

the Golden Circle

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The Quiet Comeback

There was a time when silence was expected and was built into the fabric of daily life. Think about Sunday afternoons, unplugged dinner tables, walks without earbuds, and the hum of a city before the 24/7 noise loop of pings, podcasts, sirens, and scrolling.



A Smarter Way to Pay for College
Without Sacrificing Your Retirement

Learn How to Legally Cut The Cost \$\$\$

(See Insert)

Inside This Issue

- The Quiet Comeback
- Avocado and Mango Salad
- August Quiz Question
- Nonsensical Words!
- The Power of Parents Words
- Client of the Month
- Thomas Alva Edison
- Murphy was an Optimist
- August Riddles
- Ralph Waldo Emerson Quote
- Notable US Moments in August
- July Quiz Winner
- Cartoons
- Small Moment
- Sillyies by Carol Le Briton
- August Birthdays
- Riddle Answers
- Acts 2:38

Now, silence feels rare and almost indulgent.

Yet it's making a comeback—not just in wellness retreats or remote cabins but in cities, architecture, and even luxury branding. Developers are marketing soundproof windows, minimalist homes promise “visual quiet”, and some high-end hotels now include silence as an amenity. Copenhagen even has a “silent bike lane” where talking is discouraged.

During 2019, *The Atlantic* dubbed silence “a new luxury good,” citing how hard it is to find it in modern life and how deeply we crave it when we do.

However, silence is not only aesthetically pleasing. Studies show it boosts memory, lowers blood pressure, and increases neurogenesis in the brain. Only two minutes of quiet can be more restorative than listening to relaxing music.

In a world that won't stop talking, the decision to go quiet, intentionally, even temporarily, is a power move.

If you find yourself closing the door, pausing the podcast, or simply sitting in your car a few minutes onger after work, then that's your nervous system saying, “thank you.”

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

Avocado and Mango Salad

Ingredients

- 2 Tbsp. lime juice
- 2 tsp. Knorr® Granulated Bouillon Chicken Flavor
- 1/4 cup olive oil
- 3 large firm- ripe avocados, cut into 3/4 inch chunk
- 2 mangoes, cut into large cubes
- 1 medium red bell pepper, cut into 3/4-inch cubes, about 1 1/2 cups)
- 1/2 cup coarsely chopped red onion, (about 1/2 small onion)
- 2 Tbsp. finely chopped fresh cilantro leaves



Instructions

1. Combine lime juice and Knorr® Chicken flavor Bouillon in small microwave-safe cup and microwave at HIGH 20 seconds or until very hot. Transfer to large bowl and gradually whisk in olive oil; set aside.
2. Add avocados, mangoes, red pepper, onion and cilantro to bowl and gently toss to mix and coat.

August Quiz Question

Q: In which country was the game of chess invented?

- A. Russia
- B. India
- C. China
- D. Grease

Call in or email your response by **Friday, August 15, 2025**, 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!!

NONSENSICAL WORDS!

Kwoggle

Meaning: The noise made by ducks while splashing about.

Use: "The ducks were kwoggling happily in the pond, causing a ripple of giggles from the kids nearby."

Splingious

Meaning: Surprisingly tall and wavy, often used to describe odd architecture or plants.

Use: "We stood in awe before the splingious tower that twisted toward the sky like a spiral noodle."

Gloobify (verb)

Meaning: To overcomplicate something that was once simple, especially with excessive enthusiasm.

Use: "He gloobified the sandwich with seventeen condiments and a tiny umbrella."

“The Power of Parents Words”

Contributed by Jo Melis

One day, **Thomas Alva Edison** came home from school and handed his mother a note. He said, “My teacher gave me this note and told me to give it only to you.”

His mother opened the note, and as she read it, her eyes filled with tears. She read it out loud to her son: “Your son is a genius. This school is too small for him, and we don’t have the right teachers to teach someone so special. Please teach him at home.”

From that day on, his mother took charge of his learning. Years later, after his mother had passed away and Edison had become one of the greatest inventors of all time, he was looking through some old family belongings. On his desk, inside a picture frame, he found a folded piece of paper.

He opened it, and read the original note from his teacher. It actually said: “Your son is mentally ill and we cannot allow him to return to school.” Edison cried for hours after reading it.

Then he wrote in his diary: “Thomas Alva Edison was once a child labeled mentally ill. But because of a brave and loving mother, he grew up to be a genius.”

