

# the Golden Circle

Richard Anthony Miller CA Lic. #0665327

## The Objects We Keep

The things that stay with us aren't usually the expensive ones. Instead, it's the chipped mug we keep reaching for even with nicer ones in the cupboard, the scarf tucked in a drawer for a decade but never donated, the recipe card written in someone's hand, the makeshift bookmark, or the box of old keys whose locks we've long forgotten but still can't throw away.



**30% Bonus**

**Ends**

**Nov. 17th**

(See Insert)

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A certain intimacy exists in the things we keep. They don't always make sense to anyone else and maybe they don't need to. They're not about style or status or practicality; they're about memory, about story, about a feeling we weren't ready to forget.

Sometimes, we hold on to things because they anchor us to a version of ourselves that we don't want to lose. Other times, it's about someone else a moment, a season, or a chapter we closed gently but not entirely.



As the end of the year inches closer and everything around us leans into the themes of clearing out and starting fresh, maybe this is your permission to keep a few things without explanation. Not everything has to be useful. Some things are just allowed to be loved.

Whether it's a drawer full of mystery items or a sweater that's three sizes too big, if it still makes you feel something, then maybe that's enough.

**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](mailto:dtalamantes@csiwealth.org)

# Drop Biscuits

## Ingredients

- 2 cups (260g) all-purpose flour
- 1 tablespoon baking powder
- 1 teaspoon granulated sugar
- 3/4 teaspoon salt
- 8 tablespoons cold unsalted butter
- 1 cup buttermilk, cold



## Instructions

1. Preheat oven to 425°F. (Line a baking sheet with parchment paper)
2. In a large bowl, mix the flour, baking powder, sugar, and salt. Add the butter and use your fingers to smush the butter into the flour mixture until the pieces are pea-sized. Work quickly so that the butter doesn't melt.
3. Add in the buttermilk and mix with a rubber spatula or wooden spoon just until combined. The dough will be thick and sticky. Don't over-mix.
4. Scoop the dough into roughly 8 equal mounds, about 1/3 cup each, and place spaced apart on the parchment-lined baking sheet.
5. Bake until lightly golden brown on top and they bounce back when lightly pressed, 20 to 22 minutes. Serve warm.

## November Quiz Question

**Q: What is the currency of Australia?**

- A. Euro
- B. Dollar
- C. Peso
- D. Yen

Call in or email your response  
by **Friday, November 14th, 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!

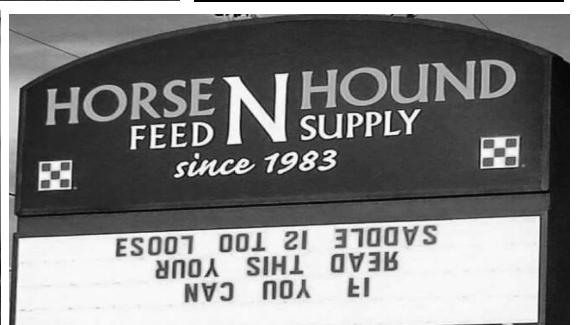
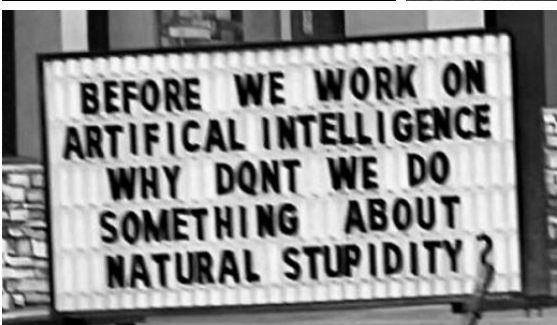
**Call: (855) 998-3888**

**or**

**Email: [info@csiwealth.org](mailto:info@csiwealth.org)**

**Don't delay – Make your guess**

## Signs of Laughter



# Wolfgang Amadeus Mozart

When Mozart passed away, he was buried in a churchyard. A couple days later, the town drunk was walking through the cemetery and heard some strange noise coming from the area where Mozart was buried.

Terrified, the drunk ran and got the priest to come and listen to it. The priest bent close to the grave and heard some faint, unrecognizable music coming from the grave. Frightened, the priest ran and got the town magistrate.



