

the Golden Circle

News To Help You Save Time And Money

November 2019

Responding To Adversity



One day after school, a daughter complained to her dad that she was tired of struggling with her dyslexia - she had to work twice as hard as her classmates.

Her father held back his tears and led his daughter to the kitchen, then repeated an old lesson. He filled three pots with water and heated them on the stovetop. Once the water began to boil, he placed a small potato in one pot, an egg in the second pot, and some ground coffee in the third pot.

After 20 minutes, he turned off the stove, put the cooked potato in a bowl and had the daughter poke it with her finger. He peeled the egg, then held the third pot out so she could sniff the coffee. She smiled at the familiar scent of her dad's morning coffee.

"The potato, the egg, and the coffee beans all faced the same adversity: boiling water," her father explained.

Are you 70 yrs or older?

Don't forget to take
Your *Required Minimum Distribution*
before **December 31st**
Call us for help
Ask for Julie Tabizon
(626) 294-0414

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"But each one reacted differently. The potato went in strong but came out soft and weak. The egg was fragile but grew hard. However, the ground coffee beans were unique. They changed the water and created something new. So - which are you?" he asked his daughter.

"Are you a potato, an egg, or the coffee? Sweetheart, challenging things happen to us, but the only thing that truly matters is what happens *within* us."

The teen smiled, gave her dad a huge hug, grabbed the hard-boiled egg as a snack and left to go do her homework.

As she left, her father blew an invisible kiss that landed on his beloved daughter.

Rick Miller

Your Trusted Financial Adviser for Life

"I come from a family where gravy is considered a beverage."
- Erma Bombeck

Did You Know...

- Baby turkeys are called poults. Only male turkeys gobble and, therefore, are called gobblers.
- Thanksgiving is often considered the site of the first cultural war because it contains both a narrative of the birth of freedom and democracy as well as an account of racism, mistreatment of Native Americans, and conflict
- President Jefferson called a federal Thanksgiving proclamation “the most ridiculous idea ever conceived.
- Held every year on the island of Alcatraz since 1975, “Unthanksgiving Day” commemorates the survival of Native Americans following the arrival and settlement of Europeans in the Americas.



Source: <https://www.flossins.com/blog/did-you-know-thanksgiving-edition.aspx>

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our “the Golden Circle Family” this past month

Ariel & Corina Carmona

Introduced by
Maria & Frank Gardena
Attended Arcadia Seminar

George & Angelita Tesoro

Introduced by Alma & Ernie Viernes

Thank You for Your Trust
& Confidence! 😊

Message Received... Maybe ?

When people don't understand what you're trying to share with them, they might get frustrated. You may wonder why they aren't comprehending something that seems relatively simple. This is called the curse of knowledge, as is spelled out in this story...



Elizabeth Newton was studying at Stanford University in 1990 when she set up a simple experiment. She divided students into two different groups: tappers and listeners. Tappers were asked to tap out a simple song that everyone would know, and listeners had to guess the song.

She asked tappers to take a guess ahead of time on how many people would guess correctly and they predicted that about half would get it right. When they tapped it out, though, only 2.5% got it right. Listeners were only hearing tappity tap, but tappers (internally) were hearing the whole song.

The point is this: when we have any type of information that we're conveying to someone else, the tapper always knows more than the listener and has the bigger picture.

Are you 70 years old OR OLDER?

Important Notice – A MUST READ

Don't forget to withdraw money from your retirement accounts (IRAs, 403b, 401k, 457, etc.) before December 31st.

This process mandated under the IRS tax codes is called the “Required Minimum Distribution”.

As you probably know the IRS has an actuarial table to compute how much is the minimum you must withdraw from your Pre-Taxed Retirement Accounts each year.

There is no penalty to take more than the minimum, you're just taxed sooner on a portion of your retirement accounts.

The older you are the larger percentage of the value of your retirement accounts must be taken out each year.

November Riddles

1. Jimmy's mother had three children. The first was named April, The second was named May. What was the name of the third?
2. What begins with T, ends with T, and has T in it?
3. I have a bed but never sleep. I have a mouth but I never speak. What am I?
4. People buy me to eat, but never eat me. What am I?

