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| **NEWS FROM YOUR TRUSTED FINANCIAL ADVISOR FOR LIFE** |
| ***Visit www.csiwealth.org* Tel. (626) 294-0414** |
| ***the Golden Circle*** |
| News To Help You Save Time And Money February 2019 |

# How Do I Love Thee?

Robert was an unknown writer. One day, he ran across a volume of poetry that moved him so much, he wrote to the author: “I love your verses with all my heart, dear...”

The author of the poetry, Elizabeth, was flattered, but let him know she had survived a childhood disease that left her unable to breathe correctly. She spent most of her time at home, and her strict father did not want her in a relationship. She had plenty of money, but no love in her life.

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| **NEW Tax Law**  On Jan. 20th, 2019 – President Trump signed The **S.E.C.U.R.E. Act** which changes rules for *Required Minimum Distribution (RMD) rules and Inherited IRAs... and more.*  **RMDs will be age 72** (from 70 ½) |
| **Inside This Issue** |
| * How Do I Love Thee? * Paleolithic Pantry * February Quiz Question * Not So Great Valentine Date * Valentine’s Day Fun Facts * January Quiz Winner * Cartoons * On This Day… * Client of The Month * Optimism: Good for you heart? * Frozen Greek Yogurt Bites recipe * Welcome - New Clients * Love yourself * Major Provisions to the SECURE Act * A Good Laugh * February Birthdays * Riddle Answers * Happily Never After? |

Although Elizabeth remained distant, she fell in love through Robert’s poetry. He painted a picture of the two of them on long walks; he described their home, their children. Letter by letter, he created a relationship with her through his writing.

One winter afternoon, Elizabeth sat at the window seat, reading her dear friend’s love letters yet again when she glanced outside. It was a cold day, but sunny, with a snap in the air. Without a second thought, she pulled on her boots, grabbed her coat, and walked straight outside.

She continued down the road, and as she walked, she recited her beloved’s poetry, long since learned by heart. The walk changed her life.

When she got home, she wrote to Robert that she was ready to take action and within the year, they had a small wedding, then left for Italy on a honeymoon that never ended. Although they called each other husband and wife, we know them as the famous poets Elizabeth Barrett Browning and Robert Browning.

For the next 15 years, they worked together and produced some of the most romantic poetry ever written. Truly, love conquers all.

**Rick Miller**

Your Trusted Financial Adviser for Life

***If you have achieved any level of success, then pour it into someone else. Success is not success without a successor.***

***~ T.D. Jake***

# Paleolithic Pantry

## February Quiz Question

**Q:** *Major League Baseball began (as the National League) in February of what year?*

Call in or email your response

by **Friday, Feb. 16th**, 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**

Don’t delay – Make your guess today. Good Luck!!

Planning on giving your sweetie a box of chocolates for Valentine’s Day? According to *thechocolatewebsite*, there is international history in that box!

In roughly 1527, Spanish explorer Cortès brought cacao beans, equipment, and recipes for preparing chocolate from Mexico to the Spanish court of King Charles V.

It made a profitable industry for Spain, which planted cocoa trees in its overseas colonies. Conveniently, the Spanish had taken over many Caribbean islands, and on those islands was sugar.

Over the next 60 years, small but noticeable changes were made in how chocolate was prepared. Spanish nuns in Oaxaca, Mexico were the first to sweeten chocolate with honey, cinnamon, and cane sugar, making the drink popular with colonials. For many Europeans, drinking chocolate was an acquired taste.

******Around 1641, cocoa was introduced to Germany by a German scientist named Johann Georg Voldkammer, who discovered it in Naples, Italy. The Germans instituted the habit of a cup of hot chocolate before bedtime. By 1657, the first chocolate house was opened in London…by a Frenchman! Coffee houses were already popular; now one could go to a chocolate house to have a drink and talk over cards. Eventually, the chocolate drinks began to include milk and cinnamon.

***It’s that time of year again...*** Time to check and/or change out the batteries in your smoke alarms. Still think there is a little life left in the old ones? Use them in a less crucial device to save money without risking the lives of your friends and family.

***Psst!..***

By the turn of the 18th century, chocolate had made its way back to the Americas. In little more than a decade, Massachusetts sea captains were bringing back cargoes of cocoa beans. Boston apothecary shops were advertising and selling chocolate imported from Europe. In 1861, Richard Cadbury created the first known heart-shaped candy box for Valentine’s Day.

