wide acclaim and recognition for his portrayal of Michael Corleone in the movie, ***The Godfather*** in 1972. He's been a part of many successful and iconic films and won an Oscar for playing a blind military veteran in the movie ***Scent of a Woman***. Pacino has three children, but has never been married.

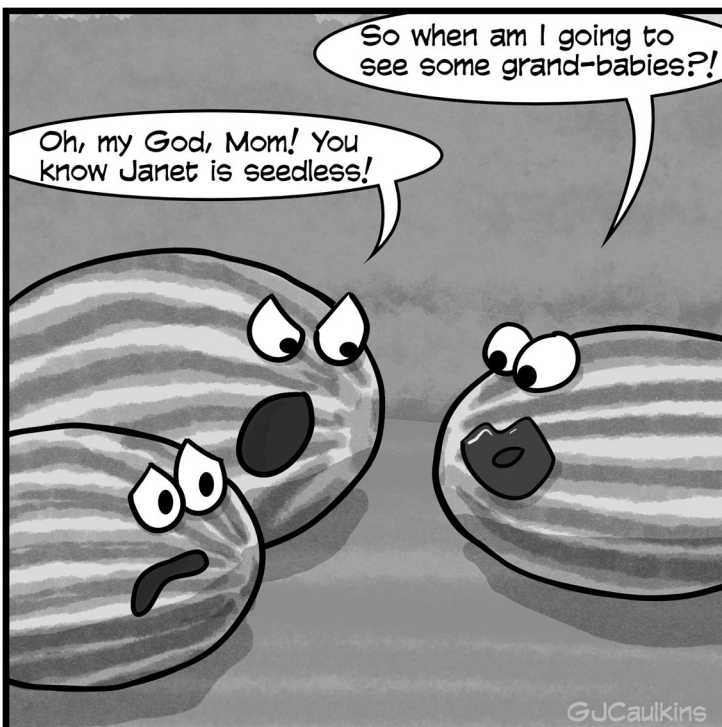
March Quiz Winner

Q: Which of the following actors was the first one to play James Bond?

A. Sean Connery

Maria Ream
From
Alhambra, CA

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



Cartoon Stock - Order #605188



"My job is in finance. This is just my hobby."

Cartoon Stock - Order #605189

EARTH DAY?

Every year on April 22 an environmental event occurs call EARTH DAY.

But what is Earth Day?

Earth Day is an annual event celebrated on April 22nd to demonstrate support for environmental protection. The idea for Earth Day was first proposed by Wisconsin senator **Gaylord Nelson** in 1969 after witnessing the devastation caused by a massive oil spill in Santa Barbara, California. Inspired by the student anti-war movement, Nelson wanted to channel the energy of young activists into environmental issues.

On April 22, 1970, millions of people took to the streets across the United States to call for greater protections for the environment. This event sparked a wave of environmental consciousness that led to the creation of the Environmental Protection Agency and landmark legislation such as the Clean Air Act, Clean Water Act, and Endangered Species Act.

Since then, Earth Day has grown into a global movement with more than 1 billion people in 192 countries participating in activities such as tree planting, beach cleanups, and environmental education programs. The goal of Earth Day is to raise awareness about environmental issues and inspire people to take action to protect the planet for future generations.

April Riddles

1. Who was the most famous cat in the wild west?
2. What does a stone become when in the water?
3. What type of drum are you not able to play?
4. What did the robber get his wife for her birthday?

Answers on Page 7

Here are some ideas to celebrate Earth Day

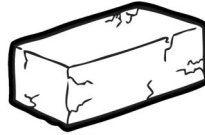
Plant or support a local community garden.

- Donate to environmental justice organizations in your community.
- Take a virtual field trip.
- Write an Earth Day pledge.
- Look out for the bees.
- Make seed bombs.
- Go camping in your backyard.
- Play a nature-themed bingo game.
- Attend a yoga class.
- Make art out of recyclables.



Stopped by a Brick

A successful young executive was riding his brand new Jaguar down a neighborhood street when he noticed a kid darting out from between parked cars. He slowed down a little bit as he appeared near him, and a brick smashed into his car's door. He slammed on the brakes and drove back to the place where the brick had been thrown.



