

the Golden Circle

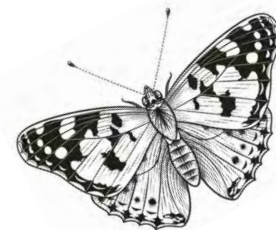
Richard Anthony Miller CA Lic. #0665327

Trusting the Wind: The Painted Lady's Spring Journey

As late March flows into early April, the Painted Lady butterfly begins to appear across the southern United States and California, signaling that the season of movement and growth is well underway.

These butterflies may look delicate, but they are among the most determined travelers on the planet, taking part in a remarkable 9,000-mile migration that stretches from Africa's Sahara Desert to the Arctic Circle.

No single butterfly completes the journey; instead, it unfolds across multiple generations, each one instinctively continuing the path forward. They rise high into the sky, sometimes thousands of feet above the ground, catching favorable winds that carry them vast distances while flying, breeding, and laying eggs in rhythm with the season.



Their arrival in early April tells a powerful story of persistence and quiet determination. Progress is rarely fast or immediately visible, yet the Painted Lady shows us how meaningful change unfolds when each generation contributes its part. No single butterfly carries the full weight of the journey, but together they accomplish what once seemed impossible.

The Painted Lady reminds us that growth does not require certainty, only commitment and trust in the process—showing up, adapting to changing conditions, and trusting the winds that carry us forward as small efforts become something truly extraordinary over time.

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

*Don't Leave Your
Family Guessing*

**FREE Educational
Estate Planning Workshop**

At San Gabriel Library

(See Insert)

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Simple Avocado Pasta Salad

Ingredients

- 1 lb Pasta (cooked & cooled)
- 2 Ripe Avocados (diced)
- 1 cup Cherry Tomatoes (halved)
- 1/2 cup Red Onion (finely diced)
- 1/4 cup Fresh Cilantro or Basil (chopped)
- Dressing: 3-4 tbsp Olive oil + 2 tbsp Lemon/Lime juice + 1 minced Garlic clove + Salt & Pepper to taste



Instructions:

- Boil pasta, drain, and rinse under cold water to cool.
- Combine: In a large bowl, combine cooled pasta, tomatoes, red onion, and herbs.
- Dress: Whisk dressing ingredients and pour over the salad, tossing gently.
- Add Avocado: Gently fold in the diced avocado last to prevent it from turning into mush.

April Quiz Question

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

- A.** Lusitania
- B.** Titanic
- C.** Britannic

Call in or email your response by **Friday, April 24, 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

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

“Bunnies, Blooms & a Bit of Paperwork”



April tiptoed in soft and sweet,
With sunshine dancing on every street.
Flowers popped up like, “Hi, we’re back!”
While bees got busy on their snack attack.
Then Easter came all gentle and bright,
With pastel eggs and pure delight.
Bunnies hid treats with sneaky care...



(One rolled away—now it lives under a chair.)

Spring felt peaceful, fresh, and new...
Then taxes said, “Hey... we’re here too.”

Papers and numbers joined the fun,
(Not quite as cute—but they still get done .

And somehow April, in all its mix,
Brings blooms, bunnies... and paperwork tricks.



Babe Ruth

The Legend Who Changed Baseball

Babe Ruth, born George Herman Ruth Jr., remains one of the most iconic figures in sports history. Born in Baltimore in 1895, his early years in a reform school introduced him to baseball, where his extraordinary talent quickly emerged and set the foundation for a legendary career.



Nicknamed “The Bambino” and “The Sultan of Swat,” Ruth transformed the game in ways few athletes ever have. After beginning his career as a standout pitcher, he evolved into a dominant power hitter while playing for the Boston Red Sox, New York Yankees, and Boston Braves. His remarkable 714 career home runs and his record-setting 60-home-run season in 1927 redefined baseball, shifting it into a more exciting, offense-driven sport centered on power hitting.

Off the field, Ruth’s larger-than-life personality and charisma made him one of America’s first true sports celebrities. He drew massive crowds, inspired young fans, and helped popularize baseball during a time when the country craved entertainment and heroes. His influence extended far beyond the diamond, shaping the image of professional athletes in American culture. In recognition of his impact, he was inducted into the Baseball Hall of Fame in 1936 as one of its first members.

Ruth retired in 1935 and passed away in 1948, but his legacy endures. More than just a player, he became a symbol of greatness, resilience, and transformation—forever changing baseball and leaving an indelible mark on American sports history.

The Cultural Legacy of Babe Ruth in Song and Poetry

Few athletes have shaped American culture like Babe Ruth. Known for his power and larger-than-life personality, he became more than a baseball player—he became a symbol of greatness that lives on in music, poetry, and storytelling.

