

the Golden Circle

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The Science of Hugging

As Valentine's Day approaches, it's the perfect time to recognize the many science-backed benefits of hugging. A simple embrace can help lower blood pressure, boost the immune system, and even reduce pain by releasing endorphins.



5 Myths of Roth IRA Conversions

Free Analysis to Save You on Taxes

(See Insert)

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Hugging also has a positive effect on mental health, as it lowers cortisol levels, reducing stress and anxiety, while increasing serotonin and dopamine, which improve mood and fight depression.

Emotionally, hugging fosters trust, deepens connections, and enhances relationship satisfaction, helping to strengthen the bonds we share with others.

Incorporating more hugs into daily life can lead to these numerous benefits, both for you and for those around you.

This February, embrace the power of a hug to spread warmth and kindness. Beyond personal well-being, hugging helps strengthen social connections, building trust and communication within families and communities.

By sharing hugs, we not only improve our own health but also contribute to creating a more compassionate and connected world. So, go ahead—share the love, one hug at a time!

Hugs are a simple yet powerful way to show care and affection. Whether it's a greeting, comfort, or celebration, they're a meaningful gesture that can lift spirits and build stronger relationships. So, embrace the moment, and let the power of a hug make the world feel a little warmer.

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

Rich Pasta for a Poor Kitchen

Ingredients

- 1 (8 ounce) package dry spaghetti
- 8 tablespoons butter
- 2 tablespoons minced garlic
- 1 tablespoon chopped fresh parsley
- salt and freshly ground black pepper to taste
- 1 pinch cayenne pepper, or to taste (optional)
- 1 cup grated Parmesan cheese



Instructions

1. Gather all ingredients.
2. Bring a large pot of lightly salted water to a boil. Cook pasta until al dente, 8 to 10 minutes; drain.
3. Meanwhile, heat a skillet over medium-low heat. Melt butter with garlic very slowly to avoid burning the garlic. Season with parsley, salt, black pepper, and cayenne.
4. Add cooked pasta to the skillet and toss until well coated with butter. Increase the heat to medium and cook until pasta is heated through and has absorbed some of the butter. Adjust seasonings if necessary.
5. Serve with grated Parmesan cheese.

February Quiz Question

Q: Who painted the famous painting named “Starry Night”?

- A. Pablo Picasso
- B. Vincent van Gogh
- C. Claude Monet
- D. Salvador Dalí

Call in or email your response by **Friday, February 21, 2024**, 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!!

Wacky Words

Ratoon - Don't worry, this isn't referring to a raccoon and rat mix breed or an ROUS (rodents of unusual size), it is, in fact, referring to that small shoot or growth that comes from the root of a plant. You will see a lot of these in the spring and summer as things are growing.



Pandiculation - This is what happens when you wake up in the morning and stretch. As you stretch, your muscles might go rigid for a short time, which can sometimes be uncomfortable. It also describes that wonderful, or terrible, combination of being extremely sleepy, stretching and yawning at the same time. Now, when this happens to you, you'll know what to call it!

Bibble - You know those people in your favorite restaurant who drink and/or eat noisily? What they are doing is referred to as bibble.



The Train of Life

Contributed by Carol Le Briton

At birth we boarded the train and met our parents, and we believe they will always travel on our side.

However, at some station our parents will step down from the train, leaving us on this journey alone.

As time goes by, other people will board the train; and they will be significant our siblings, friends, children, and even the love of your life.

Many will step down and leave a permanent vacuum. Others will go so unnoticed that we don't realize they vacated their seats.

This train ride will be full of joy, sorrow, fantasy, expectations, hellos, goodbyes, and farewells. Success consists of having a good relationship with all passengers requiring that we give the best of ourselves.

The mystery to everyone is:

We do not know at which station we ourselves will step down. So, we must live in the best way, love, forgive, and offer the best of who we are.

