

the Golden Circle

News To Help You Save Time And Money

November 2023

MAGICAL MOMENTS

I've been thinking about what makes Christmas such a special season and I've come to the conclusion that it's the season of magical moments.

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(See Insert)



Merry Christmas



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To many of us Christmas and Hannukah bring us to a precious moment in our youth filled with awe and wonder. I'm sure you remember bright colorful lights, a feast with all the trimmings ... many remember precious gifts. How about Christmas movies and stories? Or joyful carols? How about majestic winter wonderlands?

Why couldn't we celebrate this magical moment the whole year round? And then it occurred to me. It isn't that the glitter is gone. It's just that we grew up. The colored lights that fascinated us for hours --- they're still there. But we've gotten bored of it --- the novelty wore off. Imagine what would happen if we stepped down the speedy train of life and walked and appreciated the trip more. Who cares if you don't get a Mercedes? Your Hyundai will still get you there and with less stress. You'll have more friends who will love you for who you are and not for your money.

When you look at your home, see your happy family, get a call or an email from friends who were just thinking about you, --- those are magical. When you are able to purchase fresh vegetables or drink clean water from the tap, or walk around pain free, then you know you are truly blessed. Christmas? It's really every day full of its challenges and surprises.

What GREAT blessing we have.

Rick Miller

Your Trusted Financial Advisor 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

Cranberry Fluffy

Ingredients

- 3 cups Fresh Cranberries
- $\frac{3}{4}$ cup Granulated Sugar
- 8 ounces Cool Whip (softened)
- 8 ounces Pineapple (crushed, drained)
- 1 Medium Apple (chopped)
- 1 cup Walnuts (chopped)
- 2 cups Mini Marshmallows



Instructions

1. Add cranberries to a food processor and pulse a few times. The goal is to crush and chop most of the cranberries while still leaving a few whole berries, but feel free to crush them as much (or as little) as you'd like.
2. Transfer cranberries to a large bowl, then pour the sugar on top. Use a spatula to gently toss the cranberries in the sugar.
3. Add the Cool Whip, crushed pineapple, and chopped apples to the cranberry mixture. Gently mix until the pineapple is evenly distributed and the Cool Whip turns light pink.
4. Finish by gently folding in the chopped walnuts and mini marshmallows.
5. Cover the bowl and chill for at least one hour.
6. Serve and enjoy!

December Quiz Question

Q: Which of these cities does NOT border the Great Lakes? ?

- A. Chicago
- B. Cleveland
- C. Pittsburg
- D. Toronto

Call in or email your response
by **Friday, December 15, 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
or
Email: info@csiwealth.org

10 Of The Best Songs About December

December is arguably the month with most songs written. No wonder because this month is associated with Christmas, Hanukkah, or the holidays in general. The challenge here, then, is to come up with 10 of the best songs about December that aren't Christmas songs.

1. "A Long December" By Counting Crows
2. "December, 1963 (Oh, What A Night)" By Frankie Valli & The Four Seasons
3. "Back To December" By Taylor Swift
4. "December" By Collective Soul
5. "December 4th" By Jay-Z
6. "If We Make It Through December" By Merle Haggard
7. "December Day" By Willie Nelson
8. "Last December" By Good Charlotte
9. "Remember December" By Demi Lovato
10. "Permanent December" By Miley Cyrus



This Day In December

- **December 3, 1755** - American portrait painter **Charles Stuart** was born near Narragansett, Rhode Island. Best known for his portraits of **George Washington, James Madison, James Monroe, and Thomas Jefferson**.
- **December 10, 1898** - The **Treaty of Paris** was signed between American and Spanish representatives following Spain's defeat in the Spanish-American War. Under the treaty, the U.S. gained the Philippine Islands, the islands of Guam and Puerto Rico, and an agreement by Spain to withdraw from Cuba. The treaty passed by a single vote in the U.S. Senate on February 6, 1899, and was signed by **President William McKinley** four days later.
- **December 17, 1903** - After three years of experimentation, **Orville and Wilbur Wright** achieved the first powered, controlled airplane flights. They made four flights near Kitty Hawk, North Carolina, the longest lasting about a minute.
- **November 22, 1912** - "**Lady Bird**" **Johnson** was born in Karnack, Texas (as **Claudia Alta Taylor**). She was beside her husband **Lyndon Johnson** on board Air Force One when he was sworn in as the 36th U.S. President following the assassination of **President John F. Kennedy**. She proved to be a gracious First Lady, remembered for her anti-litter campaign, asking citizens to help "*Beautify America*."