What a powerful response his mother had. She could have told him the painful truth, but instead, she gave him a message that built him up. She made him believe he was smart and capable—and he believed it so much that he grew up to become one of history’s greatest minds.

It shows just how much influence a parent’s words can have on a child.

Thomas Alva Edison

Thomas Edison, often called the “**Wizard of Menlo Park**,” was one of history’s most prolific inventors, holding 1,093 U.S. patents for innovations including the phonograph, electric light bulb, and motion picture camera. Although he only had a few months of formal education, his mother homeschooled him after teachers labeled him difficult, nurturing his love for learning. Edison was nearly deaf in one ear, a condition he believed helped him focus. He didn’t invent the first light bulb, but he developed the first practical, long-lasting version. His invention of the phonograph in 1877 was the first device to record and play back sound, and his Kinetoscope laid the foundation for modern film. Known for his tireless work ethic, Edison rarely slept more than a few hours a night and preferred short naps. Even after a fire destroyed his lab in 1914, he remained optimistic, saying, “Thank God all our mistakes were burned up,” and began again. Though largely self-taught, Edison was a lifelong learner who shaped the modern world through curiosity, persistence, and innovation.

Client of the Month

Congratulations to our
Client of the Month:

**John & Joanne
Duha**

From
Los Angeles, CA

As a Client of the Month
you will receive a **\$50 gift
card** to your favorite
restaurant. 😊



O'Toole on Murphy's Law

Provided by Drue & Bonnie Stewart

Murphy's Law is typically phrased as:

"Anything that can go wrong, will go wrong."

It's attributed (perhaps apocryphally) to Edward A. Murphy Jr., an American aerospace engineer in the late 1940s. The phrase gained traction within engineering and aerospace circles, especially during U.S. Air Force Project MX981, which was testing the effects of sudden deceleration on pilots. Murphy reportedly said it in frustration after a technician wired something incorrectly — the idea being that if there are multiple ways to do something, and one of them is wrong, someone will do it that way.

O'Toole's Commentary, A Bleaker Outlook

The quote “Murphy was an optimist” is attributed to O’Toole, one of many commentators and satirists who riffed on Murphy’s Law over the years. This line implies that reality is even worse than Murphy’s Law suggests. It sarcastically suggests that not only will everything go wrong — it will go wrong in the worst, most unimaginable way possible, beyond Murphy’s own pessimism.

Who was O'Toole?

The identity of “O’Toole” is not definitively known. It’s often cited as O’Toole’s Commentary or O’Toole’s Corollary to Murphy’s Law in collections of engineering humor or in compilations like “The Complete Murphy’s Law” by Arthur Bloch (published in the 1970s). These books include humorous “laws” and corollaries from engineers, bureaucrats, and office workers — often meant to parody the futility or absurdity of planning and systems.

The quote has become popular in:

Engineering and software development communities

Military and aerospace humor

General dark humor or cynical workplace banter.

It's often used when something fails catastrophically — not just due to oversight, but due to compounded, unforeseen problems — a way of saying, “even Murphy didn’t see this coming.”

August Riddles

1. Mississippi has four S's and four I's. Can you spell it without using S or I? ?
2. What kind of ship has two mates but no captain?
3. What type of cheese is made backward?
4. What is the one thing everyone can agree is between heaven and earth?

Answers on Page 7

Murphy's Law

If there's any way they can do it wrong, they will.

If anything can go wrong, it will.



"LIVE IN THE SUNSHINE,
SWIM IN THE SEA, DRINK THE WILD AIR."

RALPH WALDO EMERSON

Notable U.S. Moments in August

August 2, 1990 – Iraq Invades Kuwait

The U.S. responds by launching Operation Desert Shield, leading to the Gulf War. This began a major post-Cold War military engagement.

August 9, 1974 – President Richard Nixon Resigns

Facing almost certain impeachment, **Nixon** steps down after the Watergate scandal. **Gerald Ford** becomes president.

August 16, 1977 – Elvis Presley Dies

The “**King of Rock and Roll**” dies in Memphis, Tennessee. His death prompts national mourning and cements his status as a cultural icon.

August 24, 1814 – The British Burn Washington, D.C.

During the War of 1812, British forces invade the capital and set fire to the **White House** and **Capitol**.

August 28, 1963 – March on Washington / MLK’s “I Have a Dream”

Over 250,000 people gather for civil rights; **Martin Luther King Jr.** delivers his famous speech at the Lincoln Memorial.

