

# the Golden Circle

News To Help You Save Time And Money

January 2022

## What Kind of Person?

According to The List website, YouTube performer Riceman once did a social experiment: he told people his brother was missing to see how they would react.

He saw a homeless man standing on a corner, holding up a sign reading, "U.S. Vet in need, please help." Riceman gave the man some change, told him his brother was missing, and gave him a flyer with his brother's picture.

### I'd Love To Send You An Inspiring Book

(See Insert)

#### Inside This Issue

- What Kind Of Person
- T.S. Eliot Quote
- Crockpot Broccoli/Cheese Soup
- January Quiz Question
- By The Numbers
- This Day in January...
- December Quiz Winner
- Cartoons
- A Likely Story
- January Riddles
- Tweet, Tweet, Tweet
- Welcome - New Clients
- The Fence
- The CSI Family
- Client of the Month
- Just For Today
- Edith Lovejoy Pierce Quote
- January Birthday List
- Life-Long Card Buddies!

Instead of holding up his own sign to passing cars, the homeless vet held up the sign with Riceman's missing brother on it.

When Riceman returned, he told the homeless man about the experiment and asked him why he chose to hold up the missing person's sign rather than ask for money.

The man told him, "What kind of a person would I be if I didn't help someone else?"

*Rick Miller*  
Your Trusted Financial Adviser for Life



**"For last year's words belong to last year's language. And next year's words await another voice. And to make an end is to make a beginning."**

— T.S. Eliot

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](mailto:dtalamantes@csiwealth.org)

# Crockpot Broccoli/Cheese Soup

Pinchofyum.com/super-easycrockpot-broccoli-cheese-soup

- 2–3 large heads of broccoli
- 1 large onion, diced
- 2 cans cream of chicken, potato, or mushroom soup
- 1 can milk (just refill the empty soup can)
- 2 - 12 ounce cans evaporated milk
- Salt and pepper to taste
- Cheddar cheese for topping



**Step 1:** Chop broccoli into bite-sized florets.

**Step 2:** Place soup, milk, evaporated milk, onion, and broccoli in a slow cooker. Cook on high for 4 hours or low for 6-8.

**Step 3:** Blend 3-4 cups of soup until broccoli has broken into small pieces, about 10 seconds. Add back to the pot and stir to combine. Season with salt and pepper and top with shredded cheese.

## January Quiz Question

**Q: Who wrote "don't count your chickens before they are hatched"?**

- A. Aesop
- B. Shakespeare
- C. Ben Franklin
- D. Chaucer

Call in or email your response by **Friday, January 17th**, 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](mailto:info@csiwealth.org)**

## By The Numbers



**In 1992, one in 12 women worked past age 65.**

That number is now nearly one in seven. By 2024, it will grow to almost one in five, or about 6.3 million workers, according to Labor Department projections. Source: The Wall Street Journal

Nearly half (42 percent) of millennials (ages 18-29) expect to change jobs every one to three years. Source: 2016 Jobvite survey

There will be 7.6 million on-demand workers in 2020, up from 3.2 million today. Source: Intuit

**A googol means 1 followed by 100 zeroes.**

A googolplex is 1 followed by a googol zeroes. If it's hard to imagine how long that number would look, there's good reason for that: to write it out would create a number that's so huge, if you wrote it out and printed it in a volumed series of books, it would weigh more than the entire planet. Fact Google's name came from misspelling of this word.



# This Day in January

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

- **New Year's Day** - The most celebrated holiday around the world.
- **January 1, 1892** - Ellis Island in New York Harbor opened. Over 20 million new arrivals to America were processed until its closing in 1954.
- **January 8, 1964** - President **Lyndon Johnson** declared War on Poverty during his State of the Union message before Congress.
- **January 13, 1990** - **Douglas Wilder** of Virginia became the first African American governor in the U.S. as he took the oath of office in Richmond, VA.
- **January 24, 1848** - The California gold rush began with the accidental discovery of the precious metal near Coloma during construction of a Sutter's sawmill. An announcement by **President Polk** later in the year caused a national sensation and resulted in a flood of "Forty-niners" seeking wealth.
- **January 27, 1967**- Three American astronauts (**Virgil Grissom, Edward H. White and Roger B. Chaffee**) were killed as a fire erupted inside Apollo 1 during a launch simulation test at Cape Kennedy, Florida.
- **January 29, 1891** - Hawaii proclaimed **Liliuokalani** as its queen. Renowned for her song *Aloha Oe*, she had a reign of only four years until she was forced to abdicate in 1895 under pressure from powerful businessmen.

