

the Golden Circle

News To Help You Save Time And Money

July 2022

When Sufficiently Motivated

Two warring tribes lived in the Andes, one in the lowlands and the other high in the mountains. One day the mountain people invaded the lowlanders and, as part of their plunder, they kidnapped a baby from one of the lowlander families and took the infant with them back up into the mountains.

The lowlanders didn't know how to climb the mountain. They didn't know any of the trails that the mountain people used, and they didn't know where to find the mountain people or how to track them in the steep terrain. Even so, they sent out their best fighting men to climb the mountain and bring the baby home.

The men tried one method of climbing and then another. They tried one trail and then another. After several days of effort, however, they had climbed only a few hundred feet.

Feeling hopeless and helpless, the lowlander men decided that the cause was lost, and they prepared to return to their village below.

As they were packing their gear for the descent, they saw the baby's mother scrambling down the mountain toward them. She had gone higher than they had!

Then they saw that she had the baby strapped to her back. How could that be?

One man greeted her and said, "We couldn't climb this mountain. How did you do this when we, the strongest and most able men in the village, couldn't do it?"

She shrugged her shoulders and said, "It wasn't your baby."

You never know what you can accomplish when you're sufficiently motivated!



“Beware of Running into Light Poles”

See Insert

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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

Red White and Blue Trifle

Red white and blue trifle - easy 4th of July trifle recipe dessertsonadime.com)

INGREDIENTS

- 1 Angel Food Cake, cut in 1/2 inch pieces
- 1 box (6-serving size) vanilla instant pudding mix
- 1 teaspoon vanilla
- 2 cups whole milk
- 1/2 cup sour cream
- 1 (8 oz) Cool Whip frozen whipped topping, thawed
- 1lb. fresh strawberries, stems removed, sliced
- 1pint (2 cups) fresh blueberries

STEPS

1. In medium bowl, beat pudding mix, vanilla, milk and sour cream with electric mixer on medium speed until soft pudding forms. Cover; refrigerate.
2. In trifle bowl or large clear bowl, arrange 1 layer of sliced cake to cover entire bottom of bowl. Top with a layer of pudding, then a layer of whipped topping, and then a layer of strawberries and blueberries. Continue with layers until bowl is full.
3. Cover with plastic wrap; refrigerate until ready to serve. Remove crust from freezer and pour in the filling, smoothing out the top. Cover with plastic wrap and chill in refrigerator 4 to 5 hours, or until filling is set. Unclip and remove the sides of the springform pan.



July Quiz Question

Q: What American President was born on the 4th of July?

- A. Calvin Coolidge
- B. Jimmy Carter
- C. Donald Trump
- D. Ronald Reagan

Call in or email your response by **Friday, July 15th**, 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

Happy 4th Tweets

 <p>Brendan O'Hare @brendohare</p> <p>Spread patriotic spirit by telling the barista your name is "USA" and hiding. When they say your name, watch as Starbucks begins chanting</p>	 <p>Abe Yospe @Cheeseboy22</p> <p>I won't let my kids turn on the stove, but swinging a flaming hot fire-stick sparkler over their head on the Fourth of July, that's fine.</p>
 <p>Jonathan Kimmel @jonkimmel</p> <p></p> <p>Explaining 4th of July to a two year old isn't easy, especially when their first response is, "What's July?"</p>	 <p>Kevin Fisher Jr. @KevinFisher79</p> <p></p> <p>July 4th: the one day everyone praises this country the same way Texans do their state every day.</p>