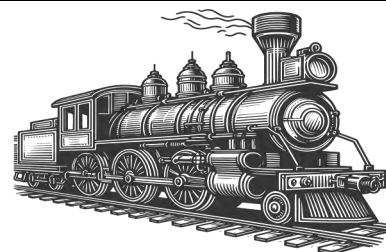
It is important to do this because when the time comes for us to step down and leave our seat empty we should leave behind beautiful memories for those who will continue to travel on the train of life.

I wish you a joyful journey on the train of life. Reap success and give lots of love. More importantly, thank God for the journey.

February Riddles

1. You go at red, but stop at green.
What am I?
2. What can't be burned in a fire nor drowned in water?
3. What is often returned, but never borrowed?
4. What comes down but never back goes up?

Answers on Page 7



“How Do I Love Thee?”

by Elizabeth Barrett Browning

*How do I love thee? Let me count the ways.
I love thee to the depth and breadth and height
My soul can reach, when feeling out of sight
For the ends of being and ideal grace.*

Sillies by Carol!

Contributed by Carol Le Briton

If it looks like a duck,
walks like a duck,
and quacks like a duck...

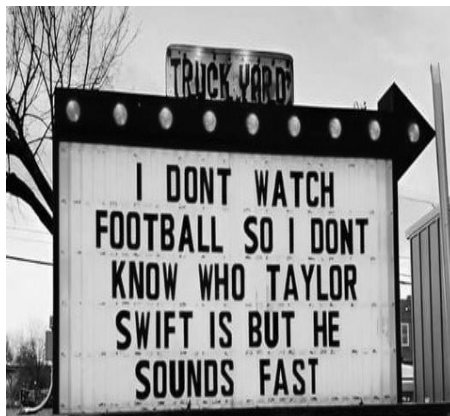


according to Facebook
fact-checkers, it is, in
fact, a *squirrel*.

**KIND OF SCARY WHEN
THE WEATHER MAN IS
THE CLOSEST ONE TO
TELLING THE TRUTH
ON THE NEWS THESE
DAYS...**

**THE BAD NEWS IS,
I ACCIDENTALLY TOOK
THE WRONG
MEDICATION TODAY.**

**THE GOOD NEWS IS, I'M
NOW PROTECTED FROM
HEARTWORMS AND
FLEAS FOR THE NEXT
THREE MONTHS.**



**Today my
daughter called
me 'Birth
Person.'**

**I replied, 'Yes
Financial Drain.'**

**Don't believe
everything you read in
public toilets. Sharon
is not up for a good
time.**

**What an awkward
phone call that was...**



Client of the Month

Congratulations to our
Client of the Month:

Vicki Chui

From
Pasadena, CA

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

Congratulations!

**I found \$20 in a
parking lot and
thought to myself,
What Would Jesus
Do?**

**So, I turned it into
wine.**

**INSTEAD OF A SIGN
THAT SAYS "DO NOT
DISTURB", I NEED ONE
THAT SAYS "ALREADY
DISTURBED. PROCEED
WITH CAUTION.**

U.S. Presidential History: February

- **February 3, 1870** - The 15th Amendment to the U.S. Constitution was ratified, guaranteeing the right of citizens to vote, regardless of race, color, or previous condition of servitude.
- **February 11, 1847** - American inventor **Thomas Edison** was born in Milan, Ohio. Throughout his lifetime he acquired over 1,200 patents including the incandescent bulb, phonograph and movie camera. Best known for his quote, "*Genius is one percent inspiration and ninety-nine percent perspiration.*"
- **February 17, 1909** - **Apache Chief Geronimo** died while in captivity at Fort Sill, Oklahoma. He had led a small group of warriors on raids throughout Arizona and New Mexico. Caught once, he escaped. The U.S. Army then sent 5,000 men to recapture him.
- **February 22, 1956** - In Montgomery, Alabama, 80 participants in the three-month-old bus boycott voluntarily gave themselves up for arrest after an ultimatum from white city leaders. **Martin Luther King** and **Rosa Parks** were among those arrested. Later in 1956, the U.S. Supreme Court mandated desegregation of the buses.
- **February 26, 1846** - American frontiersman "**Buffalo Bill**" **Cody** was born in Scott County, Indiana. He claimed to have killed over 4,000 buffalo within 17 months. He became world famous through his Wild West show which traveled throughout the U.S. and Europe for 30 years