**Not So Great Valentine Date****

*A couple are on a date at a fancy restaurant. The women tells the man to say something to her that will get her heart racing...He replies, “I forgot my wallet.”*

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| ***January Quiz***  ***Question Winner***  ***Q:***  *What is the World’s biggest island??”*  **A:** Greenland  **Congratulations to**  **Dan and Thuy H.**  From Duarte, CA  You’ve won a $40 gift card to your favorite restaurant! |

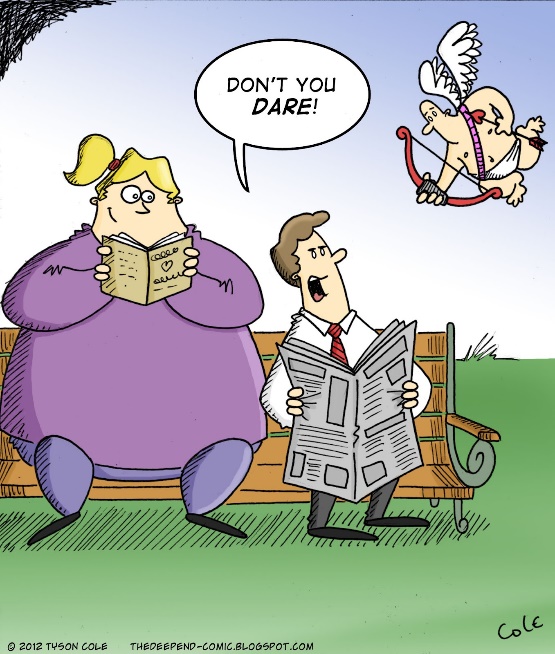
***Valentine’s Day Fun Facts***

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Valentine’s Day is celebrated every February 14. Here are a few interesting facts about the holiday dedicated to love.

* Every year, thousands of romantics send letters addressed to Verona, Italy to “Juliet,” the subject of the timeless romantic tragedy, “Romeo and Juliet.” The city marks the location of the Shakespearean tale, and the letters that reach the city are dutifully answered by a team of volunteers from the Juliet Club. Each year, on Valentine's Day, the club awards the "Cara Giulietta" ("Dear Juliet") prize to the author of the most touching love letter
* History’s first valentine was written in perhaps one of the most unromantic places conceivable: a prison. Charles, Duke of Orleans wrote the love letter to his second wife at the age of 21 while captured at the Battle of Agincourt. As a prisoner for more than 20 years, he would never see his valentine’s reaction to the poem he penned to her in the early 15th century.
* The term “wearing your heart on your sleeve” may have origins in picking a valentine. Smithsonian [reports](https://www.smithsonianmag.com/arts-culture/the-origins-of-wearing-your-heart-on-your-sleeve-17471279/) that during the Middle Ages, men would draw the names of women who they would be coupled with for the upcoming year while attending a Roman festival honoring Juno. After choosing, the men wore the names on their sleeves to show their bond during the festivities.

***Source:*** ***https://www.history.com/topics/valentines-day/valentines-day-facts***



# On This day…

**Client of the Month**

Congratulations to our

Client of the Month:

**Jack L.**

From Sierra Madre, CA

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

Congratulation!

We love introductions!

# February 3, 1943 - An extraordinary act of heroism occurred in the icy waters off Greenland after the U.S. Army transport ship *Dorchester* was hit by a German torpedo and began to sink rapidly. When it became apparent there were not enough life jackets, [four U.S. Army chaplains](https://www.historyplace.com/specials/calendar/docs-pix/feb-four-chaplains.htm) on board removed theirs, handed them to frightened young soldiers, and chose to go down with the ship while praying.

# February 8, 1910 - The Boy Scouts of America was founded by William Boyce in Washington, D.C., modeled after the British Boy Scouts.

# February 10, 1942 - The first [Medal of Honor](https://www.historyplace.com/specials/calendar/docs-pix/medal-honor.jpg) during World War II was awarded to 2nd Lt. Alexander Nininger (posthumously) for heroism during the Battle of Bataan.

# February 11, 1990 - In South Africa, Nelson Mandela, at age 71, was released from prison after serving 27 years of a life sentence on charges of attempting to overthrow the apartheid government. In April 1994, he was elected president in the first all-race elections.

# February 13, 1635 - Boston Latin School, the first tax-payer supported (public) school in America was established in Boston, Massachusetts

# Source: https://www.historyplace.com/specials/calendar/february.htm

**Optimism: Good for your heart?**

People with a positive outlook on life seem to be less likely to experience serious heart-related problems, according to a review published Sept. 27 by JAMA Network Open.

