

the Golden Circle

News To Help You Save Time And Money

January, 2023

The Stress Test

"Once upon a time a psychology professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they'd be asked the typical 'glass half empty or glass half full' question. Instead, with a smile on her face, the professor asked, 'How heavy is this glass of water I'm holding?'



Students shouted out answers ranging from eight ounces to a couple pounds.

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**Personal Economic Model
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She replied, 'From my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me.'

As the class shook their heads in agreement, she continued, 'Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else until you drop them.'"

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

One Pot Goulash

24 Easy One-Pot Meals the Family Will Love - Insanely Good

INGREDIENTS

- 2 pounds ground beef
- 1 large yellow onion (chopped)
- 1 green bell pepper
- 3 cloves of garlic (chopped)
- 3 cups of water (or 2 cans of beef broth)
- 2 (15 ounce) cans of tomato sauce
- 2 (14.5 ounce) cans of diced tomatoes
- 2 tbsp dried Italian herb seasoning
- 1 tbsp seasoned salt
- 2 cups elbow macaroni (uncooked)



STEPS

1. Cook 2 pounds of ground beef in a Dutch oven or large, heavy saucépan until meat is no longer pink. Usually takes about 10 minutes. Afterwards, drain the grease from the pan.
2. Add the onion, garlic, and green bell pepper. Cook until onions are translucent.
3. Add the water, tomato sauce, diced tomatoes, Italian seasoning, and salt. Mix well. Reduce heat to low, cover, and simmer for about 20 minutes. Stirring occasionally.
4. Add the uncooked elbow macaroni. Stir well. Cover once again and allow everything to simmer for about 30 minutes.
5. Enjoy! Top with shredded cheese right before serving.

January Quiz Question

Q: In 1768, Captain James Cook set out to explore which ocean?

- A. Pacific Ocean
- B. Atlantic Ocean
- C. Indian Ocean
- D. Arctic Ocean

Call in or email your response by **Friday, January 16, 2023**, 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**

“20 years from now, you will be more disappointed by the things you didn’t do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sail. Explore. Dream. Discover.”

– Mark Twain

This Day in December

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

- **January 3, 1961** - President Dwight D. Eisenhower broke off diplomatic relations with Cuba two years after Communist dictator **Fidel Castro** had seized power and just weeks before **John F. Kennedy** was inaugurated as the next president.
- **January 10, 1878** - An Amendment granting women the right to vote was introduced in Congress by **Senator A.A. Sargent** of California. The amendment didn't pass until 1920, forty-two years later.
- **January 17, 1966** - A Hydrogen bomb accident occurred over Palomares, Spain, as an American B-52 jet collided with its refueling plane. Eight crewmen were killed and the bomber then released its H-bomb into the Atlantic.
- **January 25, 1961** - President John F. Kennedy conducted the first live televised presidential news conference, five days after taking office.
- **January 29, 1919** - The 18th Amendment to the U.S. Constitution (Prohibition Amendment) was ratified. For nearly 14 years, until December 5, 1933, the manufacture, transportation, and sale of alcoholic beverages were illegal in the United States. *The Amendment had the unexpected result of causing enormous growth of organized crime which provided bootleg liquor to thirsty Americans. I call this "unintentional consequences".*

