

the Golden Circle

News To Help You Save Time And Money

January 2021

We Get Back What We Put Out

It was a very cold day in January, the kind of cold that seeps into your bones until your toes are numb. However, the cold outside did not stop customers

from passing through the corner store to pick up the usual random items that require quick stops on the way home: milk, a bundle of firewood, or a snack to hold them over until dinnertime.



In 15 mins – You Can Get the Answer to 4 Qs Every Pre-Retiree Should Know !

(Share with your friends - see insert)

Inside This Issue

- We Get Back What We Put Out
- Easy Mushroom Soup
- January Quiz Question
- Sleepyhead Skills
- This Day in January...
- December Quiz Winner
- Cartoons
- A Professor Gave A Balloon...
- January Riddles
- New Year's Tweets
- Fun Facts
- New Beginnings Poem
- Play Ball!
- January Is...
- Welcome - New Clients
- January Birthdays
- January Riddle Answers
- Driving Test

"Laughing together is as close as you can get to a hug without touching."

- Gina Barreca

Lora, the clerk, realized she was short on change in the till with several hours left until closing time, so she hurriedly walked across the street to trade some bills for change at the bank before it closed for the evening. As she dashed back across to her little store, Lora felt something at her ankles and looked down to see a scraggly little cat. She felt guilty, but had to shoo the cat away.

Later, counting out the till, she realized she was short a \$20 bill. Lora realized she likely dropped the cash outside and with a deep sigh, added her own last \$20 bill to the till so her employer wouldn't dock her pay for the mistake.

Reluctantly, she put back the groceries she had planned on purchasing and closed the shop. Suddenly, she heard a meow—it was the scruffy little street cat from earlier. This time, he was curled up against the wall, barely out of the wind.

Lora decided it wouldn't hurt to bring him home for one warm night and scooped him up before she could change her mind. As she did so, the \$20 bill fluttered down the street toward her. In that instant, Lora understood an age-old lesson: we get back what we put out.

She decided to use the \$20 to purchase dinner for herself... and her new pet cat.*

Rick Miller
Your Trusted Financial Adviser for Life

Easy Mushroom Soup

Ingredients

- 6 cups - chicken stock
- 1/4 kg - mushrooms
- 1/4 cup - chopped onion
- 3 tbsp - butter
- 2 tbsp - flour
- salt and pepper to taste
- cream
- chopped parsley

Nutrition facts: <i>240 calories, 9 grams fat</i>	Serves 2 Total Time <i>15-30 minutes</i>
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Instructions

1. Wash mushrooms, cut off the stems and keep the caps aside.
2. Chop the stems and fry lightly in 1 tbsp. butter.
3. Melt 2 tbsp. butter, add the chopped onions and fry until soft.
4. Add flour and fry gently for one minute.
5. Add 6 cups chicken stock, and stir well, making sure there are no lumps.
6. Add the mushroom stems and caps, and simmer until soft.
7. Add salt and pepper to taste.
8. Serve hot with a dollop of cream and a sprinkling of chopped parsley.

Source: □ Easy Mushroom Soup | Continental | Non-Vegetarian | Recipe (bawarchi.com)

Sleepyhead Skills

You might be surprised to notice some of your most creative thoughts come to you when you're comfortably relaxing in bed. A Microsoft survey of 2,000 people revealed many of our best ideas tend to pop up as we're dozing off, in the middle of the night, or when we first wake up in the morning.



Take a minute to concisely put thought into challenging situations as you're drifting off to sleep and write down any ideas and solutions that come to you—farfetched as they might seem. Try to roll through problems first thing as you wake up, without dwelling or fretting over them. You might discover some unique ideas and creative solutions to situations that nag at you during normal waking hours.*

January Quiz Question

Q: What is the first country to celebrate the New Year?

- A. Tonga
- B. Tuvalu
- C. Fiji

Call in or email your response by **Friday, January 15th**, 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**

This Day in January

- **January 1, 1863** - The Emancipation Proclamation by President Abraham Lincoln freed the slaves in the states rebelling against the Union.
- **January 8, 1964** - President Lyndon Johnson declared War on Poverty during his State of the Union message before Congress.
- **January 14-23, 1943** - President Franklin Roosevelt and British Prime Minister Winston Churchill met at Casablanca in Morocco to work on strategy during World War II. At the conclusion of the conference, Roosevelt and Churchill held a joint news conference at which Roosevelt surprisingly announced that peace would come "by the total elimination of German and Japanese war power. That means the unconditional surrender of Germany, Italy and Japan."
- **January 20, 1981** - Ronald Reagan became president of the United States at the age of 69, the oldest president to take office. During his inauguration celebrations, he announced that 52 American hostages that had been seized in the U.S. embassy in Tehran, Iran, were being released after 444 days in captivity.

