

the Golden Circle

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The Gift of Small Moments

As 2025 winds to a close, we tend to think about the big milestones: the goals we set, the challenges we faced, and the changes that shaped our year. But sometimes the most-lasting gifts are the small, everyday moments that quietly leave their mark, slipping into our days as gentle reminders that life's meaning often comes from ordinary grace.

How About A

FREE TEST DRIVE

In my Circle of Wealth
Software - Offer Expires Jan. 31
(See Insert)

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Those moments might be the smile from a stranger when you least expected it, the laugh shared with family around a messy dinner table, or the relief of a friend arriving when you truly needed help. Maybe it was a conversation that lingered in your heart long after it ended, or a quiet morning when you finally felt at peace—little sparks of kindness and connection that light up the season.

The holidays remind us that generosity doesn't always come wrapped in paper or tied with bows. It can be as simple as holding open the door, listening with patience, or making space for someone else's joy, creating a community where people feel seen, valued, and cared for.



As we step into this holiday season and look forward to 2026, let's remember that the best gifts aren't always bought, and the best moments are often the simplest. Tiny gestures can open the door to deeper relationships, reminding us how much we truly matter to one another. May we recognize these quiet connections, offer them freely, and let them guide us gently into the year ahead.

Rick Miller

Your Trusted Financial Advisor 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

Funfetti Shortbread Bites

Ingredients

- 1 cup cold salted butter, cut into chunks
- 2/3 cup sugar
- 1/2 tsp almond extract
- 2 1/4 cups all-purpose flour
- 3 Tbsp sprinkles (nonpareils), divided



Quick & Easy Instruction

1. Prep the pan

- Line a 9×13 baking dish with parchment paper so it hangs over the sides. (This makes it easy to lift out later.)

2. Make the dough

- Beat the butter and sugar together until creamy.
- Mix in the almond extract.
- Add the flour on low speed until the dough comes together (it may look sandy at first).
- Stir in 2 1/2 Tbsp of the sprinkles.

3. Press and chill

- Press the dough evenly into the lined pan. Chill for 20–30 minutes.

4. Cut into bites

- Lift the chilled dough out of the pan using the parchment. Cut it into small 1/2-inch squares.
- Sprinkle the remaining sprinkles on top and gently press them in.

5. Bake

- Place about 1/3 of the squares on an unlined baking sheet, spaced slightly apart.
- Bake at 350°F (175°C) for 8–12 minutes, until just set.
- Keep the unbaked squares in the fridge. Use a cool baking sheet for each batch.

6. Cool & store

- Let cool completely, then store in an airtight container at room temperature.

December Quiz Question

Q: What is Jack Frost doing in The Christmas Song?

- A. Melting at your toes
- B. Dancing around
- C. Nipping at your nose

Call in or email your response by **Friday, December 12th, 2025**, 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!!

Merry Christmas &

Happy New Years

From The CSI Team

The Rich Man's Dilemma



A wealthy man, despite having everything he thought he needed, felt a constant emptiness. Hoping for clarity, he visited a wise saint and confessed that he simply did not know how to be happy.

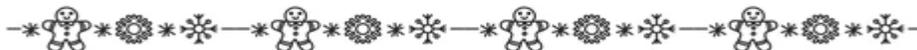
The saint quietly handed him three balls, one ceramic, one glass, and one rubber, and told him to juggle them. The man did as he was told, but soon lost rhythm. The ceramic ball slipped, and instinctively he dropped the rubber ball to save the delicate one.

The saint asked, "Why did you save the ceramic ball?" "Because it would break," the man replied. "The rubber one can bounce back."

The saint nodded. "These balls are the priorities of your life. The ceramic ball is your family and true relationships—fragile and irreplaceable. The glass ball is your livelihood—important, but repairable if cracked. And the rubber ball is luxury—if it falls, it can always bounce back."

He looked kindly at the man and said, "You are unhappy because you've been protecting your luxuries as if they were priceless, and letting your relationships fall as if they would always survive. But we can juggle only so much. When life forces you to choose, let the luxuries drop. Hold on to what truly matters."

The man left with a clearer heart, finally understanding where real happiness lives.



Merry TWEETmas

Client of the Month

Congratulations to our Clients of the Month:

Grace Ibanez
From
Covina, CA

As a Client of the Month you will receive a

\$50 gift card to your favorite restaurant.