## November Quiz

### Question Winner

**Q.** In darts, what's the most points you can score with a single throw ?

**A:** 60

**Steve W.**

From Glendora, CA

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



*"Stop telling me how well you did on the written."*

## A Likely Story

Rosie bought a build-it-yourself cabinet from her local hardware store. At home, she read the instructions carefully and assembled it in the bedroom. However, Rosie and her husband lived near a railway line, and when the train passed by, the cabinet collapsed.

She reassembled the cabinet. Another train passed and the cabinet collapsed again. Rosie phoned the hardware store, and the manager sent out a handyman. He reassembled the cabinet while Rosie went out to the grocery store. When the next train went by, it fell apart again.

Baffled, the handyman rebuilt the cabinet yet again and decided to sit inside it to see what was making it fall apart. He was sitting there when



Rosie's husband came home early, went upstairs to his bedroom, and saw the cabinet. Puzzled, the husband opened it up and found the handyman.

"Hey! What are you doing in my bedroom?" he demanded. The handyman said, "Would you believe I'm waiting for a train?" \*

## January Riddles

1. *The more you take, the more you leave behind. What am I?*
2. *Poor people have it. Rich people need it. If you eat it you die. What is it?*
3. *Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. What does he weigh?*
4. *What kind of tree can you carry in your hand?*

Answers on Page 7

## Tweet, Tweet, Tweet

 **Simon Holland** ✓  
@simoncholland Following

Accidentally played dad instead of dead when I encountered a bear and now it can ride a bike without training wheels.

 **Jenny Pentland**  
@JennyPentland Follow

I was arguing with my husband and my son screamed "yay! TWO christmases!" from the other room.

 **Tragic Ally**  
@TragicAllyHere Follow

A fun part of marriage is arguing over who deserves to use the charger in the car.  
**PROVE IT, SHOW ME YOUR PERCENTAGE**

 **Sheen Millicent**  
@SuchAMisfit Follow

Dad's speed of changing TV channel during a kiss scene is faster than the guy telling "Mutual fund investments are subject to market risk"

 **Sharma Ji Ki Ladki**  
@lady\_gabbar Follow

Date a taller guy. He'll always see you from the angle you take a selfie from .

 **Steve Olivas**  
@steveolivas Follow

**Money can't buy happiness -**  
**but I probably wouldn't cry as much in a Porsche as I do in my station wagon**

# THE FENCE

There once was a little boy who had a very bad temper. His father decided to hand him a bag of nails and said that every time the boy lost his temper, he had to hammer a nail into the fence.

On the first day, the boy hammered 37 nails into that fence. The boy gradually began to control his temper over the next few weeks, and the number of nails he was hammering into the fence slowly decreased.

He discovered it was easier to control his temper than to hammer those nails into the fence.

Finally, the day came when the boy didn't lose his temper at all. He told his father the news and the father suggested that the boy should now pull out a nail every day he kept his temper under control.

The days passed and the young boy was finally able to tell his father that all the nails were gone. The father took his son by the hand and led him to the fence.

"You have done well, my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like this one. You can put a knife in a man and draw it out. It won't matter how many times you say I'm sorry, the wound is still there."

[The 10 Best Inspirational Short Stories \(Updated 2021\) | Wealthy Gorilla](#)

## WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "the Golden Circle Family" this past month.

### **Katherine M.**

From Torrance, CA  
Introduced by Doug & Julie S.

### **Sorina T.**

From Altadena, CA  
Introduced by Leo & Beth T.

Thank You for Your Trust  
& Confidence!