Answers on Page 7

Failure to Take Out the Minimum - Has a 50% penalty!!

Be sure to **call Julie Tabizon** at CSI to verify you have taken care of 2019 RMDs
Don't delay – Please call before Dec 1st **(626) 294-0414**

Remember: Roth-IRAs **do not have** a Required Minimum Distribution requirement. These accounts can continue to grow without pulling money out.

Extra Tip: If you Tithe or Donate to Charities the IRS has a special RMD technique called, “**Qualified Charitable Distribution**” (QCD). This may help you save on Federal Income Taxes. Be sure to call Julie Tabizon to find out how to benefit from this strategy.

No Shave November

No-Shave November is a month-long journey during which participants forgo shaving and grooming in order to evoke conversation and raise cancer awareness. The goal of No-Shave November is to grow awareness by embracing our hair, which many cancer patients lose, and letting it grow wild and free. Donate the money you typically spend on shaving and grooming to educate about cancer prevention, save lives, and aid those fighting the battle. Participate by growing a beard, cultivating a mustache, letting those legs go natural, and skipping that waxing appointment. Put down your razor and set up your own personal No-Shave November fundraising



page. If you're not ready to get hairy, sit back and support someone who is. The rules of No-Shave November are simple: put down your razor for 30 days and donate your monthly hair-maintenance expenses to the cause.

Source: <https://no-shave.org/#about>

NOVEMBER Quiz Question

Q: When was the National Geographic first published?

Call in or email your response by Fri. Nov. 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

Don't delay – Make your guess today. Good luck!!

Recharge While You Recharge

Soon you may be able to recharge your smartphone by taking a walk, the *Science Daily* website reports. Scientists at the Chinese University of Hong Kong are developing an “energy harvester” that attaches to the knee, generating 1.6 microwatts of energy when the wearer walks at a normal pace, enough to power small devices like health monitors and GPS devices.

Scientists designed a special smart macrofiber material that generates energy from bending. The constant back-and-forth motion every time the knee flexes makes the device bend, creating electricity.

A prototype weighing just 0.68 pounds was tested on people walking at one to four miles per hour. Measurement of the wearers' breathing patterns with and without the device showed that it worked without any extra effort on the part of the walker. The device could enable users to stop worrying about the daily charge.



Thanksgiving Leftover Ring



Ingredients

- 1 (8-Oz.) tube crescent rolls
- 1 Cup Leftover mashed potatoes
- 1 Cup leftover stuffing
- 1 ½ Cup shredded leftover turkey
- 1 cup of cranberry sauce
- 1 Tbsp. melted butter
- 1 Tbsp garlic powder
- Freshly Chopped Parsley, for garnish
- Leftover gravy, Warmed, for dipping

Directions

1. Preheat oven to 375°. Unroll crescent rolls, separating each triangle. Arrange on baking sheet in a sunburst pattern, with pointy ends of triangles facing outward and bases of triangles overlapping
2. Spread mashed potatoes over triangle bases, forming a ring. Top with stuffing, turkey, and cranberry sauce. Fold triangle tips over filling (there will be gaps where ingredients peek out between triangles).
3. Brush crescent dough with melted butter and sprinkle with garlic powder.
4. Bake until golden, 15 to 20 minutes
5. Garnish with parsley and serve with gravy for dipping.

Source: <https://www.delish.com/cooking/a22999141/thanksgiving-ring-recipe/>

OCTOBER Quiz Question Winner

Q: A “gallybagger” is more commonly known as what?

