

# the Golden Circle

News To Help You Save Time And Money

June 2021

## Bought With Love

A little girl stood, looking at a table covered in crystal objects at a community craft fair. Every delicate piece shone with perfect clarity in the sunlight, but the most beautiful one was a golden unicorn.

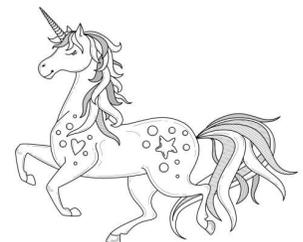
As she stood in awe, hands in her pockets, the owner quietly pulled her father aside and cautioned him not to let the scruffy little girl steal any of his expensive wares. Her father looked the man in the eyes and told him he could personally guarantee his family did not want anything from the stand.

Then, he took his daughter's hand and led her to a far less interesting stall with kitchen goods, where he pulled out a wrinkled \$5 bill and bought a magnet printed with a unicorn. It was no crystal statue, but the girl liked it and put it on the fridge when they got home, where it remained for many years.

Long after she stopped believing in unicorns, the girl graduated from high school and went off to college. Her father did not go with her to the campus dormitory, but said he'd see her when she came home next weekend and wanted to hear all about her new digs.

Unlocking the door to her new dorm room, the young lady saw a bed, a small dresser and a miniature fridge - just like every other dorm room. Hers, however, had the unicorn magnet stuck on the refrigerator door along with a note.

*"My dearest daughter," the note read, "I am the luckiest dad in the world, and I am so proud to have you as my daughter.  
Love, Dad."*



**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 [donna@csiwealth.org](mailto:donna@csiwealth.org)

You are invite to a webinar on  
how to use the

**25% Bonus Annuity  
for Lifetime Income**

See insert to RSVP  
June 9, 2021

### Inside This Issue

- Bought With Love
- Easy Orange Jello Salad
- June Question
- Do You Remember?
- This Day in June...
- May Quiz Winner
- Cartoons
- Life Expectancy Calculator
- Smile On
- Obscure Facts
- Father's Day Quote
- Sunshine and Sleep
- Welcome - New Clients
- Tweets
- June Birthdays
- June Riddle Answers
- The Letter

# Easy Orange Jello Salad

## Ingredients

- 1 16 oz cottage cheese (small curd)
- 1 3 oz box orange jello
- 1 11 oz can mandarin oranges drained
- 1 8 oz Cool Whip thawed

If you're making this for a larger group buy the large containers of all these products to make a larger salad. You'll have to get two cans of oranges unless you can find a big can somewhere.

## Instructions

(You'll want to make this in a separate bowl from what you're serving it in.)

1. Place cottage cheese in the bottom of a large mixing bowl. Sprinkle jello powder over top.
2. Stir jello and cottage cheese together; add oranges and carefully stir to combine.
3. Fold in the Cool Whip to combine with other ingredients. Be careful not to mix it too hard or too much so you don't thin it out.
4. Cover and place in the fridge for at least 1 hour before serving. (I like to put it in a clean serving bowl for parties and get togethers.)



## June Quiz Question

**Q: Which month was June in the early Roman calendar?**

- A. sixth
- B. fourth
- C. fifth
- D. third

Call in or email your response by **Friday, June 11<sup>th</sup>**, 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)**

Source: [www.cupcakediariesblog.com](http://www.cupcakediariesblog.com)

## Do You Remember?

*Faster than a speeding bullet, more powerful than a locomotive, able to leap tall buildings in a single bound, ... fights for truth and justice and the American way!*

Three things you may not know about "**Superman**"

- High school buddies, Jerry Siegal and Joe Shuster got \$130 in 1938 from DC Comics for the first Superman story—believe it or not they gave the copyright of the character away for FREE!
- Global sales of licensed merchandise in 2018 was \$634 million dollars; Spider-Man was \$1,075 billion, and Star Wars was \$1,923 billion.
- Adventures of Superman which aired on TV from 1952 to 1958 was the First TV series based on a superhero.



