NEWS FROM YOUR TRUSTED FINANCIAL ADVISOR FOR LIFE

Visit www.csiwealth.org | Tel. (626) 294-0414 | July 2026

the Golden Circle

Richard Anthony Miller | CA Lic. #0665327

The Heart of a Summer Garden

By July, the garden has settled into its summer rhythm. The planting and patient waiting of spring give way to bright color, warm sunshine, and the simple pleasure of seeing flowers return year after year. Perennials are the quiet heroes of the garden, coming back each season stronger and fuller.

Dianthus, often called “pinks,” are a timeless favorite. Their delicate blooms and soft fragrance make them perfect for cottage gardens and small summer bouquets. They remind us that sometimes the smallest flowers bring the greatest charm.

Daylilies are another July standout. Blooming in shades of yellow, peach, red, and orange, they thrive in the summer heat. Each blossom lasts only a day, but the plants produce so many blooms that the garden always feels alive with color.

For bold summer energy, Blanket Flower brings fiery shades of red and gold that attract butterflies and other pollinators. It flourishes in sunny gardens and continues blooming through the warmest days of the season.

Phlox adds height, fragrance, and soft clusters of color that draw birds and butterflies alike. On warm evenings, its gentle scent is one of the simple pleasures of midsummer.

A perennial garden reflects patience, care, and the belief that something beautiful will return if given the chance to grow. Year after year, these flowers remind us that some of life’s best gifts come back stronger and brighter with each season.

Rick Miller
Your Trusted Financial Adviser for Life

Don’t Leave Your Family Guessing

FREE Educational
Estate Planning Workshops

Walnut Library 7-1-2026
La Puente Library 7-29-2026

(See Insert)

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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**

Red, White & Blue Cheesecake Parfaits

(Serves 10–12)

Ingredients

- 2 cups graham cracker crumbs
- ¼ cup melted butter
- 16 oz cream cheese, softened
- ½ cup powdered sugar
- 1 teaspoon vanilla extract
- 8 oz whipped topping
- 2 cups strawberries, diced
- 2 cups blueberries

Instructions:

1. In a small bowl, combine graham cracker crumbs and melted butter.
2. In a large bowl, beat cream cheese, powdered sugar, and vanilla until smooth.
3. Fold in whipped topping until well combined.
4. In clear cups or small dessert glasses, layer graham cracker mixture, cheesecake filling, strawberries, and blueberries.
5. Repeat layers until cups are filled.
6. Refrigerate for at least 1 hour before serving.

July Quiz Question

Q: Which U.S. document was officially adopted on July 4, 1776?

A. Bill of Rights
B. Constitution
C. Declaration of Independence
D. Articles of Confederation

Call in or email your response by **Friday, July 17, 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 Porch Light

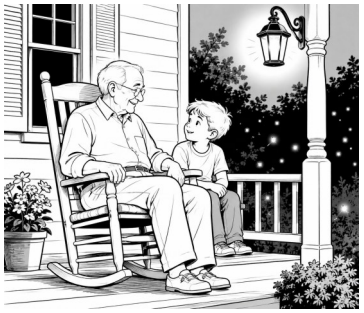
One evening, a grandfather sat on his front porch watching fireflies appear as the sun disappeared behind the trees.

His grandson asked, "Grandpa, why do you always leave the porch light on?" The grandfather smiled.

"When I was young, my mother always left a light on for us when we were out playing. No matter how late it got, that light reminded us where home was. It let us know someone was waiting for us."

Years later, after raising his own family, he still kept the porch light glowing. "It reminds me," he said softly, "that everyone needs a place where they know they're welcome. A place where they feel accepted, loved, and never forgotten."

The grandson looked at the light, then at his grandfather. "I think that's why everyone likes coming here."



The grandfather smiled and nodded.

Sometimes the brightest light isn't the one on the porch. It's the warmth we show the people around us.

A kind word, an open door, or a caring heart can help someone feel at home. You never know how much your kindness may mean to someone who needs a little light in their life.

Celebrating Freedom

Freedom is one of life's greatest blessings. The ability to speak our minds, worship according to our beliefs, gather with family and friends, and pursue our dreams are precious gifts that many people throughout history worked hard to protect and preserve. The freedoms we enjoy today were secured through the sacrifices, courage, and dedication of generations who believed deeply in the promise of liberty and opportunity.

For many Americans, the meaning of freedom is found not only in history books and national monuments but also in the simple moments that become treasured memories. It's the feeling of running barefoot through the grass on a warm July evening, the smell of hamburgers and hot dogs cooking on the grill, and the sound of children laughing while waving sparklers in their hands. It's sitting on a lawn chair beside parents, grandparents, neighbors, and lifelong friends, all looking up at a sky filled with brilliant fireworks and feeling, if only for a moment, that everything is right with the world.

