

the Golden Circle

Richard Anthony Miller

CA Lic. #0665327

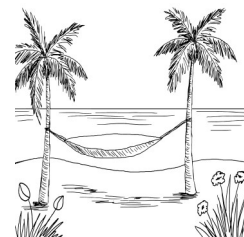
Beat the “Captivity of Activity”

As June arrives and summer begins, it is a natural point in the year to take a breath. The first half of the year tends to fill up quickly. Projects, deadlines, family commitments, and daily responsibilities stack up, and before long, staying busy starts to feel normal.

There is a difference between accomplishing something and simply doing something. A full schedule can create the sense that we are making progress, but constant activity does not always lead to meaningful results. Over time, that pace can leave you feeling rushed, stretched thin, and mentally tired.

Some experts refer to this as the “captivity of activity.” It happens when slowing down feels irresponsible, even when you know you need it. You may think that if you step away for a day, or even an hour, things will start to slide. In most cases, they will not.

Summer offers a practical opportunity to reset your pace. That does not require major changes. It may simply mean protecting a few hours of uninterrupted time, taking a long weekend, or being more thoughtful about what you commit to.



Stepping back is not the same as falling behind. It is a way to protect your energy and maintain the focus needed for the months ahead. A short pause can help you think more clearly and make better decisions. It also allows you to return to your responsibilities with steadier momentum. Small adjustments now can make the rest of the year feel more manageable.

Rick Miller

Your Trusted Financial Advisor for Life

Is there something better than a **ROTH –IRA?**

(See Insert)

Inside This Issue

- Captivity of Activity
- Summer Strawberry Salad
- June Quiz Question
- The Empty Chair
- History of Summer Vacation
- Client of the Month
- Celebrating Father’s Day
- Enjoy Watermelon
- June Riddles
- Strange Summer Words
- Fifty-Cent Memories
- Welcome New Clients
- Father’s Day Tribute
- Notable US Moments in June
- May Quiz Winner
- Cartoons
- June Birthdays
- Riddle Answers
- New Walking Program

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

Summer Strawberry Pretzel Salad

(Serves 10-12)

Ingredients

For the Crust:

- 2 cups crushed pretzels
- ¾ cup butter, melted
- 3 tablespoons sugar

For the Filling:

- 8 oz cream cheese, softened
- 1 cup sugar
- 8 oz whipped topping



For the Topping:

- 6 oz strawberry gelatin
- 2 cups boiling water
- 16 oz fresh strawberries, sliced

Instructions

Preheat oven to 350°F. Mix pretzels, melted butter, and sugar. Press into a 9x13 baking dish. Bake for 10 minutes and cool completely. Beat cream cheese and sugar until smooth. Fold in whipped topping and spread over cooled crust. Dissolve gelatin in boiling water and allow to cool. Stir in strawberries. Pour over cream cheese layer. Refrigerate at least 4 hours before serving.

June Quiz Question

Q: What annual event usually occurs in June and marks the longest day of the year in the Northern Hemisphere?

- A.** Autumn Equinox
- B.** Winter Solstice
- C.** Summer Solstice
- D.** Harvest Moon

Call in or email your response by **Friday, June 19, 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 Empty Chair

One summer afternoon, an elderly woman sat quietly on her porch watching the neighborhood come and go. A young boy who often rode his bicycle past her house noticed an empty chair sitting beside her. Curious, he finally stopped and asked, "Why do you always keep that chair there if nobody sits in it?"

The woman smiled. "That chair reminds me to make room for people," she said. "When I was younger, I was always busy. There was work, errands, responsibilities, and deadlines. I kept telling myself I would spend more time with family and friends later." She paused before continuing.



"One day I realized later had arrived. Since then, I try to leave room in my life for the people who matter." The boy nodded and rode away.

Years later, he often remembered that conversation. Whenever life became hectic, he thought about the empty chair and the lesson it represented.

