

the Golden Circle

News To Help You Save Time And Money

May 2022

The Coolest Beatle

According to a story from *The Poke website*, when drummer **Phil Collins** was 19, he got a call to go out to **George Harrison's** house to play the congas for a track on his album, **All Things Must Pass**. Collins was excited, but when the album came out, the song had no congas in it.

Twenty years later, Collins met Harrison at an event and reminded him of the session, asking him what happened to the conga track. Harrison said he didn't remember, but he still had the master tapes and promised to take a look.

Three weeks later, Collins got a package from Harrison with the master tapes from the session. When he listened, though, he realized that the congas sounded terrible. He also heard Harrison tell producer **Phil Spector**, "Get rid of that lad with the congas, he's absolute rubbish."

Mortified, Collins called Harrison to apologize. After a few minutes, though, Harrison started to laugh. "Those tapes I sent you - they're not the real sessions."

He'd hired a band to re-record the song and played the congas himself as badly as he could, then said the line about Collins being useless. "I wish I could have seen your face," Harrison said. "I'll send the real sessions to you; you sounded great."

George Harrison had taken a day out of his schedule just to pull a prank on Phil Collins - proving he was the coolest Beatle.



Rick Miller

Your Trusted Financial Adviser for Life

You may not love what you do
but you must do what you love!

- Md. Ziaul Haque

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

"59 – Minute Clarity Experience"
Do you know someone struggling with a significant financial issue?

Golden parachute offer?

Pension payout option?

Retiring - Health ins. before age 65?

See Insert - Friends Helping Friends

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EASY NO MAYO COLESLAW

Easy no mayo coleslaw {3 ingredients} - Family Food on the Table

INGREDIENTS

- 1/2 cup white distilled vinegar
- 1 teaspoon salt
- 1/4 cup granulated white sugar
- 1 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 1/2 head green cabbage (or about 1 pound bag of coleslaw mix), shredded or finely chopped



INSTRUCTIONS

1. Stir together vinegar, sugar, salt and pepper until well-combined and sugar is dissolved. I put everything in a jar and shake it really, really well.
2. Place cabbage in a large bowl and pour vinegar mixture over it. Stir to combine.
3. Let coleslaw sit for at least 30 minutes at room temperature, to let the flavors meld. You can also make it ahead and store it, covered, in the fridge for up to a day. Stir occasionally.
4. Serve with pulled pork, BBQ chicken, fish tacos or all by it's self.

May Quiz Question

Q: How long is the border between the United States and Canada?

- A. 3,525 miles
- B. 5,525 miles
- C. 4,525 miles
- D. 6,525 miles

Call in or email your response by **Friday, May 13th**, 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 Ext: 3
Or
Email: info@csiwealth.org

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

Avocados For Your Health

Avocados are high in fiber, healthy fats, vitamin C, vitamin E, vitamin B6, potassium, magnesium, and folate. Many of these nutrients support the immune system and suppress inflammation.

Gut health. The fiber in avocados supports a healthy digestive system by promoting the growth of healthy bacteria in your gut. Some evidence suggests that consuming avocados (along with other fiber-rich foods like fruits, vegetables, nuts, and seeds) may increase bacterial diversity for healthy digestion.

Heart disease risk. Avocados have lots of potassium and magnesium, which are beneficial for controlling blood pressure. They may also help increase levels of HDL (“good” cholesterol) and decrease levels of oxidized LDL cholesterol, which is associated with atherosclerosis - the accumulation of plaque along artery walls.

Antioxidants. Avocados are filled with carotenoids and other nutrients that possess significant antioxidant, neuro-protective, and cardio-protective properties. Carotenoids have been shown to protect against oxidative damage, which is associated with many chronic diseases.