# This Day in June

- **June 3, 1972** - **Sally Jan Priesand** was ordained a rabbi thus becoming the first woman rabbi in the U.S. She then became an assistant rabbi at the Stephen Wise Free Synagogue in New York City.
- **June 10, 1652** - In Massachusetts, silversmith **John Hull** opened the first mint in America, in defiance of English colonial law. The first coin issued was the Pine Tree Shilling, designed by **Hull**.
- **June 19, 1953** - **Julius** and **Ethel Rosenberg** were executed by electrocution at **Sing Sing Prison** in New York. They had been found guilty of providing vital information on the **atomic bomb to the Soviet Union** during 1944-45. They were the first U.S. civilians to be sentenced to death for espionage and were also the only married couple ever executed together in the U.S.
- **June 30, 1971** - The **26th Amendment to the U.S. Constitution** was enacted, granting the **right to vote** in all federal, state and local elections to American citizens 18 years or older. The U.S. thus gained an additional 11 million voters. The minimum voting age in most states had been 21.

## May Quiz

### Question Winner

**Q:** How many planets in the universe?

**A:** *Nine (Opps, old data!)  
Bad Pluto!*

Congratulations to  
**Olivia & Louie S.**

From West Covina, CA

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

Source: The History Place - This Month in



# Life Expectancy Calculator



Thomas Perls - MD

The Living to 100 Life Expectancy Calculator uses the most current and carefully researched medical and scientific data in order to estimate how old you will live to be. Most people score in their late eighties... how about you?

The calculator asks you 40 quick questions related to your health and family history and takes about 10 minutes to complete. At the end, you will be asked to create an account to store your answers.

In addition, you will receive:

- Personalized feedback for each of your answers
- A Personalized "To-Do" list for you and your physician
- A list of things you can do differently and how many years you will add if you do so

The option to sign up to take the calculator again so you can keep track of your answers and see if your calculated life expectancy gets better or worse. We will send you a yearly reminder to come visit us!

**Find out how long you might live:** <https://www.livingto100.com/>

## June Riddles

1. *Who can shave 25 times a day but still have a beard?*
2. *Why is Europe like a frying pan?*
3. *What English word has three consecutive double letters?*
4. *I have branches yet I have no leaves, no trunk and no fruit. What am I?*

Answers on Page 7

---

## Smile On



Mental health may be improving in the wake of the pandemic. U.S. workers seem to be demonstrating mental resilience as the pandemic shows signs of easing, according to the latest *Mental Health Index: U.S. Worker Edition*. By the end of February 2021, reports showed stress, memory, resilience, conscious negativity, risk of post-traumatic stress disorder, social anxiety, and depression had all returned to pre-pandemic levels.

Among some of the positive findings, risk of addiction among women is down 39%, non-conscious negativity bias is down 8%, and social connectivity is up 3%. \*

## 7 Obscure Facts

1. **Competitive art used to be in the Olympics.** Between 1912 and 1948, the Olympic Games awarded medals in sculpture, music, painting, and architecture, according to Smithsonian magazine. After a heated debate in the post-war years, the competitions were scrapped.
2. **A chef's hat has exactly 100 pleats.** A chef's tall hat (officially known as a "toque") is traditionally made with 100 pleats, meant to represent the 100 ways to cook an egg.
3. **New York was briefly named "New Orange."** Yes, before it was the Big Apple, it was New Orange. As History reports, when the Dutch captured New York from the English in 1673, they renamed it New Orange in honor of William III of Orange. The following year, the English regained control and ditched the "Orange."
4. **Green Eggs and Ham started as a bet.** The Dr. Seuss classic grew out of a bet with his editor that he could not create a book using fewer than 50 different words. The editor, Random House founder Bennett Cerf, put—you guessed it—\$50 on the line, and lost.
5. **Moonshiners used "cow shoes" to disguise their footprints during Prohibition.** To keep their whiskey stills from being spotted, moonshiners during prohibition would often wear "cow shoes," with wooden blocks attached to the bottoms to make their footprints resemble a cow's.
6. **Hot water freezes faster than cold water.** Crazy, right? A number of explanations have been suggested for "the Mpemba effect," including one that posits warm containers conduct heat more efficiently, and another that suggests warm water evaporates faster.
7. **Platform shoes once symbolized status.** Raised platform shoes (known as "buskins") were worn by tragic actors in Ancient Greece to symbolize their superiority over comic actors, who wore plain socks.

