

# the Golden Circle

News To Help You Save Time And Money

September 2021

## Winning as One

A budding anthropologist, who was completing her doctoral thesis while on location in Spain, proposed a game to some children in a small village. She placed a basket of enticing looking sweets near a tree early one morning. That afternoon, after all the children were aware of the basket and all wanted one of the treats, the researcher told them that whoever got to the tree first could have all the goodies in the basket.

She did not lay out any rules or requirements, nor did she encourage the children to pursue the basket with any guidance at all on her part. Seated nearby, she simply held her notebook in her lap and waited, expecting to observe various approaches and plans from the different children all trying to obtain the basket for themselves.

When she gave the signal to go, all the children gathered together in a huddle and talked in quiet tones with some interjected giggles, then held each other's hands and ran to the tree together and worked as a group to pull down the basket.

As promised, the anthropologist let the children enjoy the whole basket of treats, but simultaneously asked them why they'd decided to run together as a group and split the treats amongst themselves.

One tall child looked at her and, with genuine confusion on his face, asked: *"How can any of us be happy by taking something away from another person?"*

*"It is only by winning as one that we all win,"* the child proclaimed.



**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)

**See how getting advice early can save you unnecessary taxes!**

See insert  
I'm Here to Help!

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# Air Fryer Brussel Sprouts

First, start by trimming the ends from 1 pound of Brussels sprouts. Remove any loose outer leaves and cut them in half, or in quarters, lengthwise.

Then, toss the sprouts with olive oil and salt in a medium bowl until combined. Feel free to add any other seasoning and spices if you'd like.



Heat the air fryer to 400°F and add the Brussels sprouts. Set the timer for 15 minutes.

Approximately half-way through cooking, shake or stir the sprouts, then resume cooking until approximately 2-3 minutes remain on the air fryer. Add the garlic and continue to air fry until the time is complete and the garlic is golden brown.

If desired, prepare a balsamic dressing to serve drizzled over your Brussels sprouts. Simply add the balsamic vinegar to a small saucepan over medium heat. Simmer until thickened, and slightly syrupy (reduce heat to prevent it from burning). Then, at the end of cooking, whisk in the remaining tablespoon of olive oil and 2 tablespoons of lemon juice. Remove from heat and set aside.

Source: Easy Air Fryer Brussels Sprouts Recipe - The Forked Spoon

## September Quiz Question

**Q: What is the Latin word for “beyond”, often used as a prefix to signify an extreme?**

- A. Extra
- B. Super
- C. Ultra
- D. Mega

Call in or email your response by Friday, September 17<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)**

## By The Numbers

- **Boom Town** - Phoenix was the **99th largest US city** in 1950 (106,818 people). Phoenix is the **5th largest US city** today (1.61 million people), per the 2020 US census Bureau).



- It's Just Bobo and Tyler- In a live-ball era of Major League Baseball, i.e., in the 102 years since 1919, there have been just 2 pitchers who threw a no-hitter in their first career start - **Bobo Holloman** of the St. Louis Browns on 5/06/1953 and **Tyler Gilbert** of the Arizona Diamondbacks 68 years later on Saturday 8/14/2021 (source: MLB).

# This Day in September

- **September 2, 1864** - During the **American Civil War**, **Atlanta** was captured by Sherman's Army. "Atlanta is ours, and fairly won." **General William T. Sherman** telegraphed **President Lincoln**.
- **September 8, 1900** - A hurricane with winds of 120 mph struck **Galveston, Texas**, killing over 8,000 persons, making it the worst natural disaster in U.S. history. The hurricane and tidal wave that followed destroyed over 2,500 buildings.
- **September 13, 1971** - State police and National Guardsmen stormed Attica prison in **New York State** ending a five-day prisoners' revolt. Thirty one prisoners and 11 guards were killed.
- **September 16, 1620** - The **Mayflower** ship departed from England, bound for America with 102 passengers and a small crew. The ship weathered dangerous Atlantic storms and reached **Provincetown, Massachusetts** on November 21st. The Pilgrims disembarked at Plymouth on December 26th.
- **September** (1774-1845) - American folk legend **Johnny Appleseed** was born in Leominster, Massachusetts (as **John Chapman**). For 40 years, he traveled through Ohio, Indiana and into Illinois, planting orchards. He was a friend to wild animals and was regarded as a "**great medicine man**" by **Native Americans**.
- **September 30, 1955** - **Actor James Dean** was killed in a car crash in California at age 24. Although he made just three major films, Rebel Without a Cause, East of Eden and Giant, he remains one of the most influential actors.