Client of the Month

Congratulations to our Clients of the Month:

Nerice Zavala
From
Los Angeles, CA

As a Client of the Month you will receive a

$50 gift card to your favorite restaurant.

Congratulations!

Many of us remember decorating our bicycles with red, white, and blue streamers, attending small-town parades, and hearing patriotic songs that seemed to bring entire communities together. We remember grandparents sharing stories of their youth, military service, or family members who sacrificed so future generations could enjoy the freedoms we often take for granted. These moments remind us that freedom is more than a word—it is a living gift that is experienced through family traditions, community gatherings, and the opportunities we are blessed to enjoy every day.

As fireworks light up the sky this month and communities come together to celebrate Independence Day, take a moment to reflect on the extraordinary gift of freedom. Be thankful not only for the liberties we enjoy but also for the countless men and women whose courage, sacrifice, and unwavering belief in our nation's ideals made those freedoms possible. Their legacy lives on in every family picnic, every neighborhood celebration, and every opportunity we have to live, dream, and build a better future.

May we never take these blessings for granted. Instead, may we cherish them, protect them, and pass along an appreciation for freedom to our children and grandchildren, so that future generations will continue to understand both the privilege and the responsibility of living in a free nation.

Fun Summer Expressions

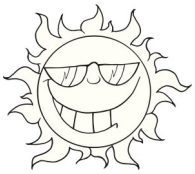
Golden Hour - *The period shortly after sunrise or before sunset when the light is soft and warm. "*Photographers love taking pictures during the golden hour".

Sun-Kissed - *Lightly tanned or warmed by the sun*. "The children returned from vacation with sun-kissed faces".

Barefoot Season - *An informal phrase describing the carefree feeling of summer*. "July is truly barefoot season around our house".

Vacation Mode - *A relaxed state of mind where responsibilities take a back seat*. "*After the first day at the beach, I was fully in vacation mode."*

Summer in Full Swing - *When summer activities and events are at their peak*. "*July arrives and summer is in full swing".*



Picnic Weather - Pleasant weather that is ideal for eating outdoors. "*With blue skies and a light breeze, it was perfect picnic weather."*

July Riddles

1. What lights up the sky on July 4th but isn't a star?
2. What fruit wears a green jacket and a red shirt?
3. What frozen treat comes on a stick?
4. What holiday celebrates America's birthday ?

Answers on Page 7

True Riches (Money Is Not True Wealth)

There was once a young boy growing up in a very wealthy family, surrounded by comfort, luxury, and every material thing he could want. One day, his father took him to the countryside to show him how people lived with far less.

His father hoped the trip would help his son appreciate his many blessings. They arrived at a small farm where a humble family lived. For several days, they helped with chores, fed the animals, cared for the land, and shared simple meals. The boy noticed their hard work, but he also saw their laughter, kindness, and generous hearts.

When they left, his father asked if he had enjoyed the trip and learned anything. The boy smiled and said, "It was fantastic. That family is so lucky!" Surprised, his father asked what he meant. The boy explained that the farm family had dogs, chickens, and wide-open fields, while they only had a small yard. They had a river instead of a pool, and at night, they could see countless stars instead of city lights. They grew their own food, spent time together, and were surrounded by caring neighbors.

Then the boy looked at his father and said, "Thank you for showing me how rich people can truly be." His father was quiet for a moment. He had wanted to teach his son gratitude, but his son had reminded him of something deeper: true wealth is not measured by what we own, but by love, family, friendship, and the simple blessings that fill the heart.

The Ice Cream Truck

Long before food delivery apps, online ordering, and drive-thrus on every corner, there was a sound every child recognized instantly—the cheerful music of the ice cream truck slowly making its way through the neighborhood.

The moment those familiar tunes drifted down the street, kids would stop whatever they were doing. Baseball games paused, bicycles were dropped on the grass, and children raced home, hoping to find a few coins in a kitchen drawer, on a dresser, or in their parents' pockets.

For many families, the ice cream truck was more than a treat. It was a summer tradition. One man remembered that every year his grandmother kept a small glass jar filled with quarters just for ice cream truck visits. She never let the truck pass by without making sure her grandchildren had enough for a popsicle or an ice cream sandwich.

Years after she passed away, he was cleaning out her kitchen and found that little jar tucked away in the back of a cabinet. There were still a few quarters inside.

He smiled and held the jar for a long time.