### Client of the Month

Congratulations to our Client of the Month:

**Mark and Kelli F.**  
From Arcadia, CA

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

Congratulations!

We love introductions!

---

*"Dads are most ordinary men turned by love into heroes, adventurers, story-tellers, and singers of song."*



- Erika Cosby

# Sunshine and Sleep

An old, tired looking dog ambled into a man's backyard one afternoon. He was obviously well fed, with a red collar and a good disposition.

The man pet the golden dog on his soft head for a few minutes. The pooch stretched out and went to sleep on the sunny porch, so the man went inside to make lunch. When he came back outside, the dog had left and likely returned home.

The dog came back the next day, and the day after that, sitting for attention until he fell asleep. Soon, he was coming every single day. The man didn't mind, but he was curious, so one day he pinned a note to the dog's collar: *"Your friendly, sweet dog comes to visit me every day for head pats and then a long nap. I just wanted you to know that we enjoy his visits. Where does he live?"*

The next day the dog arrived with a response tied to his collar: *"Thank you! Our family lives in the blue house on the corner. We have five children at home and I think my dog might be trying to get some rest. Maybe I can come with him tomorrow?\**



## WELCOME NEW CLIENTS

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

### Lori L. and Marie L

From Monrovia, CA  
Introduced by **Mark & Kelli F**  
From Arcadia, CA

### Cindy & Greg L. And mother, Lydia B.

From Los Angeles, CA  
Introduced by Friend of Friend

### Emily A. and Miguel C.

From Greenfield, CA  
Introduced by **Terri G.**  
From Monrovia, CA

Thank You for Your Trust



**Rodney Lacroix**  
@RodLacroix



I've been doing house projects nonstop since this lockdown started and I swear to god if I get anything from Home Depot for Father's Day I'm going to destroy everything.



**MumInBits**  
@MumInBits



My 4yo said wouldn't it be funny if she was the queen and I was her servant and we both laughed and then I cried bc that's my actual real life.



**Chris Abouzeid**  
@gripemaster



So evidently our 13 year old thought "primadonna" meant anyone born before Madonna (i.e. pre-Madonna). Please send oxygen. We cannot stop laughing. 😂😂😂