## The CSI Family Wishes You A Prosperous New Year!



# Just for Today

Abigail Van Buren

“JUST FOR TODAY, I will live through this day only. I will not brood about yesterday or obsess about tomorrow. I will not set far-reaching goals or try to overcome all of my problems at once.

I know that I can do something for 24 hours that would overwhelm me if I had to keep it up for a lifetime.

JUST FOR TODAY, I will be happy. I will not dwell on thoughts that depress me. If my mind fills with clouds, I will chase them away and fill it with sunshine.

JUST FOR TODAY, I will accept what is. I will face reality. I will correct those things that I can correct and accept those I cannot.

JUST FOR TODAY, I will improve my mind. I will read something that requires effort, thought and concentration. I will not be a mental loafer.

JUST FOR TODAY, I will make a conscious effort to be agreeable. I will be kind and courteous to those who cross my path, and I'll not speak ill of others. I will improve my appearance, speak softly, and not interrupt when someone else is talking. Just for today, I will refrain from improving anybody but myself.

JUST FOR TODAY, I will do something positive to improve my health. If I'm a smoker, I'll quit. If I'm overweight, I will eat healthfully - if only for today. And not only that, I will get off the couch and take a brisk walk, even if it's only around the block.

JUST FOR TODAY, I will gather the courage to do what is right and take the responsibility for my own actions.”



Pauline Esther "Popo" Phillips, also known as **Abigail Van Buren**, was an American advice columnist and radio show host who began the Dear Abby column in 1956. It became the most widely syndicated newspaper column in the world, syndicated in 1,400 newspapers with 110 million readers. - Wikipedia

“The book is called Opportunity,  
and its first chapter is  
New Year’s Day.”

- Edith Lovejoy Pierce

## 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.

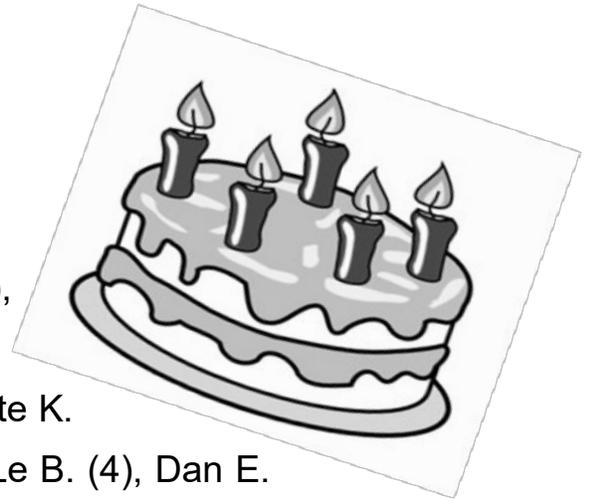
**Congratulations!**

We love introductions!