The furious man jumped out of his car and caught the nearest kid shouting, "What was that all about? What the heck did you do to my car? Why did you do it?". The young boy was a little scared but was very polite and apologetic. "I am sorry, Mister. I didn't know what else to do," he pleaded. "I had to throw the brick because no one else would stop for my call to help." With tears rolling down his cheeks, he pointed towards the parked cars and said, "it's my brother, he rolled off the curb and fell off his wheelchair, and he is badly hurt. I can't lift him."

The sobbing boy asked the man, "Would you please help me get him back into his wheelchair? He is hurt, and he is too heavy for me." The young man was moved beyond words and tried to swallow the rapidly swelling lump in his throat. Then, he hurriedly lifted the other kid from the spot and put him back in the wheelchair. He also helped the little kid with his bruises and cuts.

When he thought that everything would be ok, he went back to his car. "Thank you, sir, and God bless you," said the grateful kid. The young man was too shaken up for any word, so the man watched the little boy push the brother who uses a wheelchair down the sidewalk. It was a long and slow ride back home to the man. When he came out of the car, he looked at his dented car door. The damage was very noticeable, but he did not bother to repair it. Instead, he kept the dent to remind him of the message; "Do not go through life so fast that someone has to throw a brick at you to get your attention."

Moral: Life whispers in our souls and speaks to our hearts. Sometimes when we do not listen to it, it throws a brick at us. It is our choice, listen to the whisper or wait for the brick.

Soar Like An Eagle

Did you know that an eagle knows when a storm is approaching long before it breaks? The eagle will fly to some high spot and wait for the winds to come.

When the storm hits, it sets its wings so that the wind will pick it up and lift it above the storm. While the storm rages below, the eagle is soaring above it. The eagle does not escape the storm. It simply uses the storm to lift it higher. It rises on the winds that bring the storm.

When the storms of life come upon us, like the eagle, we can rise above them and ride the winds of the storm that bring sickness, tragedy, failure, and disappointment into our lives.

What is your greatest challenge right now? Jot it down. And then let it lift you



Client of the Month

Congratulations to our
Client of the Month:

**Marlene
Gonzalez**
From
Covina, CA

As a Client of the Month
you will receive a **\$50 gift
card** to your favorite
restaurant.

Congratulations!

APRIL – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Gloria E. (1), Bob N. (1), Betty H. (2), Sandra G. (2), Noemi R. (2), Bob H. (3), Arcadio Y. (4), Don C. (4), Noi M. (4), Travis N. (4), Pat D. (4), Linda S. (4), Salli M. (5), Christina L. (5), Karen K. (5), Kerri I. (5), Karen T. (6), Becky D. (6), Irene W-S (6), Laura C. (6), Earleen J. (7), Raymond Y. (7), Stacy M. (7), Dolores F. (8), Darrell T. (8), Judy H. (9), Joe M. (9), Wong C. (9), Karen E. (9), Jairo M. (9), James T. (9), Ken B. (10), Cindy J. (10), Kelli F. (10), Stella B. (10), Alina T. (10), Aaron L. (10), David D. (11), David C. (11), Irma C. (11), Ted S. (11), Pilar M. (11), Elizabeth W. (12), Tom F. (12), Gregory C. (12), Bertile T. (12), Loretta T. (13), Debra P. (14), Elizabeth T. (15), Clifford F. (15), Chatur P. (15), Lulu Y. (16), Marc C. (16), Sunanda C. (16), Wanda A. (17), Marlene R. (17), John D. (17), Reuven D. (17), Joy G. (17), Helen H. (17), Rose Mary McG. (18), Pablo H. (18), Denis S. (18), Sonia M. (19), Mark L. (19), Arlette W-L. (19), Peter M. (19), Robert A. (20), Victor N. (20), Michael S.(20), Thelma C. (20), William L. (20), Beth C. (20), Beth R. (21), Hamid F. (21), Therse Z. (21), Andrew L. (21), Alfredo N. (22), Diana S. (22), Ronda Z. (23), Mari . (23), Virginia L. (24), Frank C. (24), Roy . (24), Janine A. (24), Laura McL. (24), Gordon B. (24), Debra C. (25), John S. (25), Maria C. (26), Mary H. (27), Lisa S. (27), Claudia O. (27), Mary K-M. (28), Kanak P. (28), Ruth W. (29), Maria G. (29), Ann K. (29), Enrique O. (29), Tino L. (30)

RIDDLE ANSWERS: 1) Kit-ty Carson. 2) A whetstone 3) A Conundrum 4) A Stole

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.