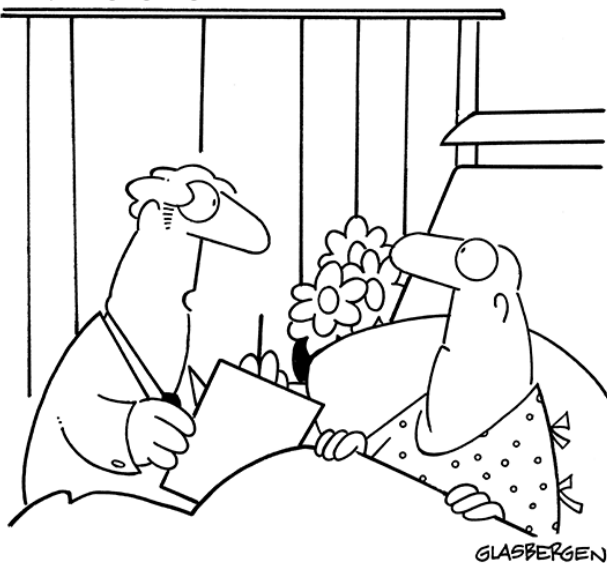
A: A scarecrow

Congratulations to

Barbara Ching
from Glendale, CA

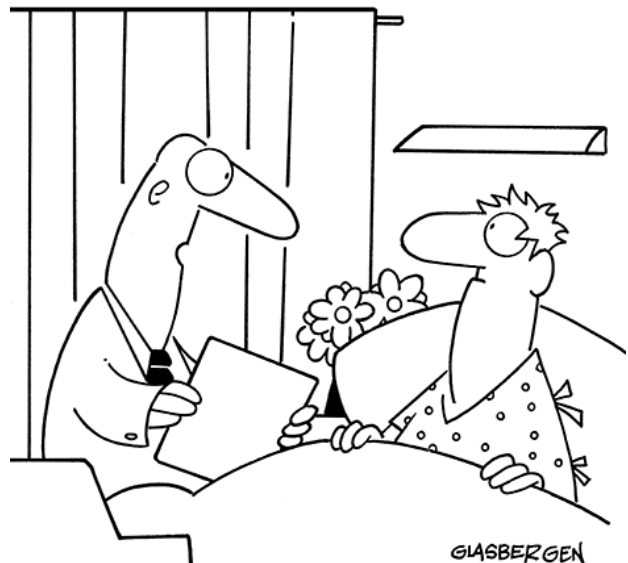
You’ve won a \$40 gift card to your favorite restaurant! 😊

© Randy Glasbergen / glasbergen.com



“Your new pacemaker comes with Pandora so you can always have a song in your heart.”

© Randy Glasbergen / glasbergen.com



“I respect that you’re a vegetarian, but I can’t authorize using an artichoke heart for your transplant.”



Code Name Typewriter

A husband and wife decided they need to use “a code” to indicate that they wanted to have sex without letting their children in on it.

The Decided on the word “typewriter”.

One day the husband told his five-year old daughter

“Go tell mommy that daddy needs to type a letter.”

The child told her mom what her dad said, and her mother responded,

“Tell your daddy that he can't type a letter right now because there's a red ribbon in the typewriter.”

The child went back to tell her father what mommy had said.

A few days later the mom told the dad “you can write that letter now.”

The father replies “Neverminded with the typewriter, I already wrote it by hand.”

Clients of the Month

Congratulations to Our
Clients of the Month:
Two Winners!! Wow!!

Maria & Frank Gardena

from Oceanside, CA

Alma & Ernie Viernes

from San Dimas, CA

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

Congratulations!

We love introductions! 😊



People Tweet the Darnest Things!



shauna
@goldengateblond

Follow

This woman at Whole Foods is choosing a bundle of asparagus more carefully than I chose my husband.



ADHDean
@ADHDeanASL

Follow

Being married to me:

Pros: you're married
Cons: to me



Julie Burton
@ksujulie

Follow

Husband: I need your credit card to buy something off Amazon.
Me: I have it memorized, ready?
Husband: WHAT?!
Me: What.



karanbir singh
@karanbirtinna

Follow

My wife messaged me from the shopping mall to ask if I think that she looks fat. I was typing "Noooo" and autocorrect changed it to "Moooo".

So long story short, I can I come over and stay at your place for awhile?