When the magistrate arrived, he bent his ear to the grave, listened for a moment, and said, "Ah, yes, that's Mozart's Ninth Symphony, being played backwards." He listened a while longer, and said, "There's the Eighth Symphony, and it's backwards, too. Most puzzling." So the magistrate kept listening; "There's the Seventh...the Sixth...the Fifth..."

Suddenly the realization of what was happening dawned on the magistrate; he stood up and announced to the crowd that had gathered in the cemetery, "My fellow citizens, there's nothing to worry about. It's just Mozart decomposing."

## Clients of the Month

Congratulations to our Clients of the Month:

**Kathy Noonan**

From

**Monrovia, CA**

&

**Moise Lemus**

From

**Jurupa Valley, CA**

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

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## Obscure Facts about Mozart

**He Had a Pet Starling That Could “Sing” Tunes** - Mozart had a pet starling bird that reportedly could mimic simple tunes. He even became fascinated with the bird's ability to repeat melodies and was inspired by its singing while composing. Some letters suggest he compared its “singing errors” to human mistakes in music.

**He Experimented with Musical Cryptography** - Mozart sometimes encoded messages in his music. For example, he wrote letters using musical notes as a cipher, a playful way to communicate with friends or family. This shows he combined his genius with a secretive, mischievous streak.

**He Had an Obsession with Chess** - Beyond music, Mozart was an avid chess player. He even played during travels across Europe and sometimes used chess metaphors when talking about composition strategies. Some contemporaries claimed he could visualize entire “chess games” in his mind the way he visualized music.

**He Made Music for Mechanical Instruments** - Mozart composed pieces specifically for mechanical instruments like musical clocks and barrel organs, which were popular in 18th-century Europe. Some of these pieces were miniature, highly intricate, and designed purely for novelty rather than traditional performance.

**He Had an Odd Superstition About Mirrors** - According to some letters, Mozart believed mirrors could “trap spirits” or influence creativity. He sometimes composed while facing a mirror, claiming it helped him reflect on the music—or perhaps just entertained his whimsical nature.

# What's In Your Freezer And What That Says About You

A freezer says more about you than a fridge ever could. The fridge is performative—oat milk, lettuce, the basics. The freezer? That's where your real story hides.

Peek inside and see which type you are:

## The Soup Archivist

Neatly labeled containers of chili, lentil stew, and mysterious miso broth. You believe in a future self who's organized, aspirational, and maybe running a secret soup subscription.



## The Snack Opportunist

Half-eaten ice cream, frozen cookie dough, pizza rolls—no kids required. You're always ready for cravings, guests, or emotional plot twists.

## The Frozen Mystery Collector

Foil-wrapped objects you can't identify, ancient bags of peas, "open at your own risk." Sentimental, chaotic, and living on hope (and strong stomach enzymes).

## The Minimalist

Just an ice tray—and maybe forgotten spinach. Efficient, disciplined, apocalypse-ready.

## The Wild Card

Frozen banana peels, one Cornish game hen, popsicles, emergency pizza. Unpredictable, and we love it.

No wrong way to stock a freezer. But if yours hasn't had a mystery cleanout lately, now's the time—you might rediscover last winter's soup...and the version of you who made it.

## November Riddles

1. It has keys, but no locks. It has space, but no room. You can enter, but can't go inside. What is it?
2. What does a man do only once in his lifetime, but women do once a year after they are 29?
3. I have a head like a cat and feet like a cat, but I am not a cat. What am I?
4. What is always in front of you, but can't be seen?

**Answers on Page 7**

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## "GRATITUDE"

GRATITUDE UNLOCKS THE FULLNESS OF LIFE,  
IT TURNS WHAT WE HAVE INTO ENOUGH.  
A MEAL SHARED, A HAND HELD TIGHT  
SIMPLE JOYS, AND HEARTS MADE LIGHT.

-ANONYMOUS



# Notable U.S. Moments in November

**November 11, 1620** – Signing of the Mayflower Compact: Pilgrims aboard the **Mayflower** signed this social contract before landing at Plymouth Rock, establishing principles of self-government that influenced the future **U.S. Constitution**.