January Quiz Winner

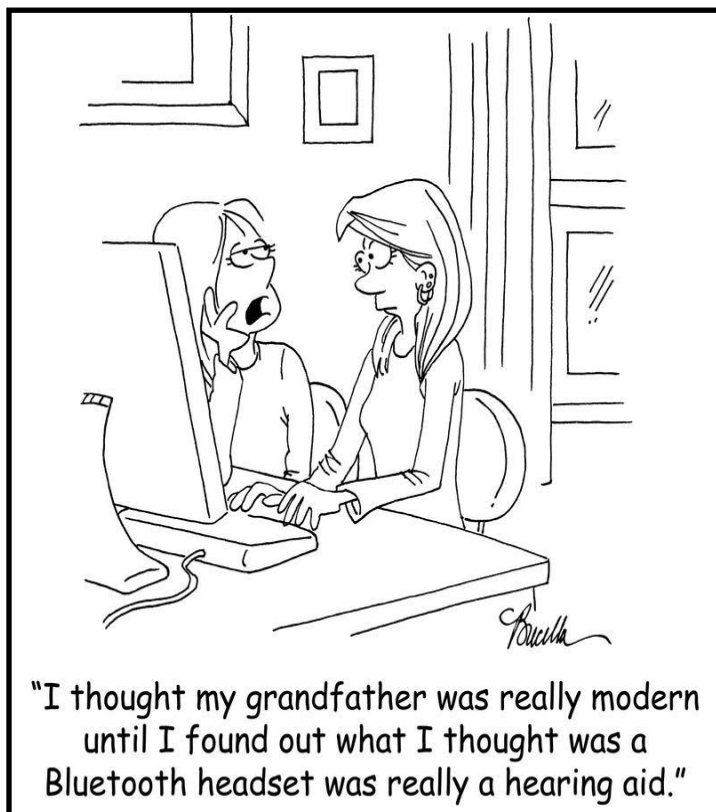
Q: Who wrote "The Great Gatsby"?

A: F. Scott Fitzgerald

Eddie & Carmen Herrera

From
W. Covina, CA

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



Cartoon Stock - Order #643993



Cartoon Stock - Order #CS116663

Home Sanctuary Makeover On A Budget

Your home should be a place of comfort, and you don't need big budget to make it feel like a personal retreat. Here are some affordable ways to refresh your space.

Layer Cozy Textiles—Few things are as inviting as soft, layered textures. Add throw blankets to your sofa or bed, and layer rugs for warmth and comfort. Check thrift stores for affordable finds or repurpose blankets or scarves you already have.

Upgrade Lighting—Lighting can transform a space. Swap harsh overhead lights for lamps with warm-toned bulbs, string lights, or candles. These small changes create a softer, more relaxing glow that's perfect for cozy evenings.

Rearrange and Declutter—Sometimes a fresh perspective is all you need. Rearrange furniture to improve flow and clear out items that don't spark joy. A tidier, open space can feel instantly calming and more inviting.

Bring Nature Indoors—Incorporate greenery with plants, flowers, or natural elements like twigs and pine cones. Even simple arrangements can make a room feel more alive. Propagating plants or foraging outside keeps costs low while adding personality.

DIY Personalized Decor—Turn your walls into a gallery of memories and creativity. Frame favorite photos, sketch minimalist art, or repurpose old materials like scarves or fabric scraps for one-of-a-kind pieces. These touches make your home uniquely yours.