Sometimes the most important things in life don't fit neatly on a calendar. Relationships need time. Memories need moments. And some of life's greatest blessings happen when we simply make room for them.

The History of Summer Vacation

For many Americans, summer means family gatherings, vacations, backyard barbecues, and longer days. But have you ever wondered how summer vacation became a tradition? Many people assume schools originally closed during the summer so children could help on family farms. Surprisingly, that's only part of the story.

In the 1800s, schools across America followed different schedules. Rural communities often adjusted classes around planting and harvesting seasons, while city schools frequently closed during the hottest summer months because buildings lacked air conditioning and became uncomfortable.

As America grew and public education expanded, educators began creating a more standardized school calendar. By the early 1900s, the long summer break had become common across much of the country.



Today, summer remains a special season. It provides opportunities to reconnect with family, enjoy outdoor activities, travel, and recharge from the pace of everyday life.

While vacations may look different than they did a century ago, the purpose remains much the same: to step away from routine, refresh our minds, and create memories that last long after summer ends.

Sometimes the best moments of summer aren't found on a travel itinerary. They're found around a dinner table, at a family picnic, or simply watching a sunset with the people we love..

WHY WE CELEBRATE FATHER'S DAY

Father's Day became a national holiday in 1972 when President Richard Nixon signed it into law. The holiday was established to recognize and honor the important role fathers play in the lives of their children, families, and communities. It is a special day set aside to celebrate fathers, grandfathers, stepfathers, adoptive fathers, and all the men who provide love, guidance, protection, and support throughout our lives.



Beyond gifts and family gatherings, Father's Day is an opportunity to express gratitude for the sacrifices, hard work, and encouragement that fathers and father figures provide every day. Many of life's lessons—such as responsibility, integrity, perseverance, and kindness—are often passed down through these influential men. Whether through words of wisdom, acts of service, or simply being present, fathers help shape future generations and leave a lasting impact that extends far beyond their own families.

Client of the Month

Congratulations to our Clients of the Month:

Fernando & Chris Lizardo
From
Monrovia, CA

As a Client of the Month you will receive a

\$50 gift card to your favorite restaurant.

Congratulations!

Fun & Easy Ways to Enjoy Watermelon

Freeze Watermelon Cubes for Healthy Summer Snacks

Cut watermelon into bite-sized cubes and place them on a baking sheet in the freezer. Once frozen, store them in a freezer bag. They make a naturally sweet, refreshing snack on hot days and are a healthier alternative to sugary treats

Blend Watermelon with Ice and Lime for a Refreshing Slushie

Place fresh watermelon chunks, a handful of ice, and a squeeze of lime juice into a blender. Blend until smooth for a cool, refreshing drink that is perfect for summer afternoons or backyard gatherings.

Add Watermelon to Salads with Feta Cheese and Mint

Combine watermelon cubes with crumbled feta cheese and fresh mint leaves for a simple yet delicious salad. The sweet watermelon, salty cheese, and fresh mint create a flavorful combination that is both refreshing and elegant

Freeze Watermelon Juice into Homemade Popsicles

Puree watermelon and pour the juice into popsicle molds. Freeze for several hours to create homemade popsicles that are naturally sweet, hydrating, and a favorite with both children and adults.



Mix Watermelon Chunks into Sparkling Water for a Naturally Flavored Drink - Add a handful of watermelon chunks to a glass of sparkling water and let it sit for a few minutes. The fruit lightly flavors the water while adding a colorful, festive touch that is perfect for summer entertaining.

Bonus Tip: Watermelon is over 90% water, making it one of the most hydrating fruits you can enjoy during the warm summer months!

June Riddles

1. What June event marks the day with the most daylight?
2. What flower is often linked with June & weddings?
3. What sweet fruit has seeds, a green rind, and is popular at summer picnics ?
4. What celebration in June honors dads and grandfathers?