This Day in July

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

- **July 1, 1893** - President Grover Cleveland underwent secret cancer surgery aboard a yacht owned by his friend, Commodore E.C. Benedict. The surgery was performed on a cancerous growth in his mouth. The entire left side of his jaw was removed along with a small portion of his soft palate. **Cleveland** was then fitted with a rubber prosthesis which he wore until his death in 1908 .
- **July 9, 1868** - The 14th Amendment to the U.S. Constitution was ratified. The Amendment defined U.S. citizenship and prohibited individual States from abridging the rights of any American citizen without due process and equal protection under the law. The Amendment also barred individuals involved in rebellion against the U.S. from holding public office.
- **July 20, 1969** - A global audience watched on television as Apollo 11 Astronaut Neil Armstrong took his first step onto the moon. As he stepped onto the moon's surface he proclaimed, "**That's one small step for man, one giant leap for mankind**" - inadvertently omitting an "a" before "man" and slightly changing the meaning.
- **July 26, 1944** - The U.S. Army began desegregating its training camp facilities. Black platoons were then assigned to white companies in a first step toward battlefield integration. However, the official order integrating the armed forces didn't come until July 26, 1948, signed by President Harry Truman.
- **July 31, 1776** - During the American Revolution, **Francis Salvador** became the first Jew to die in the conflict. He had also been the first Jew elected to office in Colonial America, voted a member of the **South Carolina Provincial Congress** in January 1775.

June Quiz Question Winner

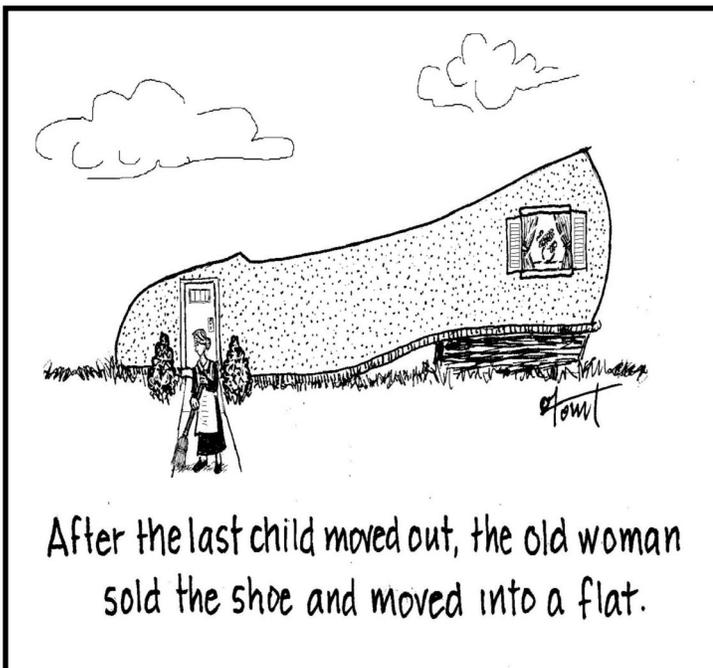
Q: How long is the border between the United States and Canada?

Answer: B - 5,525 miles

Robert & Jacqueline H.

From
Altadena, CA

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



Ways to Deal with Life's Stress Burdens

- Accept that some days you're the pigeon, and some days you're the statue.
- Always keep your words soft and sweet, just in case you have to eat them.
- Always read stuff that will make you look good if you die in the middle of it.
- Drive carefully. It's not only cars that can be recalled by their maker.
- If you can't be kind, at least have the decency to be vague.
- If you lend someone \$20 and never see that person again, it was probably worth it.
- It may be that your sole purpose in life is simply be kind to others.
- Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.
- Nobody cares if you can't dance well. Just get up and dance.
- Since it's the early worm that gets eaten by the bird, sleep late.
- The second mouse gets the cheese.
- When everything's coming your way, you're in the wrong lane.
- Birthdays are good for you. The more you have, the longer you live.
- You may be only one person in the world, but you may also be the world to one person.
- Some mistakes are too much fun to only make once.
- We could learn a lot from crayons... Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.



Client of the Month

Congratulations to our
Client of the Month:

Will & Loretta T.

From
Claremont, CA

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

Congratulations!

We love introductions!

You can't go back and change the beginning
but you can start where you are and change the ending

- C.S. Lewis

US Independence Day Facts

The 4th of July, of course, is a date that most Americans know well, celebrating the union of the country dating back hundreds of years. It's perhaps the best-known and most celebrated holiday across the states and it's recognized overseas, too. If you're in the spirit of the occasion, here are some fun facts about US Independence Day worth keeping in mind.

