

the Golden Circle

News To Help You Save Time And Money

March 2022

The Marble Statue

A marble statue stood in the middle of a large city, surrounded by hundreds of marble tiles that visitors from all over the world stood on to admire the statue's beauty. One night, when the city square was empty, one of the marble tiles right in front of the statue spoke.

"Hey, statue, don't you think it's unfair that people from all over the world come here to admire you, while ignoring and stepping on me?"



I created a simple, easy way to help retirees in 15-minutes or less. I call it:

"Annuity Right or Not for Me?"

You have permission to share this with your friends

(see insert page)

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The statue replied, "Don't you remember we were actually cut from the same block of marble?" "Yes, I do! That's why it's even more unfair. Both of us came from that block, and yet the world treats you so differently now!"

The statue said, "Do you remember the day the sculptor tried to work on you, but you resisted his tools?" "Yes, it hurt! I was mad at him! How could he use those nasty tools on me?"

The statue continued: "Well, because you resisted his tools, he couldn't work on you, so he decided to give up and work on me instead. I knew at once that I would be something different and unique after his efforts, so I bore all the painful tools he used on me and allowed him to craft me as he wanted."

The tile exclaimed, "But those tools were so painful!" The statue said, "My brother, there is a price for everything in life. You decided to resist and give up, so you can't blame anybody who steps on you now."

The marble tile silently listened to the statue's words and started to reflect on them.

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

Easy St. Patrick's Day Cookies

[Easy St. Patrick's Day Cookies Recipe | Yummly](#)

INGREDIENTS

- White Cake Mix
- 1/3 Cup + 1 Tbsp Canola Oil
- 2 Eggs
- Green and white sprinkles
- Green food dye



INSTRUCTIONS

1. Combine the eggs and oil with the cake mix.
2. Add a few drops of green food dye until you reach your desired hue.
3. Generously add your green sprinkles and stir gently.
4. Chill the dough in the fridge for a few hours.
5. Drop ~1" balls on parchment paper lined cookie sheets.
6. Bake for 8-10 minutes at 350 degrees.

Enjoy! Store cookies in a sealed plastic container, just don't let any leprechauns steal them.

March Quiz Question

Q: In 1768, Captain James Cook set out to explore which ocean?

- A. Pacific Ocean
- B. Atlantic Ocean
- C. Indian Ocean
- D. Arctic Ocean

Call in or email your response by **Friday, March 11th**, 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!!

Crazy Facts

A 1965 Barbie came with a diet book that advised readers not to eat at all.



If you were in a kid in the '60s, you might have been given a Barbie as a gift. But hopefully, you were more interested in the doll itself than the accessories that were included with it. Along with a scale that showed an unwavering weight of 110 lbs., there was also a diet book titled "How to Lose Weight" that had only one piece of guidance: "DON'T EAT!"

Japan uses sunflowers to clear up radiation.

When a tsunami hit the Fukushima area of Japan in 2011, the radioactive fallout from the nearby nuclear power plant contaminated the land and water for 30 miles in every direction, according to The Telegraph. Even outside the evacuation zone, the soil shows traces of radiation, which can wind up in any food grown there. To help rehabilitate the land, Buddhist monks began passing out seeds for field mustard, amaranthus, cockscomb, and sunflowers all plants known to soak up radioactive particles. More than 8 million sunflowers were planted within the first six months after the disaster, reports Inhabit.com.



This Day in March

- **March 1, 1961** - March 1, 1961 - President **John F. Kennedy** established the Peace Corps, an organization sending young American volunteers to developing countries to assist with health care, education and other basic human needs.
- **March 6, 1836** - Fort Alamo fell to Mexican troops led by General **Santa Anna**. The Mexicans had begun the siege of the Texas fort on February 23rd, ending it with the killing of the last defender. "**Remember the Alamo**" became a rallying cry for Texans who went on to defeat **Santa Anna** in the Battle of San Jacinto on April 21, 1836 .
- **March 18, 1974** - The five-month-old Arab oil embargo against the U.S. was lifted. The embargo was in retaliation for American support of Israel during the **Yom Kipper War** of 1973 in which Egypt and Syria suffered a crushing defeat. In the U.S., the resulting embargo had caused long lines at gas stations as prices soared 300 percent amid shortages and a government ban on Sunday gas sales.
- **March 24, 1934** - The Philippine Islands in the South Pacific were granted independence by President **Franklin D. Roosevelt** after nearly 50 years of American control.
- **March 29, 1979** - In the U.S. Congress, the House Select Committee on Assassinations released its final report regarding the killings of **John F. Kennedy**, **Martin Luther King**, and **Robert Kennedy**.