# JANUARY – HAPPY BIRTHDAY

## CLIENTS & FRIENDS

George D. (1), Dolores F. (1), Adel N. (1), Judith A. (1), Edward P. (1), Concordia J. (1), Waldemar S. (1), Neil M. (1), Jack D. (2), Moto I. (3), Christiane E. (3), Colette K. (3), Tom K. (3), Jesus M. (3), Michael D. (3), William Le B. (4), Dan E. (4), Steve S. (4), Louie S. (4), Tuyet S. (4), Ann C. (4), Nancy M. (5), Monique F. (5), Roy H. (5), Margie B. (5), Mauricio S. (5), Joseph De C. (5), Paul G. (5), Fadila K. (6), Jaime M. (6), Kathrine W. (6), Arthur F. (7), Richard C. (7), Dennis F. (7), Russ G. (7), Joanne Z. (7), Brenda S. (7), Dominick D. (7), Virginia M. (8), Ken J. (8), David M. (8), Chandler M. (9), Allen F. (9), Maria McC (9), Oscar N. (9), Luis C. (9), Ed C. (10), Margaret E. (10), Sylvia C. (10), Damian G. (10), Sherry R. (10), Moises L. (11), Bernie M (11), Fortune S. (11), Phyllis M. (12), Domingo R. (12), Swarna P. (12), Coy R. (12), Patricia R. (12), Catherine D. (12), Carmen M. (14), Estelita L. (14), Nestor V. (14), Eric E. (14), Martin H. (14), Paul A. (14), Jonathon R. (14), Edward J. (15), Rowena R. (15), Brian W. (15), Mary Ann R. (16), Paul C. (16), Arthur P. (16), Cynthia A. (16), Gabriel O. (16), Hector G. (17), Alex D. (17), Mike B. (17), Chuck H. (18), Peggy M. (18), Juanita A. (18), Wanda C. (18), Daniel S. (18), Ana M. (18), Steve F. (18), Erin McB. (18), Leroy M. (19), Robbie J. (19), Pat McC. (19), Debra S. (19), Tim R. (19), Carol w. (19), Peter P. (20), Bob J. (20), Rex N. (20), Carole McQ. (20), Jack L. (21), Louis C. (21), Bruce W. (21), Andrew L. (21), Celia N. (22), Steve B. (22), Carl L. (23), Nikki T. (23), James W. (23), Leslie w. (23), Juan G. (24), Patricia R. (24), Sal D. (24), Tim J. (24), Genevieve F. (25), Marcie O. (25), Patricia H. (25), Frank B. (25), Louis Q. (26), Manny G. (26), Indra P. (26), Yanny C. (26), Steve M. (26), Phillip C. (27), Bill L. (27), Ibrahim I. (27), Len M. (27), David G. (28), Candi C. (28), Russell G. (29), Ted P. (29), Aurther S. (29), Roger C. (29), Teresa L. (29), John P. (29), Mary E. (30), Charlie M. (30), Dr. Lee C. (31), Fernando T. Sr. (31), Carmen P. (31), Janet S. (31), Graciela S. (31), Albert H. (31)



**RIDDLE ANSWERS:** (1) Footsteps (2) Nothing (3) Meat (4) A Palm Tree

# the Golden Circle

News To Help You Save Time And Money

January 2022

## What Kind of Person?

According to The List website, YouTube performer Riceman once did a social experiment: he told people his brother was missing to see how they would react.

He saw a homeless man standing on a corner, holding up a sign reading, "U.S. Vet in need, please help." Riceman gave the man some change, told him his brother was missing, and gave him a flyer with his brother's picture.

### I'd Love To Send You An Inspiring Book

(See Insert)

#### Inside This Issue

- What Kind Of Person
- T.S. Eliot Quote
- Crockpot Broccoli/Cheese Soup
- January Quiz Question
- By The Numbers
- This Day in January...
- December Quiz Winner
- Cartoons
- A Likely Story
- January Riddles
- Tweet, Tweet, Tweet
- Welcome - New Clients
- The Fence
- The CSI Family
- Client of the Month
- Just For Today
- Edith Lovejoy Pierce Quote
- January Birthday List
- Life-Long Card Buddies!

Instead of holding up his own sign to passing cars, the homeless vet held up the sign with Riceman's missing brother on it.

When Riceman returned, he told the homeless man about the experiment and asked him why he chose to hold up the missing person's sign rather than ask for money.

The man told him, "What kind of a person would I be if I didn't help someone else?"

*Rick Miller*  
Your Trusted Financial Adviser for Life



**"For last year's words belong to last year's language. And next year's words await another voice. And to make an end is to make a beginning."**

— T.S. Eliot

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](mailto:dtalamantes@csiwealth.org)

# Crockpot Broccoli/Cheese Soup

Pinchofyum.com/super-easycrockpot-broccoli-cheese-soup

- 2–3 large heads of broccoli
- 1 large onion, diced
- 2 cans cream of chicken, potato, or mushroom soup
- 1 can milk (just refill the empty soup can)
- 2 - 12 ounce cans evaporated milk
- Salt and pepper to taste
- Cheddar cheese for topping



**Step 1:** Chop broccoli into bite-sized florets.

**Step 2:** Place soup, milk, evaporated milk, onion, and broccoli in a slow cooker. Cook on high for 4 hours or low for 6-8.

**Step 3:** Blend 3-4 cups of soup until broccoli has broken into small pieces, about 10 seconds. Add back to the pot and stir to combine. Season with salt and pepper and top with shredded cheese.