December Quiz Winner

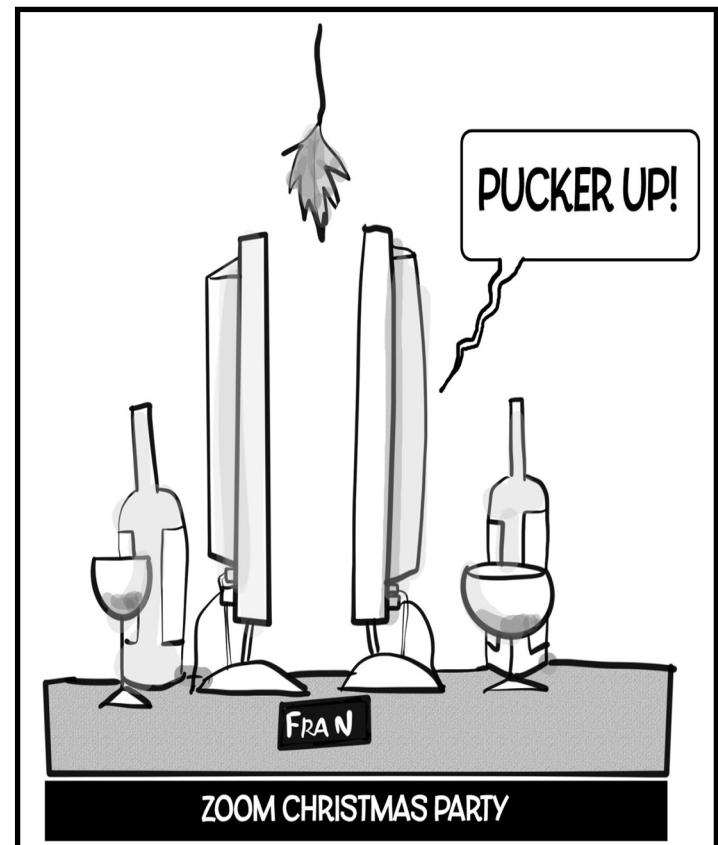
Q: If you are born on the 1st of January, which star sign are you?

A. Capricorn

James & Jessica Tang

From
San Marino, CA

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



Laws of Life

1. **Law of Mechanical Repair** - After your hands become coated with grease, your nose will begin to itch, and you'll have to pee.
2. **Law of Gravity** - Any tool, nut, bolt, screw, when dropped, will roll to the least accessible place in the universe.
3. **Law of Probability** - The probability of being watched is directly proportional to the stupidity of your act.
4. **Law of Random Numbers** - If you dial the wrong number, you never get a voicemail; someone always answers.
5. **Variation Law** - If you change lines (or traffic lanes), the one you were in will always move faster than the one you are in now.
6. **Law of the Bath** - When the body is fully immersed in water, the telephone will ring.
7. **Law of Close Encounters** - The probability of meeting someone you know INCREASES dramatically when you are with someone you don't want to be seen with.
8. **Law of the Result** - When you try to prove to someone that a machine won't work, IT WILL!!!
9. **The Coffee Law** - As soon as you sit down to a cup of hot coffee, your boss will ask you to do something which will last until the coffee is cold.



Client of the Month

Congratulations to our Client of the Month:

Bill & Joyce Lee

From
Arcadia, CA

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

Congratulations!

We love introductions!

Contributed by Client - Carol Le Briton

Random Thoughts

Here are some silly points to ponder:

- Age sixty might be the new forty, but 9 p.m. is the new midnight.
- It's the start of a brand-new day, and I'm off like a herd of turtles.
- The older I get, the earlier it gets late.
- I say, "the other day," I could be referring to any time between yesterday and fifteen years ago.
- I remember being able to get up without making sound effects.
- I had my patience tested. I'm negative.
- Remember, if you lose a sock in the dryer, then it comes back as a Tupperware lid that doesn't fit any of your containers.
- If you're sitting in public and a stranger sits next to you, do you ever just stare straight ahead and say, "Did you bring the money?"



*Life is a book in volumes three
The past, the present, and the yet-to-be
The past is written and laid away
The present we're writing every day
And the last and best of volumes three
Is locked from sight - God keeps the key.*



-Anonymous

Toons For Seniors

My new SUV has a button that says "rear wiper". I'm afraid to push it. 😐



Instead of the John I call my bathroom the Jim!
That way it sounds better when I say I go to the Jim first thing every morning!!!

REMEMBER WHEN YOU COULD REFER TO YOUR KNEES AS RIGHT AND LEFT?