August 29, 2005 – Hurricane Katrina Makes Landfall

The **Category 3 storm** devastates New Orleans and the Gulf Coast, exposing major flaws in emergency preparedness and infrastructure.

JULY **Quiz Winner**

Q: Which is the highest grossing animated film of all time?

A. The Lion King

Steve Wright

**From
Glendora, CA**

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



Cartoon Stock - Order #669460



Cartoon Stock - Order #669461

Small Moments

In the middle of busy schedules and constant change, it's easy to overlook the quiet power of small moments. Yet so often, it's not the big milestones that shape us most—it's the everyday gestures that leave lasting impressions.

A smile from a stranger. A quick message from a friend. A quiet cup of coffee shared in good company. These small experiences bring comfort, connection, and a sense of belonging. They remind us that no matter our age or stage in life, human connection remains at the heart of well-being. Whether you're building a career, raising a family, or finding new purpose later in life, the same truth holds: kindness matters. Taking a moment to listen, to reach out, or to simply be present can lift someone's day—and often our own.

One of life's great lessons is that meaning is often found in simplicity. The warmth of a shared memory, a walk outdoors, or laughter over a meal—these are the moments that make life rich. And the beautiful part? We don't have to wait for the perfect time or circumstance to create them.

So wherever you are on your journey, make room for the little things.

Because in the end, it's those small, everyday moments that shape our days—and our lives.

Sillies

Submitted by Carol La Briton

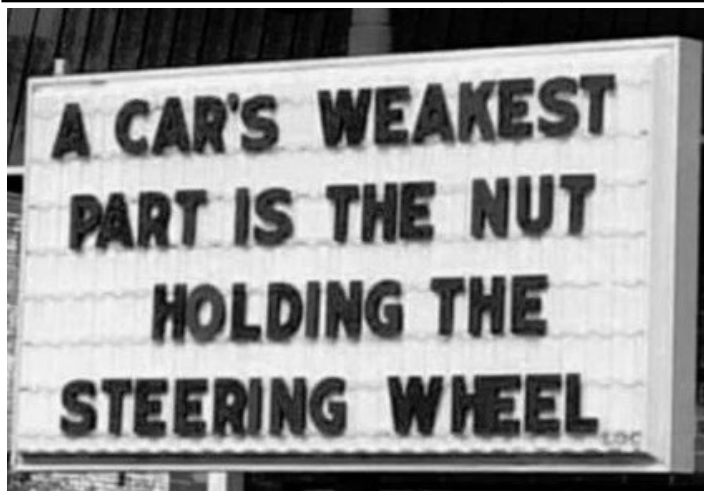
**Managing your weight
around the holidays just
requires a little planning..**

**For example, I took the
batteries out of my scale on
Wednesday.**



**I'M AT THE AGE WHERE MY
MIND STILL THINKS I'M 29,
MY SENSE OF HUMOR
SUGGESTS I'M 12, WHILE MY
BODY MOSTLY KEEPS ASKING
IF I'M SURE I'M NOT DEAD
YET.**

**ANYONE ELSE REACH THIS
POINT IN THEIR LIFE...?**



AUGUST – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Gwen P. (1), George S. (1), John k. (1), Jasmin U. (1), John A. (1), Sabrina O. (1), Skip N. (2), Charlotte H. (2), Norman R. (3), Lily L. (3), Christine S. (3), Corine W. (3), Win S. (3), Bella C. (3), Leo T. (4), Liz M. (4), Debra B. (4), Terry M. (5), David S. (5), LouAnn F. (6), Beulah C. (6), Jackie F. (6), Craig M. (6), Ron K. (7), Renae P. (7), Sue C. (7), Susie E. (7), Vera C. (8), Annie Y. (8), Linda R. (8), Cindy C. (8), Darwin O. (8), Megan T. (8), Tom C. (9), Angelita T. (9), Phillip C. (9), Ken F. (10), Grace H. (10), Dan J. (10), Phillip M. (11), Stan E. (11), Letty S. (11), Hans N. (12), Judy J. (12), Steven H. (12), Lorna L. (12), Ken Y. (12), Fernando L. (14), Rosalie B. (14), Karen H. (14), MaryAnna M. (14), Gloria B. (15), Mario DeS. (15), Evelyn T. (15), Cynthia T. (16), Linda A. (17), John B. (17), Rosendo M. (17), Marilyn N. (17), Dan H. (17), Jean W. (18), Bob S. (18), Floyd H. (18), Teri C. (18), John S. (18), Jimmy S. (18), Peggy R. (19), Jerry C. (19), Renato D. (20), Sandra J. (20), Gerry E. (20), Linda McK. (21), Gary C. (21), Monju S. (21), Roseana A. (21), Kathrine M. (21), Donna S. (21), Maryann R. (22), Lyn I. (22), Vicki C. (22), Linan U. (22), Bonnie F. (22), Ben R. (22), Ilene S. (23), Matt S. (23), Beverly K. (23), Selam M. (23), Rita D. (24), Mary L. (24), Dolores W. (25), Kathleen M. (25), Patty R. (25), Sam C. (25), Alisha D. (25), Kusumo S. (25), Dee Dee C. (25), Joe S. (26), Jim C. (26), Laura J. (27), Roger W. (27), Mimi H. (28), Oscar S. (28), Celso T. (28), Donna G. (28), Cindy B. (28), Maralyn W. (29), Greg S. (29), Mary M. (29), Rich W. (31), Marie H. (31), Amy B. (31)