## January Quiz Question

**Q: Who wrote "don't count your chickens before they are hatched"?**

- A. Aesop
- B. Shakespeare
- C. Ben Franklin
- D. Chaucer

Call in or email your response by **Friday, January 17th**, 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](mailto:info@csiwealth.org)**

## By The Numbers



**In 1992, one in 12 women worked past age 65.**

That number is now nearly one in seven. By 2024, it will grow to almost one in five, or about 6.3 million workers, according to Labor Department projections. Source: The Wall Street Journal

Nearly half (42 percent) of millennials (ages 18-29) expect to change jobs every one to three years. Source: 2016 Jobvite survey

There will be 7.6 million on-demand workers in 2020, up from 3.2 million today. Source: Intuit

**A googol means 1 followed by 100 zeroes.**

A googolplex is 1 followed by a googol zeroes. If it's hard to imagine how long that number would look, there's good reason for that: to write it out would create a number that's so huge, if you wrote it out and printed it in a volumed series of books, it would weigh more than the entire planet. Fact Google's name came from misspelling of this word.



# This Day in January

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

- **New Year's Day** - The most celebrated holiday around the world.
- **January 1, 1892** - Ellis Island in New York Harbor opened. Over 20 million new arrivals to America were processed until its closing in 1954.
- **January 8, 1964** - President **Lyndon Johnson** declared War on Poverty during his State of the Union message before Congress.
- **January 13, 1990** - **Douglas Wilder** of Virginia became the first African American governor in the U.S. as he took the oath of office in Richmond, VA.
- **January 24, 1848** - The California gold rush began with the accidental discovery of the precious metal near Coloma during construction of a Sutter's sawmill. An announcement by **President Polk** later in the year caused a national sensation and resulted in a flood of "Forty-niners" seeking wealth.
- **January 27, 1967**- Three American astronauts (**Virgil Grissom, Edward H. White and Roger B. Chaffee**) were killed as a fire erupted inside Apollo 1 during a launch simulation test at Cape Kennedy, Florida.
- **January 29, 1891** - Hawaii proclaimed **Liliuokalani** as its queen. Renowned for her song *Aloha Oe*, she had a reign of only four years until she was forced to abdicate in 1895 under pressure from powerful businessmen.

## November Quiz

### Question Winner

**Q.** In darts, what's the most points you can score with a single throw ?

**A:** 60

**Steve W.**

From Glendora, CA

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



## A Likely Story

Rosie bought a build-it-yourself cabinet from her local hardware store. At home, she read the instructions carefully and assembled it in the bedroom. However, Rosie and her husband lived near a railway line, and when the train passed by, the cabinet collapsed.

She reassembled the cabinet. Another train passed and the cabinet collapsed again. Rosie phoned the hardware store, and the manager sent out a handyman. He reassembled the cabinet while Rosie went out to the grocery store. When the next train went by, it fell apart again.

Baffled, the handyman rebuilt the cabinet yet again and decided to sit inside it to see what was making it fall apart. He was sitting there when



Rosie's husband came home early, went upstairs to his bedroom, and saw the cabinet. Puzzled, the husband opened it up and found the handyman.

"Hey! What are you doing in my bedroom?" he demanded. The handyman said, "Would you believe I'm waiting for a train?" \*

## January Riddles

1. *The more you take, the more you leave behind. What am I?*
2. *Poor people have it. Rich people need it. If you eat it you die. What is it?*
3. *Paul's height is six feet, he's an assistant at a butcher's shop, and wears size 9 shoes. What does he weigh?*
4. *What kind of tree can you carry in your hand?*

Answers on Page 7

## Tweet, Tweet, Tweet

 **Simon Holland** ✓  
@simoncholland Following

Accidentally played dad instead of dead when I encountered a bear and now it can ride a bike without training wheels.

 **Jenny Pentland**  
@JennyPentland Follow

I was arguing with my husband and my son screamed "yay! TWO christmases!" from the other room.