**INSTEAD OF GOOD AND BAD.
AH GOOD TIMES, EH!**

My wife and I are sitting on the couch watching tv and I hear a text, realizing I left my phone in the kitchen, I get up, go to the kitchen to check it... and its a text from my wife:
Please bring the chips on your way back

Wouldn't it be great if we could put ourselves in the dryer for a short time and come out wrinkle free and two sizes smaller



Who is this "Moderation" we're supposed to be drinking with?

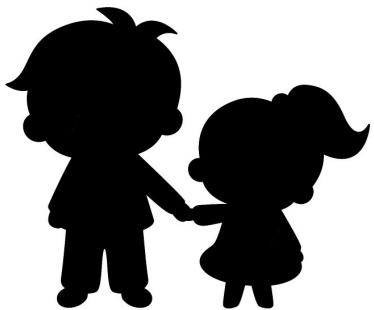


Madge figured if her upper arm was gonna flap, she might as well make patriotic use of it.

*Compliments of Carol Le Briton

I've come to the conclusion that I have a memory like an Etch-A-Sketch... I shake my head and forget everything!

The Ultimate Gift



There was once a little girl who desperately needed an emergency blood transfusion to save her life.

Her only chance of surviving would be to get a transfusion from her younger brother, who had miraculously

overcome the same disease she had, and therefore had antibodies in his blood that were needed to fight the illness.

The doctor explained to the little boy that it would save his sister's life if he were to give her his blood. The boy hesitated for a moment before agreeing to give his blood if it would help his sister. At the age of 5, this was scary, but he would do anything to save his big sister's life.

As the blood transfusion was happening, he lay next to his sister in the hospital and was overcome with happiness as he saw the color coming back to her cheeks. Then he looked up at the doctor and quietly asked, "When will I start to die?"

The boy had assumed that he was giving his life in order to save hers. The little boy's parents were astonished over the misunderstanding that led the boy to think they were choosing his sister over him—and even more astonished that he had agreed to do so.

The doctor replied, explaining that he was not going to die, he was just going to allow his sister to live a long, healthy life alongside him.

By The Numbers

A rubik's cube has 43 quintillion different permutations. - Permutations are the different ways that a set can be arranged. For a 3x3 Rubik's cube, there are 43,252,003,274,489,856,000 possible combinations.



The word 'love' in tennis means a score of zero. - Some point its origins to the gambling expression 'love or money' aka playing a game for money (stakes) or love (nothing).

A hundred doesn't actually mean 100. - The word "hundred" is derived from the Old Norse word hundrath, which actually means 120, not 100.



Triskaidekaphobia is the fear of the number 13. - This fear of the number 13 possibly roots from literature and mythology. For example: Judas was the 13th guest on the Last Supper, where he betrayed the son of God.

January Riddles

1. *What common English verb becomes its own past tense by rearranging its letters?*
2. *Lighter than what I am made of, More of me is hidden Than is seen. What am I ?*
3. *What lies at the bottom of the sea and shivers?*
4. *Do You Know Anything That Has Four Eyes?*

