NEWS FROM YOUR TRUSTED FINANCIAL ADVISOR FOR LIFE

Visit www.CSIWealth.org | Tel. (626) 294-0414 | November 2026

the Golden Circle

Richard Anthony Miller & Patty Alba | CA Lic. #0665327 / CA Lic. #OF66075

Making Room: The Extra Table Leaf

Somewhere in most of our homes, behind a closet door or flat under a bed, there is a board that waits eleven months for November to come around again. It is the extra table leaf. Bringing it out is a two-person job. One of us pulls at each end, the slides give their familiar squeak, and the table opens like a yawn.

Required Minimum Distribution

Have You Handled Your 2026 RMDs Yet?

(See Insert)

Inside This Issue

- The Extra Table Leaf
- Maple Pecan Squash
- November Quiz Question
- The Traveling Gravy Boat
- The Veteran Who Baked Bread
- Client of the Month
- Thomas Hood Poem
- Almost-Forgotten Words
- November Riddles
- Sarah Hale's Thanksgiving
- Plant Now, Bloom Later
- Welcome New Clients
- The Promise of A Garden
- Notable U. S. Moments
- October Quiz Winner
- Cartoons
- November Birthdays
- Riddle Answers
- Thermostat Tug-of-War

Then the leaf drops into place, and there it is: that faint line where the finish never quite matches the rest, a shade lighter from those years spent out of the sun. It waits most of the year behind the hall closet door or under the guest bed, wrapped in an old blanket, patient as a folded letter.

Nobody keeps a leaf for the way things are. We keep it for the way we hope they will be: a grandchild home from college, a new son-in-law, the old friend who finally said yes, the neighbor who would otherwise eat alone. A household that saves a leaf is a household that expects more company.



There is a lesson in that. Making room is rarely convenient. Chairs get borrowed, elbows bump, and someone ends up on the piano bench. The serving dishes have to make their way around the long way But nobody remembers the crowding. They remember being counted in. This November, may your table stretch as far as it needs to.

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**

Maple Pecan Butternut Squash

Ingredients

- 1 butternut squash
- 3 tbsp olive oil
- 3 tbsp maple syrup
- 1/2 cup pecans
- 6 fresh sage leaves
- Salt and pepper



Instructions:

1. Heat the oven to 425 degrees; peel, seed and cube the squash.
2. Toss the squash with olive oil, salt and pepper on a large sheet pan.
3. Roast 25 minutes, then drizzle with maple syrup and scatter the pecans and sage.
4. Roast 10 minutes more, until the squash is tender and browned at the edges.

Make it a day ahead, rewarm it, and watch it glow on the holiday table.

November Quiz Question

Q: In what year was the first Macy's Thanksgiving Day Parade?

A. 1912
B. 1924
C. 1936
D. 1948

Call in or email your response by **Friday, November 20, 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 Traveling Gravy Boat

Rosa had lived on Sycamore Lane for exactly six weeks when she opened her front door the Monday before Thanksgiving and found a cardboard box on the mat. She still knew most of her neighbors by their cars and their dogs.

Inside, nested in a dish towel, sat a china gravy boat. It was white with a thin gold rim, and one small chip near the handle had been worn smooth by years of careful washing. Rosa lifted it out with both hands, the way you hold something that belongs to someone else.

A note was tucked beside it in tidy blue ink. "This has gone around Sycamore Lane since 1979," it read. "Each house uses it for one holiday dinner, then passes it on. Your turn." It was signed Margaret, two doors down. Rosa read it twice, standing in the doorway.

Rosa turned the boat over. Three strips of masking tape ran across the bottom, each yellowed to a different shade: Margaret and Frank. The Nguyens. Gus and Arlene. Below them was a fourth strip, crisp and white, with nothing on it at all.



Rosa sat at the kitchen table for a long moment, the boat cool in her hands. Then she found a pen in the junk drawer and wrote her name in her best careful letters. Underneath, a little smaller, she added: "Glad to be here."

The Veteran Who Baked Bread

Owen's history teacher wanted a Veterans Day interview, and Owen knew exactly one veteran: Mr. Delgado, two doors down, who trimmed his roses every Saturday and waved with his clippers.

"I don't have anything interesting to tell you," Mr. Delgado said at the door. Then he looked at Owen's notebook and sighed. "Come in. Wash your hands."

The kitchen smelled of yeast. A bowl of dough sat rising on the counter under a striped dish towel. Mr. Delgado rolled up his sleeves.

"What did you do in the Navy?" Owen asked.

"Baked," Mr. Delgado said. He turned the dough onto a floured board. "Bread for two thousand sailors a day. Push with the heel of your hand. Fold it. Turn it."