Answers on Page 7

Strange Summer Words

Summer brings sunshine, longer days, and countless opportunities to enjoy life's simple pleasures. As we embrace the season, here are a few unusual and fascinating summer words that add a little extra color and fun to the warmest days of the year.

Aestivate - To spend the summer in a dormant or resting state. "Some animals aestivate during extreme summer heat."

Dappled - Marked with patches of light and shadow. "The picnic was held beneath the dappled shade of an oak tree."

Canicular - Relating to the hottest days of summer. "The canicular heat kept most people indoors."

Verdant - Green with healthy vegetation. "The recent rains left the hillsides lush and verdant."

Noctilucent - Glowing or shining at night. "Rare noctilucent clouds can sometimes be seen during summer twilight."

Fifty-Cent Memories

A It was one of those warm June afternoons when the sun seemed in no hurry to set. An elderly gentleman was taking his usual walk through the neighborhood when he spotted a small lemonade stand at the end of a driveway.

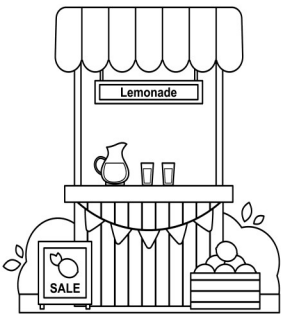
Three young children stood behind a folding table with a handmade sign that read, "Fresh Lemonade – 50¢."

He stopped and bought a cup. The next day, he returned and bought another. The day after that, he came back again.

Finally, one of the children asked, "Mister, do you really like our lemonade that much?" The gentleman smiled. "It's not really the lemonade," he said. "It's what it reminds me of."

The children looked puzzled. "When my children were young," he explained, "they used to run lemonade stands every summer. They'd spend all morning making signs, squeezing lemons, and arguing about who got to collect the money. Those were some of the happiest days of my life."

For a moment, everyone was quiet. Then one little girl smiled and handed him an extra cup. "This one's on the house," she said. The gentleman laughed and thanked her.



As he walked away, he realized something special. Sometimes the sweetest part of summer isn't the lemonade. It's the memories that come rushing back when we least expect them.

And sometimes, those memories arrive in a paper cup for fifty cents.

A Father's Day Tribute

A father's love is often quiet, but its impact lasts a lifetime. It is found in the early mornings, the long workdays, the words of encouragement, and the sacrifices made without recognition. Fathers teach us through their example—showing us the value of hard work, integrity, perseverance, and faith.



Whether he is a father, grandfather, stepfather, mentor, or a man who simply stepped in when needed, his influence reaches far beyond what he may ever realize. He celebrates our victories, helps us through our failures, and reminds us that we are never alone. The lessons he shares and the memories he creates become treasures that remain in our hearts for years to come.

Today, we honor the men who have guided, protected, encouraged, and loved us. We celebrate the strength they provide, the wisdom they share, and the countless ways they make life better for those around them.

WELCOME NEW CLIENTS

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

the Golden Circle™ Family

Jeff & Kelly Beck

From
Glendora, CA
Attended a Workshop
&

Robert & Connie Hernandez

From
Duarte, CA
Attended a workshop

Thank You For Your
Confidence In Us!

Notable U.S. Moments in June

June 6, 1944 – D-Day

Allied forces landed on the beaches of Normandy, France, during World War II. The operation marked the beginning of the liberation of Western Europe and remains one of the most significant military campaigns in history.

June 14, 1777 – American Flag Adopted

The Continental Congress approved the design of the first official United States flag. Today, June 14 is celebrated annually as Flag Day.

June 15, 1215 – Magna Carta Sealed

Although it occurred in England, the Magna Carta greatly influenced the principles of American democracy, individual rights, and the U.S. Constitution.

June 18, 1983 – Sally Ride Goes to Space

Sally Ride became the first American woman in space aboard the Space Shuttle Challenger, inspiring generations of women and girls to pursue careers in science and exploration.