 **Tragic Ally**  
@TragicAllyHere Follow

A fun part of marriage is arguing over who deserves to use the charger in the car.  
**PROVE IT, SHOW ME YOUR PERCENTAGE**

 **Sheen Millicent**  
@SuchAMisfit Follow

Dad's speed of changing TV channel during a kiss scene is faster than the guy telling "Mutual fund investments are subject to market risk"

 **Sharma Ji Ki Ladki**  
@lady\_gabbar Follow

Date a taller guy. He'll always see you from the angle you take a selfie from .

 **Steve Olivas**  
@steveolivas Follow

**Money can't buy happiness -**  
**but I probably wouldn't cry as much in a Porsche as I do in my station wagon**

# THE FENCE

There once was a little boy who had a very bad temper. His father decided to hand him a bag of nails and said that every time the boy lost his temper, he had to hammer a nail into the fence.

On the first day, the boy hammered 37 nails into that fence. The boy gradually began to control his temper over the next few weeks, and the number of nails he was hammering into the fence slowly decreased.

He discovered it was easier to control his temper than to hammer those nails into the fence.

Finally, the day came when the boy didn't lose his temper at all. He told his father the news and the father suggested that the boy should now pull out a nail every day he kept his temper under control.

The days passed and the young boy was finally able to tell his father that all the nails were gone. The father took his son by the hand and led him to the fence.

"You have done well, my son, but look at the holes in the fence. The fence will never be the same. When you say things in anger, they leave a scar just like this one. You can put a knife in a man and draw it out. It won't matter how many times you say I'm sorry, the wound is still there."

[The 10 Best Inspirational Short Stories \(Updated 2021\) | Wealthy Gorilla](#)

## WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "the Golden Circle Family" this past month.

### **Katherine M.**

From Torrance, CA  
Introduced by Doug & Julie S.

### **Sorina T.**

From Altadena, CA  
Introduced by Leo & Beth T.

Thank You for Your Trust  
& Confidence!

## The CSI Family Wishes You A Prosperous New Year!



# Just for Today

Abigail Van Buren

“JUST FOR TODAY, I will live through this day only. I will not brood about yesterday or obsess about tomorrow. I will not set far-reaching goals or try to overcome all of my problems at once.

I know that I can do something for 24 hours that would overwhelm me if I had to keep it up for a lifetime.

JUST FOR TODAY, I will be happy. I will not dwell on thoughts that depress me. If my mind fills with clouds, I will chase them away and fill it with sunshine.

JUST FOR TODAY, I will accept what is. I will face reality. I will correct those things that I can correct and accept those I cannot.

JUST FOR TODAY, I will improve my mind. I will read something that requires effort, thought and concentration. I will not be a mental loafer.

JUST FOR TODAY, I will make a conscious effort to be agreeable. I will be kind and courteous to those who cross my path, and I'll not speak ill of others. I will improve my appearance, speak softly, and not interrupt when someone else is talking. Just for today, I will refrain from improving anybody but myself.

JUST FOR TODAY, I will do something positive to improve my health. If I'm a smoker, I'll quit. If I'm overweight, I will eat healthfully - if only for today. And not only that, I will get off the couch and take a brisk walk, even if it's only around the block.

JUST FOR TODAY, I will gather the courage to do what is right and take the responsibility for my own actions.”



Pauline Esther "Popo" Phillips, also known as **Abigail Van Buren**, was an American advice columnist and radio show host who began the Dear Abby column in 1956. It became the most widely syndicated newspaper column in the world, syndicated in 1,400 newspapers with 110 million readers. - Wikipedia

“The book is called Opportunity,  
and its first chapter is  
New Year’s Day.”

- Edith Lovejoy Pierce

## 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.

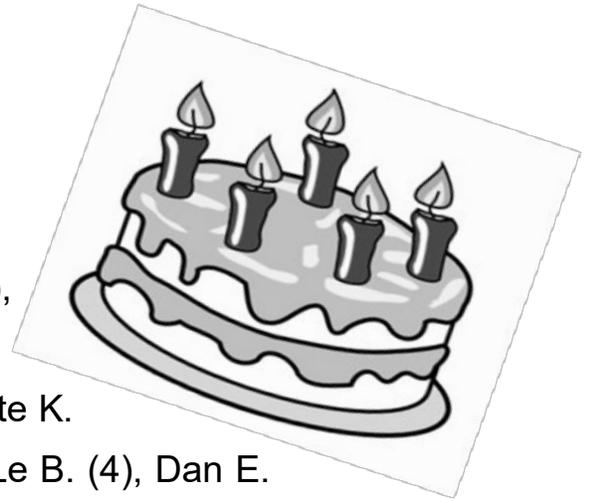
**Congratulations!**

We love introductions!

