

the Golden Circle

Richard Anthony Miller

CA Lic. #0665327

The Power of Reconnecting

Many of us grew up hearing the familiar rhyme, “Make new friends but keep the old, one is silver and the other gold.” Often attributed to Joseph Parry, the 19th-century Welsh composer and musician, its message still feels timely.

*Don't Leave Your
Family Guessing*

FREE Educational Estate Planning Workshops

Glendora Library 4-29-2026
Baldwin Park Library 5-12-2026

(See Insert)

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As life gets fuller, it's common to lose touch with people we once knew well. Yet disconnection isn't inevitable. Building friendships takes time and care. Research published in the Journal of Social and Personal Relationships shows it takes about 50 hours to form a casual friendship and nearly 200 hours to become close friends—an investment that doesn't simply disappear.

Still, many people hesitate to reconnect. Social psychologists Lara B. Aknin and Gillian M. Sandstrom, writing in *Communications Psychology*, found that more than 90% of people report losing touch with an old friend. Over time, familiar connections can feel distant, even when the foundation remains.



May sits at the edge of summer—a season of longer days and renewed openness. As we move toward it, this may be the perfect time to revisit the connections that once mattered. An old friend isn't a stranger. Often, a simple message is all it takes to reopen the conversation.

As the season shifts, consider reaching out. Some of the strongest connections are simply waiting to be rediscovered.

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

Garlic Butter Pasta (Serves 4)

Ingredients

- 16 oz pasta (cooked & cooled)
- 6 tablespoons butter
- 6 cloves garlic (minced) or 2 tsps. garlic powder
- 1 teaspoon salt (plus more for pasta water)



Instructions:

1. Bring a pot of salted water to a boil and cook pasta according to package.
2. Reserve about ¼ cup pasta water, then drain.
3. In a pan, melt butter over medium heat.
4. Add garlic and cook for about 1 minute (don't burn it).
5. Toss in the pasta and add a splash of reserved pasta water to help coat.
6. Add salt to taste and mix well.

Optional:

Add grilled chicken and top with parmesan cheese

May Quiz Question

Q: Most sources say that May was named after Maia. Who was Maia originally?

- A. Caesar's Daughter
- B. Greek Goddess
- C. Norse Goddess
- D. Caesar's Wife

Call in or email your response by **Friday, May 22, 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

Dirty Washing

A young couple moved into a new home, full of fresh beginnings and quiet routines. One morning, as they sat down to breakfast, the young woman glanced out the window and noticed her neighbor hanging laundry outside. She frowned slightly. "That laundry doesn't look very clean... she must not know how to wash properly. Maybe she needs better detergent."

Her husband looked on but said nothing. As the days passed, the same scene unfolded again and again, and each time, her commentary followed—confident, critical, and never questioned. What she saw seemed obvious to her, and she never considered there might be more to the picture.



Then one morning, everything looked different. The laundry across the yard was bright, fresh, and spotless, almost as if something had completely changed overnight.

Surprised, she turned to her husband and said, "Look... she finally learned how to do it right. I wonder who helped her." Calmly, without judgment, he replied, "I got up early today and cleaned our windows."

In that quiet moment, the truth settled in deeply—sometimes the problem isn't what we're looking at, but how we're looking at it. When our perspective is clouded, even the clearest things can appear flawed, and clarity often begins not with others changing, but with us.

Coca-Cola's Timeless Journey

The Story Behind the Sip

Coca-Cola is more than just a beverage—it's a piece of history that has refreshed the world for well over a century. Created in 1886 by pharmacist John Stith Pemberton, it began as a simple tonic before becoming one of the most recognized drinks on the planet. The name itself reflects its original ingredients, and its timeless script logo—designed by Frank Mason Robinson—remains largely unchanged today. What started as a five-cent soda fountain drink has grown into a global symbol of refreshment, connection, and consistency.



Over the years, Coca-Cola has played a surprising role in shaping culture. From helping define the modern image of Santa Claus in its 1930s advertisements to becoming a staple for American troops during World War II, the brand has woven itself into everyday life across generations. Its iconic contour bottle and memorable slogans have made it instantly recognizable, while its reach—spanning more than 200 countries—demonstrates the universal appeal of a simple idea done exceptionally well.

Today, The Coca-Cola Company serves billions of beverages each day and continues to evolve while holding onto its rich heritage. Despite countless changes in the world, one thing has remained constant: Coca-Cola's ability to bring people together, whether through shared moments, celebrations, or simple everyday enjoyment. It stands as a reminder that even the most humble beginnings can grow into something truly global and enduring.