This Day in May

Source: The History Place - This Month in History: May

- **May 1, 1707** - Great Britain was formed from a union between **England** and **Scotland**. The union included **Wales** which had already been part of England since the 1500's. The United Kingdom today consists of Great Britain and Northern Ireland.
- **May 8, 1828** - International Red Cross founder and Nobel Prize winner **Henri Dunant** was born in Geneva, Switzerland. He was also a founder of the YMCA and organized the Geneva Conventions of 1863 and 1864.
- **May 14, 1607** - The first permanent English settlement in America was established at Jamestown, Virginia, by a group of royally chartered Virginia Company settlers from Plymouth, England.
- **May 21, 1881** - **The American Red Cross** was founded by **Clara Barton**. The organization today provides volunteer disaster relief in the U.S. and abroad. Community services include collecting and distributing donated blood, and teaching health and safety classes.
- **April 25, 1862 - May 20, 1932** - **Amelia Earhart** became the first woman to fly solo across the Atlantic. She departed Newfoundland, Canada, at 7 p.m. and landed near Londonderry, Ireland, completing a 2,026-mile flight in about 13 hours. Five years later, along with her navigator **Fred Noonan**, she disappeared while trying to fly her twin-engine plane around the equator.

April Quiz

Question Winner

Q: How many chocolate Easter bunnies are made for Easter?

A: C - 90 Million

Tony & Maddie M.

From
Clovis, CA

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



"If all you have is a whatchamacallit, then every problem looks like a thingamajig."



"Well, I guess we can leave the sign as is."

Ann is in the House! Ann Landers Quotes For Success in Life

- “At age 20, we worry about what others think of us. At age 40, we don’t care what they think of us. At age 60, we discover they haven’t been thinking of us at all.”
- “In the end, it’s not what you do for your children but what you’ve taught them to do for themselves.”
- “Opportunities are usually disguised as hard work, so most people don’t recognize them.”
- “Some people believe holding on and hanging in there are signs of great strength. However, there are times when it takes much more strength to know when to let go and then do it.”
- “Problems are inevitable. Misery is a choice.”
- “When life’s problems seem overwhelming, look around and see what other people are coping with. You may consider yourself fortunate.”
- “If you have love in your life, it can make up for a great many things that are missing. If you don’t have love in your life, no matter what else there is, it’s not enough.”
- “People who drink to drown their sorrow should be told that sorrow knows how to swim.”
- “If you want your children to listen, try talking softly – to someone else.”
- “Anyone who believes the competitive spirit in America is dead has never been in a supermarket when the cashier opens another check-out line.”
- “The trouble with talking too fast is you may say something you haven’t thought of yet.”

Source: 45 Inspirational Ann Landers Quotes For Success In Life (overallmotivation.com)

Client of the Month

Congratulations to our
Client of the Month:

Howard & Nancy H.

From
Glendora, CA

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

Congratulations!

We love introductions!

Ask Ann Landers Aka Ester Pauline “Eppie” Lederer

Ann Landers was a pen name created by Chicago Sun-Times advice columnist **Ruth Crowley** in 1943 and taken over by Esther Pauline “Eppie” Lederer (July 4, 1918 – June 22, 2002) in 1955.

For 56 years, the Ask Ann Landers syndicated advice column was a regular feature in many newspapers across North America. Owing to this popularity, “Ann Landers”, though fictional, became something of a national institution and cultural icon.



The Black Dot!

One day a professor entered the classroom and announced a surprise test. The students got nervous. The professor distributed a sheet of paper to each one, then told them to turn the page over and start the test.

To everyone's surprise, there were no questions on the test paper, just a black dot in the center of the page. Startled, the students looked at the professor in confusion. The professor told the students: "I want you to write a few lines about what you see on the paper."

The students were puzzled but started writing. Once everyone was finished, the professor collected all the papers and started reading each answer aloud in front of the whole class. Without exception, all the students had written about the black dot, describing its position, size, etc. After reading all the answers, the professor addressed the students, "Don't worry, none of you will be graded on this test. I just want you all to think about something. All of you wrote about the black dot, but none of you wrote about the white paper."