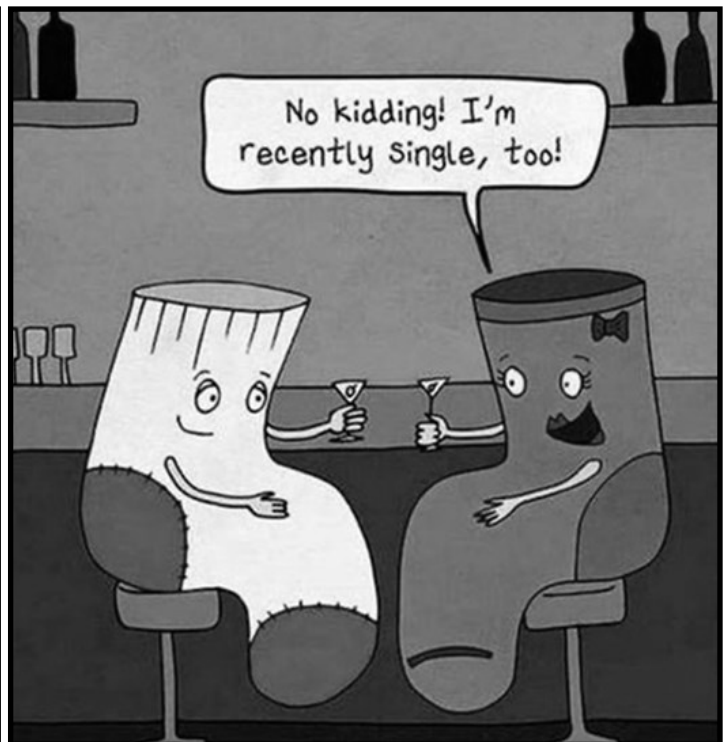
November Quiz Winner

Q: Which iconic movie director made a cameo in almost all of his films?

A. Alfred Hitchcock

Moises Lemus
From
Jurupa Valley, CA

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



Contributed by Carol Le Briton (Thank You 😊)

History of The Christmas Pickle

The Christmas pickle has vaguely German origins

During the 1880s, the department store Woolworths began selling blown-glass ornaments imported from Germany, some of which were shaped like fruits and vegetables.

Around that same time, a story began circulating that German people hung a pickle on their tree as the last ornament. The first child to find the pickle got to open an extra present. But when Americans checked in with the Old Country, most Germans had never heard of the tradition. Common wisdom has it that some savvy salesman made up the tale to sell more pickle ornaments, and if today's trees are any indication, it seems to have worked.

Two legends explain the pickle

If there's one thing we know about Christmas, it's that legends abound. One of them posits that a German soldier who was a prisoner of war during the American Civil War begged a guard for a pickle to stave off starvation. The guard complied, and it gave him the strength to carry on.

In the other tale, two Spanish boys were traveling back home for the holidays when they stopped at an inn. The evil innkeeper killed them and stuffed their bodies in a pickle barrel. When St. Nicholas happened upon that same inn, he found the boys and magically brought them back to life.

A Michigan town has more ties to the ornament than Germany

If you really want to trace the pickle back to something concrete, look no further than Berrien Springs, MI. Neither of these aforementioned tales stand the test of time nearly as well as an excess of pickle ornaments at Woolworth's, according to the Berrien County Historical Association Executive Director Rhiannon Cizon.

"Germans (and several eastern European countries) do have a love for fermented or pickled foods, so it's not a surprise that the two are so intralinked in people's minds," she explained. Thanks to fertile farmland and a large German community, Berrien Springs was once known as the Pickle Capital of the World.

The community was so committed to the fermented vegetable that they held a Christmas pickle festival from 1995 into the 2010s, complete with a parade, pickle pageant, pickle-tossing competitions, and a pickle-eating contest. The event kicked off the holiday season, and probably sold a lot of ornaments, too. While the festival is no more, the people of Berrien still have a pickle-shaped place in their hearts for the ornament.

"Maybe someday the Grand Dillmeister will walk the streets of Berrien Springs again," Cizon says. "But until then, we have the shine of our favorite ornament to keep the spirit of Christmas pickles alive."

Client of the Month

Congratulations to our
Client of the Month:

**Eddie & Carmen
Herrera**

From
West Covina, CA

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

Congratulations!





Christmas Tweets



Mannie Fest
@random_weighs

Just so we're clear, The Grinch never really hated Christmas. He hated people, which is fair.



Nicki
@nicki_baber

nothing like opening Christmas gifts to remind you that the people you're closest to in the world know absolutely nothing about you.



Bewg
@bewgtweets

Flicks cigarette after a long drag Here's the thing. If Santa knows when kids are naughty or nice then he knew Rudolph was being bullied



Abby Heugel
@AbbyHasIssues

I like to put up Christmas decorations in stages. This is the stage where I sit on the couch with lasagna and stare at the boxes.