**November 7, 1917** – The U.S. Declares War on **Austria-Hungary**: As part of **World War I**, the U.S. expanded its fight beyond Germany, aligning more deeply with Allied forces in the global conflict.

**November 18, 1928** – **Mickey Mouse** Debuts in **Steamboat Willie**: **Walt Disney** introduced **Mickey Mouse** in the first synchronized-sound cartoon, sparking a cultural empire that became synonymous with American entertainment.

**November 24, 1971** – The **D.B. Cooper** Hijacking: A man known as **D.B. Cooper** hijacked a Northwest Orient Airlines flight, parachuted out with \$200,000 in ransom money, and vanished—becoming one of America's greatest unsolved mysteries. .

**November 29, 1832** – Birth of **Louisa May Alcott**: The author of Little Women, one of America's most beloved novels, was born in Pennsylvania, leaving a lasting mark on U.S. literature and women's writing.

## **OCTOBER** **Quiz Winner**

Q. Who directed the film "Schindler's List"?

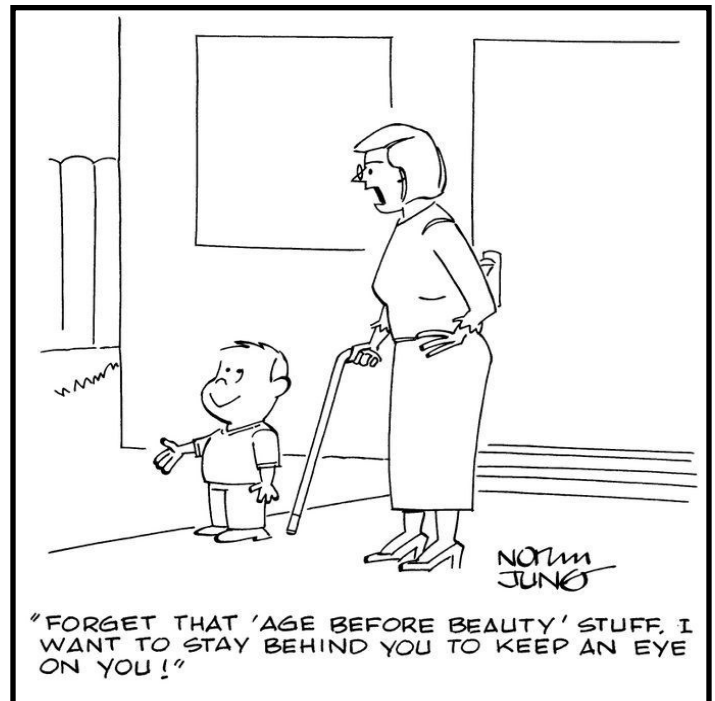
A. Steven Spielberg

**Betty Tam**  
From  
**Temple City, CA**

Congratulations!  
You've won a \$50 gift card



Cartoon Stock - Order #683249



Cartoon Stock - Order #683251

# The Grumpy Man's Curse

Everyone in the neighborhood knew George—and most went out of their way to avoid him. Rain? Too wet. Sunshine? Too bright. Birds? Too noisy. Every morning, he planted himself at the corner café, glaring into his coffee and grumbling at anyone who dared disturb his solitude.

One morning, Sarah, a friendly regular, asked politely, "Excuse me, could you move your chair so I can get by?"

Without looking up, George barked, "Can't you see I'm sitting here? Go around!"

Annoyed, Sarah muttered under her breath, "I hope you're cursed with the worst luck."

George scoffed. "Curses? Ha! I don't believe in that nonsense," he announced loudly, and returned to his newspaper.

But the universe had other plans.

That very day, George stepped into a puddle, soaking his shoes. The next morning, his car broke down. Soon after, his umbrella snapped in a sudden rainstorm. Then his wallet vanished, his garden shed caught fire, and, as if things couldn't get worse, he slipped on a banana peel in front of his neighbors.

Finally, George marched back to the café and confronted Sarah. "You cursed me! I'm here to apologize so you can take it back!"