Owen pushed. The dough pushed back. Mr. Delgado nodded as if Owen had passed a test.

Every answer came that way. When did you start work? Three in the morning, and keep folding. Was it hard? Ovens rolling with the waves, flour in your eyebrows, and don't stop now.

Did anyone thank you? "Nobody thanks the baker," Mr. Delgado said, smiling. "But everybody comes looking for him at breakfast."

Owen turned in four pages of notes and one slightly lopsided loaf. At the top of his report he wrote: Mr. Delgado had plenty to tell. He just told it with his hands.

Client of the Month

Congratulations to our Clients of the Month:

Christina Sprenger
From
Fullerton

As a Client of the Month you will receive a

$50 gift card to your favorite restaurant.

Congratulations!



"NO FRUITS, NO FLOWERS, NO LEAVES,
NO BIRDS, NOVEMBER!"

—THOMAS HOOD

Almost-Forgotten Autumn Words

Four old words for late autumn, ready to dust off and pass around the table with the cranberry sauce.



Brumal *(BROO-mul)* Wintry, or belonging to winter. It comes from the Latin bruma, the Romans' name for the shortest day. Try it: "Shut the door, it's downright brumal out there."

Gloaming *(GLOH-ming)* Twilight, the hour after sunset. Old English, long kept alive in Scotland. "Let's walk off dinner in the gloaming."

Snell Keen and biting, of wind. An old Scots word first meaning quick. "Bring a scarf; that breeze is snell."

Fug Warm, stuffy air in a closed-up room. Origin unknown; first noted in the late 1800s. "Crack a window; it's a fug in here."

Dreich (DREEKH) A Scottish word for cold, damp, gloomy autumn weather. "The dreich November morning called for a warm sweater and a cup of tea."

November Riddles

1. Why did the turkey skip dessert?
2. Why did the pumpkin pie see a doctor?
3. Which horn is full of fruit, not music?
4. Why do leftovers make such good friends?

Answers on Page 7

The Editor Who Gave Us Thanksgiving

The True Story of Sarah Josepha Hale's Patient Pen

Sarah Josepha Hale was born in Newport, New Hampshire, in 1788. Widowed in 1822 with five small children, she turned to her pen to support them. Her first novel, Northwood, published in 1827, included a loving description of a New England Thanksgiving dinner. In those days, each state kept its own day of thanks, or none at all.

In 1837 she became editor of Godey's Lady's Book, one of the most widely read magazines in the country, and she held the post for forty years. Each year she used its pages to make her case: one shared day of thanks, kept by every state on the last Thursday of November.

Beginning in 1846, she also wrote letters to governors, senators and presidents. Zachary Taylor, Millard Fillmore, Franklin Pierce and James Buchanan all heard from her. No president acted, so she kept writing.



On September 28, 1863, she wrote to Abraham Lincoln. Within a week, on October 3, he proclaimed a national day of Thanksgiving for the last Thursday of November. She was seventy-four years old. The next time you add a leaf to the table, remember that one patient woman with a pen helped set it.

Plant Now, Bloom Later: November Seeds

In much of the country, November means putting the garden to bed. Hoses are coiled, beds are mulched, and the seed catalogs wait until January. Here in the San Gabriel Valley, we get to do it the other way around. Our summers are the hard season, and our winters are mild and, with luck, a little wet. That makes November one of the best months of the year to plant.

Two old favorites are made for it. California poppies, our state flower, like to start in cool soil and let the winter rains do the watering. Sweet peas want the same long, gentle season to build roots before they climb.

For poppies, choose a sunny spot and rake the soil loose. Scatter the tiny seeds thinly, press them in with your palm, and cover them with no more than a dusting of soil. Sow them right where you want them to bloom, because poppies grow a long taproot and do not like to be moved.

For sweet peas, soak the seeds in water overnight to soften their hard coats. Plant them about an inch deep and a few inches apart along a fence, a trellis or a row of stakes strung with twine. Give them full sun and something to grab, and they will do the rest.

If the rains are late, water gently every few days until the seedlings appear. After that, the hardest part is patience.

By spring the poppies will open orange cups to the sun and fold them shut each evening, and the sweet peas will be climbing past the top of the fence. Cut the sweet peas often; the more you pick, the more they bloom. Put a jar of them on the kitchen table, and you will have gathered in a little of November all over again.

WELCOME NEW CLIENTS

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

Jerry Struck
From
Arcadia, CA
Attended Workshop

-

Sandra Galvan
From
West Covina, CA
Attended Workshop

-

Sam Vega & Sylvia Turner
From
Los Angeles, CA
Attended Workshop



The Promise of a Garden

In November's gentle, golden light, We plant our seeds and tuck them tight.
Beneath the soil, quiet and deep, A thousand little dreams will sleep.