Happy  
*Father's*  
Day

# APRIL – HAPPY BIRTHDAY

## Clients & Friends



Ellen R. (1), Herbert B. (1), Donald A. (1), James T. (1), Augustus H. (1), June Y. (1), Che C. (1), Yung K. (1), James J. (1), Norma D. (1), Letty M. (1), Edik D. (1), She' She' Y. (1), Nasser K. (1), Merritt M. (1), Frank C. (2), Dorothy D. (2), June G. (2), Martin B. (2), Toki N. (2), Bruce F. (2), Felix G. (2), Ou-Ching H. (2), Ronald S. (2), Pauline D. (2), Carmen T. (2), German S. (2), Molly T. (2), Sharon A. (2), David C. (1), Frank N. (1), Sandra M. (2), Theodore H. (2), Olga T. (3), William M. (3), Earle J. (3), Pablo S. (3), Alfred G. (3), John V. (3), Ann D. (3), Harry A. (3), Frank A. (3), Geraldine V. (3), Jose G. (3), Rosa B. (3), Richard M. (3), James L. (4), Betty G. (4), Robert F. (4), Hassan E. (4), Paulette J. (4), Sam G. (4), Susan Mc. (4), Vilma M. (4), Maria L. (4), Elsie R. (5), Charles A. (5), Git M. (5), Manuel M. (5), Betty K. (5), Joanne T. (5), Betty D. (5), Christine B. (5), Jeanne P. (5), Marta C. (5), Dee K. (5), Tony D. (5), Claudio. (6), Eldred L. (6), Anthony M. (6), Aida G. (6), Jean A. (6), Richard B. (6), Jim R. (6), Harold I. (6), Jorge Z. (6), Virginia A. (6), Marilyn K. (6), Pete O. (6), Michael R. (6), Rita T. (6), Ernesto G. (6), Mae S. (7), Maria R. (7), James S. (7), Stanley M. (7), Gretchen K. (7), Lawrence S. (7), Cornelis M. (7), Tony C. (7), Gary G. (7), Wendy K (7), Robert P. (7), Roxanna S. (7), Charles E. (8), William T. (8), Isabel H. (8), Joseph S. (8), Melvin H. (8), James N. (8), Max P. (8), Dothom L. (8), Michael A. (8), Luisita C. (8), Michelle J. (8), Olger J. (9), Palmer C. (9), Ludmilla L. (9), Gerard M. (9), Sydney D. (9), Orval K. (9), Joseph D. (9), Jay L.(9), Paul R.(9), Rosada P. (9), Charleta M. (9), Carol H. (9), Charles M. (9), Linda S. (9), Helen T. (9), Loretta T (9), Hans W. (9), Sonia R. (9), Cary K. (9), Arthur W. (9), Sean H. (9), Loren J. (10), Edward P. (10), Charles B. (10), Bob S. (10), George S. (10), Mary A. (10), Esequiel D. (10), June C. (10), Howard H. (10), Stephen G. (10), Frank M. (10), Ernest P. (10), Freddie P. (10), Mary P. (11), Sarah M. (11), Betty W. (11), Frank W. (11), Clement J. (11), Jose G. (11), Frederick H. (11), Earleen J. (11), Rammy P. (11), Robert F. (11), Darwin Mc. (11), Mike H. (11), Beth W. (11), Juanita V. (12), Tom D. (12), Nathan W. (12), Rosemary N. (12), Donna L. (12), Consuelo C. (12), Betty P. (12), Juana P. (12), Patrick Mc. (12), Oscar S. (12), Rudy V. (12), Gloria M. (12), Jassen C. (12), Aurora V. (12), John E. (13), Jose L. (13), Mary D. (13), William W. (13), Eugene R. (13), Paul M. (13), Alsonso I. (13), Timothy Q. (13), James G. (13), Dennis K. (13), Antonio D. (13), Diana R. (13), Toni M. (13), Bill T. (13), Sheila P. (13), Helen T. (14), John K. (14), Linda M. (14), Lois S. (14), Dan G. (14), Fernando T. (14), Sheri J. (14), Judith I. (14), Digna F. (14), Daniel P. (14), Norbert K. (15), Geraldine R. (15), Dale H. (15), Paul P. (15), John W. (15), Janet P. (15), Robert L. (15), Jaime M. (15), Lynn J. (15) Sally F. (15), Frank M. (15), Fenn N. (16), Leo D. (16), Leo G. (16), Tom B. (16), James