Answers on Page 7

JANUARY – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Adel N. (1), George D. (1), Grace L. (1), Emma (1),
Waldemar S. (1), Tina L. (1), Jessica (2), Christiane E. (3), Moto
I. (3), Dona S. (3), Sean J. (3), Michael D. (3), William LeB. (4), Dan E. (4),
Susana C. (4), Tuyet S. (4), Ann C. (4), Nancy M. (5), Monique F. (5), Roy H. (5),
Mauricio S. (5), Scott U. (5), Paul G. (5), Fadila K. (6), Jaime M. (6), Terri G. (6),
Kathrine W. (6), Chuchi M. (6), Richard C. (7), Dennis F. (7), Rose G. (7), Russ G.
(7), Brenda S. (7), Gree-Lan G. (7), Dominick DeV. (7), David M. (8), Chandler M.
(9), Maria McC. (9), Luis C. (9), Dennis C. (9), Sharon H. (10), Margaret E. (10),
Sylvia C. (10), Damian G. (10), Rashida K. (10), Sherry R. (10), Moises L. (11),
Bernardo M. (11), Fortune S. (11), Phyllis M. (12), Swarna P. (12), Rechilda O. (12),
Coy R. (12), Alison C. (13), Nestor V. (14), Eric E. (14), Paul A. (14), Martin H. (14),
Mary R. (14), Jonathon R. (14), Edward J. (15), Helen G. (15), Pat O'B. (15), Brian
W. (15), Paul C. (16), Arthur P. (16), Estrelita J. (16), Hector G. (17), JuJu D. (17),
Mike B. (17), Yukuang L. (18), Wanda C. (18), Ana M. (18), Tammy W. (18),
Michael A. (18), Erin McB. (18), Jay J. (19), Carol W. (19), Peter P. (20), Carole
McQ. (20), Louis C. (21), Bruce W. (21), Andrew L. (21), Yolanda Del R. (22), Celia
N. (22), Steven B. (22), Carl L. (23), Nikki T. (23), James W. (23), Sandra C. (24),
Nancy W. (24), Patty R. (24), Tim J. (24), Joaquin C. (25), Barbara S. (25), Patri-
cia H. (25), Darlena R. (25), Frank B. (25), Manny G. (26), Indra P. (26), Yanny
C. (26), Phillip C. (27), Cecilia H. (27), Bill L. (27), Ed L. (27), Ibrahim I. (27),
Fatemeh J. (27), Len M. (27), Lynda C. (28), Candi C. (28), Ted P. (29), Aurther S.
(29), Roger C. (29), Teresa L.(29), John P. (29), Joan K. (30), Charlie M. (30),
Mildred S. (30), Gail T. (30), Lee C. (31), Fernando T. Sr. (31), Janet S. (31),
Graciela S. (31), Albert H. (31), Virginia S. (31)

RIDDLE ANSWERS: (1) Eat & Ate (2) An Iceberg (3) A nervous wreck (4) Yes, Mississippi

the Golden Circle



Rick Miller

Your Trusted Financial Advisor for Life

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.

ARRESTED DEVELOPMENT



An elderly couple was driving across the country. While the woman was behind the wheel, the couple was pulled over by the highway patrol.

"Ma'am, did you know you were speeding?" the officer said.

The woman, hard of hearing, turned to her husband and asked, "What did he say?" "He said you were speeding!" the old man yelled.

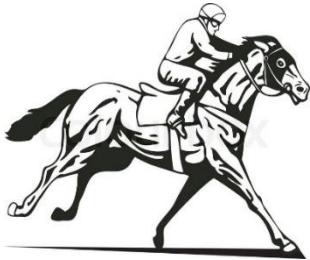
The patrolman then asked, "May I see your license?"

The woman turned to her husband again, "What did he say?" The old man yelled back, "He wants to see your license!"

The woman then gave the officer her license.

"I see you are from Arkansas," the patrolman said. "I spent some time there once and went on a blind date with the ugliest woman I've ever seen."

The woman turned to her husband again and asked, "What did he say?" The old man replied, "He said he knows you!"



Rick Miller

The Ride of His Life

Frank Hayes, a stableman, and maiden racer “Sweet Kiss” hold a bizarre distinction in racing history. The pair competed in only one race, and though they won, it was what happened afterwards that puts them in the record books.

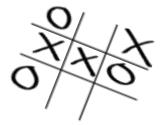
On June 4, 1923, 7-year-old Sweet Kiss was ridden by 35-year-old stable man, Frank Hayes at Belmont Park in a 2 mile, 12 jump race. They were no expected to do anything special, and the odds were 20-1.

Surprisingly, the hard-working filly and her makeshift jockey won by a head. When the overjoyed owner approached to lead her to the winner’s circle, she made a shocking discovery: Frank Hayes was dead in the saddle.