Congratulations!



Just Heather
@weedswildflowers

Of course I haven't wrapped the Christmas presents yet. It is tradition to think I have plenty of time, every single day, until I realize that it's Christmas Eve and I am an idiot.



Mark Agee
@MarkAgee

Just found out my sister wraps empty boxes and puts them under the tree so she has fake presents to take away from her kids when they're bad



The Volatile Mermaid
@OhNoSheTwitnt

My favorite Christmas song is "What Child is This?" because the title sounds like a person is pissed that someone brought a kid to their party.



Simon Holland
@simoncholland

I never understood how the little drummer boy's parents could just send him outside alone at night to play his drum until my daughter brought a recorder home from school.



A Christmas Blessing

*May the blessings of joy abide within you;
May the blessing of peace rest upon you;
May the blessing of Love flow through you;
May the blessings of the Lord be yours at
Christmas and in the New year.*

Weird and Wonderful Christmas Words

Christmas is actually fairly weird, when you think about it. You spend all year waiting to welcome a gigantic red intruder into your house with pastries, put a tree in the corner of your living room and cover it in glitter, and spend the other fifty-one weeks of the year measuring your time by how close you are to the event.

It makes sense when you know the backdrop, but at face value, it's kind of a strange one. But the same can be said for a lot of the words we use to describe and characterize the festive season.

So here are a couple of other obscure *Christmassy words* that verge on the weird and on the wonderful,

Doniferous

To bear gifts or to carry a gift in one's arms.



Crumping

The sound you make when walking over semi-frozen snow; 'crumping over the hills' or 'he crumped sadly down the garden'.

Hogmadog

A large ball of snow made by rolling a smaller ball of snow around a field until it grows in size. Often used as the body of a snowman, or a lethally large snowball for folks you don't like.

Scurryfungie

We've all been guilty of a festive scurryfungie - it means to hastily and sloppily tidy up when about to receive unexpected company, to preserve the illusion that you inhabit a tidy home.

Kedge-Gutted

Made to feel sick through over-indulgence in food; for example: 'that last helping of turkey curry has me absolutely kedge-gutted'.

Fog-Dram

A drink to clear your head; a shot of whiskey or grain spirit thought to wake you up and add a little pep to your step when the weather is chilly or if you're recovering from an illness.



December Riddles

1. I give milk and I have a horn, but I'm not a cow. What am I?
2. What creature is smarter than a talking parrot?
3. I make a loud sound when I'm changing. When I do change, I get bigger but weigh less. What am I?
4. What fruit can you never cheer up?

Answers on Page 7

Notable U.S. Moments in December

December 6, 1967 - 1st Successful American Heart Transplant
Dr. Adrian Kantrowitz performed the procedure in Brooklyn, NY.
Extra: The operation pushed the boundaries of cardiology and paved the way for modern transplant medicine.

December 7, 1941 – Attack on Pearl Harbor
Japan's surprise attack prompted the U.S. to enter World War II.
Extra: It led to massive mobilization at home and abroad, transforming the U.S. into a dominant world power.

December 9, 1965 – “A Charlie Brown Christmas” Premiere
The animated special quickly became a holiday classic.
Extra: Its jazz soundtrack, gentle message, and minimalist animation style broke television norms of the era.

December 15, 1791 – Bill of Rights Ratified
The first 10 amendments to the U.S. Constitution were officially adopted, securing essential civil liberties.

December 24, 1923 – First Lighting of the National Christmas Tree
President Calvin Coolidge began this enduring holiday tradition.

NOVEMBER
Quiz Winner

Q. What is the currency of Australia?

A. Dollar

Henry & Diana Hui
From
Arcadia, CA

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



Cartoon Stock - Order #686668



Cartoon Stock - Order #686667

WELCOME NEW CLIENTS

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

Thank You for Your Trust & Confidence!