# JANUARY – HAPPY BIRTHDAY

## CLIENTS & FRIENDS

George D. (1), Dolores F. (1), Adel N. (1), Judith A. (1), Edward P. (1), Concordia J. (1), Waldemar S. (1), Neil M. (1), Jack D. (2), Moto I. (3), Christiane E. (3), Colette K. (3), Tom K. (3), Jesus M. (3), Michael D. (3), William Le B. (4), Dan E. (4), Steve S. (4), Louie S. (4), Tuyet S. (4), Ann C. (4), Nancy M. (5), Monique F. (5), Roy H. (5), Margie B. (5), Mauricio S. (5), Joseph De C. (5), Paul G. (5), Fadila K. (6), Jaime M. (6), Kathrine W. (6), Arthur F. (7), Richard C. (7), Dennis F. (7), Russ G. (7), Joanne Z. (7), Brenda S. (7), Dominick D. (7), Virginia M. (8), Ken J. (8), David M. (8), Chandler M. (9), Allen F. (9), Maria McC (9), Oscar N. (9), Luis C. (9), Ed C. (10), Margaret E. (10), Sylvia C. (10), Damian G. (10), Sherry R. (10), Moises L. (11), Bernie M (11), Fortune S. (11), Phyllis M. (12), Domingo R. (12), Swarna P. (12), Coy R. (12), Patricia R. (12), Catherine D. (12), Carmen M. (14), Estelita L. (14), Nestor V. (14), Eric E. (14), Martin H. (14), Paul A. (14), Jonathon R. (14), Edward J. (15), Rowena R. (15), Brian W. (15), Mary Ann R. (16), Paul C. (16), Arthur P. (16), Cynthia A. (16), Gabriel O. (16), Hector G. (17), Alex D. (17), Mike B. (17), Chuck H. (18), Peggy M. (18), Juanita A. (18), Wanda C. (18), Daniel S. (18), Ana M. (18), Steve F. (18), Erin McB. (18), Leroy M. (19), Robbie J. (19), Pat McC. (19), Debra S. (19), Tim R. (19), Carol w. (19), Peter P. (20), Bob J. (20), Rex N. (20), Carole McQ. (20), Jack L. (21), Louis C. (21), Bruce W. (21), Andrew L. (21), Celia N. (22), Steve B. (22), Carl L. (23), Nikki T. (23), James W. (23), Leslie w. (23), Juan G. (24), Patricia R. (24), Sal D. (24), Tim J. (24), Genevieve F. (25), Marcie O. (25), Patricia H. (25), Frank B. (25), Louis Q. (26), Manny G. (26), Indra P. (26), Yanny C. (26), Steve M. (26), Phillip C. (27), Bill L. (27), Ibrahim I. (27), Len M. (27), David G. (28), Candi C. (28), Russell G. (29), Ted P. (29), Aurther S. (29), Roger C. (29), Teresa L. (29), John P. (29), Mary E. (30), Charlie M. (30), Dr. Lee C. (31), Fernando T. Sr. (31), Carmen P. (31), Janet S. (31), Graciela S. (31), Albert H. (31)



**RIDDLE ANSWERS:** (1) Footsteps (2) Nothing (3) Meat (4) A Palm Tree

# 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.

## Life-Long Card Buddies!

Two aging little ladies had been friends since their 20s. They were "card buddies". Now in their 80s, they still got together a couple of times a week to play cards.

One day they were playing gin rummy and one of them said, "You know, we've been friends for many years and, please don't get mad, but for the life of me, I can't remember your name.

Please tell me what it is."

Her friend glared at her. She continued to glare and stare at her for at least three minutes.

Finally, she said, "How soon do you need to know?"