Add Soothing Scents—Scents can change a space's mood. Use essential oil diffusers, candles, or stove top potpourri with cinnamon sticks and citrus peels for an inexpensive way to make your home smell like a spa

WELCOME NEW CLIENTS

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

"the Golden Circle" Family

Fredrico & Ana Gonzalez

From **Temple City, CA**

Introduced by

Grace Ibanez

&

Elsa Garcia

From **Duarte, CA**

Introduced by

**Fredrico & Ana
Gonzalez**

&

Glenn Onishi & Grace Tan-Onishi

From **Torrance, CA**

Introduced by

Vicki Chui

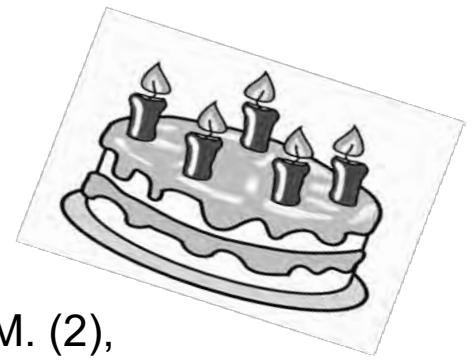
Thank You for Your Trust
& Confidence!

"The home should be the treasure chest of living."

— Le Corbusier

FEBRUARY – HAPPY BIRTHDAY

CLIENTS & FRIENDS



Catherine F. (1), John G. (1), Ken K. (1), John D. (2), Jimmy J. (2), Donna W. (2), Yuan L. (2), Judy M. (2), Alexander L. (3), Beverly G. (3), Terese L. (3), Rebecca N. (4), Iqbal Q. (4), Sue V. (4), Robert H. (4), Terry V. (4), Drew C. (4), Debbie E. (4), Steve B. (4), Blaisy R. (4), Kevin S. (4), Billy R. Jr. (5), Dale T. (5), William B. (5), Ken K. (5), David S. (5), Janet P. (5), Bill L. (5), Nancy S. (6), Barbara C. (6), Hema H. (6), Anita F. (6), Matt L. (6), Bob G. (7), Noriel DeL. (8), Genie A. (8), Michael M. (8), Paul C. (8), Foon T. (9), Ruben R. (9), Pam N. (10), Rick F. (10), Diane L. (10), Ngee K. (11), David R. (11), Loyal I. (12), Luis C. (12), Sydney H. (12), Soraya F. (12), Maria O. (12), Marie Ann J. (12), Gary W. (12), Raugauath H. (13), Tony A. (13), Lori L. (13), Alison D. (13), Jackie H. (14), Joe T. (14), Lis P. (14), Martha S. (15), Lynn O. (16), Aaron F. (16), Jianndee H. (16), Paul L. (16), Lata K. (16), Rafi M. (16), Bertha M. (17), Dayle T. (17), Maria M. (17), Patty D. (17), Joseph U. (17), Dr. George D. (18), Marilou L. (18), Nodi D. (18), Tina P. (18), Fili A-P (18), Debbie F. (19), Robert D. (20), Mark McC. (20), Dorsey M. (20), Eva G. (21), Rose C. (21), Carol Le B. (21), Patricia R-G. (21), Oi-Lan C. (21), George L. (22), Daphne V. (22), Gilbert L. (22), Allen Z. (22), Scott W. (22), Lisa R. (22), David T. (22), Tom D. (23), Joyce W. (23), Sharla B. (23), Jerry H. (23), Eileen O. (24), Joaquin N. (24), Carla V. (26), Kim G. (26), Bryan A. (26), Letitia C. (27), Nicole N. (27), Verna S. (28), Ronald M. (28), Ruth C. (28), Mindy NF (28), Lillian C. (28), Lanya F. (28)

RIDDLE ANSWERS: 1) Watermelon 2) Ice 3) Thanks 4) Rain

the Golden Circle



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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.