## August Quiz Question Winner

**Q:** Which U.S. State is known as the sunflower state?

**A:** *Kansas*

**Jonathan L.**

From Chula Vista, CA

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

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



# Welcome Home

Did you know that **Ellis Island** closed as an immigration facility in 1954 and reopened as a museum in September 1990? **Annie Moore**, a 17-year-old girl who arrived with her two younger brothers from Ireland, was the first arrival processed through the station in 1892, followed by more than 12 million other immigrants before the station was closed in 1954.

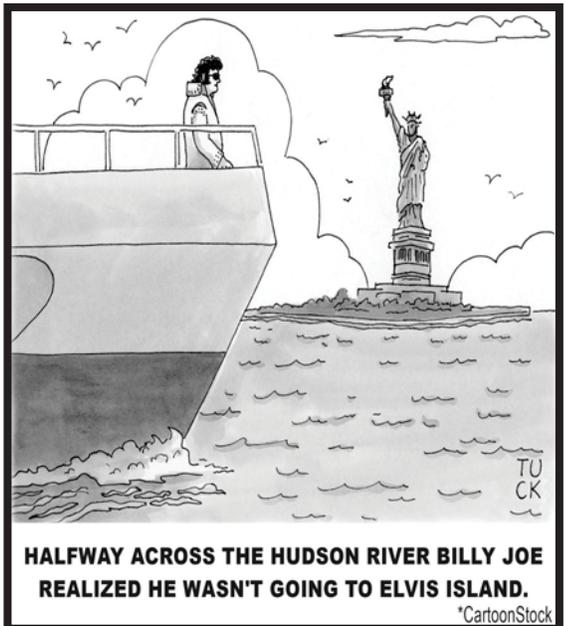
Around 2.3 million people came through the Island just between 1924 and 1954, although the busiest day at the former immigration center was on April 17, 1907 when 11,747 people were processed. Over the years, **Bob Hope, Cary Grant, Irving Berlin** and **Frida Kahlo** all passed through the immigration station during its useful years. At its peak, the station had its own power station, a hospital, laundry facilities, and a cafeteria.

Today, the Family Immigration History Center at Ellis Island is home to a vast archive of approximately **65 million searchable records** of immigration documents. People can locate connections to their own ancestry there, as well as add their contributions to an ongoing catalog of family stories.\*

## September Riddles

1. *What kind of ship has two mates but no captain?*
2. *What two words, added together, contain the most letters?*
3. *I can be cracked, I can be made. I can be told, I can be played. What am I ?*
4. *I have married many times, but have always been single. Who am I ?*

Answers on Page 7



## Back To School Tweets

 **The Real American Dadass**  
@R\_A\_Dadass

I forgot to post a first day of school picture on social media, and now CPS is at my door asking if I actually love my kids or not.

 **Sarcastic Mommy**  
@sarcasticmommy4

What wine pairs well with back to school supply shopping?

Asking for a friend.

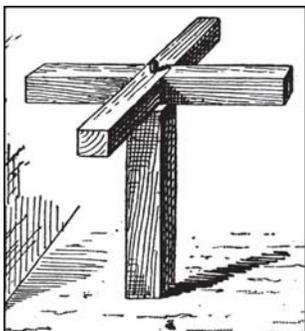
 **Scary Mommy** ✓  
@ScaryMommy

I sure will miss my kids when they go back to school in 9 days, 12 hours, 18 minutes and 43 seconds.

 **Simon Holland** ✓  
@simoncholland

There is water on the counter after doing dishes. Guess where my kid just set her first day of school forms?

# Clever Inventions



According to an anecdote, Thomas Edison had a summer residence he was very proud of. He enjoyed showing visitors around the property, pointing out various inventions. At one point, people had to pass through a heavy turnstile to get back to the house.