Dr. Robert & Cynthia Morrison

From **Monrovia, CA**
Introduced by

**Moises Lemus
&
Kathy Noonan**

Kristina Lieu

From **Santa Ana, CA**
Introduced by

Christine Egherian

Kabene Gebremariam & Daniel Kebede

From **Upland, CA**
Introduced by

Grace Ibanez

Swarna Perera

From **La Canada, CA**
Attended

Dinner Seminar

Lori Wennbo

From **San Gabriel, CA**
Introduced by

Mary Mancil

Harry Hu & Jasmin Li

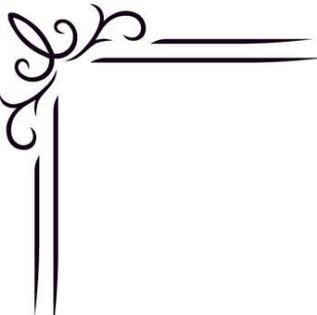
From **Diamond Bar, CA**
Attended

Dinner Seminar

Jeff Hurlow & Jenn Irish

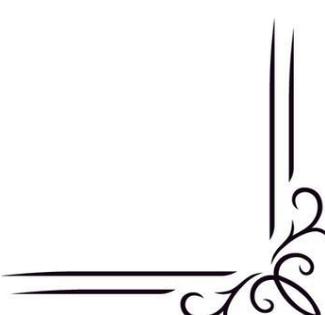
From **Altaden, CA**
Attended

Dinner Seminar



Find a group of people who
challenge and inspire you;
spend a lot of time with them,
and it will change your life.

- Unknown





DECEMBER – HAPPY BIRTHDAY CLIENTS & FRIENDS

Katie F. (1), Paul D. (2), Javier M. (2), Gilbert B. (2), Tom G. (2), Sylvia B. (2), Jim G. (2), Craig C. (2), Irina C. (2), Peter C. (3), Joe McD. (3), Jack R. (4), Maria V. (4), Chris E. (4), Jack H. (5), Jose C. (5), Al V. (5), Frank C. (6), Dan C. (7), Minda S. (7), Rick G. (7), Elsa B. (7), Rosalinda M. (8), Andra S. (8), Marta W. (9), Yi F. (9), Fernando M. (10), Sharon G. (10), Kenneth A. (10), Joyce L. (10), Cynthia M. (10), Todd S. (10), Lupe R. (12), William W. (12), Erik McP. (12), Jessie A. (13), Paul R. (13), Janet H. (14), Angel L. (12), Cyndia W. (14), Sultana O-H. (14), Paul L. (14), Jack N. (15), Anita V. (15), Jenny M. (16), Chau C. (16), Craig C. (16), Rachel V. (16), Teresa G. (16), Robby S. (16), Diana P. (17), Clif C. (17), Edgar J. (17), Edward L. (17), Christopher F. (17), Holly B. (18), Armando G. (18), Amy C. (18), Dolores De C. (18), Georgette DeV. (18), Mark V. (18), Daniel S. (18), Jim P. (19), Kelly C. (19), Carmen H. (20), Vin K. (20), Rebhekka F. (20), Monica U. (20), Trish M. (21), Teresa C. (21), Steve P. (21), Steve G. (22), Ralph W. (23), Mike S. (23), Dennis Y. (24), Richard S. (24), Irma M. (24), David F. (24), Chris P. (24), Mary U. (25), Brian H. (25), Natver P. (26), Noel A. (26), Irene C L. (27), Jonna W. (27), Ernesto V. (28), Cindi B. (28), Norma R. (29), Lionel F.(29), Mark P. (29), Mark C. (30), Jim J. (30), Kelis W. (31), Mary F. (31), Terry L. (31), Paul H. (31), Suzanne S. (31)

RIDDLE ANSWERS: 1) A Milk Truck 2) A Spelling Bee 3) Popcorn 4) A Blueberry

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.

Incognito

Two priests take a much-needed vacation to Hawaii and decide to go completely incognito, no collars, no black suits, just loud tourist gear. They buy the wildest outfits they can find: neon shirts, floral shorts, flip-flops, big sunglasses, and straw hats.

The next morning on the beach, a gorgeous blonde in a tiny bikini walks by, smiles, and says, "Good morning, Father. Good morning, Father." The priests are stunned. How could she possibly know?

Determined to hide better, they buy even crazier outfits the next day—clashing patterns, tourist hats with beads, socks with sandals, everything. Confident they're unrecognizable, they return to the beach.



Sure enough, the same blonde strolls over, even more scantily dressed, and again says, "Good morning, Father. Good morning, Father."