June 19, 1865 – Juneteenth

Union troops arrived in Galveston, Texas, announcing the end of slavery for enslaved African Americans. Juneteenth is now recognized as a federal holiday celebrating freedom and equality.

June 21, 1788 – U.S. Constitution Ratified

New Hampshire became the ninth state to ratify the Constitution, making it the official framework for the United States government.

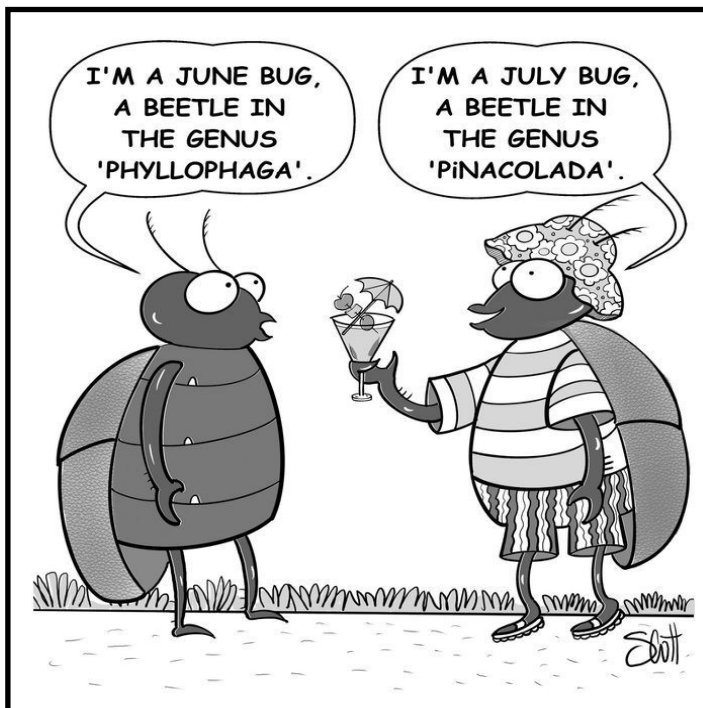
May Quiz Winner

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

A. Greek Goddess

Sandra Wallon
From
West Covina, CA

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



Cartoon Stock - Order #714508



Cartoon Stock - Order #714509

JUNE—HAPPY BIRTHDAY

CLIENTS & FRIENDS



Nasser K. (1), Merritt M. (1), David C. (2), Sharon A. (2), Charlene C. (2), Mark Z. (3), Richard M. (3), Sam G. (4), Betty K. (5), Tony D. (5), Jordan B. (6), Rita W. (6), Ernie G. (6), Kanta R. (7), Robert K. (7), Agnes C. (8), Tony L. (8), Lu C. (8), Michael A. (8), Annie M. (8), Maria R. (8), Chuck M. (9), Helen T. (9), Loretta T. (9), Sonia R. (9), Cary K. (9), Marion E. (9), Sean H. (9), Megan D. (9), Ernie P. (10), Gary P. (10), James O. (10), Janice L. (10), Earleen J. (11), Doc M. (11), Pat M. (12), Oscar S. (12), Rudy V. (12), Bill T. (13), Daniel P. (14), Janet P. (15), Lynn J. (15), Wayne G. (15), Alicia S. (16), David G. (17), Moe L. (17), Ashlee D. (17), Oon S. (18), Susan R. (18), Emily L. (19), Joe C. (19), Eileen F. (19), Becky U. (19), Laine N. (19), Amy N. (20), Rose W. (20), Ray S. (20), Lori G. (20), Jonathan S. (20), Karen T. (21), Viv M. (21), Lowayne S. (22), Marlene G. (22), Baron B. (23), Damon B. (24), Young P. (25), Barbara C. (25), Mike M. (26), Bill C. (26), Anna G. (26), Rose G. (26), Kayla O. (26), Andrea O. (26), Gloria M. (27), Hector H. (27), Lisa N. (27), K.C. C. (27), Alexandra S. (27), Kokila P. (28), Peg M. (28), Lydia J. (29), Cheryl B. (29), Bill U. (30), Henry E. (30)

RIDDLE ANSWERS: 1) Solstice 2) Rose 3) Watermelon 4) Father's Day

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.