Fizz, Fix, Repeat: Surprising Coca-Cola Hacks You Need

Shine up rusty metal: Pour Coca-Cola over rusty bolts or tools, let it sit, then scrub. The mild acids help break down rust surprisingly well.

Tenderize and flavor meat: Use Coca-Cola in marinades—it helps soften meat and adds a slightly sweet, caramelized flavor when cooked.

Clean your toilet (yes, really): Pour a can into the bowl, let it sit for an hour, then scrub and flush. It can help remove stains and mineral buildup.

Remove battery corrosion: If you see white buildup on car battery terminals, a small amount of Coca-Cola can help dissolve it (just be careful and rinse afterward).

DIY hair gum remover: If gum gets stuck in hair, soaking it with Coca-Cola can help loosen it enough to remove gently.

De-ice your windshield (in a pinch): Pour Coca-Cola on icy glass to help melt frost quickly—but rinse after to avoid sticky residue.



Client of the Month

Congratulations to our Clients of the Month:

**Eddie & Carmen
Herrera**
From
West Covina, CA

As a Client of the Month you will receive a

\$50 gift card to your favorite restaurant.

Congratulations!

How English Got It's Voice

The English language didn't start as one clear system. It grew over many centuries as different groups of people came to Britain and shared their languages. What we speak today is a blend of many influences.

English began around the 5th century when the Angles, Saxons, and Jutes arrived. They brought Old English, which sounded very different from what we speak now. Still, many simple words we use today—like house, bread, and water—come from this early language.

Later, Vikings settled in England and added words from their language, Old Norse. They introduced everyday words like sky, egg, window, and even they and them. This helped make English simpler and more practical.

In 1066, the Norman Conquest changed English again. William the Conqueror and his followers spoke French, so English began to include many French words, especially in government, law, and culture. That's why we have word pairs like cow (English) and beef (French).

Over time, English continued to grow and became easier to understand. The printing press helped standardize it, and writers like William Shakespeare added new words and expressions.

As England expanded around the world, English spread and picked up words from many other languages. Today, it is spoken globally and continues to change.

What makes English unique is its mix of influences. It combines different languages into one, making it rich, flexible, and sometimes a little unpredictable.

May Riddles

1. The more of this there is, the less you see. What is it?
2. People make me, keep me, change me, and raise me, even though I can be very dirty. What am I?
3. Rough and gray as a rock, I'm plain as can be. But deep inside there's great beauty in me. What am I?
4. What five-letter word becomes shorter when you add two letters to it?

Answers on Page 7

Strange Words, Their Meanings, and Usage

There's something quietly delightful about unusual words—the way they capture feelings and moments that ordinary language often misses. Here are some that feel a little rare, a little poetic, and very expressive when you begin to use them.

A **sonder** is the sudden realization that every passerby is living a life as vivid and complex as your own, and as she sat in traffic watching people cross the street, she felt a deep sense of sonder wash over her.

Petrichor is the earthy, pleasant smell that follows rain after a long dry spell, and the petrichor drifting through the open window made the whole house feel calm and new again.

Ephemeral describes something that lasts for a very short time, like the beauty of a sunset that fades almost as quickly as it appears, and she tried to savor the ephemeral glow of the evening sky.

Mellifluous refers to a sound that is sweet and smooth, often used for voices, and the mellifluous tone of her singing made the room fall completely silent.



I Can Remember it!

A couple in their nineties are both having problems remembering things. During a checkup, the doctor tells them that they're physically okay, but they might want to start writing things down to help them remember.



Later that night, while watching TV, the old man gets up from his chair. 'Want anything while I'm in the kitchen?' he asks.

'Will you get me a bowl of ice cream?' 'Sure.' 'Don't you think you should write it down so you can remember it?' she asks. 'No, I can remember it.'

'Well, I'd like some strawberries on top, too. Maybe you should write it down, so's not to forget it?' He says, 'I can remember that. You want a bowl of ice cream with strawberries.' 'I'd also like whipped cream. I'm certain you'll forget that, write it down?' she asks.

Irritated, he says, 'I don't need to write it down, I can remember it! Ice cream with strawberries and whipped cream – I got it, for goodness sake!'

Then he toddles into the kitchen. After about 20 minutes,

The old man returns from the kitchen and hands his wife a plate of bacon and eggs. She stares at the plate for a moment. 'Where's my toast?'

WELCOME NEW CLIENTS

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

the Golden Circle” Family

Fred & Vi Ladores

From
Rancho Cucamonga, CA
Introduced by
Nor & Aida De Leon

Thank You For Your Confidence In Us!

TWEET, TWEET, TWEET

 **Emotional Support GOAT**
@SwissArmyWife00 · Follow

My young coworkers asked me to show them pictures of me in high school. I said I'd go home and dig some out. They said "can't you just look on your phone?"