- **A delayed reception!**

Independence Day wasn't celebrated for the first time until 1801. This is actually many years after the US declared itself separate from Great Britain – the actual date of true independence is 4th July, 1776. The first celebrations took place at the White House, however, some 25 years later.

- **Pick a bird, any bird!**

With independence, came all kinds of important and tense decisions to make. For example, the declarers had to decide upon what their new national bird should be! Benjamin Franklin – for all his wisdom – even pitched that the turkey become the US' national bird – they eventually decided upon the bald eagle, of course!

- **Decades of parades!**

There are many different parades and traditions that take place around the 4th of July. The town of Bristol in Rhode Island, however, may be home to the oldest independence parade in the US – they started celebrating more than 230 years ago – and they don't intend to stop the tradition any time soon!

- **Grab a dog or two!**

US Independence Day happens to be a massive affair for outdoor BBQs. It's said that hot dog merchants will benefit hugely during the holiday, with more than 150 million hot dogs enjoyed during this period alone – each year! It's a time for people to come together with all kinds of traditional recipes and hearty 'American' food and drink, too.

June Riddles

1. *Where do rabbits go to dance?*
2. *What kind of store would a dog own?*
3. *What do you call a dangerous fish who drinks too much?*
4. *Where do catchers sit at lunch?*

Answers on Page 7



Happy 4th of July!



America is much more than a geographical fact. It is a political and moral fact — the first community in which men set out in principle to institutionalize freedom, responsible government, and human equality.

- Adlai Stevenson

Lesson From Potatoes

One of my teachers had each one of us bring a clear plastic bag and a sack of potatoes.

For every person we'd refuse to forgive in our life, we were told to choose a potato, write on it the name and date, and put it in the plastic bag. Some of our bags, as you can imagine, were quite heavy.

We were then told to carry this bag with us everywhere for one week, putting it beside our bed at night, on the car seat when driving, next to our desk at work.

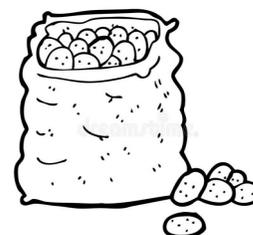
The hassle of lugging this around with us made it clear what a weight we were carrying spiritually, and how we had to pay attention to it all the time to not forget, and keep leaving it in embarrassing places.

Naturally, the condition of the potatoes deteriorated to a nasty slime. This was a great metaphor for the price we pay for keeping our pain and heavy negativity!

Too often we think of forgiveness as a gift to the other person, and while that's true, it clearly is also a gift for ourselves!

So the next time you decide you can't forgive someone, ask yourself...

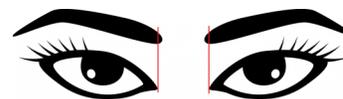
Isn't MY bag heavy enough?



Word Smart

Do you know these words? Check out this list of ordinary things with extraordinary names and see which ones you recognize! Maybe, challenge yourself to incorporate some of these into your conversations today.

- Aglet: The plastic or metal coating at the end of your shoelaces.
- Agraffe: The wire holding a cork over a wine bottle.
- Armscye: The arm in clothes where the sleeve is sewn.
- Columella nasi: The space between your nostrils.
- Dysania: Difficulty getting out of bed in the morning.
- Glabella: The space between your eyebrows.
- Griffonage: Illegible handwriting.
- Petrichor: The smell of the air after a rain.
- Vocables: Words in songs that don't have any meaning, like "la, la, la."