Sarah blinked, then laughed. "There's no curse, George. I was just annoyed. Life happens—you're not cursed, you're just... grumpy!"

George paused. Slowly, it dawned on him that maybe she was right. Perhaps it wasn't the world that was unlucky—it was his attitude.

The next morning, for the first time anyone could remember, George smiled at the barista and even said, "Nice weather today." The barista nearly dropped the coffee pot. And just like that, the neighborhood's grumpiest man began turning over a new leaf—though he still thought the chairs were terribly uncomfortable.



## WELCOME NEW CLIENTS

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

## "the Golden Circle" Family

### Graciela Spencer

From Arcadia, CA

Introduced by

**David & Grace Ibanez**

from Covina, CA

### David Karcher & Eric Gregory

From Los Angeles, CA

Attended Dinner Seminar

Thank You for Your Trust  
& Confidence!

**"Life is 10% what happens to you and 90% how you react to it."**

- Charles Swindoll

# NOVEMBER – HAPPY BIRTHDAY

## CLIENTS & FRIENDS,



Kenneth H. (1), Stephen L. (1), Steven K. (1),  
 Cynthia M. (1), Aida G. (2), George T. (2), Ralph L.  
 (2), Joy M. (2), Randene R. (2), Brian W. (2), Eric A. (2), Rick T. (3),  
 Kathryn H. (3), John H. (3), Daniel W. (3), Larry O. (3), Whitney C. (3),  
 Vicki T. (4), Chris K. (4), Jeffery H. (4), Helen P. (5), Edna L. (5), Den-  
 ise A. (5), Shangyou H. (5), Julie Ann K. (5), Mark H. (5), Barbara C.  
 (6), , Robert G. (6), Miriam O. (6), Brian McL. (6), Carolyn H. (6), Aida  
 C. (7), Zsazsa S. (7), Jeannie T. (8), Antoinette K. (8), Nancy B. (8),  
 Yolanda L. (8), Carole R. (9), Vicki L. (9), Donna G. (9), Karen B. (9),  
 Rosa G. (11), Josemar M. (11), Bill Z. (11), Greg P. (11), Anthony G.  
 (11), Allan D. (13), Paul H. (13), Dawn H. (13), Julie G. (13), Michelle O  
 -B. (13), Jonathan L. (13), Dinora T. (14), Raul Q. (14), Sabria A.  
 (14), Krystal M. (14), Michael R. (15), Grace M. (15), Charlotte K. (16),  
 Michel B. (16), Karen P. (16), Faith H. (16), Chris R. (16), Larry B. (16),  
 Tom H. (17), Ramon T. (18), Uikok G. (18), Diana V. (18), Maria S. (18),  
 John W. (19), James I. (19), Dana T. (19), Sorina T. (19), Arlene T. (20),  
 Diana H. (20), Fayez K. (20), Tony F. (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), Letty M. (23), Michelle L. (23), Floyd C. (24), Aydee  
 H. (24), Juan C. (24), Tracy K. (24), Larry P. (25), Fred L. (25), Ellen L.  
 (25), Michele W. (25), Judy Mcl. (26), Sumita R. (26), Linda W. (27),  
 Reyna D-H. (27), Nourham A. (27), Yun-Lan W. (27), Jane C. (28), Al-  
 exander R. (28), Noreen V. (28), Thom R. (28), Marietta E. (28), Grace  
 Z-H. (28), Quenby S. (28), Elsa G. (28), Maribeth G. (28), Brian H.  
 (29), Stella L. (30), Lori R. (30), Bernie J. (30), Jessica U. (30)

**RIDDLE ANSWERS:** 1) A Keyboard 2) Turn 30 3) A Kitten 4) The Future

# 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.

## Employee Relationship

Fred Gibbs was in his early 60's, retired and had started a second career in catering. However, he just couldn't seem to get to work on time. Every day he was 2, 3, 5 minutes late. However, he was a good worker, really clever, so the owner was in a quandary about how to deal with it. Finally, one day he called Steve into the office for a talk.

Fred, I have to tell you, I like your work ethic, you do a top class job, but you're being late so often is quite a worry.'

'Yes, I realise that, sir, and I am working on it.' replied Fred.