The study pooled findings from 15 studies involving a total of more than 220,000 people. After a follow-up period lasting an average of nearly 14 years, researchers found that optimism was associated with a 35% lower risk of angina, heart attack, stroke, or death from cardiovascular causes. That benefit held even when they considered studies that took into account depression, physical activity, and other possible confounding factors. Optimistic people may be more likely to follow healthy habits; other studies suggest a link between greater optimism and better diet quality and being more likely to sustain an exercise routine. But can pessimistic people actually change their ways? Maybe. Therapy and other psychological techniques that encourage people to imagine their best possible selves (even when they have health problems) appear to help, according to the authors.

Source: <https://www.health.harvard.edu/heart-health/optimism-good-for-your-heart>

# Frozen Greek Yogurt Bites

**WELCOME NEW CLIENTS**

Here are some of the

new clients

who became members of our

“the Golden Circle Family” this past month.

**Mark and Kelli F.**

From sierra Madre

Introduced to us by Jack L.

Thank You for Your Trust

& Confidence!

# *Ingredients:*

* ½ Cup of nonfat blended strawberry Greek yogurt ( not fruit on the bottom yogurt)
* 3 ½ tablespoons 100% fruit seedless strawberry jelly
* 4 teaspoons mini chocolate chips
* Popsicle Sticks & String (optional)
* Heart shaped mold (optional) or Parchment paper

*Directions:*

1. In a medium bowl, combine yogurt and jelly.
2. Chop chocolate chips and add them to the yogurt mixture, stirring thoroughly.
3. Spoon mixture into molds, or dollop from a spoon onto a parchment-lined baking sheet. If using molds, tap gently on counter so the yogurt levels smoothly.
4. Add "popsicle sticks" if desired.
5. Freeze until solid. Unmold or peel from parchment immediately after removing from freezer, while still thoroughly frozen.
6. Serve immediately or return to freezer tightly wrapped or packaged in airtight containers.

Source: <https://twohealthykitchens.com/3-ingredient-chocolate-covered-strawberry-frozen-greek-yogurt-bites/>



**Love Yourself**

There is no other person in this world like you. You deserve to be loved not only by those around you but by the most important person in your life — YOU.

Practicing self-love can be challenging for many of us, especially in times when we face serious challenges. It’s not about being self-absorbed or narcissistic, it’s about getting in touch with ourselves, our well-being and our happiness.

We practice self-love so we can push through our limiting beliefs and live a life that truly shines. So, do yourself a favor, take a deep breath, give yourself a little hug and start practicing more self-love.

Source: <https://www.lifehack.org/articles/communication/30-ways-practice-self-love-and-good-yourself.html>

**Tax Law Change**

**Major Provisions of the SECURE Act**

**February Riddles**

1. During which month do people sleep the least?
2. You can drop me from the tallest building, and I will be fine. Drop me into water and I fall apart. What am I?
3. If you have me, you want to share me. If you share me you haven’t got me. What am I?

Answers on Page 7

The SECURE Act tweaks a number of rules related to [tax-advantaged](https://www.investopedia.com/terms/t/tax-advantaged.asp) retirement accounts. Here's what it will do:

* Provide a maximum tax credit of $500 per year to employers who create a 401(k) or SIMPLE IRA plan with automatic enrollment.
* Encourage plan sponsors to include annuities as an option in workplace plans by reducing their liability if the insurer cannot meet its financial obligations.
* Push back the age at which retirement plan participants need to take [required minimum distributions (RMDs)](https://www.investopedia.com/terms/r/requiredminimumdistribution.asp), from 70½ to 72, for those who are not 70½ by the end of 2019.
* Allow the use of tax-advantaged [529 accounts](https://www.investopedia.com/terms/1/529plan.asp) for qualified student loan repayments (up to $10,000 annually).
* Permit penalty-free withdrawals of $5,000 from 401(k) accounts to defray the costs of having or adopting a child.
* Encourage employers to include more annuities in 401(k) plans

One other **key change in the new bill is paying for all this**:

The removal of a provision known as the [stretch IRA](https://www.investopedia.com/terms/s/stretch-ira.asp), which has allowed non-spouses inheriting retirement accounts to stretch out disbursements over their lifetimes. The new rules will require a full payout from the inherited IRA within 10 years of the death of the original account holder, raising an estimated $15.7 billion in additional tax revenue. (This will apply only to heirs of account holders who die starting in 2020.)