RIDDLE ANSWERS: 1) I-T 2) A Relationship 3) Edam 4) The word “and.”

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.

ACTS 2:38!

An elderly woman had just returned to her home from an evening at church service when she was startled by an intruder.

As she caught the man in the act of robbing her home of its valuables, she yelled, "STOP! ACTS 2:38!" (Repent and be baptized, in the name of the lord, so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell scripture at you."

"SCRIPTURE?!" replied the burglar, "She said she had an AXE and TWO 38's!"



August 2025

The Shift Starts Small

Lately I've been thinking about how most changes don't start with a big decision—they start with a feeling. A quiet discomfort. A flicker of curiosity. A thought you keep brushing off because it isn't "urgent" yet, but it keeps coming back anyway.

Maybe it shows up as restlessness. Maybe as a craving for more calm, more space, more energy that feels like your own. Sometimes it looks like rearranging a room. Sometimes it looks like unsubscribing from things that used to matter. Either way, it's real—and it's worth listening to.

We often wait for clarity before we take action. But in my experience, clarity usually follows motion. The first step is rarely a big one—it's usually a conversation, a decision to explore, or simply the act of saying something out loud that you've been holding inside for a while.

If any part of your life feels like it's ready to shift—your environment, your pace, your energy—I'd be honored to help you think it through. You don't have to have it all figured out. You just have to keep paying attention.

In the meantime, I hope you're giving yourself permission to pause, recalibrate, and move at your own speed.

In the moment,



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 Smarter Way to Pay for College Without Sacrificing Your Retirement

Introducing a powerful partnership:

Brian Safdari & Rick Miller

Navigating the rising cost of college while trying to build your retirement nest egg can feel like walking a financial tightrope. That's why two of Southern California's most trusted planning experts - **Brian Safdari**, founder of **College Planning Experts**, and **Rick Miller**, founder of **CSI Wealth Management** - have joined forces to help families like yours. Together they deliver a holistic planning approach to solve two of life's most financially demanding challenges:

- ✓ Paying for your Child's Dream College - without crushing student or parent debt
- ✓ Staying on track for a comfortable, early, and tax-efficient retirement

Meet the Experts



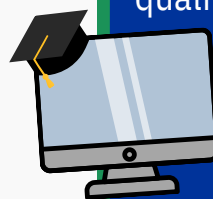
Brian Safdari - College Planning Strategist

Founder of **College Planning Experts**, Brian has helped over 25,000 families reduce out-of-pocket college cost using proprietary financial positioning strategies, FASFA optimization, and scholarship planning. He specializes in uncovering grants, merit aid, and financial aid families didn't know existed - regardless of income or assets.



Rick Miller - Retirement & Estate Planner

President of **CSI Wealth Management**, Rick brings over four decades of experience in the investment, retirement, tax reduction, and legacy planning. From ROTH IRA conversions to Long Term Care strategies to trust planning and tax-smart income distribution, Rick helps ensure college doesn't derail your long-term financial goals.



Attend our upcoming webinar on
August 14th @ 6:00 pm

to

qualify for 10% off the Platinum Membership
(**Valued at \$500**)

To R.S.V.P

Call (855) 998-3888

Press #2 at anytime (24 hr. / 7 Days)



Brian Safdari



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Rick Miller



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It's a Game Plan!

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Personal College & Retirement Blueprint™
a one-of-a-kind plan tailored to your family's
goals, income, and assets.