The winter rains will softly fall, And nature's warmth will welcome all.
Though days grow short and skies turn gray, New life is growing every day.

The poppies will greet the morning sun, Sweet peas will climb when spring has begun.
And every blossom, bright and new, Will bring a little joy to you.

For gardens teach us, year by year, That brighter days are always near.
With love and patience, hope will grow, From every little seed we sow.

Notable U. S. Moments in November

November 1, 1800 – A New Home for the President: John Adams became the first president to live in the still-unfinished President's House in Washington.

November 10, 1951 – Coast to Coast by Dial: The mayor of Englewood, New Jersey, dialed the mayor of Alameda, California, in the first coast-to-coast call made without an operator.

November 14, 1889 – Nellie Bly Sets Sail: Reporter Nellie Bly sailed from Hoboken to beat Phileas Fogg's fictional eighty days. She circled the globe in seventy-two.

November 18, 1928 – A Whistling Mouse Debuts: Walt Disney's Steamboat Willie, starring Mickey Mouse, premiered in New York, one of the first cartoons with synchronized sound.

November 28, 1925 – Nashville's Barn Dance Begins: Nashville station WSM aired its first Barn Dance, featuring fiddler Uncle Jimmy Thompson. By 1927 it was called the Grand Ole Opry.

October Quiz Winner

Q: Which two gemstones are traditionally associated with October birthdays?

A. Opal and Tourmaline

Pilar Munoz
From
Walnut, CA

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



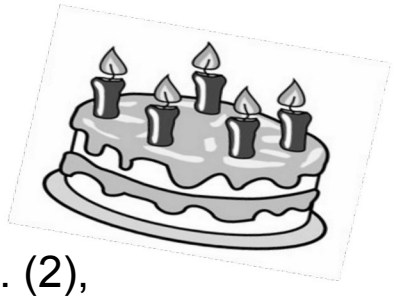


"That's the third pile today. Next one, I'm charging admission."



"Will work for turkey."

NOVEMBER - HAPPY BIRTHDAY



CLIENTS & FRIENDS

Kenneth H. (1), Stephen L. (1), Cynthia M. (1), Aida G. (2), George T. (2), Ralph L. (2), Monty S. (2), Joe G. (2), Joy M. (2), Randene R. (2), Brian W. (2), Eric A. (2), Rick T. (3), Kathryn H. (3), Alma M. (3), Daniel W. (3), John H. (3), Larry O. (3), Whitney C. (3), Vicki T. (4), Chris K. (4), Jeff H. (4), Edna L. (5), Shangyou H. (5), Julie Ann K. (5), Mark H. (5), Joe K. (5), Miriam O. (6), Robert G. (6), Brian M. (6), Carolyn H. (6), Aida C. (7), ZsaZsa S. (7), Lauren C. (7), Antoinette K. (8), Nancy B. (8), Gil and Yolanda L. (8), Carole R. (9), Vicki L. (9), Donna G. (9), Kym T. (9), Karen B. (9), Rosa G. (11), Josemar M. (11), Bill Z. (11), Greg P. (11), Joe G. (11), Allan D. (13), Paul H. (13), Julie G. (13), Michelle O. (13), Jonathan L. (13), Dinora T. (14), Sabria A. (14), Krystal M. (14), Bob H. (15), Mike R. (15), Grace M. (15), Michel B. (16), Karen P. (16), Faith H. (16), Chris R. (16), Tom H. (17), Ramon T. (18), Uikok G. (18), Diana V. (18), John W. (19), Jim I. (19), Dana G. (19), Sorina T. (19), Arlene T. (20), Diana H. (20), Tony F. (20), Fayez K. (20), Debbie L. (20), Don H. (20), Maria S. (21), Vickie W. (21), Al N. (21), Sandy B. (21), Elizabeth H. (21), Sanjoy S. (22), Jim K. (22), Joey L. (22), Michelle L. (23), Floyd C. (24), Albert H. (24), Juan C. (24), Tracy K. (24), Fred L. (25), Ellen L. (25), Michele W. (25), Nourham A. (27), Yun-Lan W. (27), Jane C. (28), Thom R. (28), Noreen V. (28), Marietta E. (28), Grace S. (28), Quenby S. (28), Elsa G. (28), Maribeth G. (28), Sharon H. (29), aniela F. (29), Stella L. (30), Bernie J. (30)

RIDDLE ANSWERS: 1) He was stuffed 2) It felt crummy 3) The cornucopia 4) They stick around

the Golden Circle



Patty Alba & Rick Miller

Your Trusted Financial Advisers for Life!