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. CSI, California Senior Information, Inc., and Change Path, LLC do not offer annuities or insurance. Richard Anthony Miller is a CA Insurance Agent License # 0665327 and Investment Adviser Representative -CRD #1326949 with Change Path, LLC (Investment Adviser Firm-CRD # 281213/ SE # 801-106677) Tel (913) 402-2167. CSI, California Senior Information, Inc, Richard Anthony Miller, and Change Path are not affiliated companies. Articles not sourced, can be found at <https://members.byreferralonly.com>\*

# 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.

## Life-Long Card Buddies!

Two aging little ladies had been friends since their 20s. They were "card buddies". Now in their 80s, they still got together a couple of times a week to play cards.

One day they were playing gin rummy and one of them said, "You know, we've been friends for many years and, please don't get mad, but for the life of me, I can't remember your name.

Please tell me what it is."

Her friend glared at her. She continued to glare and stare at her for at least three minutes.

Finally, she said, "How soon do you need to know?"



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. CSI, California Senior Information, Inc., and Change Path, LLC do not offer annuities or insurance. Richard Anthony Miller is a CA Insurance Agent License # 0665327 and Investment Adviser Representative -CRD #1326949 with Change Path, LLC (Investment Adviser Firm-CRD # 281213/ SE # 801-106677) Tel (913) 402-2167. CSI, California Senior Information, Inc, Richard Anthony Miller, and Change Path are not affiliated companies. Articles not sourced, can be found at <https://members.byreferralonly.com>\*

# Strength Through Adversity

As you embrace the start of the New Year, it's important to give yourself room to grow. It's also important to remember that growth is not always easy or obvious. I'm reminded of the following story, a valuable metaphor for embracing adversity:

*A man found the cocoon of a butterfly. A small opening appeared. The man sat and watched the butterfly for several hours as it struggled to force its body through the little hole. Then it seemed to stop making any progress. It appeared as if it had gotten as far as it could and could go no farther.*

*The man decided to help, so he took a pair of scissors and snipped off the remaining bit of cocoon. The butterfly then emerged easily. But it had a swollen body and shriveled wings.*

*The man continued to watch the butterfly because he expected that at any moment the wings would expand, and the body would contract to the proper proportion.*

*Neither happened! In fact, the butterfly spent the rest of its life crawling around. It never was able to fly.*

*In his kindness and haste, the man had not understood something. A restricting cocoon and the struggle for the butterfly to get through the tiny opening were nature's way of forcing fluid from the body of the butterfly into its wings so that it would be ready for flight once it achieved its freedom.*

Sometimes struggles are exactly what we need to become stronger in character and determination. If nature allowed us to go through life without any obstacles, we would not learn how to be resilient and powerful. We might never fly!



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.

**Dear Friend,**

**I have a gift for you.**

I'd like to share a book with you that I used to give to prospective (and existing) clients years ago that many people enjoyed and appreciated.

I'm not sure why I stopped giving it to everyone, but I've rediscovered its *magical power* and like **Houdini** I want the world to experience its magic with me, again!

The book is, Values Based Financial Planning by Bill Bachrach. ***The Art of Creating an Inspiring Financial Strategy.***

I discovered Bill's book almost 20 years ago and if you are anything like me, you'll love it from the first page on.

What I particularly loved about the book is that it's for everyone. Regular, everyday folks just like you and me who are looking for confidence and direction when it comes to making smart financial choices.

It's not a boring financial textbook; there's no fancy jargon, no confusing graphs and charts, and no confusing financial strategies.

Rather it's an easy read, filled with simple ways to uncover and experience how to align your money to achieve what you value in life.

It uses a simple five-step approach to guide you on creating your own unique, tailor-made Financial Road Map (I'm happy to help you if you like).

The only string attached (for me to send you this book for Free) is that you'll do a 5-minute follow-up call with me a week later – to get your feedback.

That's it, a quick call to tell me what you liked about it.

Call today for my team to send you Bill's book (Free). **Tel (626) 294-0414**

Best wishes,

Rick Miller

**P.S. Most people can read the book in 1-2 hours max.**