One visitor asked Edison why, with all the other clever gadgets around, he had such a heavy turnstile. Edison replied, "Well, you see, everyone who pushes the turnstile around pumps eight gallons of water into the tank on my roof." \*

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The best way to find yourself is to  
lose yourself in the service of  
others.

-Mahatma Gandhi

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## Laughter is the Best Medicine!

- My three-year-old daughter stuck out her hand and said, "Look at the fly I killed, Mommy." Since she was eating a juicy pickle at the time, I thrust her contaminated hands under the faucet and washed them with antibacterial soap. After sitting her down to finish her pickle, I asked, with a touch of awe, "How did you kill that fly all by yourself?" Between bites, she said, "I hit it with my pickle." - Cindy Yates, Mill Valley, California



- My five-year-old, Matt, worked with a speech therapist on the *ch* sound, which came out *k*. The therapist asked him to say *chicken*. He responded with *kitchen*. They tried again and again, but it always came out *kitchen*. Undeterred, she pushed him for one more try. Matt sighed and said, "Why don't we just call it a duck?" - Pamela Spinney, Enosburg, Vermont

## WELCOME NEW CLIENTS

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

**Maria V.** (daughter)  
From Hacienda Heights, CA  
Attended Dinner Seminar

**Maria V.** (mother)  
West Covina, CA  
Introduced by Maria V.

**Courtney C.**  
From North Carolina  
Introduced by Ruth Coley

**Sue L.**  
From Monrovia, CA  
Introduced by Jack L. &  
Mark & Kelli F.

**Donna S.**  
From Glendora, CA  
Introduced by Dough & Julie S.

**Lynn T.**  
From Mission Viejo, CA  
Introduced by Claudia C.

**Nerice Z.**  
From Los Angeles, CA  
Introduced by a Christina S.

**Alfredo & Amber M.**  
From Monrovia, CA  
Introduced by George & Ruth L.

Thank You for Your Trust  
& Confidence!

# About to be - 101 Years Young

## Client Spotlight



2006

We would like to spotlight and honor **Dr. Herbert Harder** a long time CSI client who will **celebrating his 101st Birthday on September 25, 2021.**

Dr. Herbert and his late wife, Marjorie, have been CSI clients for more than 25 years. Herbert lost his late wife Marjorie on December 2019 at age 97. They were married 7 days short of 75 years, and raised three children.

I first met the Harder's in 1996 when they were considering whether or not to get LTC insurance. I'm happy to report no claims have ever been filed or benefits paid out : )

Last month Dr. Harder visited my office for a financial review meeting. He drove his car from his home in Glendale all by himself and walked into my office with no cane, no walker, no glasses, and no hearing aides (although he does own them—he' says they're pretty much useless).

If you meet Herbert you'd swear he couldn't be a day older than 85. Now in all honesty, I didn't follow him out of the parking lot; let's face it, 'he is 100 years old!'

Back in November of 2006 Rachel Kane from Glendale Press visited Dr. and Mrs. Harder in their home to learn about his background and hobbies. Below are some of the things he shared.

In the hills above the Chevy Chase Country Club there lives a woodworking doctor in love with Africa. As a child, Herbert Harder moved to the continent for seven years, right before he was to begin public school.

His missionary family of seven traveled around Africa until Herbert was 11. His first school was in Cape Town, South Africa. He didn't return to Africa until 1983 for a vacation, but that wouldn't be his last time.

In 1991, the then 89-year-old retired pathologist began what would be a 15 year process of volunteer pathology work in Kenya. From 1991 to 2006, Dr. Harder returned to Africa nine times for one month intervals.

He also has a passion for creating beautiful receptacles and art from rare and unusual pieces of wood. Back in 2006 he had made a set of identical wooden hammers from the maple floor boards of the Glendale YMCA, where he played racquetball.

Dr. Harder's wood honing pieces have been exhibited at the San Diego County Fair, in a Mendocino fine art gallery, a gallery called Murphy's in Senora CA, and five gift shops in Hawaii.