It wasn't the money that mattered. It was hearing her voice again, feeling those warm summer evenings, and remembering the simple joy of running outside with sticky hands and a big grin. Sometimes the smallest traditions become the biggest treasures, and sometimes a few old quarters can bring back an entire childhood'

WELCOME NEW CLIENTS

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

the Golden Circle" Family

Laura Reyes Ortega

From

Covina, CA

Introduced by

Grace Ibanez

Thank You For Your Confidence In Us!

Ice Cream & the 4th of July

A sweet thought: Sometimes the memories we cherish most are the simple ones—an ice cream cone in hand, sparklers glowing nearby, and watching fireworks with family and friends on a warm summer evening.

- Americans eat more ice cream on the 4th of July than almost any other day of the year. Millions of gallons of ice cream are enjoyed during Independence Day celebrations.
- Ice cream and fireworks have been a summertime tradition for generations. Families often gather for picnics, barbecues, parades, and a cold treat while waiting for the evening fireworks.
- The 4th of July falls during National Ice Cream Month. In 1984, President Ronald Reagan proclaimed July as National Ice Cream Month and designated the third Sunday of July as National Ice Cream Day.
- Ice cream has deep roots in American history. Early American leaders, including George Washington and Thomas Jefferson, were known to enjoy ice cream, helping make it a beloved American tradition.

Notable U.S. Moments in July

July 2, 1964 – Civil Rights Act signed: President Lyndon B. Johnson signs landmark legislation prohibiting discrimination based on race, color, religion, sex, or national origin, transforming American society and advancing civil rights.

July 4, 1776 – Declaration of Independence adopted: The Continental Congress formally adopts the Declaration of Independence, marking the birth of the United States and its commitment to liberty and self-government. .

July 16, 1969 – Apollo 11 launches: NASA launches the Apollo 11 mission, carrying astronauts Neil Armstrong, Buzz Aldrin, and Michael Collins on the historic journey to the Moon.

July 26, 1948 – U.S. Armed Forces desegregated: President Harry S. Truman signs an executive order ending segregation in the military, marking an important step toward equality and civil rights.

June Quiz Winner

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

A. Summer solstice

Henry & Diana Hui
From
Arcadia, CA

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

July 30, 1956 – "In God We Trust" becomes national motto: Congress officially adopts "In God We Trust" as the national motto of the United States, reinforcing a phrase that appears on U.S. currency and government institutions.

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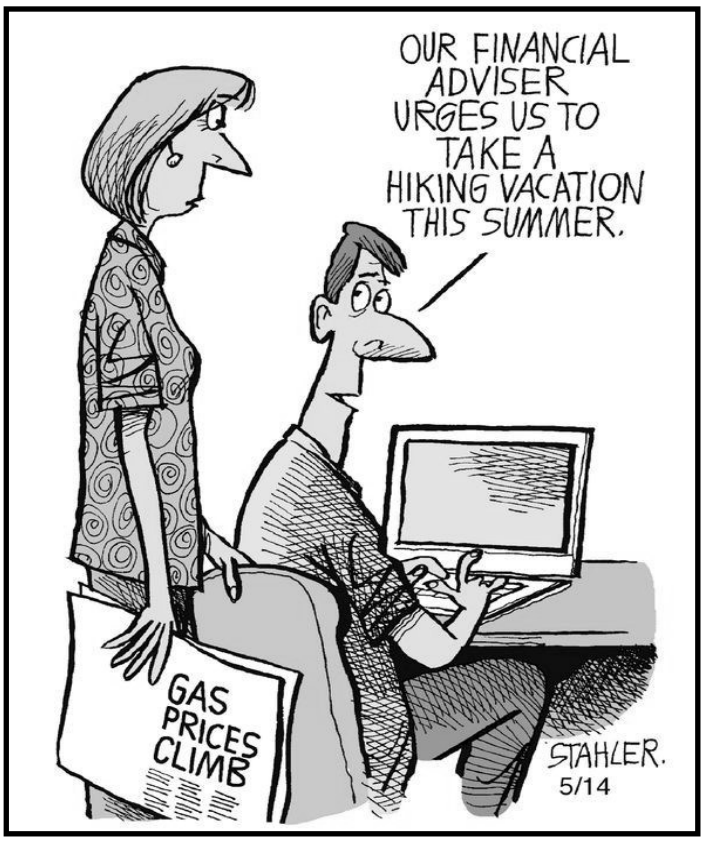