November - Happy Birthday Clients & Friends



Miyoko B. (1), Kenneth H. (1), Chris M. (1), Freda L. (1), Diane W. (1), Steven K. (1), Laura O. (1), George T. (2), Ralph L. (2), Gonzalo G. (2), Joy M. (2), Cynthia M. (2), Maricel I. (2), Francis M. (3), Margaret M. (3), Eloise C. (3), Hwai C. (3), Richard T. (3), Young S. (3), Kathryn H. (3), John H. (3), Daniel W. (3), Larry O. (3), Muriel B. (4), Marian K. (4), Lisa Y. (4), Vicki T. (4), Christopher K. (4), Fay W. (5), Helen P. (5), Mark H. (5), Eileen S. (6), Hui Fang H. (6), Evelyn S. (7), Aida C. (7), Marilou K. (7), Lauren C. (7), Antoinette K. (8), Jeannie T. (8), Nancy B. (8), Robin E. (8), Robert F. (8), Gayle S. (8), Jean F. (8), Marilyn U. (8), Maria D. (8), Karen B. (8), Nick T. (9), Mercedes C. (9), Vicki L. (9), Donna G. (9), Darin E. (9), Aurelia D. (10), Rose Q. (10), Robert P. (10), William M. (10), Thomas S. (10), Joyee U. (10), Cathy H. (10), Nenita Q. (11), Rose G. (11), Cathy H. (11), Mary H. (11), Bill Z. (11), Judith R. (11), Chaveenwan T. (12), Sue K. (12), Frenz R. (13), Allan D. (13), Cyndi W. (13), Paul H. (13), Dawn H. (13), Julie G. (13), Michelle O. (13), Johnathan L. (13), Grant G. (14), Rosa L. (14), Fanny S. (14), Margie G. (14), Terry R. (14), Dinora T. (14), Mario V. (14), Elspeth B. (15), Billie F. (15), Robert H. (15), Barbara L. (15), Sarah G. (15), Grace M. (15), Mary M. (16), Karen P. (16), Faith H. (16), Gary K. (16), Christopher R. (16), Larry B. (16), Irma O. (17), Sheryl B. (17), Adela R. (17), Evelyn B. (18), Ramon T. (18), Winsa B. (18), Unikok G. (18), Elizabeth G. (18), Diana V. (18), Joan A. (19), Daniel R. (19), John W. (19), James I. (19), Dana G. (19), Sorina T. (19), Arlene T. (20), Linda S. (20), Diana H. (20), Shanti G. (20), Aida L. (20), Sheila G. (20), Antonio F. (20), Debra L. (20), Lawrence J. (21), Maria G. (21), Maria S. (21), Victoria W. (21), Sandy B. (21), Elizabeth H. (21), Teresa S. (22), Karolyn H. (22), Eduvina L. (22), Sanjoy S. (22), James K. (22), Gregory M. (22), Ed R. (23), Lyla M. (23), Jessica V. (24), Flyod C. (24), Aydee H. (24), Joan W. (24), Stephen L. (24), Bruce K. (24), Duenna P. (25), Dian S. (25), Lawrence P. (25), Marsha S. (25), Nanette N. (25), Alfredo L. (25), Adriana T. (25), Nancy F. (25), Michele W. (25), Margaret M. (26), Sumita R. (26), Anita R. (27), Linda W. (27), Juliana L. (27), Lorien B. (28), Sylvia M. (28), Jane C. (28), Alexander R. (28), Noreen V. (28), Thomas R. (28), Marietta E. (28), Keven H. (28), Zhenhong S. (28), Sally T. (29), Rodney H. (29), Jeff H. (29), Lora M. (30), Max P. (30), Carol C. (30), Estella L. (30), Michael M. (30), Bernie J. (30)

RIDDLE ANSWERS:

(1) Jimmy (2) Tea (3) A river (4) Plates and cuttlery

the Golden Circle



Rick Miller

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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.

Asylum Logic



During a visit to the mental asylum, a visitor asked the Director Albert what the criterion was which defined whether or not a patient should be institutionalized.

"Well," said Albert, "we fill up a bathtub, then we offer a teaspoon, a teacup and a bucket to the patient and ask him or her to empty the bathtub."

"Oh, I understand," said the visitor. "A normal person would use the bucket because it's bigger than the spoon or the teacup."

"No." said Albert, "A normal person would pull the plug." "Do you want a room with or without a view?"