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And just recently Dr. Harder had his picture taken and was interviewed in the Outlook Newspaper on March 27, 2021 while getting his COVID vaccine. He proudly showed his renewed driver's license at age 100, to nurse preparing his shot.

"I didn't feel a thing", the spry centenarian exclaimed, patting his shoulder after the nurse administered the vaccine. Job well done Dr. Harder!

# SEPTEMBER – HAPPY BIRTHDAY

## CLIENTS & FRIENDS



Maria B. (1), Tony R. (1), Carolyn J. (2), Judy S. (2),  
Claudia H. (2), Maggie M. (2), Joy R. (2), Julie S. (3),  
Heidi W. (3), Gloria L. (3), Norvell S. (4), Linda B. (4),  
Grace K. (4), Jenny L. (4), Catalina S. (4), Marco A. (4), Sherri  
W. (5), Gloria O. (5), Dale M. (5), Beth R. (5), Laurie E. (5), Alice T.(5),  
Travis M. (5), Perry V. (6), Lizz V. (6), Rowenna O. (6), Jack S. (7), Sarena H. (7),  
Andrew D. (7), Maya G. (7), Paul B. (8), Neela K. (8), Anita L. (8), Doreen C. (8),  
Rosemarie D. (8), Thuy H. (8), Irene P. (9), Lucy P. (9), Letty D. (9), Gregory R. (10),  
Cecilia C. (10), Maureen M. (10), Irene M. (11), Marcia M. (11), Darlene K. (11),  
Stephanie R. (11), Lilian G. (12), Shirley Z. (12), Doug L. (12), Matthew B. (12),  
Tiffany W. (12), Amada D. (13), Elvira F. (13), Vicky H. (13), Maggie C. (13), Jorge L.  
(13), Kelly S. (13), Wanda N. (14), Cathy C. (14), Jeffrey Y. (15), Linda D. (15),  
Roseanne K. (16), Wendy S. (16), Lucy S. (16), Charles A. (16), Carol A. (17), Terri  
H. (17), Pearl C. (17), Monica Awad (17), Mei-Ling C. (18), Petra D. (18), Susie D.  
(18), Richard T. (18), Brynda R. (18), La Rue B. (19), Steve M. (19), Vivian M. (19),  
Lorraine P. (19), Diane D. (20), Margie I. (20), Pam B. (20), Vigente M. (20), James  
O. (20), Patrick A. (20), Stephen H. (21), Vangie M. (21), George C. (21), Valerie S.  
(21), Rose G. (21), Debbie M. (21), Anna H. (21), P.J. S. (21), Jessica G. (21), Chiyo  
S. (22), Jeanne M. (22), Mario L. (22), Peter R. (22), Emmanuel O. (22), Jerry P.  
(23), Supa L. (23), Ruben G. (23), Sheila M. (23), Deby H. (23), Paul C. (24), Cecilia  
J. (24), Millie S. (24), Steve W. (24), Theresa K. (25), Tim M. (25), Lori W. (25),  
Robert R. (25), Allan C. (26), Eddy I. (26), Dana B. (26), Kathy L. (26), Victoria G.  
(26), Omar B. (27), Judy D. (27), Julee B. (27), Tracy D. (27), Lilian F. (28), Isabel B.  
(28), Laura V. (28), Mechell K. (28), Spencer J. (28), Edwin C. (29), Sherill M. (29),  
Michaela N. (29), Vilaykeo T. (29), Mara F. (29), Christopher S. (29), Mary V. (30),  
Martha D. (30), Lupe C. (30), Dayle A. (30), Carole S. (30)

**RIDDLE ANSWERS:** ( 1) A Relationship (2) Post Office (3) A joke (4) A Priest

# the Golden Circle



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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.

## SELL IT!

As my wife and I prepared for our garage sale, I came across a painting. Looking at the back, I discovered that I had written "To my beautiful wife on our fifth anniversary. I love you ... Keith." Feeling nostalgic about a gift I'd given her 25 years earlier, I showed it to her, thinking we should rehang the picture. After gazing at my message for a few seconds, she replied, "You know, I think a black marker would cover over all that so that we could sell it."



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