Musicians have long used Ruth’s name as a metaphor for dominance and excellence, including references by Dr. John. Folk tributes like “The Ballad of Babe Ruth” celebrate his rise and lasting impact on the game.

In poetry, Ogden Nash captured his legacy perfectly in “Line-Up for Yesterday”:
“R is for Ruth.
To tell you the truth,
There’s just no more to be said,
Just Ruth.”

Ruth’s influence extends far beyond baseball. His name has become shorthand for greatness in any field, representing excellence, confidence, and lasting impact.

Client of the Month

Congratulations to our Clients of the Month:

Christine Eghenian
From
Los Angeles, CA

As a Client of the Month you will receive a

\$50 gift card to your favorite restaurant.

Congratulations!

Easter: Hope in the Middle of it All

Easter is more than a date on the calendar—it is a powerful reminder that hope is never lost, even when life feels uncertain. It meets us right in the middle of our struggles, our questions, and our waiting seasons, and gently reassures us that God is still working, even when we cannot see it.

The story of Easter did not begin with celebration—it began with confusion, grief, and what seemed like a final ending. The disciples had watched their Savior crucified, their hopes shaken, and their future suddenly unclear. It felt like everything they believed in had been lost. Yet, in what looked like defeat, God was preparing the greatest victory the world has ever known. The resurrection of Jesus is the ultimate proof that what appears final is not always the end. In God’s hands, even the darkest moments can give way to new life.

Many of us find ourselves in similar “in-between” seasons—waiting for answers, healing, restoration, or direction. These are the moments where faith can feel stretched and patience tested. But Easter speaks directly into those spaces. It reminds us that silence does not mean absence, and delay does not mean denial. Just as the stone was rolled away at the appointed time, God is able to move obstacles in our lives in ways we could never orchestrate on our own.

Easter also invites us to shift our perspective. Instead of focusing only on what feels broken or unfinished, we are encouraged to look for signs of renewal. Sometimes they are big and unmistakable—but often, they are quiet and gentle. A sense of peace where anxiety once lived. Strength to take one more step forward. A door opening just when you thought it never would. These moments are evidence that resurrection is not just a past event—it is a present reality.

This season calls us to trust again, to believe again, and to hold onto hope with renewed confidence. God specializes in bringing beauty from ashes, joy from sorrow, and purpose from pain. What feels heavy today does not have to define tomorrow.

As we reflect on Easter, may we remember this truth: no situation is beyond God’s ability to redeem. What feels broken can be made whole. What feels lost can be restored. And what feels like an ending may actually be the beginning of something greater than we imagined.

Hope is alive—and it’s working in your life, even now.

April Riddles

1. The more I fall, the more beauty may grow. You do not keep me, yet gardens need me.
What am I?
2. I open in spring but I am not a door.
I bring bright color but I am not paint.
What am I?
3. People jump over me, children love to splash in me, and I appear after a rainy day.
What am I?
4. I do not speak, but I can clap in the sky.
I often follow a flash.
What am I?

Answers on Page 7

HAPPY
EASTER

These Smiles are for You!
Contributed by Carol Le Briton

NOW THAT I'VE LIVED DURING A PLAGUE, I UNDERSTAND WHY MOST RENAISSANCE PAINTINGS ARE OF CHUBBY WOMEN LAYING AROUND WITHOUT A BRA.

I just ordered a life alert bracelet so if I get a life, I'll be notified immediately.

Some call it multi-tasking, I call it doing something else while I try to remember what I was doing in the first place

Brain cells, hair cells and skin cells - they all die constantly, but freaking fat cells seem to have eternal life...

I think the proper term for 'senior' women should be: Queen-agers.

That is all. Carry on.

What do we learn from cows, buffalos and elephants??

It's impossible to reduce weight by eating green grass and salads and walking.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our **the Golden Circle” Family**

Sandra Wallon
From West Covina, CA
Attended Estate Planning Workshop

&

Sharon Shepard
From La Puente, CA
Attended Estate Planning Workshop

Thank You For Your Confidence In Us!

I swear the me that orders groceries & the me that actually has to cook the meals are 2 entirely different people.



The difference between death and taxes is death doesn't get worse every time Congress meets."

Will Rogers

Notable U.S. Moments in April

April 1 – April Fools’ Day

A lighthearted day filled with practical jokes and playful pranks. While its exact origins are unclear, April Fools’ Day has been celebrated for centuries and is all about humor, laughter, and not taking life too seriously.

April 5 – Easter Sunday (date varies each year)

A central Christian celebration honoring the resurrection of Jesus Christ. It represents hope, renewal, and new life. Traditions include church services, family gatherings, and symbolic elements like eggs representing rebirth

April 7 – World Health Day

Established by the World Health Organization, this day highlights global health awareness and encourages people to focus on physical, mental, and emotional well-being. Each year centers around a specific health theme impacting communities worldwide.