Sam Reich ✓
@samreich · Follow

it's with a heavy heart i announce that, after 12 years of marriage, my partner and i have decided that it's better for both of us if we don't attend any of your holiday parties



Sacha Fernando
@sacha_is_good

"I don't want a lot for Christmas."

Later...

"All I want for Christmas is you."

EXACTLY WHAT DOES THAT DO FOR MY SELF-CONFIDENCE, MARIAH.

November Riddles

1. What kind of running means walking ?
2. What fruit always travels in groups of two?
3. How does a robot shave?
4. Where can happiness always be found?

Answers on Page 7

The Four Stages of Santa



1. You BELIEVE in Santa Claus

2. You DON'T believe in Santa Claus



3. You ARE Santa Claus

4. You LOOK like Santa Claus



'Too smart for 1st grade'

A First grade teacher was having trouble with one of her students.

The teacher asked, "Johnny what is your problem?"
Johnny answered, "I'm too smart for the first grade. My sister is in the third grade and I'm smarter than she is! I think I should be in the third grade too!"

The teacher had had enough. She took Johnny to the principal's office. While Johnny waited in the outer office, the teacher explained to the principal what the situation was. The principal told the teacher he would give the boy a test and if he failed to answer any of his questions he was to go back to the first grade and behave. The teacher agreed.

Johnny was brought in and the conditions are explained to him and he agrees to take the test.

Principal: "What is 3×3 ?"
Johnny: "9".

Principal: "What is 6×6 ?"
Johnny: "36".



And so it went with every question the principal thought a third grader should know. The principal looks at the teacher and tells her, "I think Johnny can go to the third grade.

"The teacher says to the principal, "Let me ask him some questions?" The principal and Johnny both agree. The teacher asks, "What does a cow have four of that I have only two of?"
Johnny, after a moment, "Legs."

Teacher: "What is in your pants that you have but I do not have?" The principal's eyes open really wide and before he could stop the answer, Johnny replied, "Pockets."

Teacher: "What does a dog do that a man steps into?"
Johnny: "Pants"

Teacher: "What starts with an 'F' and ends in 'K' that means a lot of excitement?"
Johnny: "Fire truck."

The principal breathed a sigh of relief and told the teacher, "Put Johnny in the fifth grade, I missed the last four questions myself."

WELCOME NEW CLIENTS

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

**"the Golden Circle"
Family**
this past month.

Gilbert Santiago

From

Los Angeles, CA

Introduced by

Remigo "Ed" Santiago

We will miss you Ed

&

**Eddie & Carmen
Herrera**

From

West Covina, CA

Introduced by

**Dennis Castillo & Lucy
Cabrera**

Thank You for Your Trust
& Confidence!

**"If we had no winter, the spring would not be so pleasant:
if we did not sometimes taste of adversity,
prosperity would not be so welcome."**

— Anne Bradstreet

DECEMBER – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Nancy K. (1), Katherine F. (1), Marian G. (2), Paul D. (2), Javier M. (2), Thomas G. (2), Jim G. (2), Zi Y. (2), Susan C. (2), Irina C. (2), Sonja A. (2), Chun H. (3), Lisa J. (3), Jack R. (3), Maria V. (4), Chris E. (4), John H. (5), Jose C. (5), Al V. (5), Aida T. (6), Leo A. (6), Maria M. (6), Ronald G. (6), Vicky C. (6), Frank C. (6), Christel M. (7), Michael D. (7), Minda S. (7), Rick G. (7), Elsa B. (7), 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), Dana T-D. (10), Valerie B. (11), Mike B. (12), Bill W. (12), Erik MacP. (12), Jessie A. (13), Paul R. (13), Janet H. (14), Angelito L. (14), May R. (14), Cyndia W. (14), Kevin S. (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), Robert S. (16), Diana P. (17), Clifton C. (17), Adrian T. (17), Jeanne W. (17), Edgar J. (17), Leonard A. (17), Anna M. (17), Christopher F. (17), Armando G. (18), Holly B. (18), Amy C. (18), Dolores DeC. (18), Georgette DeV. (18), Mark V. (18), Laura C-P. (18), Daniel S. (18), Aurora C. (19), Ken B. (19), James P. (19), Kelly C. (19), Carmen H. (20), Vinod K. (20), Rebhekka F. (20), Monica U. (20), Ginny P. (21), Patricia M. (21), Christine H. (21), Soony M. (21), Teresa C. (21), Jill M. (21), AJ W. (21), Steve P. (21), Katherine F. (22), Ralph W. (23), Charles S. (23), Michael S. (23), Cecilia S. (23), Barbara F. (24), Dennis Y. (24), Irma M. (24), Chris P. (24), Mary U. (25), Wendy E. (25), Brian H. (25), Natver P. (26), Mary J. (26), Agnes L. (26), Richard B. (26), Cecelia F. (26), Irene C. (27), Jonna W. (27), Marites M. (27), Mark Mcl. (27), Ernesto V. (28), Cindi B. (28), Norma R. (29), Lionel F. (29), Dale S. (29), Marti A. (30), Mark C. (30), Jamshid J. (30), Kelis W. (31), Terry L. (31), Mary F. (31), Paul H. (31), Suzanne S. (31)

RIDDLE ANSWERS: 1) Running out of Gas 2) Pears 3) With a laser blade 4) In the Dictionary

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.