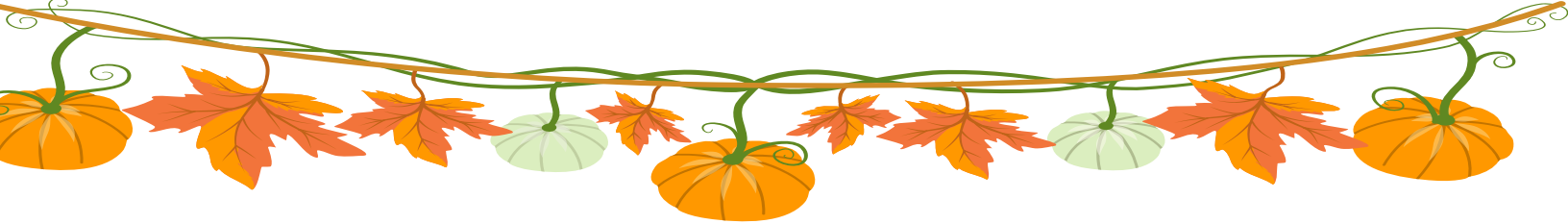
'I'm pleased to hear that, you are a team player. It's odd though, you're coming in late. I know you're retired from the Royal Navy. What did they say if you came in late there?'

'They said, "Good morning, Admiral".'



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## The Richness of Life

There are always a few variations on old sayings, and chances are you've heard at least one version of "Gratitude unlocks the richness of life".

In my own life, I am more than aware that I have everything that I need. However, it's during moments of gratitude that I realize my true wealth. To have enough in the refrigerator is certainly enough, but to savor each bite of food in gratitude is more fulfilling. To have enough in the bank is comforting, but to realize I can spontaneously buy a gift for someone "just because" is freeing— not for any financial reason, but because I get to look forward to someone opening the gift with joy.

Every year, November surprises me all over again with her unmatched zest for life: the vibrant yellows and oranges, those luminous white skies of approaching winter, hot cocoa beginning to turn up on menus and the first crackling fires being lit. And, in this particular year, as we enjoy Thanksgiving with a second tough year behind us, gratitude truly outshines any wealth or accomplishment I could claim. My friend, I am so very grateful as I take a moment each day to stop and savor that gratitude, pausing to take in the richness of life.

Try this: set aside five minutes each day to sit in gratitude. No need to put rules on the matter; it can be something as simple as pausing to really taste your glass of morning juice and being thankful for sustenance, or making time for a noon stretch during which you count your blessings, or smiling in gratitude when you realize your to-do list is all crossed off at the end of the day. All I ask is that you take some time to find gratitude in the richness of life and by December, you will likely feel this year is going to end well.

I wish you and yours a world of gratitude and joy this Thanksgiving season!



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!



**DON'T MISS OUT  
30% PIV BONUS SPECIAL  
ENDS NOVEMBER 17<sup>TH</sup>**

20 E. Foothill Blvd., # 100  
Arcadia, CA 91006  
TEL (626) 294-0414  
FAX (626) 294-0793  
[www.csiwealth.org](http://www.csiwealth.org)

As you know, I'm a firm believer in keeping part of your retirement savings safe—while still earning competitive returns without market risk.

In my opinion, 9 out of 10 times, Fixed Indexed Annuities (FIAs) and Fixed Indexed Universal Life (FIUL) policies outperform traditional options like CDs, high-yield savings accounts, T-bills, and bond mutual funds.

Why?

Because a well-designed FIA can outpace inflation—without fees, loads, or commissions. You never lose money when interest rates rise or when the stock market drops, and you get to lock-in your gains along the way.

Plus, you can get Guaranteed Lifetime Income that never runs out, even when your policy has no money in it! CDs, money market, T-Bills, and mutual funds don't give you this guarantee.

Over the past 20 years, I've helped thousands of clients reposition more than \$100 million into Allianz Life's top FIA and FIUL policies.

For what it's worth, Laura and I have funded over \$650,000 into our own Allianz FIUL plans—and we plan to continue contributing \$165,000 annually for the foreseeable future.

Why?