February Quiz Question Winner

Q. What is Cupid's Greek Name?

A: C. EROS

Steve & Sally B

From
Huntington Beach, CA

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

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



“May your troubles be less,
and your blessings be more,
and nothing but happiness
come through your door.”



- Irish Blessing



March Riddles

1. *What doesn't exist, but has a name?*
2. *What English word retains the same pronunciation, even after you take away four of its five letters?*
3. *I am a king but also a common device of measure. What am I?*
4. *I have cities, but no houses. I have mountains, but no trees. I have water, but no fish. What am I?*

Story of Four Worms

A minister carefully selected Four Worms Story in a Sermon (atimetolaugh.org) four worms, night-crawlers to be exact, for a visual demonstration to add emphasis to his Sunday sermon. For this demonstration, he watered his lawn in the evening, then when night time approached, visited his back yard with flashlight in hand. He then found and placed the four worms in separate jars

The FIRST WORM was put into a container of alcohol.

The SECOND WORM was put into a container of cigarette smoke.

The THIRD WORM was put into a container of chocolate.

The FOURTH WORM was put into a container of good clean soil.

At the conclusion of the sermon, the Minister reported the following results:

The FIRST WORM in the jar with alcohol - was DEAD.

The SECOND WORM in the jar with cigarette smoke - was DEAD.

The THIRD WORM in the jar with chocolate - was DEAD.

The FOURTH WORM in the jar of good clean soil - was ALIVE!

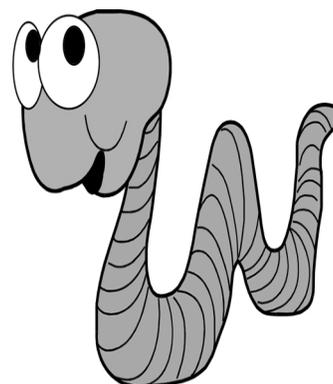
So the Minister Asked the Congregation:

What can you learn from this demonstration?

From the back of the church, came the response:

"As long as you drink, smoke and eat chocolate, you won't have worms!"

That pretty much ended the service . . .



Real Dear Abby Questions

Dear Abby,

I've suspected that my husband has been fooling around, and when confronted with the evidence, he denied everything – and said it would never happen again.

Dear Abby,

I was married to Bill for three months, and I didn't know he drank until one night he came home sober.

Dear Abby,

My mother is mean and short tempered – I think she is going through mental pause.

[Dear Abby Letters - Inspirational Stories - Funny short stories \(inspire21.com\)](#)

WELCOME NEW CLIENTS

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

“the Golden Circle Family”
this past month.

Gracias P.

From Baldwin Park, CA
Introduced by Rosalina M.

Thank You for Your Trust
& Confidence!

TWEETS



Eddy Elfenbein ✓
@EddyElfenbein



To the guy who stole my antidepressants, I hope you're happy now.



Tim Siedell ✓
@badbanana



I don't want to die doing something I love. I want to die doing something I hate. That way I don't have to finish it.



David
@littlechief1982



Just tried a coat on in TJ Maxx. It was the coat of a customer trying on another coat. I can never leave the house again.



Damien Fahey ✓
@DamienFahey



When someone tells me, "Great question." I never hear their answer because I'm busy congratulating myself for asking such a great question.

The Trouble Tree

The carpenter I hired to help me restore an old farmhouse had just finished a rough first day on the job. A flat tire made him lose an hour of work, his electric saw quit, and now his ancient pickup truck refused to start.

While I drove him home, he sat in stony silence.

On arriving, he invited me in to meet his family. As we walked toward the front door, he paused briefly at a small tree, touching the tips of the branches with both hands. When opening the door he underwent an amazing transformation.

His tanned face was wreathed in smiles and he hugged his two small children and gave his wife a kiss.

Afterward he walked me to the car. We passed the tree and my curiosity got the better of me. I asked him about what I had seen him do earlier.

“Oh, that’s my trouble tree,” he replied.” I know I can’t help having troubles on the job, but one thing’s for sure; troubles don’t belong in the house with my wife and the children. So I just hang them on the tree every night when I come home. Then in the morning I pick them up again.”