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JULY - HAPPY BIRTHDAY

CLIENTS & FRIENDS

Ken S. (1), Paul R. (1), Leighton F. (1), Roman B. (1), Sandy D. (1), Laura G. (1), Sean C. (1), Jasmine U. (1), Jasmine Y. (1), Sally R. (1), Christopher C. (1), Steven D. (2), Rick P. (2), Bobby G. (3), Eric G. (3), Pat C. (3), Rita S. (4), Susan B. (4), Ruth W. (5), Maria R. (5), Larry S. (5), Debbie G. (5), Roger C. (5), Alex G. (5), Linda M. (5), Guotai Z. (6), Linda C. (6), David K. (6), Connie H. (6), Luis F. (7), Linda A. (7), Carla V. (8), Steven M. (8), Samantha B. (8), Sammy C. (9), Julie G. (9), Alma V. (10), Sunny P. (10), Renell P. (10), Tim M. (10), Leslie B. (10), Robert C. (10), Lynn B. (11), Vi L. (11), Linda S. (11), Mia D. (11), Irene I. (12), Sonia B. (12), Ben L. (13), Lola T. (13), Ann U. (13), Kitty C. (13), Glenna R. (13), Stacey R. (13), Camille W. (14), Shafique N. (15), Shu W. (15), Dell A. (15), Mando F. (15), Sharon W. (15), Anne T. (16), Rex L. (16), Carol E. (17), Annie V. (17), Sene T. (17), Linda B. (17), Steve K. (17), May Z. (17), Herb N. (17), Ana E. (18), Chika Y. (18), Jose G. (19), Jennie G. (19), Don K. (20), Warren R. (20), Mark S. (20), Ange T. (21), Juan M. (22), Thom S. (22), Evelyn B. (23), Mark T. (24), Amy H. (24), Carmen H. (24), Jack C. (25), Tessie D. (25), Chao L. (25), Pat H. (25), Debbie T. (25), Steve H. (25), Joyce B. (25), Michelle R. (25), Dick L. (26), Chris K. (26), Rick M. (26), Francyne R. (26), Marijo N. (26), Michael A. (27), Alan H. (27), Elly S. (27), Ann H. (27), Dick D. (28), Arnold F. (28), Ross H. (28), Joyce L. (28), Jim W. (28), Beverly G. (29), Mary C. (29), Kathy L. (29), Walter M. (29), Bonnie S. (30), David I. (30), Frank M. (31), Pam O. (31), Greg W. (31), Michael D. (31), Leslie B. (31)

RIDDLE ANSWERS: 1) Fireworks 2) Watermelon 3) Popsicle 4) Independence

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.

The Lost Key

A man was on his hands and knees under a streetlight late one evening, searching the ground very carefully, squinting at every pebble as if one of them might suddenly confess.

A passerby stopped and asked, “Did you lose something?” “Yes,” the man replied. “I dropped my house key.”

Wanting to help, the passerby joined the search. After nearly twenty minutes of looking, crawling around so long that both of them were starting to feel like professional sidewalk inspectors, he finally asked, “Are you sure you dropped it here?”

The man pointed across the street toward a dark parking lot and said, “Oh no, I dropped it over there.”

The passerby stared at him in disbelief. “Then why are we looking here?” The man shrugged and answered,

“Because the light is much better over here!”

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The Heart of Summer

July sits squarely in the middle of summer, when the season feels fully alive. The days are bright, the nights are warm, and life seems to spill a little more easily into outdoor tables, open water, and unplanned moments.

This month has a playful quality to it. It encourages us to loosen our grip on routines and remember that joy does not always need a reason. July is about cannonballs into pools, long drives with the windows down, evenings that stretch later than planned, and conversations that feel lighter simply because the sun is still shining.

There is also something quietly encouraging about July. It reminds us that happiness can be intentional. That choosing fun, rest, and connection is not indulgent, but necessary. When we give ourselves permission to enjoy life as it is, we often return more energized, more creative, and more grounded.

July asks us to be present in a different way. To notice the warmth on our shoulders. To enjoy the breeze when it shows up. To savor moments that may not be productive, but are deeply satisfying. These are the experiences that refill us and stay with us long after summer fades.

As you move through this month, I hope you find time to enjoy what July offers. Step away when you can. Spend time near water. Laugh often. Let yourself enjoy the season without rushing it.

Wishing you a July filled with sunshine, ease, and moments that feel genuinely happy.

Sincerely,

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!

CSI

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

This is one conversation worth having together bring your adult children

Event Details

Date: Wednesday, July 1, 2026
Time: 1:00 PM *or* 6:00 PM
Location: **Walnut Library**
21155 La Puente Rd
Walnut, CA 91789

Date: Wednesday July 29, 2026
Time: 1:00 PM *or* 6:00 PM
Location: **La Puente Library**
15920 E. Central Ave
La Puente, CA 91744

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

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

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