New Walking Program

An older gentleman proudly told his friend, "My doctor said I need to walk at least two miles every day to stay healthy."

"That's great!" his friend replied. "Have you been following his advice?" "Absolutely," the man said. "I haven't missed a single day in three weeks."

His friend was impressed. "Wow! You must be feeling stronger, sleeping better, and having more energy." The man shrugged. "I suppose so. My legs feel fine, and I haven't had any trouble keeping up the pace."

"Well then," his friend said, "it sounds like the walking program is really working." The man scratched his head, looked down the road, and sighed. "Maybe. But I'm starting to get a little worried."

"Why's that?" The man replied, "Because I've been walking two miles every day for three weeks, and now I'm 42 miles from home—and I'm not sure how to get back!"



This information is solely for entertainment, and should not be substituted for medical, legal, financial, or tax advice. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism of literary theft. Richard Anthony Miller is a CA Insurance Agent License # 0665327. CSI Wealth Management & CSI California Senior Information, Inc. are not insurance licensed entities.



Long Days

ALL WITH 

June always feels like a gift. It arrives with a sense of freedom, energy, and invitation that is hard to ignore. This is the month where life feels more social, more spontaneous, and more alive.

There is something special about how June encourages us to reconnect. With people. With routines that feel good. With the simple pleasure of being present without rushing to the next thing. It is the season of open doors, open calendars, and open conversations.

June reminds us that not every meaningful moment has to be planned. Some of the best ones happen when we say yes to an invitation, linger a little longer, or allow ourselves to enjoy what is right in front of us. This month has a way of turning ordinary days into memorable ones simply because we are more willing to show up.

I hope June brings you reasons to gather, laugh, and enjoy the company of the people around you. Whether it is a long evening spent talking, a meal shared with friends, or a quiet moment that makes you smile, this season has a way of filling our days in the best possible way.

As summer begins, my wish for you is simple. Enjoy it. Let yourself take part in the moments that feel easy and meaningful. June does not ask for productivity or progress. It simply invites you to live well and enjoy the ride.

Wishing you a June filled with connection, joy, and moments that stay with you long after the season passes.



Warmly,

Rick Miller

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!



Have you heard of **Ed Slott?** Ed Slot, CPA and one of the most recognized IRA and retirement tax experts in America. Perhaps best known for his long-running PBS Retirement Specials.

What Ed Slott Generally Likes

Slott's primary concern is future tax risk. He frequently warns that many Americans have accumulated large balances in traditional IRAs and 401(k)s that are essentially "joint accounts with the IRS." He advocates moving money from accounts that may be taxed in the future to assets that can generate tax-free benefits.

One of his well-known themes is:

"Move your money from accounts that are forever taxed to accounts that are never taxed."

Because of that philosophy, Slott has often spoken favorably about:

- Roth IRAs
- Roth conversions
- Permanent life insurance used properly
- Tax-free death benefits
- Using life insurance as a wealth-transfer vehicle for heirs

What He Likes About Life Insurance

Slott has said that life insurance can help address two major retirement concerns:

1. Tax risk
2. Market risk

He has also discussed using life insurance as a potential replacement for the old "Stretch IRA" concept after Congress restricted inherited IRA strategies.

For affluent families, he has often highlighted:

- Tax-free death benefits
- Estate planning advantages
- Legacy planning
- Creating tax-free inheritances for children and grandchildren

"Maximize tax-free assets wherever possible." That may include Roth IRAs, Roth conversions, and in appropriate cases, properly designed permanent life insurance.

This is where a **properly designed Index Universal Life insurance policy** comes in.