G. (16), Frank S. (16), Gary S. (16), Yolanda W. (16), Remy G. (16), Elise C. (16), Hope G. (17), Charles Z. (17), Howard N. (17), John D. (17), Carlene G. (17), Oliver F. (17), Ronald W. (17), John A. (17), William Y. (17), Anther G. (17), Kevin F. (17), Moises L. (17), Ashley D. (17), Olivia C. (18), Nelvia S. (18), Madge L. (18), Arsislo S. (18), Sally R. (18), Bill D. (18), Tom C. (18), Wilbur S. (18), Andries B. (18), Isaiah B. (18), Victoria K. (18), Carmen S. (18), Edward W. (18), Adam L. (18), Marc B. (18), Hugh W. (19), Susie C. (19), Arthur R. (19), Frank K. (19), Hrien W. (19), Jack W. (19), George S. (19), Patricia H. (19), Theodore R. (19), Delores B. (19), Monty H. (19), Gale D. (19), Hermes C. (19), Eileen F. (19), Joe C. (19), Rebecca U. (19), Renee V. (19), Alan K. (19), Melissa D. (19), Mike R. (19), Ovie C. (20), John M. (20), Dora G. (20), Steve B. (20), Milton H. (20), Boll G. (20), Alpha S. (20), Rose F-S. (20), Yolanda R. (20), Tony M. (20), Carol H. (20), Tedrick J. (20), Rose W. (20), Michelle B. (20), Peter M. (20), Thuan-Ing Y. (20), Patsy C. (21), Katherine R. (21), Frank K. (21), Vernon D. (21), Corinne W. (21), Ruben B. (21), Bill R. (21), John F. (21), Tony H. (21), Reiner P. (21), Dough J. (21), Ying-Ying H. (21), Vivien M.(21), Coco O. (21), William P. (22), Ellen P. (22), Carolyn W. (22), Lena M. (22), Darwin C. (21), Gabriel A. (22), Lowayne S. (22), Lynne M. (22), Floyd J. (23), Ronald R. (23), Ming L. (23), Luzuiminda A. (23), Doug S. (23), Bill F. (23), Baron B. (23), Ben P. (24), Clarence W. (24), Win C. (24), Howard R. (24), William L. (24), William A. (24), Juan H. (24), June Y. (24), Manuel H. (24), Oswald F. (24), Fredrick A. (24), Damon B. (24), Jerald B. (24), Colin S. (24), Alannnah I. (24), Lily C. (24), Walter R. (24), June R. (25), Frank S. (25), Martin L. (25), Miyoko B. (25), James H. (25), John M. (25), Patricia V. (25), Willie M. (25), William G. (25), Joan W. (25), Pete G. (25), David O. (25), Gill C. (25), Eric C. (25), Young P. (25), Enid O. (25), Barbara C. (25), Victoria M. (25), Diane M. (25), Linda E. (25), Evelyn S. (26), Alfred A. (26), Peter T. (26), Marilyn C. (26), Gerald S. (26), Joe C. (26), Robert P. (26), Clinton R. (26), Mike M. (26), Hagop I. (26), Bill C. (26), Laura B. (26), Rosaria G. (26), Donald M. (27), Sam S. (27), Roy S. (27), Floyd S. (27), James S. (27), Zoila L. (27), Joy K. (27), Rudolph L. (27), Ralph S. (27), Tony A. (27), Nella G. (27), Henry K. (27), Gloria M. (27), Hector H. (27), Jeanne N. (27), Jose F. (27), Eloisa N. (27), Karma C. (27), Alexandra S. (27), David C. (27), Randy R. (27), Richard. (28), Ola V. (28), Duard W. (28), Jaclyn C. (28), Arnold G. (28), Cecil B. (28), Kjell K. (28), Don N. (28), Maria D. (28), Raoul P. (29), Edwin I. (29), George F. (29), Rose M. (29), Andrew S. (29), Kenneth S. (29), Carol F. (29), Pete N. (29), Paul S. (29), Robert C. (29), Earl H. (29), Cheryl B. (29), Karen T. (29), Akira K. (30), Mario J. (30), Bertha V. (30), Vetta F. (30), Robert Mc. (30), Louis A. (30), Aldine D. (30), Helen S. (30), Crawford M. (30), Chuck B. (30), Henry E. (30), William T. (30)