Finally, one priest asks how she knew they were clergy.

She laughs and replies, "Oh, come on, Father... it's me, Sister Angela!"

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What The Trees Know

This time of year, trees teach us something we often forget.

They don't rush to bloom. They don't force growth when the environment isn't right. Instead, they retreat. They shed what's no longer needed, draw energy inward, and settle into stillness. Not because they're lazy or unproductive, but because rest is part of the cycle.

In the human world, December tends to mean high gear: end-of-year wrap-ups, social obligations, holiday logistics, the relentless pull to do, buy, plan, perform. But nature, in all its wisdom, does the opposite. Trees know the value of dormancy. They trust that quiet seasons are just as necessary as the colorful ones.

What if we took a cue from them?

What if we allowed ourselves a little more softness this season, not just cozy blankets and cinnamon tea, but true spaciousness? A little less pressure to perform. A little more permission to pause. Not everything needs to be resolved before the year ends. Some things are meant to wait.

So consider this your nudge from the natural world: rest is not a weakness. It's a strategy. A strength. A rhythm older than any to-do list.

Here's to honoring it, at least a little.



Rick Miller

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!



Merry

Christmas

Debbie Garcia



Office Assistant

Founder / Financial Advisor



Rick Miller

Donna Talamantes



Office Administrator

Andrew Aguirre



Client Services

Financial Consultant



Patty Alba

David Ibanez Jr.



Client Support

From our small team to your home, we're sending warm wishes for a joyful and meaningful Christmas. Your trust means everything to us.

“What if you Could Test Drive your finances for Reaching your Financial Goals?”

Well, you can and I will do it for you for FREE. I'm making this available to you (client or not) for absolutely No Cost from now until January 31st. After January 31st we will go back to a \$ 1,990 charge for this planning analysis.

Let me introduce you to MoneyTrax's **Circle of Wealth®** program: a powerful educational system that allows me (your financial advisor) to make complicated financial concepts **simple, visual, and transparent** for you. The purpose is to allow you to make smart financial decisions to best achieve your financial, investment and estate planning goals.

Here's what's in it for you

1. It Gives You Clarity

Circle of Wealth takes scattered financial information, IRAs, taxes, income needs, Social Security, annuities, investments and transforms them into **easy-to-understand visual models**.

Clients can instantly see:

- *Where your money is going*
- *How taxes affect your future income*
- *How much risk you are taking today*
- *How much income you can safely expect in retirement*

This replaces confusion with confidence.

2. It Removes Hidden Assumptions

Most financial tools hide fees, risks, or tax assumptions.

Circle of Wealth is different—it's **transparent**.

It shows:

- Real dollars in / dollars out
- Real risk exposure
- Real impact of taxes
- Real distribution patterns
- Real “if-this-then-that” scenarios

Clients love that nothing is hidden or mysterious.

3. It Helps You Compare Strategies—Side by Side

Circle of Wealth allows you to understand and compare strategies such as:

- Roth conversion vs. keeping funds in an IRA/401k
- Fixed Indexed Annuities vs. Bond Mutual Funds vs Target Date Mutual Funds . . .
- Indexed Universal Life vs. Roth IRAs

- Lump sum vs annuity income
- Estate strategies
- “Do nothing” vs “optimize for taxes”

Everything is shown in **clear, visual comparison charts**, so you can see which option aligns with your goals and risk tolerance.

4. It Puts You in Control

Because you can visually see how your decisions impact long-term results, you feel empowered. Clients often say,

“For the first time, I *get it*. I feel in control of my retirement.”

5. It Is NOT a Product—It's an Education System

MoneyTrax is not tied to any investment or insurance product.

It's a **teaching tool**, designed to help you understand the math behind your financial strategy so you can make better life decisions.

“We use the Circle of Wealth system because it helps our clients understand their money in minutes rather than hours. It's the clearest, most honest way to evaluate retirement income planning, taxes, risk, and cash flow planning.”

As a fiduciary we love how it is transparent, educational, and client centered.

Your financial peace of mind is one conversation away.

Call (626) 294-0414 to book your complimentary 30-minute Circle of Wealth Personalize Analysis—available via Zoom or in person.

No strings attached. Just expert analysis designed around your goals in an easy to understand format customized for your personal situation.