CSI
20 E. Foothill Blvd. #100
Arcadia, CA 91006

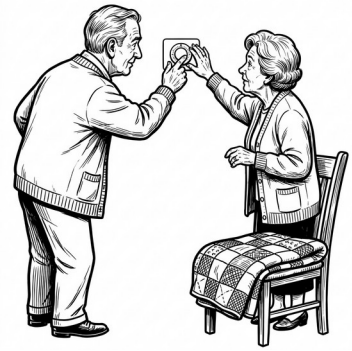
Go Green:
Recycle This Newsletter!

After you've enjoyed my newsletter, please recycle it by passing it along to a family member, friend, neighbor or coworker.

The Great Thermostat Tug-of-War

The first cold night of November rattled the patio chairs. Bev pulled on her cardigan, wandered down the hall, and nudged the thermostat up two degrees.

Twenty minutes later, Stan went for a glass of water, paused at the little dial, and nudged it back down. Up again for Bev's tissue. Down again for Stan's reading glasses. The furnace clicked on and off like a patient referee. Neither said a word. After forty-four years, neither had to.



By ten o'clock the little dial had traveled farther than either of them had all week. At last Bev sighed. "It isn't one bit warmer." "Or cooler," said Stan. He leaned in and read the tiny switch beneath the dial. It said Off. It had said Off since March. For two hours they had waged a polite war over a dial that controlled nothing. Then they laughed, and Stan fetched the big quilt.

This information is solely for entertainment, and should not be substituted for medical, legal, financial, or tax advice. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism of literary theft. Richard Anthony Miller is a CA Insurance Agent License # 0665327. CSI Wealth Management & CSI California Senior Information, Inc. are not insurance licensed entities.



Holding Close

November feels like a month that gathers us in. Daylight fades earlier, the air turns cooler, and we naturally find ourselves moving closer to home, to the table, and to one another.

There is something grounding about this time of year. The rush of fall has passed, and the full energy of the holidays has not yet arrived. November sits right in between, offering a pause that feels meainngful rather than empty. It is a month for slowing conversations, fuller meals, and moments that feel a little more intentional.

I always notice how November brings people together in simple ways. Shared food. Familiar faces. Traditions that may change slightly over the years but still carry the same feeling of belonging. Even quiet moments feel richer when the world outside grows quieter too.

This month invites us to appreciate what has sustained us... the people who show up, the routines that comfort us, and the places that feel like home. November does not ask us to rush or fix or plan. It simply asks us to notice and to be present for what we already have.

As you move through this season, I hope November brings you warmth, connection, and moments that feel deeply rooted. Whether gathered around others or enjoying a quiet evening on your own, may this month feel steady and full in all the right ways.

Wishing you a November filled with warmth, good company, and moments that stay with you.



With Thanks,

Patty Alba & Rick Miller

Your Trusted Advisors for Life!

P.S. Do you have a friend, neighbor, or co-worker who is retired or approaching retirement who has questions?

We are happy to meet with them for a **complimentary**, no-cost, no-obligation retirement planning review.

Please call me today at

(626) 294-0414

to discuss how to introduce your friend to me. They'll be happy you did!

CSI
Wealth Management

2026 RMD REMINDER

A Friendly Reminder for Your Retirement Plans

As the end of the year approaches, this is a friendly reminder about your 2026 Required Minimum Distribution (RMD). If you have eligible account(s) subject to an RMD, please be sure to process your distribution if you haven't already done so.

WHAT IS AN RMD?

A Required Minimum Distribution (RMD) is the minimum amount you must withdraw from certain retirement accounts each year after reaching the required age.

IMPORTANT

The IRS states that a missed RMD may be subject to a **25% excise tax**. We want to be sure this doesn't happen to you.

PLEASE CONTACT US BY NOVEMBER 20, 2026

Our office becomes especially busy at the end of the year assisting clients with their RMD requirements. To allow enough time for processing, please contact us no later than **Friday, November 20, 2026.**

Let Us Know Your Status

Please contact our office to let us know whether:

1. You have already satisfied all of your 2026 RMD requirement; or
2. You would like our assistance processing your RMD; or
3. You do not have any eligible account(s) subject to a 2026 RMD.

We're Here to Help!

If we do not receive a response, we will assume that you have already satisfied your RMD, do not have eligible account(s) subject to a 2026 RMD, or do not require our assistance.

We appreciate the opportunity to assist you and look forward to hearing from you soon!

Plan Today Live Tomorrow

Contact Us Today
(626) 294-0414
www.csiwealth.org