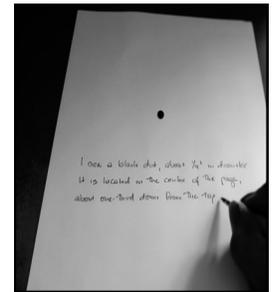
This is what happens in our lives. We're surrounded by things to celebrate and learn from our parents, friends, family, good health, and so forth but we limit ourselves by focusing only on the dark spots: our disappointments, frustrations, fears, and anxieties. We take the rest for granted.

Take your eyes away from the dark spots in your life. Focus on the bright parts all around you and let positivity guide your thoughts." *

May Riddles

1. What can go up a chimney down, but can't go down a chimney up?
2. What is red and smells like blue paint?
3. What is made of water but if you put it into water it will die?
4. There was a green house. Inside the green house there was a white house. Inside the white house there was a red house. Inside the red house there were lots of babies. What is it?

Answers on Page 7



By The Number

WAY UP - Per President Biden's 3/28/2022 budget projection, Social Security outlays will increase by +79% over the next 10 years, Medicare outlays will rise +118% and interest costs will rise +213% (source: White House).



NEED RAIN - The water level at Lake Powell dropped to 3,523.13 feet on Thursday 3/31/2022, its lowest level ever. Lake Powell supplies water to Arizona, Nevada and California (source: Bureau of Reclamation).

HEAD SHAKER - The White House forecasted on 3/28/2022 that our national debt will reach \$44.8 trillion as of 9/30/2032 (i.e., 10 ½ years down the road), up from \$30.3 trillion as of 3/30/2022 (source: White House).



Sweet “MOM” Stories

My favorite barista:

One morning, I jokingly told my husband he dropped the ball because he didn't make me coffee and I was having trouble getting motivated to start the day. My five-year-old son overheard me and asked me to explain what “dropped the ball” meant. A few minutes later, he came into our bedroom holding an overflowing coffee mug with a dishcloth underneath it to catch the drips. He said to my husband, “You dropped the ball, but I picked the ball up,” and he handed me the worst tasting, most watered-down, yet sweetest cup of coffee ever.

- Jennifer Stockberger, Mount Vernon, Ohio.



My little St. Nick:



My six-year-old son, Nicholas, sat in the grocery cart as I perused the canned vegetables. “How about this one, Mommy?” he asked, handing me a can of asparagus. “I love asparagus!” I told him. “Asparagus is my favorite vegetable, but it's just too expensive.” I put the can back

on the shelf. Three months later, I opened a crudely wrapped present from under the Christmas tree. It was a can of asparagus. Nicholas beamed in delight as he explained how he had saved his pennies to buy me the best Christmas gift I'd ever received.

- Brenda Bokor Wismer, Pinedale, Wyoming.

The need never goes away:

“Mommy, you are a fairy,” I said. My mother laughed like tinkling bells. “I am serious, Mother. You know everything.” “My child, I try to answer as best as I can. When you grow older, you will not need me,” she said. “No, Mom, I will always need you. Nothing can change that,” I said. Her words echo in my heart as I look at the blue sky: “Dear daughter, nothing remains the same except the vast blue sky.” It has been ten years since I lost my fairy. Mom, you were wrong about one thing: I still need you.

- Saman Rahman, Peshawar, Pakistan.



WELCOME NEW CLIENTS

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

“the Golden Circle Family” this past month.

Dennis & Lucy C.

From Los Angeles, CA
Introduced by Elaine R.

Bernie & Josie J.

From Fontana, CA
Introduced by Thom & Maryann R.

Christopher & Jill R.