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

December Quiz Question Winner

Q: *The native Wampanoags called what bird a neyham?*

A: Turkey

Congratulations to

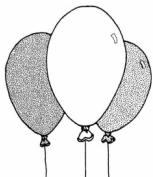
Larry & Hildy M..

From Upland, CA

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



Source: www.facebook .com/pinupforvets



A Professor Gave A Balloon To Every Student...

By Unknown • December 11, 2020

A professor gave a balloon to every student, who had to inflate it, write their name on it and throw it in the hallway.

The professor then mixed all the balloons. The students were given 5 minutes to find their own balloon.

Despite a hectic search, no one found their balloon.

At that point the professor told the students to take the first balloon that they found and hand it to the person whose name was written on it. Within 5 minutes everyone had their own balloon.

The professor said to the students, "These balloons are like happiness. We will never find it if everyone is looking for their own. But if we care about other people's happiness... we'll find ours too."

Source: www.sunnyskyz.com/feel-good-story/3499/A-Professor-Gave-A-Balloon-To-Every-Student

January Riddles

1. *What begins with T, finishes with T, and has T in it?*
2. *Mr. Blue lives in the Blue house. Mrs. Yellow lives in the Yellow House. Mr. Orange lives in the orange house. Who lives in the White House?*
3. *You bought me for dinner but never eat me. What am I ?*
4. *I'm light as a feather, yet the strongest person can't hold me for five minutes. What am I?*

Answers on Page 7

New Year's Tweets



Ari Scott
@ariscott

I don't believe in New Year's resolutions, because you can start a healthy habit and give up three days later ANY time of year.

7:44 PM · Jan 1, 2016



Gabe Ortiz
@TUSK81

January: NEW YEAR, NEW ME

March: 1:32 PM · Jan 1, 2017



Megan Kelly Valente
@megankcomedy



My New Years resolution is to be more assertive if that's okay with you guys?

9:59 AM · Dec 31, 2015

FUN FACTS

- **There's only one letter that doesn't appear in any U.S. state name.** Can you guess the answer to this random fact? You'll find a Z (Arizona), a J (New Jersey), and even two X's (New Mexico and Texas)—but not a single Q.
- **A cow-bison hybrid is called a “beefalo”.** You can even buy its meat in at least 21 states.
- **The “Windy City” name has nothing to do with Chicago weather.** Was this one of the random facts you already knew? Chicago's nickname was coined by 19th-century journalists who were referring to the fact that its residents were “windbags” and “full of hot air.”
- **Armadillo shells are bulletproof.** In fact, one Texas man was hospitalized when a bullet he shot at an armadillo ricocheted off the animal and hit him in the jaw.
- **No number before 1,000 contains the letter A.** Some of these fun facts will have you counting. But there are plenty of E's, I's, O's, U's, and Y's.
- **Abraham Lincoln was a bartender.** You know that the 16th president of the United States fought for the freedom of slaves and the Union, but what you didn't know is that he was a licensed bartender.

Source: www.thefactsite.com/1000-interesting-facts/

Client of the Month

Congratulations to our Client of the Month:

Howard & Nancy H.

From La Verne, CA

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

Congratulations!

We love introductions!

“There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.”

Albert Einstein

NEW BEGINNINGS

How often we look for another chance, to make a fresh beginning,
A chance to blot out our mistakes, and change failure into winning.
And it does not take a new year, to make a brand new start,
It only takes the deep desire to try with all our heart,
To live a little better, And to always be forgiving.
And to add a little sunshine” To the world in which
we’re living.
So never give up in despair, And think that you are
through,
For there’s always a tomorrow, And a chance to start
anew.

Source: www.anewbeginning4you.com/ happens-unsold-holiday-trees/2241031002/





Play Ball!

On January 29, 1936, the U.S. Baseball Hall of Fame elected the very first members: Ty Cobb, Babe Ruth, Honus Wagner, Christy Mathewson and Walter Johnson. It was actually the Baseball Writers' Association of America who were tasked with choosing the five greatest superstars of the game as the inaugural 1939 inductees.