God's Problem Now

His wife's graveside service was just barely finished, when there was a massive clap of thunder, followed by a tremendous bolt of lightning, accompanied by even more thunder rumbling in the distance.

The little old man looked at the pastor and calmly said, "Well, she's there."



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STATISTICS

You may have heard the joke about a study on alternative foods where one-third of participants in a taste test enjoyed the new scientifically engineered food options, one third-did not enjoy them, and the last third ran away?

Another fun statistic: one-third of the population registered with an online dating site has *never* actually had a date as a result of that site.

And, while we're talking statistics, here is an interesting one: Millennials now make up one-third of the workforce, having surpassed Generation X about two years ago. Oh, and did you know that students who read proficiently by third grade are more likely to pursue an advanced degree?

Clearly, reaching 'a third' of anything is sort of a defining line in common studies, the point where there is some semblance of shape to a situation, even if it is not as remarkable as the halfway mark. You can probably see where I'm going with this one... We are one-third of the way through 2024.

What have you done?

I hope that you've nailed some of your 2024 goals at work and that you've accomplished wonderful things in everyday life. If you haven't quite made it to your goals just yet, then factor in this math: there are still two months left to change what this year will look like for you at the halfway point and that will happen before you still have six months to change the outcome of the entire year. In other words, the statistics are yours to create and your life is yours to shape.

Consider this your spring cleaning. Now is your chance to sweep out the cobwebs and come up with a plan for where you want to be in two months. So I ask you, instead of questioning what you have done, tell me instead— what are you going to do?

Spring forward!



Rick Miller

Your Trusted Financial Advisor for Life!

P.S. Do you have a friend, neighbor, or co-worker approaching retirement who has questions?

I am happy to meet with them for a complimentary retirement planning review.

Call me today at (626) 294-0414 to discuss how to introduce us. They'll be happy you did!

Would your company like a **free** educational class on a financial topic for its employees?

Arcadia, CA: Richard (Rick) Miller of Arcadia, CA president and founder of CSI, a southern California financial, retirement and estate planning firm recently became an instructor with the **Society for Financial Awareness (S.O.F.A.)** a 30-year-old, National Non-Profit 501(c)(3) providing over 30 FREE Financial Educational Classes to employees and members of Southern California Companies, Unions, Civic and Religious Organizations.

As the sponsor for the 'Golden State' chapter for S.O.F.A. Rick teaches over 30 different educational classes. The classes can range from 30-90 minutes. There is no fee or cost for these classes.

"What I love about S.O.F.A. is they are dedicated to ending financial illiteracy across America, one community at a time and at this point of my career I want to give back to the community in a big way".

"The vast majority of hard-working California's are not well informed, knowledgeable, or fluent on the topics of money, taxes, investing, insurance, and estate planning. This lack of basic information hurts them in many ways. And by offering free classes to companies, unions, and other groups I can teach their employees, and members via on-site/virtual meetings this valuable information at no cost to the company, union, group, or its employees/members. A real Win-Win!"

Here are five of the most popular classes:

- Getting Fiscally Fit
- Optimizing your Social Security
- Tax Advantages of Roth Plans
- Estate Planning Made Simple
- A Worry-Free Retirement Strategy
- Issues of Aging Parents

The easiest way to find out more about scheduling a free financial educational class for your company is to **call** Rick's office (CSI) at **(626) 294-0414** (M-F 9 am - 4:40 pm) or send an **email** to **Rmiller@SOFAusa.org**.

Please feel free to share this flyer with friends and family to help S.O.F.A. with its mission:

"To End Financial Literacy Across America, One Community at a Time"