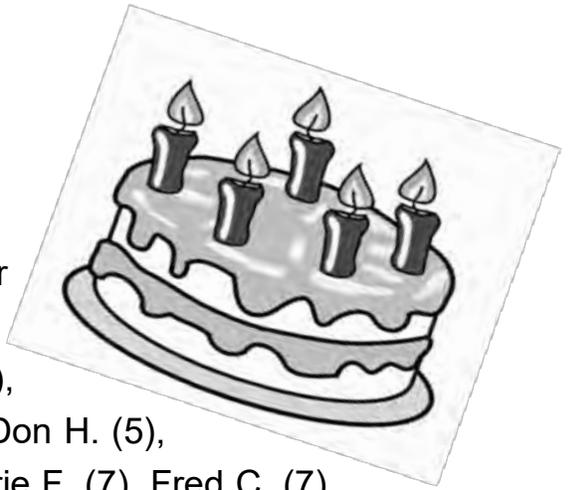
From La Verne, CA
Introduced by Howard H.

Thank You for Your Trust
& Confidence!

Happy Mother's Day

MAY – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Lou M. (1), Tim Todd (1), Jeff M. (1), Mary D. (1), Roger P. (2), Michael J. (2), Jullie B. (2), Chuck C. (3), Ken S. (3), John A. (3), Xavier M. (4), Helen A. (4), Julie R. (4), Christina L. (4), Richard B. (5), Alice S. (5), Eva G. (5), Don H. (5), Pricilla N. (5), Rick H. (5), Isaac M. (6), Maria G. (6), Marie F. (7), Fred C. (7), Brian R. (7), Chuck J. (7), Larry L. (7), Valerie W. (7), Wilfredo N. (7), Louie L. (7), Maria G. (7), Judy W. (8), Remigio Ed S. (8), Jane Q. (8), Jeff P. (8), Max S. (9), Walt. N. (9), Rafael L. (9), Julie S. (9), Frank M. (9), Karen L. (9), Mary D. (10), Kwok L. (10), Jung P. (10), Marva B. (10), Richard P. (10), Mike W. (10), Andrew K. (10), Pamela P. (10), Ping T. (10), Catherine D. (10), Gary G. (11), Jose B. (11), Desiree C. (11), Nanette S. (11), Leland W. (12), Greg C. (12), Beth L. (12), John D. (12), Cynthia G. (12), Edward A. (12), Mario S. (13), Evelyn L. (13), David T. (13), Arthur L. (14), Huapei C. (14), Ann E. (14), Cheryl W. (14), Rich B. (14), Natasha W. (14), Alan S. (15), Ruth M. (15), Gregory McD. (15), Amy C. (15), Joan K. (16), Brenda C. (16), Stella M. (16), Anna R. (16), Shaun D. (16), Emily A. (16), Tung Hung H. (17), Lorenzo V. (17), Jo N. (17), Les P. (17), Maria C. (17), Holme T. (18), Olga S. (18), Vicki M. (18), Sara E. (19), Dale P. (19), Youlanda D. (19), Donna B. (19), Lisa W. (19), Kristen D. (19), Amber M. (19), Lori R. (19), Jerry F. (20), Mike M. (20), Yolanda R. (20), Richard P. (20), Deedway G. (20), Catherin P. (20), Kevin Clark (20), Susan L. (20), Jong C. (21), Vinnie C. (21), Manuel M. (21), Walter J. (21), Earl B. (21), Jackie A. (21), Edna W. (22), Mike K. (22), Idessa G. (22), Lawrence Z. (22), Ruth H. (22), Jennifer S. (22), Nellie R. (23), Linda H. (23), Mildred T. (23), Maureen B. (23), David G. (23), Keith E. (23), Terri W. (23), Carrie R. (23), Robin R. (24), Beverly W. (24), Inder R. (24), Sandra D. (24), Mary M. (25), Jacob M. (25), Ruby J. (25), Wilbur T. (25), Susan D. (25), Judi N. (25), John O'K. (25), Anaibal A. (25), Don P. (26), John L. (26), Mark F. (26), Hala K. (26), Tina B. (26), Lucidia M. (27), Janet S. (27), Kathleen C. (27), Bill H. (27), Kathryn A. (28), Phyllis R. (28), Judy L. (28), Diane M. (28), Terry F. (28), Karen C. (28), Teddy T. (28), Jeffrey DeS. (28), Takeshi M. (29), Ardys H. (29), Richard A. (29), Carmencita M. (29), Frank B. (29), Yolly M. (29), Gloria B. (29), Jill L. (29), Pete S. (30), Joann K. (30), Lenore S. (31), UmJudi U. (31), Ernestine B. (31), Nerice Z. (31), Diane De La T. (31), Ana M. (31), Melloney C. (31), Lannie T. (31), Jon W.