According to a History.com article, the Hall of Fame actually had its beginnings in 1935, when plans were made to build a museum devoted to baseball and its 100-year history. A private organization based in Cooperstown, called the Clark Foundation, thought establishing the Baseball Hall of Fame in their city would help build back the area through tourism, as the nation emerged from the Great Depression.



Ty Cobb



Babe Ruth



Honus Wagner



Christy Mathewson



Walter Johnson

WELCOME NEW CLIENTS

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

Brenda S.

From Pomona, CA
Attended Il Fornaio Seminar

Mike & Patty D.

From La Verne, CA

Jose & Fanny S.

From Walnut, CA

Thank You for Your Trust & Confidence!

January Is ...

National Mentoring Month. You can make a fundamental difference in the life of a young person. Establish a path based on what you have learned first-hand in your own life, regardless of where you are in your career. Or you can answer the call for mentors nationwide through a system like the one at the mentoring.org website. Your commitment and guidance can be the driving force to your mentee's future success, and to their willingness to reach back and help someone else. You might even find that helping a young person find their way has the echoing effect of helping you strive for more, as you begin a new year with new goals.



January – Happy Birthday Clients & Friends



Reynaldo A. (1), Janet B. (1), Helen J. (1), Dolores F. (1), Adel N. (1), Judith K. (1), Susan E. (1), Ed P. (1), Penny C. (1), Grace L. (1), Emma S. (1), Concordia J. (1), Waldemar S. (1), Beatriz C. (1), Neil F. (1), Tina L. (1), Louis M. (2), Dorothy D. (2), Young S. (2), Jack D. (2), Jessica T. (2), Colette K. (3), Christiane E. (3), Moto I. (3), Tom K. (3), Dona S. (3), Jesus M. (3), Sean J. (3), Dan E. (4), Louie S. (4), Susan C. (4), Ann P. (4), Marye W. (5), Mary A. (5), Llima H. (5), Nancy M. (5), Elisa C. (5), Monique F. (5), Margie B. (5), Roy H. (5), Mauricio S. (5), Sarah B. (5), Paul G. (5), Fadila K. (6), Jimmy M. (6), Terri G. (6), Caren L. (6), Kathy W. (6), Chuchi M. (6), Ohm T. (6), Art F. (6), Ruth H. (7), Richard C. (7), Dennis F. (7), Rose G. (7), Joanne Z. (7), Russ G. (7), Brenda S. (7), Gloria G. (7), Dominick D. (7), Chizuko M. (8), Bobbie B. (8), Hector D. (8), Don M. (8), Marylou H. (8), Virginia M. (8), Nellie H. (8), Jose M. (8), Ross G. (8), Ken J. (8), David M. (8), George B. (8), Fernando D. (8), Bea W. (9), Rebecca C. (9), Janice W. (9), Allen F. (9), Maria M. (9), Chi H. (9), Oscar N. (9), Steve B. (9), Luis C. (9), Larry H. (10), Wilmot G. (10), Claire L. (10), Ed C. (10), Beverly C. (10), David H. (10), Michael F. (10), Jeanette G. (10), Sharon H. (10), Pat L. (10), Margareth E. (10), Sylvia C. (10), Damian G. (10), Rashida K. (10), Barbara P. (10), Sherry R. (10), Celia B. (11), Jannie E. (11), JoAnn L. (11), Robert M. (11), Robert O. (11), Moises L. (11), Bernardo M. (11), Fortune S. (11), Jill E. (12), Thelma A. (12), Phyllis M. (12), Domingo R. (12), Delia Z. (12), Mary C. (12), Rudi B. (12), Swarna P. (12), Rechilda O. (12), Barbara K. (12), Coy R. (12), Patti R. (12), Catherine D. (12), Hedda G. (13), Joyce C. (13), Joan C. (13), Irwin N. (13), Sally B. (13), Beatrice L. (13), Alison C. (13), Lynn B. (13), Paul D. (14), Ardelle H. (14), Carmen M. (14), Doris H. (14), Estelita L. (14), Aida L. (14), Gary W. (14), Nestor V. (14), Lian M. (14), James J. (14), Alex B. (14), Eric E. (14), Paul A. (14), Martin H. (14), Jolene R. (14), Mercy M. (14), Jonathan R. (14), Winifred S. (15), Edward J. (15), Helen G. (15), Alfred G. (15), Wendy R. (15), Susan B. (15), Brian