April 22 – Earth Day

First celebrated in 1970, Earth Day promotes environmental protection and awareness. It inspires individuals and communities to take action in caring for the planet through conservation, sustainability, and mindful living.

National Financial Literacy Month (U.S.) – All April

Encourages better money habits, focusing on budgeting, saving, investing, and planning for a secure financial future.

March Quiz Winner

Q: What color was originally associated with St. Patrick before green became the tradition?

A. Blue

Marie Ann Javier

From
Pomona, CA

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



Cartoon Stock - Order #705351



Cartoon Stock - Order #705353

APRIL – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Gloria E. (1), Bob N. (1), Sandra G. (2), Noemi R. (2), Bob H. (3), Bob R. (3), Rosetta G. (3), Mark S. (3), Irina L. (3), Don K. (4), Tim M. (4), Travis N. (4), Linda S. (4), Salli M. (5), Chris L. (5), Steve B. (5), Karen K. (5), Kerri I. (5), Robert S. (6), Karen T. (6), Becky D. (6), Irene S. (6), Laura C. (6), Brian L. (6), John N. (6), Raymond Y. (7), Eliza O. (7), Tommy W. (7), Stacy M. (7), Katherine DeV. (8), Dolly F. (8), Darrell T. (8), Diana D. (8), Karen e. (9), James T. (9), Kelli F. (10), Megan W. (11), David C. (11), Irma C. (11), Ted S. (11), Pilar M. (11), Liz W. (12), Sarah C. (12), Tom F. (12), Gregory C. (12), Danny P. (12), Bert T. (13), Loretta T. (13), Debra P. (14), Clifford F. (15), Maged A. (15), Albert L. (15), Lulu Y. (16), Marc C. (16), Partha C. (16), Marlene R. (17), Reuven D. (17), Joy G. (17), Helen H. (17), Mary W. (17), Rose Mary McG. (18), Paul H. (18), Denis S. (18), Sonia M. (19), Mark L. (19), Casey P. (19), Laine C. (19), Arlette W. (19), Peter M. (19), Robert A. (20), Victor N. (20), Michael S. (20), Susan G.(20), Thelma C. (20), William L. (20), Beth C. (20), Janet VanG. (21), Beth R. (21), Terry S.(21), Andrew L. (21), Ana G. (22), Diana S. (22), Alee C. (23), Virginia L. (24), Frank C. (24), Janine A. (24), Glenn O. (24), Laura McL. (24), Connie W. (25), Reggie M. (25), Maria C. (26), Peggy C. (26), Kathy H. (27), Lisa S. (27), Claudia O. (27), Shirley F. (27), Mary K-M. (28), Ruth W. (29), Jorge E. (29), Doug D. (29), Ann K. (29), Enrique O. (29), Cathy D. (30), Tino. L. (30)

RIDDLE ANSWERS: 1) Rain 2) A Flower 3) A Puddle 4) Thunder

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.

“Three Contractors”

Rich, Dave and Johnny are three contractors who are bidding to fix a broken fence at the White House. All three go with a White House official to examine the fence. Rich first takes out a tape measure and does some measuring, then works some figures with a pencil. “Well,” he says, “I figure the job will run about \$900. \$400 for materials, \$400 for my crew, and \$100 profit for me.” Dave also does some measuring and figuring, then says, “I can do this job for \$700. \$300 for materials, \$300 for my crew, and \$100 profit for me.”

Johnny doesn't measure or figure, but leans over to the White House official and whispers, “\$2,700.” The official, incredulous, says, “You didn't even measure like the other guys! How did you come up with such a high figure?” Johnny whispers back, “\$1000 for me, \$1000 for you, and we hire the other guy to fix the fence for \$700.” ?”



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Opening Up

April arrives with a noticeable shift. The air feels lighter, color starts to return, and everyday life seems to stretch out a little more. It is a month that reminds us how good it feels when things begin to open up again.

There is energy in April that feels hopeful without being demanding. It encourages us to step outside more, to re-engage with our surroundings, and to welcome change with a sense of curiosity rather than urgency. Even simple routines feel refreshed when the season itself feels new.

April is also a natural time for clearing space. Not just closets or calendars, but mental space too. Letting go of what feels heavy. Making room for what feels energizing. Choosing what deserves your attention as the year continues to unfold.

As the days grow brighter, my hope is that you allow yourself to enjoy the small signs of renewal all around you. April does not ask for perfection. It simply invites you to show up and take part in what is unfolding.

Wishing you a month filled with fresh air, new perspective, and moments that feel genuinely uplifting.

Warmly,



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: **Tuesday, April 14th 2026**
Time: **1:00 PM or 6:00 PM**
Location: **San Gabriel Library**
500 S. Del Mar Ave.
San Gabriel, CA 91776

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**