Because we love how our Allianz accounts help us grow our money safely. This is money Laura and I can enjoy in retirement tax free or leave to our sons tax-free.

I represent essentially all the top FIA companies in America but in my opinion Allianz's ABC+ is the #1 FIA for Lifetime Income OR Death Benefits for most clients.

If you have over \$ 500,000 in your 401k, 403b, 457, IRA or Roth IRA you'd be a fool to not compare the ABC+ to your bond funds, money market, CDs and even your Target Date Funds.

If you'd like a FREE Side-by-Side Comparison call or email today. Call me today (626) 294-0414 or shoot me an email [Rmiller@CSIwealth.org](mailto:Rmiller@CSIwealth.org)

Best Wishes,



Rick Miller

*Your Trusted Advisor for Life!*





## THE PROBLEM WITH TRADITIONAL “SAFE” FUNDS

Many preretirees and retirees park money in Bond Mutual Funds or 2030-style Target Date Funds believing they’re “safe.” But rising interest rates, fund expenses, and sequence-of-returns risk often erode value right when income is needed most.

- Bond Mutual Funds: When rates rise, values fall—yet income rarely keeps pace with inflation.
- Target Date Funds (2030 or sooner): Designed for accumulation, not guaranteed income. You’re still exposed to market downturns and unpredictable payouts.

## THE ALLIANZ BENEFIT CONTROL+ ADVANTAGE

The **Allianz Benefit Control+** Fixed Indexed Annuity is engineered to lock in growth potential while guaranteeing lifetime income—without market loss exposure.

### Key Advantages:

1. **Guaranteed Lifetime Income:** A built-in income benefit that can grow before withdrawals begin and continue for life - Even if No Money is in the policy!
2. **No Market Losses, Ever:** Your account value is protected from market downturns—something no mutual fund can promise
3. **Growth Potential:** Index-linked credits based on market performance, without risking your principal and Locking In the Gains - Never go Backwards !
4. **Increasing Income Potential:** Interest Bonus Formula Contractually Built-in !
5. **No fees, No Loads and No Commissions** - on Bonus Value (PIV 30% Bonus)

**30%  
PIV  
Bonus**

## REAL-WORLD COMPARISON

I Compared 3 top choices against each other:

- Vanguard Bond Fund (America’s Largest Bond Fund)
- Vanguard Target Date 2030 Fund (America’s Largest 2030 TDF)
- Allianz Benefit Control+ - Allianz Life (Creator of #1 FIA in America)



The Allianz Benefit Control+ annuity won hands-down on projected lifetime income and total dollars paid to the client. Even conservative assumptions showed greater income, no market losses, and guaranteed peace of mind.



## THE BOTTOM LINE

Bond and Target-Date Funds were built for accumulation, not distribution. The Allianz Benefit Control+ was built to Protect, Grow, and Pay Income for life. (or an Enhanced Death Benefit) “When your goal is income you can’t outlive—why risk it on funds that can’t guarantee it?”



**ABC + 30% BONUS ENDS 11-17-2025**  
**CALL TODAY (626) 294-0414**

## 5 Question Quiz to Optimize Your Money to Best Reach Your Financial Goals

- 1 Do you have a 401k, 403B, 457, IRA or Roth IRA retirement account with more that \$500,000 ? ☒
- 2 Would you like to get distributions and never run out of money for you and/or your Spouse's lifetime too?  
or  
Would you want to leave some of your retirement account to Children and/or Grandchildren? ☒
- 3 Would you like to Avoid fees, loads and commissions? ☒
- 4 Would you like to be able to earn higher returns than CD's, Money Markets, and Bond Mutual Funds? ☒
- 5 Would you like to protect these funds from Loss/Risk? ☒

If you answered YES to all 5 questions , Don't Pass GO, Don't Collect \$200 ...  
Pick up your phone and call or email me immediately to have me prepare  
Your Personal Illustration on the **Allianz Benefit Control+** fixed indexed annuity offering a 30% Bonus (Only until 11-17-2025).



(626) 294-0414 (24/7)



[rmiller@csiwealth.org](mailto:rmiller@csiwealth.org)

**This offer ENDS Monday, November 17<sup>th</sup>**



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