Welcome Costco Shoppers

Yesterday at Costco, I was buying a huge bag of Purina dog chow for my 191 lb dog, Necco the Wonder Dog, when a woman behind me asked if I had a dog. What, did she think I had an elephant? With nothing better to do, I impulsively told her no, I was starting the Purina Diet again. I added that I probably shouldn't since I ended up in the hospital last time, but I lost 50 lbs before waking up in intensive care with tubes coming out of me and IVs in both arms.

I told her it's a perfect diet—just load your jacket pockets with Purina Nuggets and eat one or two whenever you're hungry. It's nutritionally complete, so it works great.

At this point, nearly everyone in line was captivated by my story. Horrified, she asked if the dog food poisoned me. I said no, I stopped to pee on a fire hydrant and a car hit me. The guy behind her was laughing so hard, I thought he'd have a heart attack.

Costco won't let me shop there anymore.



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Warm Connections in Winter

As February unfolds, it reminds us that warmth doesn't just come from the sun—it comes from the connections we nurture. Whether it's the joy of a hug, the celebration of love on Valentine's Day, or the quiet moments of reflection this season inspires, this month is filled with opportunities to embrace what matters most.

February teaches us balance: between reflection and renewal, between the stillness of winter and the anticipation of brighter days ahead. It's a time to pause, appreciate the small joys, and hold close the people who bring warmth and meaning to our lives.

This month also invites us to explore the many ways we can foster connection in our daily lives. From thoughtful acts of kindness to meaningful conversations, February challenges us to show up for others and ourselves with love and intention. These small gestures have the power to deepen bonds and create lasting memories.

As we navigate February's chilly days, let's also focus on the potential for growth. Whether it's setting new goals, rekindling old passions, or taking steps toward long-held dreams, this is a month that reminds us that every day holds the possibility for renewal. Let's make the most of it.

Sincerely,



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!

Don't
Let Uncle Sam
KILL Your 401k/IRA

LIMITED
TIME OFFER
SAVINGS
\$699

The Five Biggest Myths about Roth IRA Conversions:

1. "Roth Conversions Are Only for Young People"

- **Reality:** While younger individuals have more time to let their Roth IRA grow tax-free, conversions can also benefit older investors (50+), especially if they expect higher tax rates in retirement. If you plan to leave assets to heirs, Roth IRAs also have no required minimum distributions (RMDs), which is advantageous for estate planning.

2. "Roth Conversions Are Always Beneficial"

- **Reality:** Conversions **only make sense** if you expect your tax rate to be the same or higher in the future. If you're in a high tax bracket today and expect to be in a much lower one in retirement, converting might not be ideal. It's a **case-by-case** decision.

3. "You Must Convert Everything at Once"

- **Reality:** You can do **partial Roth conversions** over several years to spread out the tax impact. This strategy helps you avoid jumping into a higher tax bracket in a single year.

4. "Roth Conversions Are Tax-Free"

- **Reality:** Conversions are **taxable events**. When you move money from a **traditional IRA/401(k) to a Roth IRA**, you **pay taxes on the converted amount** at your current ordinary income tax rate. However, the benefit is that future withdrawals are **100% tax-free**.

5. "You Can Revert the Conversion If You Change Your Mind"

- **Reality:** Prior to 2018, you could "recharacterize" (undo) a Roth conversion. **Now, Roth conversions are irreversible**. Once you convert, you **must** pay taxes on the amount converted, so careful planning is essential.

Don't Let Uncle Sam KILL Your 401k and IRA!

Did you know, I have the software to help crunch your numbers so you can see if doing a **Roth IRA Conversion** is financially beneficial for you.

If you have over \$ 500,000 in **Qualified Plans, such as a 401k, 403b, 457 and/or IRA**, I recommend you do a **Retirement Tax Saving Analysis**.

From now **UNTIL April 15th - I am Waiving 100% of the \$699 fee** - You can't beat FREE.

Call Today (626) 294-0414 to get your analysis done
Rick Miller -CSI Wealth Management