**RIDDLE ANSWERS:** (1) A Barber (2) It has Greece on the bottom (3) Bookkeeper (4) A Bank

# 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.

## The Letter

**Dear Dad,** School is really great. I am making lots of friends and studying very hard. With all my stuff, I simply can't think of anything I need, so if you would like, you can just send me a card, as I would love to hear from you.  
Love, Your Son

The Reply:

**Dear Son,** I know that astronomy, economics, and oceanography are enough to keep even an honor student busy. Do not forget that the pursuit of knowledge is a noble task, and you can never study enough.  
Dad



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 or 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 # 0065327 and Investment Adviser Representative -CRD #281213 with Change Path, LLC (Investment Adviser Firm-CRD # 281213/ SE # 801-106677) Tel (913) 402-2167. CSI, California Senior Information, Inc and Change Path are not affiliated companies. Articles not sourced, can be found at <https://members.byreferralonly.com>\*

## Setting the Stage

A year ago, I introduced a comment or two on stasis, the scientific Concept of settling in place. Here we are, a year later, and we are picking up from that settled state and beginning to rustle with more social engagements, a reimagined calendar, and the stirrings of a pre-pandemic life.

You know, if you have ever stood backstage in a theatre, whether it is a school auditorium or a professional production house, you have likely seen a prop table laid out with everything necessary for the show to go on as planned. An experienced stage manager will even label the exact place for each item so there is little chance of confusion in a rushed moment; nothing extra is allowed on the table and *nothing extra is needed*.

As summer begins in earnest, I hope your prop table remains minimally stocked with only those items you need to play out your days to great applause. The time is ripe for restructuring life in the simplest fashion, regardless of whether you organize your days with pen and paper, or if you are a fan of technology, and you employ several different apps to keep life humming along. Whether you choose to clean out your closets or digitize your files, June is the perfect month to take stock and intentionally decide which pre-pandemic practices can be left behind for good and what new habits can be built upon so as to reinvent life in a simpler, more rewarding fashion.

My friend, I hope you have a chance this month to sit back and think about what you want in your life and write the script you need to make it happen, as we hit the halfway point of the year.

What do you want on your prop table?



Rick Miller

*Your Trusted Financial Advisor for Life!*

P.S. Thanks for letting me reminisce! I'd love to continue the conversation with you, or you can connect me with any other friend who you think might enjoy a happy story by dropping a line to: [Rmiller@CSIwealth.org](mailto:Rmiller@CSIwealth.org) or just have them call me at (626) 294-0414.

## **Retirement Income Webinar**

You are invited to this educational talk on  
Lifetime Income using a Fixed Indexed Annuity

Dear Friend,

I will be giving a **webinar on June 9<sup>th</sup>** to help folks understand and evaluate if a fixed indexed annuity with a *lifetime income rider* is a 'good fit' to provide guaranteed lifetime income.

This 45-minute educational workshop will cover the following:

- Good, Bad and Ugly of Fixed Annuities
- What to look for in picking a product
- What to avoid (in my opinion)
- Who can benefit and *who should run for the hills*

As you probably know, I've been helping people understand and get protection by using life insurance, annuities, and long-term care insurance since 1981.

I can't promise you, "**happily ever after**", but I would be shocked if you didn't learn at least three things you never knew about annuities that may help you.

Should you attend?

My answer is YES - if you have questions, concerns or want to learn about:

- Guaranteed retirement income for life
- Protect money from market losses
- Increased diversification beyond stock, bonds and mutual funds
- And more

Let's have fun and learn something new for your, "Happily Ever After" story.

### **45-Minute Webinar**

DATE: **Wed. June 9, 2021**

TIMES: **12 noon OR 6:00 p.m.**

RSVP: (626) 294-0414 or Email: [info@CSIWealth.org](mailto:info@CSIWealth.org)

PRESENTED BY RICHARD ANTHONY MILLER

CA Lic. #0665327