"I do not sell life insurance. I am a tax advisor. And as a tax advisor, I can tell you that the single biggest benefit in the federal tax code is the income tax exemption for life insurance."

"You might look at a permanent life insurance policy as a super-duper Roth."



June 2026

Why We Chose Both Roth IRAs and IUL Policies for Our Sons

When Laura and I began thinking about the financial future of our two sons, Greyson and Ethan, we asked ourselves a simple question:

"If we could create the ideal financial foundation for them, what would it look like?"

At first, the answer seemed obvious. Encourage them to maximize their Roth IRAs. After all, Roth IRAs are one of the greatest wealth-building tools ever created. Contributions grow tax-free, withdrawals can be tax-free in retirement, and there are no required minimum distributions during the owner's lifetime.

But the more we thought about it, the more we realized that retirement planning is only one part of a family's financial life.

Life is filled with opportunities and challenges. There may be a business venture to fund, a home to purchase, a grandchild's education to help finance, or a health crisis that requires additional resources. We wanted our sons to have flexibility—not just retirement savings.

That's why we decided not to view the decision as **Roth IRA versus Indexed Universal Life Insurance (IUL)**. Instead, we chose to think of it as **Roth IRA plus IUL**.

Today, each of our sons owns an Indexed Universal Life policy that is being minimally funded by us. The policies are designed to remain flexible and provide a foundation that can be significantly expanded in the future.

Someday, when Laura and I are no longer here, our sons will likely receive a substantial income-tax-free inheritance from our life insurance proceeds. Rather than simply investing all of those funds in taxable accounts, they will have the option of repositioning a portion of that inheritance into their existing IUL policies without creating a Modified Endowment Contract (MEC).

This creates opportunities that a Roth IRA alone cannot provide.

Their Roth IRAs can continue serving as powerful tax-free retirement accounts. Meanwhile, their IUL policies can potentially provide tax-advantaged growth, protection from market losses, access to collateralized policy loans for future opportunities, chronic illness and long-term care benefits, tax-free retirement cash flow (like a Roth IRA) and eventually a tax-free death benefit for their own spouses, children, and grandchildren.

In other words, the Roth IRA helps solve the retirement problem. The IUL helps solve retirement, liquidity, legacy, and family protection concerns all at the same time.

Could a Roth IRA produce higher returns during some periods? Certainly. Could an IUL provide benefits a Roth IRA cannot? Absolutely.

That is why we believe the strongest financial strategy is often not choosing one over the other. The goal is not to pick a winner between Roth IRAs and IULs. The goal is to build a financial life that has multiple tools working together.

The Roth IRA provides tax-free retirement income.

The IUL provides tax-free access to capital, protection from market downturns, living benefits, a tax-free legacy, and tax-free retirement income.

Together, they create flexibility, opportunity, and financial security that can potentially benefit not only our sons, but future generations of our family as well.

For us, it was never an "either-or" decision.

It was always a "both-and" decision.

If you have adult children that will likely inherit large sums of money when you pass (perhaps from your 401ks, IRAs, Roth IRAs, real estate, etc.) I would strongly recommend you give me a call and I'll share with you how Laura and I have designed Index Universal Life insurance policies to do things Roth IRAs can't and Substantially Enhance our Family's Wealth and Save on Taxes.

You can ensure the IRS gets less and your family gets more using this generational tax saving strategy.

Give me a call to schedule a Zoom or in-office appointment and I'll show you in 20 minutes why this is a No-Brainer if you have large IRAs, 401ks or just more money coming each month that ends up getting put in the bank.

Call today (626) 294-0414.

Best wishes,



Rick Miller

P.S. Our sons also own another IUL policy (each) that they set up after college that they maximum fund for future Tax-Free Retirement Income.

The projected lifetime returns are 6-7% without market risk or loss!

For safe money offering tax free growth & access, nothing beats the IUL on a long-term basis!