Senior Theater Seating



An old man lay awkwardly sprawled across three entire seats in the movie theater. When the usher came by and noticed this, he whispered to the old man, "Sorry sir, but you're only allowed one seat."

The old man didn't budge. The usher became more impatient. Sir, if you don't get up from there I'm going to have to call the manager." Once again, the old man just muttered and did nothing.

The usher marched briskly back up the aisle, and in a moment returned with the manager.

Together the two of them tried repeatedly to move the old disheveled man, but with no success. Finally they summoned the police.

The officer surveyed the situation briefly, then asked, "All right, buddy, what's your name?" "Fred," the old man moaned.

"Where you from, Fred?" asked the police officer. With a terrible strain in his voice, and without moving, Fred replied; "The balcony."



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Light Up the Night

Have you ever noticed that December, so filled with the busiest days in the year, also happens to have the shortest days in the entire year? From summer onward, night slowly creeps up earlier and earlier each evening so that by the time we get to the solstice on roughly December 21, we face the shortest day of the year.

With those short days come long lists of errands to keep up with the hustle and bustle of the holidays and, if you are like me, you run out of daylight long before everything is completed. However, after the busy days draw to a close, those long nights are ripe for lingering around a table with friends and a second helping of dessert. And those cold winter mornings are the ideal time to put out food for the little birds that never seem to stop fluttering with joy. If you hang up holiday lights this time of year, consider this: you are not just hanging them up for yourself, but for everyone who is driving by on a dark evening and suddenly feels a bit of cheer at the sight of twinkling warmth.

Countless donation drives kick off in December with constant requests for contributions, but this month also makes for the perfect time to place a note of gratitude directly into the hands of someone you genuinely appreciate and tell them, with nothing held back, how they change your life for the better. No matter how much or how little time you have, give of yourself and light up the night.

The point is that we can choose how to perceive that short day in December just as we choose how to perceive the other 364 days in the year. The darkest day could not exist without the presence of light. Thank you for being a source of light in my life, and for being someone who can light up the night.

I'm sending back love and light with this letter, and hope you find joy in every day this December!



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 check-up. Call today (626) 294-0414 to discuss how to introduce us. They'll be happy you did. 😊

If You Like CDs ... You'll Love MYGAs

Most people are familiar with bank **Certificate of Deposits (CDs)**. They are contracts with the bank where you make a deposit and for a set period of time, you earn a guaranteed interest rate. Typically, if you decide to withdraw the funds before the term is up, you'll suffer a surrender penalty.

Retirees will often use CDs to store money they don't need to use now.

CDs offer the following benefits:

- Safety of Principal – No market risk or losses ever
- No fees, No loads, No commissions
- Higher interest than savings, money market, and checking accounts

According to *bankrate.com* one of today's highest paying CDs for a 1-year term is paying 5.67%. With a bank called Popular Direct Bank. Check out [bankrate.com](https://www.bankrate.com).

The best 5-year CD is paying 5.25% with BMO Alto Bank.

This interest rate environment is called an *"Inverted Rate Curve"* and it's signaling that you are not rewarded with a higher interest to tie up money for a longer period.

But not so with the Fixed Deferred Annuity, called a **Multi-Year Guaranteed Annuity (MYGA)**.

Lots of people don't know that life insurance companies can often offer a higher rate than banks if you are willing to have a longer term.

Fixed annuities like MYGAs offer a simple design just like bank CDs (Safety of funds - 100%, No load, commission, or fees, and a High Interest Rate locked-in).

You can use an **IRA, Roth IRA**, or just **regular money** when opening a Multi-Year Guaranteed Annuity.

I've helped clients use these safe accounts for more than 30 years with the top A/A+ rated insurance companies. You know the companies that didn't go out of business during the Great Depression (10,000 banks failed).

How does a **3-year rate of 6.0%** OR a **5-year rate of 6.7%** sound?

Call me to find out how I can help you protect your money, avoid fees, loads, and commissions, and earn better rates than CDs. **Call me (626) 294-0414.**