He paused. “Funny thing is,” he smiled, “when I come out in the morning to pick ‘em up, there aren’t nearly as many as I remember hanging up the night before.”

A Simple Story of Apples and an Apple Basket (atimetolaugh.org)

“You have brains in your head. You have feet in your shoes. You can steer yourself any direction you choose. You’re on your own. And you know what you know. And YOU are the one who’ll decide where to go...”

- Dr. Seuss, - Oh, the Place You’ll Go!



Client of the Month

Congratulations to our
Client of the Month:

Clifford & Catherine F.

From
So. Pasadena, CA

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

Congratulations!

We love introductions!

MARCH – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Jose L. (1), Chloris dB. (1), Evangelina C. (1), Philip V. (1), Ken T. (1), Steve B. (1), Mark S. (1), John K. (2), John McC. (2), James V. (2), Tom L. (2), Jim F. (2), Charles B. (2), Tomomi B. (2), Rosey S. (3), Adriana D. (3), Lydia H. (3), Maria V. (4), Hans A. (4), Ding L. (4), Georgia C. (4), Fred B. (4), David R. (4), Joel R. Jr. (4), Elmo O. (5), Bob C. (5), Ana Marie D. (5), Jill C. (5), Louis L. (6), Tim B. (6), Judy S. (6), John Y. (6), Keith B. (6), Diana D. (6), Kathy I. (6), Ramona K. (7), Laura F. (7), Joelle P. (7), Jean H. (7), Kirk D. (7), John K. Jr. (8), June G. (8), Karine M. (8), Melissa L (8), John C. (8), Francisca T. (9), Adelina O. (9), William L. (9), John K. (9), Nora C. (9), Lanette T. (9), Gary S. (9), Jon P. (9), Tyler H. (9), Vickie V. (10), Lilia D. (10), Carol K. (10), Albert K. (11), Lotte K. (11), Gloria O. (11), Tom I. (11), Noemi G. (11), Martha G. (11), Brittany B. (11), Jasmine B. (11), David B. (12), Dorothy W. (12), Michelle S. (12), Richard C. (13), Janos G. (13), Oscar C. (13), Kathy O. (14), Mary L. (14), Beth T. (14), Daisy C. (15), Mary Ann P. (15), Pamela W. (15), James H. (15), Henry Y. (15), Kelly C. (15), Kathleen P. (15), Meenakshi K. (15), Joy D. (15), Siong C. (16), Jacob K. (16), Anne Miller (16), Tim J. (16), Jose S. (17), Kim P. (17), Ruth A. (17), Julia A. (17), Antoine S. (18), Albert S. (19), Jon V. (19), Sheila W. (19), Gayle N. (19), Kevin C. (19), Minas M. (20), Linda G. (20), Pauline L. (20), Anna H. (20), Susan S. (20), Patricia W. (20), Krikor M. (20), Karen C. (20), Ronald Y. (20), Wayne N. (20), Lisa G. (20), Josefina G. (20), Tony S. (21), George A. (21), Magaline S. (21), Mark C. (21), David D.C (21), Mark S. (21), Greg C. (21), Alonso C. (22), Harry A. (22), Shwu C. (22), Van B. (22), David E. Jr. (22), Brenda W. (22), John F. (22), Nancy S. (22), Estelle T. (22), Greyson M. (22), Lualhati P. (23), Ann W. (23), Carl S. (23), Michael T. (23), Jacqueline M. (23), Alan J. (24), Marcia K. (24), Julia M. (24), Bill H. (24), Luanne D. (24), Robert M. (24), Lori B. (24), Annette G. (25), John M. (25), Rodolfo I. (25), Ruth L. (25), Linda P. (25), Chiao C. (25), Corinne H. (25), Sharon R. (26), Albert T. (26), Gina T. (26), Victoria H. (27), Jackie A. (27), Nanci M. (27), Nila H. (27), Yvonne H. (27), Jack P. (27), Maria M. (28), Laurie T. (28), Robert K. (28), Andrew L. (28), Linda B. (28), Yadira G. (28), Paula K. (29), Jodi P. (29), Sarah S. (30), Stella E. (30), Audrey N. (30), Janet S. (30), Eileen G. (30), Pauline A. (30), Lydia H. (30), Deborah L. (30), Marcela C. (30), Paul S. (30), Francis V. (30), Raymond R. (30), Susan G. (30), Raquel F-J. (30), Lindsay D. (30), Lillian Y. (31), Cheney M. (31), George C. (31), Margaret D. (31), Anita J. (31)

RIDDLE ANSWERS: (1) Nothing (2) Queue (3) A Ruler (4) A Map

the Golden Circle



Rick Miller

Your Trusted Financial Advisor for Life

CSI

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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.