And I laughed and laughed and laughed and then cried.

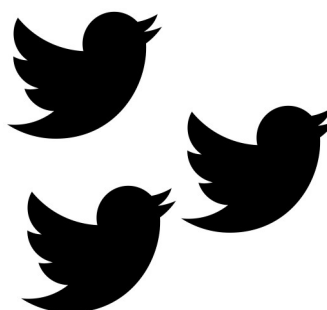
 **Monica Hesse**
@MonicaHesse

I am in Target. I am trying to buy a photo album. I asked where they might be. Worker did not know what a photo album was. I said it was a place to keep pictures. He sent me to the tech aisle. He assumed I wanted memory to store more pictures on my phone. I am 1 billion years old

 **Troy Johnson**
@_troyjohnson

You: "I'm only 35, I have my whole life ahead of me."

Sports Broadcaster: "Here comes the oldest player in the league. He's 32. A miracle."



 **Carrie Thompson, J.D.**
@ctkat1

I was walking in the park and a little kid came barreling down the path on a bike, with his 10 year old brother screaming, "Don't crash into the old lady! Watch out for the old lady!"

I looked around to see where the imperiled old lady was, and realized he meant me. I was 29.

Notable U.S. Moments in May

May 1, 1931 – Empire State Building opens:

Completed in just over a year during the Great Depression, it stood as the tallest building in the world and became a lasting symbol of American resilience and innovation.

May 5, 1862 – Battle of Puebla (Cinco de Mayo):

Mexico's victory over France becomes a widely celebrated cultural holiday in the U.S., honoring Mexican heritage and pride.

May 9, 1914 – Mother's Day established

President Woodrow Wilson designates the second Sunday in May to honor mothers, creating a lasting national tradition.

May 16, 1929 - First Academy Awards:

The inaugural Oscars ceremony in Hollywood launches what becomes one of the most prestigious traditions in the entertainment industry.

May 21, 1881 - American Red Cross founded:

Clara Barton establishes the organization to provide emergency assistance, disaster relief, and humanitarian support nationwide.

May 28, 1830 - Indian Removal Act signed:

The law leads to the forced relocation of Native American tribes, resulting in the tragic Trail of Tears and lasting historical consequences.

May 30, 1868 - First Memorial Day:

Originally called Decoration Day, it honors fallen Civil War soldiers and evolves into a national day of remembrance for all U.S. military personnel.

April Quiz Winner

Q: What famous ship sank on April 15, 1912?