W. (15), Mary Ann R. (16), Neil G. (16), Frank C. (16), Esequiel D. (16), Shirley E. (16), Young Jiang L. (16), Paul C. (16), Hyung C. (16), Art G. (16), Estrelita J. (16), Yolanda C. (16), Cyndi A. (16), Gabriel O. (16), Joseph M. (17), Estella S. (17), Dorothy A. (17), Joyce W. (17), Elbia A. (17), Helen B. (17), William C. (17), Marina F. (17), Dick G. (17), Hector G. (17), Elixandro D. (17), Evelyn C. (18), Chuck H. (18), Jean F. (18), Peggy M. (18), Juanita A. (18), Yukuang L. (18), Wanda C. (18), Daniel S. (18), Ana M. (18), Tammy W. (18), Steve and Nikki (18), Erin M. (18), Jessie C. (19), Elinor P. (19), Roy M. (19), Robbie J. (19), Pat M. (19), Helga M. (19), Debra S. (19), Tim R. (19), Marty B. (19), Carol W. (19), Emma A. (20), Vernon C. (20), Richard B. (20), Peter P. (20), Bob J. (20), Pat Z. (20), Cindy D. (20), Rex N. (20), Carole M. (20), Ruth H. (21), Ovie C. (21), Jack L. (21), Ronnie S. (21), Louis C. (21), Bruce W. (21), Andrew L. (21), Maura V. (22), Robert P. (22), Yolanda D. (22), Celia N. (22), Steve B. (22), Emmanuel O. (23), Carl L. (23), Nikki T. (23), Gohar E. (23), James W. (23), Sally T. (23), Leslie W. (23), Juan G. (24), Sharon A. (24), Sandra C. (24), Janet T. (24), Nancy W. (24), Gilbert V. (24), Salvatore D. (24), Tim J. (24), Genevieve F. (25), Huey D. (25), Kathleen C. (25), Marcie O. (25), Nancy C. (25), Barbara S. (25), Odella M. (25), Patricia H. (25), Frank B. (25), Judy G. (26), Kenneth G. (26), Rosie K. (26), Ramona G. (26), Louie Q. (26), Teofilo G. (26), Indra P. (26), Yanny C. (26), Steve M. (26), Jennifer M. (26), Ruth F. (27), William K. (27), Delores B. (27), Lawrence C. (27), Phillip C. (27), Cecilia H. (27), Bill L. (27), Tom R. (27), Ibrahim I. (27), Fatemeh J. (27), Len M. (27), Pam C. (27), Beverly A. (28), Miguel G. (28), William D. (28), Amy O. (28), David G. (28), Krikor D. (28), Lynda C. (28), Genne R. (28), Candi C. (28), Cynthia K. (28), Julianne B. (28), Lisa B. (28), Harold B. (29), Gary G. (29), Betty C. (29), Willard A. (29), Theodore P. (29), Art S. (29), Kazuko Y. (29), Roger C. (29), Terri L. (29), Marina M. (29), John P. (29), Josefina H. (29), Mary E. (30), Joan K. (30), Charlie M. (30), Mildred S. (30), Gail T. (30), Pedro A. (31), George B. (31), Lee C. (31), Fernando T. (31), Carmen P. (31), Janet S. (31), Grace S. (31), Albert H. (31), Virginia S. (31)

RIDDLE ANSWERS: (1) A teapot (2) The president (3) Cutlery (4) Your breath

the Golden Circle



Rick Miller
Your Trusted Financial Advisor for Life

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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.

Driving Test

A teenage boy had just passed his driving test and asked his Dad if he could start using the family car. The Dad said he'd make a deal with his son, "You bring your grades up from a C to a B average, study your Bible a little and get your hair cut. Then we'll talk about the car."

The boy thought about that for a moment, decided he'd settle for the offer and they agreed on it. After about six weeks, the Dad said, "Son, you've brought your grades up and I've observed that you have been studying your Bible, but I'm disappointed you haven't had your hair cut."

The boy said, "You know, Dad, I've been thinking about that, and I've noticed in my studies of the Bible that Samson had long hair, John the Baptist had long hair, Moses had long hair, and there's even strong evidence that Jesus had long hair."

His Dad replied, "Did you also notice that they all walked everywhere they went?"



Source: <https://www.funny-jokes.com/funny-christmas-stories.htm>

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