A child and his father were visiting an elderly neighbor. They were raking the neighbor's leaves, organizing the neighbor's garage, putting the trash out, and performing other small jobs around the neighbor's house.

The child had not really seen the elderly neighbor up close, but on this day the child was going to meet the neighbor up close for the first time. When the child met the neighbor up close he asked the neighbor how old he was, and the father was flabbergasted by his child's question and attempted to apologize to the neighbor, but the neighbor laughed and said that was ok, the child is curious.



The elderly neighbor told the child he was 92 years old. The child had a look of disbelief and asked the neighbor, "Did you start at the number one?"

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Courage

I'd love to offer you one word today, courage. It was a mere two years ago when we found ourselves in unprecedented times. And now, look at where we are and how far we've come. Things are less scary and more manageable all because we adapted.

When a person does not have courage, it's impossible to adapt because, to adapt, one must be willing to be uncomfortable. And if we flashback two years ago... uncomfortable we were!

At first, the adjustment felt unattainable, but then, at a certain point, things normalized. We stayed home, connected with loved ones in innovative ways, taught ourselves how to cook, and learned how to navigate new technology. It wasn't easy, but we figured it out.

Some people think courage means running into a burning building, but to me, it just means walking towards the unknown. Two years ago, the entire world had to be courageous at the same time. We had to be willing to do something we had never done before, and we also had to be willing to be wrong and try again.

We are not completely 'back to normal', but we have adapted to a new way of living, I want to remind you of your courage. For some of us, the courage was in helping others and being on the front line, and for some of us, the courage was leading our team while working remotely for the first time. Whatever courage means to you, embrace it.

With Gratitude,



RICK MILLER

Your Trusted Financial Advisor for Life!

P.S. Do you have a friend, neighbor, or co-worker we could help with retirement planning?

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.

Some History - CSI

Back in 1996, when I decided to focus on serving retirees in the areas of long-term care, retirement and estate planning I not only got licensed as long-term care insurance broker and launched a Medi-Cal LTC planning advisory service, but I also did a deep dive into all thing's annuities (variable, fixed, fixed indexed, immediate, etc.) to better serve my retired clients.

When my younger brother, Troy's men's fashion company in New York shut down in 1998 he came back to Southern California and helped me to create California Senior Information Center (not too long after creating CSIC, we shortened down our company name to be CSI – and then you know the rest of the story; CBS stole our name and created that incredible TV show about solving crimes of murder). No royalties, by the way : (

Annuities – Good, Bad and Ugly

Peoples' opinion about annuities pretty much matches the political world we've all be living in the last 6+ years in these United States of America.

A third of the people hate annuities, a third of the people love annuities, and a third of the people don't even know annuities exist.

My beliefs about annuities (but really financial planning at large)

- There is no perfect place for all your money
- Various investment & insurance products (like annuities) are nothing more than a tool
- Every investment and insurance product (like annuities) have both pros and cons
- Just because a particular investment or insurance product is 'right' for your friend, doesn't mean it's 'right' for you too
- Not all annuities are created equal – different products offer different benefits/features
- When it comes to annuities always seek advice from an experienced, licensed independent agent, and make sure that trusted advisor knows your personal financial goals and your complete financial picture
- Never fund an annuity simply because the Bonus is So Incredible – Do your homework

In Closing

Fixed indexed annuities may or may not be for you. Three of the top reasons many folks set up an FIA are: Safety of principal, Competitive interest, and Keep things Simple.

As an independent financial advisor, I represent over 20 of America's top insurance and annuity carriers. My job is to help retirees figure how and when to use annuities.

I created a simple, easy way to help retirees in 15-minutes or less. I call it:

“Annuity Right or Not for Me?”

Call (626) 294-0414 to schedule an “Annuity Right or Not for Me?” a free 15-minute call

Richard Anthony Miller – CA License # 0665327