RIDDLE ANSWERS: (1) An Umbrella (2) Red Paint (3) Ice (4) Watermelon

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.

Hospital Rules

According to hospital regulations, patients are required to be escorted out of the hospital in a wheelchair when being discharged. A student nurse was having some trouble with an elderly gentleman who insisted that he did not need a wheelchair.

After some discussion about rules being rules, he reluctantly agreed. As she was wheeling him out, the student nurse asked the man if his wife was going to pick him up.

"I don't know," he replied.

"She's still upstairs in the bathroom changing out of her hospital gown."



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Words Can Change You in An Instant

Sometimes people say things to you at just the right time, and they change your life forever. Perhaps it was a coincidence, or perhaps it was part of a mysterious master plan. Perhaps everyone you meet in life; you meet for a reason. You learn something from that person, and sometimes the lesson is quite stark. Here's an example of what I mean:

A 13-year-old boy tried to convince his 8-year-old brother to skateboard down a small hill. It took quite a while, as the younger brother was really nervous about it.

They were at a big, public park, and nearby there was an old woman who looked about 75 years old. She was sitting on a bench watching them.

The younger brother was practically crying, and the older brother was embarrassed that he was being such a wimp.

He kept saying, *"I might crash. I'm afraid!"*

The older brother was really putting the pressure on when the old woman got up and walked over to them. The boys thought she was going to tell them to quit arguing.

Instead, she raised her fist defiantly at the younger brother and said, *"So be afraid! And then do it anyway!"* He swallowed and took off. And he did just fine.

It was a revelation that it's not about being unafraid. It's about being afraid and doing it anyway.

Did you ever have a moment like this, when your perspective changed, all at once, because of something someone said?

Warm Regards,



Rick Miller

Your Trusted Financial Advisor for Life!



P.S. Do you have a friend, neighbor, or co-worker with questions or concerns about retirement planning?

My team and I are happy to meet with them for a complimentary retirement planning check-up. Call today (626) 294-0414, to discuss how to introduce us.

Friends Helping Friends

Introducing My “59-Minute Clarity Experience”

Dear Friend,

Did you know I have a new service that your friends and family can take advantage of called the **“59-Minute Clarity Experience”**.

I am available to anyone you care about who is struggling with a Significant Financial Issue. It can be something that’s perceived as a positive situation like a very large inheritance or it could be a negative financial issue like going through a divorce.

My research shows I’m the only advisor that offers this unique consulting experience in all Southern California. That’s right, no one offers this incredible service in So. Cal. – Nobody!

Recently a client asked me, “But what if my friend already has a financial advisor?” Well actually, most people that I meet with do in-fact already have a CPA, Investment advisor, etc. and they plan on continuing to use them going forward.

What I do is unique and completely different than anything you’ve ever heard or seen.

I love this new specialization within financial planning. Helping folks sort out significant financial issues in a way that creates a breakthrough of clarity around the big picture and gives them the confidence to know what the next several steps to take are - is incredible. This is a real game changer.

So, whether your friend is a ‘Do-It-Yourselfer’ or has a current financial advisor you can feel confident that my “59 Minute Clarity Experience” will blow their socks off.

Do you know anyone struggling with a significant financial issue like a Golden Parachute offer at work, deciding if they work until Medicare health insurance kicks-in, or what Pension Option to take at work – Then please pick up your phone and give me a call so we can talk about how to introduce your friend to me.

That’s what the “59 Minute Clarity Experience” is for.

Best wishes,



Rick Miller