A heart attack had killed Hayes sometime during the race. It was noted that Sweet Kiss had swerved slightly while approaching the final jump, and many surmised that her swerve had been the cause of Hayes slumping forward in the saddle. Since he had stayed on her back the entire race, Sweet Kiss was declared the winner, making Hayes the first (and so far, only) jockey to have won a race after death. He is also the only known jockey to have an undefeated record. Hayes was buried in his racing silks three days later.

Sweet Kiss, meanwhile, was never raced again. Though she was proven a winner, no other jockey would dare ride her. She was thereafter named, “Sweet Kiss of Death”.

Do you remember playing Tic-Tac-Toe?



Did you know the creation of this modern-day game dates back to ancient Egypt.

As you you'll recall, to win the game, a player must place three of their marks (X or O) in a horizontal, vertical, or diagonal row.

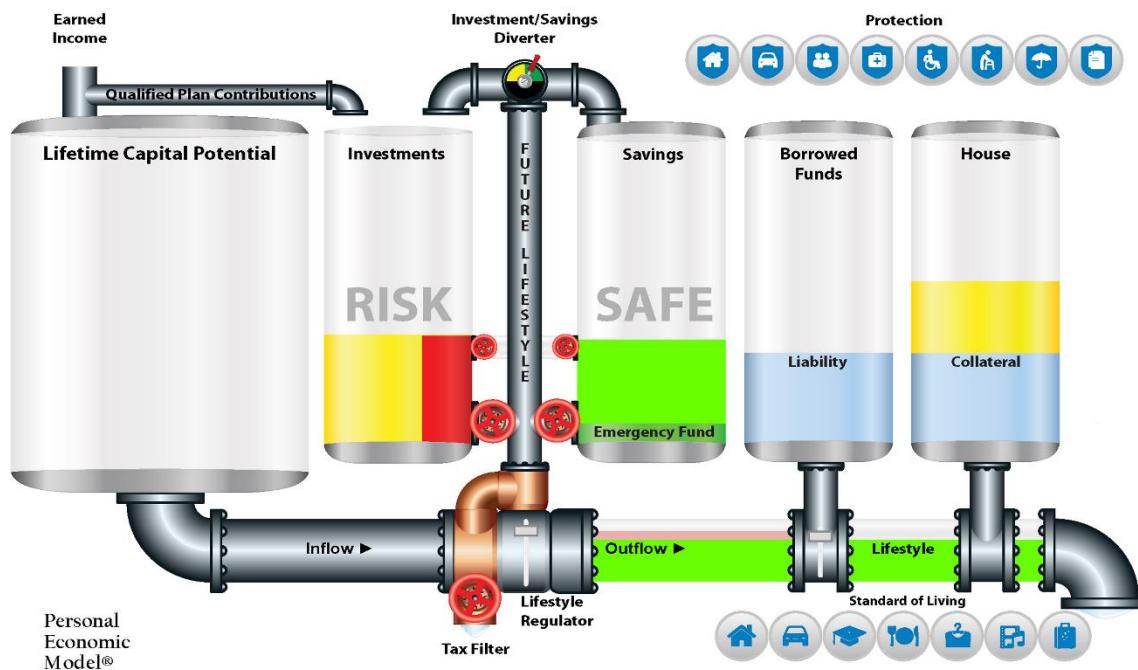
Once one understands the strategy to successfully win the best result will just be a draw no matter who starts first. But as children just learning to play the game it's easy to lose to someone who has mastered some simple strategies.

The point of me sharing a little about Tic-Tac-Toe is that I believe you should have strategies when it comes to your finances and putting together a solid retirement plan.

Whether you are 5 years away from retiring, or you've have been retired for 17 years. Single, married, raising your grandchildren or no children . . . you need a tailor-made game plan for what you want your money to do and what you want to have happen.

Let me walk you through the **Personal Economic Model** software to visually see how your finances could look – We can make adjust the assumptions on the fly to understand different scenarios and possible outcomes.

Don't treat your finances like a kid's game with no concern for the outcome. Let's make, *Your Retirement Great Again* (Ha, Ha).



Call to schedule your FREE PEM (Personal Economic Model) appointment (626) 294-0414