Source: <https://www.investopedia.com/what-is-secure-act-how-affect-retirement-4692743>



**A Good Laugh**

* **Do you know what the big difference is between love and marriage?** Love is the sweet dream and marriage is the alarm clock.
* **Do you have a date for Valentine’s Day?** Yes, it is February 14th .
* **What did one boat say to the other boat?** Are you interested in a little row-mance



**February – Happy Birthday**

**Clients & Friends**

Rick D. (1), John G. (1), Steven I. (1), Sylvia J. (2), Stanley K. (2), John D. (2), Jody S. (2), Yuan L. (2), Donna W. (2), Chek L. (2), Teresa R. (2), Judy M. (2), Ceferina V. (3), Marilyn R. (3), Sarah C. (3), Beverly G. (3), May H. (3), Grace Z. (3), Olga B. (3), Rebecca N. (4), Iqbal Q. (4), Susan V. (4), Robert H. (4), Raffi T. (4), Terry V. (4), Debbie E. (4), Steven B. (4), Kristie B. (4), Kevin S. (4), Tim C. (5), Dale T. (5), William B. (5), David S. (5), Janet P. (5), Ulrick R. (5), William L. (5), Nancy S. (6), Barbara C. (6), Hema H. (6), Phyllis S. (6), Anita F. (6), Matthew L. (6), Gloria M. (7), Robert G. (7), Noriel D. (8), Genevieve A. (8), Mee Q. (8), Michael M. (8), Foon T. (9), Mary P. (9), Grace L. (9), George K. (9), Nenita T. (9), Ruben R. (9), Joshua S. (9), Virginia D. (10), Josephine G. (10), Pamela R. (10), Ross M. (10), Richard F. (10), Greg W. (10), Vada D. (11), Roosevelt P. (11), Ngee K. (11), David R. (11), Vera A. (12), Sarah Y. (12), Orval I. (12), Luis C. (12), Sydney H. (12), Soraya F. (12), Marie Ann J. (12), Gary W. (12), Vidoje K. (13), Raugauath H. (13), Ester M. (13), Tony A. (13), Nancy J. (13), Alison D. (13), Jacqueline H. (14), Teresa A. (14), Charles G. (14), Larry Q. (14), Joe T. (14), Maria T. (14), Doris M. (15), Greg W. (15), Christina F. (15), Barbara S. (16), Erlinda C. (16), Lynn O. (16), Georgina M. (16), Aaron F. (16), Lata K. (16), Reinhold R. (16), James B. (16), Bertha M. (17), Dayle T. (17), Jesus G. (17), Joel R. (18), George D. (18), Kanya T. (18), Marilou L. (18), Pacinao D. (18), Stephen L. (18), Suzanne G. (18), Steven T. (19), Hoi S. (19), Debbie F. (19), Armine M. (19), Beverly C. (20), Robert D. (20), Mark M. (20), Dorsey M. (20), Eva G. (21), Rose C. (21), Diane K. (21), Ying Chu L. (21), Patricia R. (21), George L. (22), Daphne V. (22), Frank Q. (22), Zenaida C. (22), Larina R. (22), Allen Z. (22), Scott W. (22), Lisa R. (22), David T. (22), Mary R. (23), Steve L. (23), Joyce W. (23), Sharla B. (23), Joan C. (24), Richard S. (24), Eileen O. (24), Raquel B. (24), Ray M. (24), Joaquin N. (24), Manuel G. (25), Bruce D. (25), John R. (25), Carla V. (26), Grace E. (26), Bryan A. (26), Alex C. (27), Letitia C. (27), Mary G. (27), Richard P. (27), Jonathon G. (27), Nicole N. (27), Fernando L. (27), John M. (28), Verna S. (28), Yvonne R. (28), Ronald M. (28), Ruth C. (28), Malinda K. (28), Lanya F. (28), Adolfo S. (29)

**RIDDLE ANSWERS:**

1. February (there are fewer nights) (2) Paper (3) Secret

**the Golden Circle**

##### A person wearing a suit and tie smiling at the camera Description automatically generated

##### Rick Miller

##### Your Trusted Financial Advisor for Life

CSI

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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.



**Happily Never After?**

Bob was in trouble for forgetting his wedding anniversary. His wife told him “Tomorrow morning, I expect to find a gift in the driveway that goes from 0 to 200 in 6 seconds AND IT BETTER BE THERE!”

The next morning as her husband left for work, she woke up to find a box giftwrapped in the middle of the driveway.

Curious, the wife put on her robe and ran out to the driveway. She brought the box in the house. And upon opening it found a new bathroom scale.

Source: <http://sachinbyspartan.com/wife-really-angry-from-husband/>

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