A. Titanic

David & Stacey

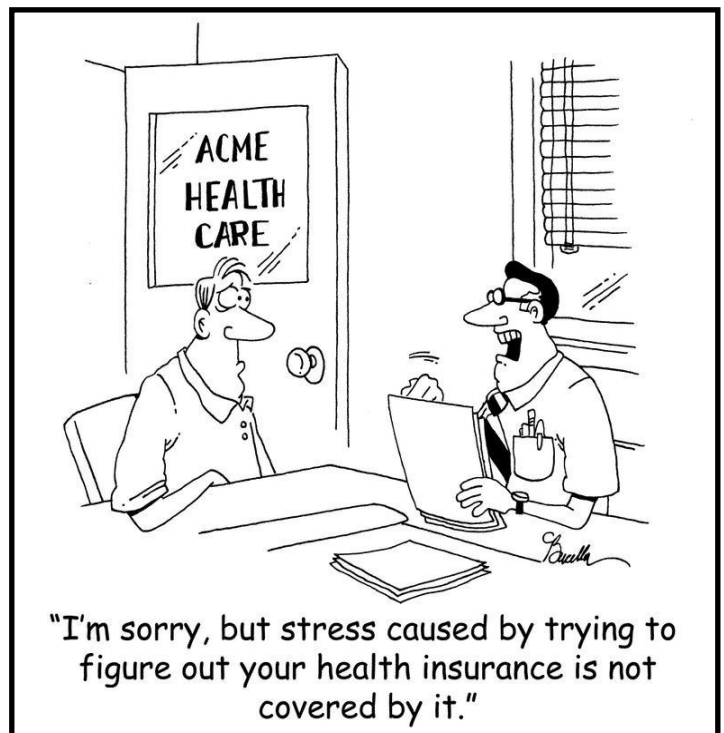
Rilloraza

From
Ontario, CA

Congratulations!
You've won a \$50 gift card



Cartoon Stock - Order #707899



Cartoon Stock - Order #707900

MAY—HAPPY BIRTHDAY

CLIENTS & FRIENDS



Lou M. (1), Tim T. (1), Jeffery M. (1), Mary D. (1), Roger P. (2), Jullie B. (2), Grace T. (2), Julie E. (4), Jaime L. (4), Don H. (5), Charlene S. (5), Rick H. (5), Suzelle W. (5), Sam A-D (5), Isaac M. (6), Maria G. (6), Chuck J. (7), Larry L. (7), Fred N. (7), Louie L. (7), Jane Q. (8), Matt W. (8), Christine B. (8), Walt N. (9), Julie S. (9), Frank M. (9), Karen L. (9), Rick R. (9), Jung P. (10), Marva B. (10), Ping T. (10), Maya A-D (10), Cathy D. (10), Desiree C. (11), Nanette S. (11), Diana M. (11), Beth B. (12), Cynthia G. (12), Evie L. (13), Fidel F. (13), Daniel K. (13), Chen H. (14), Natasha W. (14), Joan K. (16), Stella M. (16), Anna R. (16), Emily A. (16), Henry H. (17), Jo N. (17), Eugenia L. (17), Lucy C. (17), Holme T. (18), Vicki M. (18), Dale P. (19), Yolanda R. (20), Rick P. (20), Ely S. (20), Catherine P. (20), Kevin C. (20), Ari C. (20), Earl B. (21), Tim S. (21), Ethan M. (21), Jennifer S. (22), Terri G. (23), Mildred T. (23), David G. (23), Robin R. (24), Beverly W. (24), Inder R. (24), Sandra D. (24), Mary M. (25), Ruby J. (25), Will T. (25), John O. (25), Judi N. (25), John L. (26), Mark F. (26), Hala K. (26), Phyllis R. (28), Terry F. (28), Jeff D. (28), Carmencita M. (29), Yolly M. (29), Jill L. (29), Judi U. (31), Ernestine B. (31), Nerice Z. (31), Diana De La T. (31)

RIDDLE ANSWERS: 1) Darkness 2) Money 3) An Oyster 4) Short

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.

Staying Active

A man went in for a routine check-up, and after examining him, the doctor smiled and said, "It looks like you get quite a bit of exercise. You must spend a lot of time staying active."

The man nodded and replied, "Oh yeah, absolutely. Just the other day I walked about five miles over some pretty rough terrain. I was climbing over rocks and fallen trees, navigating uneven ground, and even wading along the edge of a lake at one point. There were stretches where I had to push my way through tall, scratchy thistles, and I even slid down a few sandy slopes—ended up with sand everywhere, even in my eyes. It was quite the workout."

The doctor raised his eyebrows, clearly impressed. "Well," he said, "you certainly sound like a very dedicated outdoor enthusiast. Not everyone would willingly put themselves through all that."

The man shrugged and gave a small, sheepish smile. "Not really, doctor," he admitted. "I'm just a really bad golfer—and that was me trying to find my ball."



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The Power of “Yes”

May has a way of gently opening doors. It brings a fresh rhythm—longer days, warmer light, and a sense that something new is waiting just around the corner. With it comes a quiet invitation: to step forward, to engage, and to say “yes” a little more often.

- Yes to plans that break the routine and bring a spark of something different.
- Yes to conversations that go a little deeper and leave you feeling more connected.
- Yes to experiences that may not be perfect, but are meaningful simply because you showed up.

There’s a quiet confidence that grows when we choose to say yes. Not because every decision leads to something extraordinary, but because choosing to participate in life—rather than watch it pass by—adds richness and depth to our days. It’s in those small, intentional yeses that memories are formed, relationships are strengthened, and joy often finds its way in unexpectedly.

May reminds us that life doesn’t have to be perfectly planned to be meaningful. Sometimes it’s found in a last-minute invitation, a simple gathering, or a moment that wasn’t on the calendar at all. When we allow ourselves to be open, we create space for life to surprise us in the best ways.

As your days begin to fill, give yourself permission to lean into what feels good, what feels right, and what feels worth your time. Trust that even the smallest yes can lead to something lasting.

Wishing you a May filled with warmth, meaningful moments, open invitations, and many beautiful reasons to say yes.

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: **Wednesday, April 29th 2026**
Time: 1:00 PM or 6:00 PM
Location: **The Friends Room
@ the Glendora Library**
140 South Glendora Avenue
Glendora, CA 91741

Date: **Tuesday, May 12th 2026**
Time: 1:00 PM or 6:00 PM
Location: **Baldwin Park Library**
4181 Baldwin Park Blvd.
Baldwin Park, CA 91706

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



Presenters: Patty Alba & Rick Miller
CSI Wealth Management
(626) 294-0414 | www.csiwealth.org



To Register Call (855) 998-3888
Press #2 (24 hours / 7 days)

This is one conversation worth
having together bring your
adult children