JULY – HAPPY BIRTHDAY

CLIENTS & FRIENDS

Ken S. (1), Paul R. (1), Leighton F. (1), Sandra DeS. (1),
Laura G. (1), Sean C. (1), Christopher C. (1), Nancy C. (2),
Maria O. (2), Steven D. (2), Margaret L. (2), Rick P. (2), Lynn
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son P. (10), Renell P. (10), Thomas McG. (10), Leslie B. (10), Robert C. (10), George M.
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D. (21), Frank C. (21), Beatriz W. (21), Deanna G. (21), Juan M. (22), Robert M. (22),
Jorge S. (22), Sandy D. (22), Evelyn B. (23), Tanya H. (23), Phyllis G. (24), Mary M. (24),
Peggy B. (24), Mark Tate. (24), Steven K. (24), Amy H. (24), Jack C. (25), Victor O. (25),
Chao L. (25), Pat H. (25), Debbie T. (25), Lidia M. (25), Jagdishwar B. (25), Steve H. (25),
Joyce B. (25), Yvonne R. (25), Erlinda R. (26), Leh-Nien L. (26), Christine K. (26), Greg K.
(26), Jane R. (27), Michael A. (27), Alan H. (27), Marilyn N. (27), Elly I. (27), Marilou L. (27),
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(28), Ross H. (28), Joyce L. (28), James W. (28), Sue L. (28), Ron C. (28), Beverly G. (29),
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G. (31), John B. (31), Pam O. (31), Greg W. (31), Michael H. (31), Rick G. (31), Leslie B-S
(31), Jennifer Mc. (31)



Irma

RIDDLE ANSWERS: (1) A Hip Hop Club 2) A licker Store (3) A beer-a-cuda (4) Behind the plate

the Golden Circle



Rick Miller

Your Trusted Financial Advisor for Life

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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.

Ice Fishermen are Respectful

Kent and three of his buddies have gone ice fishing every Saturday during the winter for nearly forty years.

One Saturday, the guys are ice fishing along a highway when a funeral procession drives by. Well, Kent lays down his rod, steps out of the fish house, takes off his lucky hat and places it over his heart. This procession is huge and takes nearly five minutes to pass. Once it passes, Kent sits down, puts his hat on and drops his line without saying a word. Needless to say his buddies are floored by his actions.

One of em finally speaks up and says, "that sure was a respectful thing you did there when they went by." Kent replied, "It seems the least I could do seeing as how I've been married to the woman for over forty years!"



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Beware of Running into a Light Pole

Dear Friend,

Doesn't it feel great when a friend calls you up and thanks you for introducing them to someone?

Whether it's a great auto mechanic, a fantastic real estate agent, a superb dentist, the experience of helping a friend brings joy to our hearts. Doesn't it?

If you're like me, it is very gratifying to give a friend a solid tip or recommendation. And they appreciate it.

Let me share a recent example.

It seems that my client, Kathy had a friend Mary who was struggling with a significant financial issue that was keeping her up at night. She literally couldn't sleep (maybe 2 hours a night), wasn't eating properly and was a bundle of nerves.

Not knowing what to do or even where to begin when a significant financial issue hits you can be very draining and emotionally wearing.

Even though, Kathy had never had me guide her in a **"59-Minute Clarity Experience"** she mentioned it to Mary.

I love it when clients say nice things like that.

Sally told me that Mary was so relieved and happy because she was able to come up with a simple but powerful action plan to move forward with confidence.

We both laughed so hard when Sally told me that Mary never uses the car phone while driving (handless of course - even though it's legal) because she says, *"I'm the world's worst driver"*, but she just had to "risk running into a light pole to call her immediately" after her "59-Min Clarity Experience" session with me.

It's all about having a breakthrough of Clarity, Gaining Confidence, and Getting in Control with an Action Plan.

Next time you have a friend dealing with a significant financial issue . . . really it could be anything that keeps you up at night worrying.

It could be something like how to pay for your kid's college expenses next year, or should you borrow from your 401k to pay off high credit card debt that's killing you, or how to pay monthly bills after losing your job, or perhaps it's something positive like what to do with a property you recently inherited worth a lot of money.

When your friend shares this sort of stuff (a significant financial issue) please pick-up your cell phone and give me a call, I may be able to help them.

Please give me a call, so we can discuss the best way for you to introduce them to me for their, "59-Minute Clarity Experience".

Just tell them they are **not to call you while driving** home – no matter how awesome it is!

And finally, good news, Mary didn't run into any light poles driving home!

Best wishes,

A handwritten signature in black ink, appearing to read "Rick Miller", with a long horizontal flourish extending to the right.

Rick Miller

P.S. And, yes you can call my **Cell (626) 664-2341** – nights and weekends.