|  |
| --- |
| **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 March 2019 |

|  |
| --- |
| **Medicare Talks in March**  **Pasadena Library**  Sat, March 21st @ 10 a.m.  **Arcadia Public Library**  Tue, March 17th 11 a.m.  Thu, March 19th 6 p.m.  *For more details see the back of the insert page.* |
| **Inside This Issue** |
| * A Loving Ode to Old Age * This Day in History - March * March Quiz Question * Google, M.D. * Brain Drain * February Quiz Winner * Cartoons * Ancient Mystery * Client of The Month * Brain Floss Puzzles * Peanut Butter Chocolate Banana Treat * Welcome - New Clients * A Meeting of Minds * Brain Floss Answers * What’s on your Plate? * March Riddles * St Patrick’s Day Celebration * March Birthdays * She Looks Like You |

# A Loving Ode to Old Age

*Here’s a story I found online (author listed as unknown) that makes me feel spry this spring. Pass it along to someone who might enjoy a new perspective on old age.*

 “I am now, probably for the first time in my life, the person I have always wanted to be. Oh, not my body! I sometime despair over the wrinkles, the baggy eyes, and the sagging butt. I am often taken aback by that old person in my mirror, but I don't agonize over it.

I would never trade my amazing friends, wonderful life, loving family for less gray hair or a flatter belly. I've become kinder to myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avant-garde on my patio. I am entitled to overeat, to be messy, to be extravagant. I can say 'no', and mean it. I can say 'yes', and mean it.

Great freedom comes with aging. Whose business is it if I choose to read or play on the computer until 4 am, and sleep until noon? I will walk the beach in a swimsuit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the bikini set. They, too, will get old!

As I get older, it is easier to be positive. I care less about what other people think. I don't question myself anymore. I've even earned the right to be wrong. I like being old because it has set me free.

I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been or worrying about what will be. Today, I wish you a day of ordinary miracles.”

**Rick Miller**

Your Trusted Financial Adviser for Life

***“If we don’t change, we don’t grow. If we don’t***

***grow, we aren’t really living.”*** *- Gail Sheehy*

**This Day in History - March**

# 3rd - The Star Spangled Banner becomes the National Anthem (1931)

## March Quiz Question

**Q:** *When was the coil spring invented?*

Call in or email your response

by **Friday, March 20th**, 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!!

# 4th - The Constitution of the United States of America goes into effect. (1789)

# 6th - Silly putty is invented. (1950)

# 10th - The U.S. government issues paper money for the first time. (1862)

# 12th - Girl Scouts were founded. (1912)

# 13th - Senate begins impeachment trial of President Andrew Johnson. (1868)

# 17th - The rubber band was invented. Can you imagine life without them!?! (1845)

# 20th - Harriet Beacher Stowe publishes the book Uncle Tom's Cabin . (1852)

# 27th - The biggest earthquake ever recorded strikes Anchorage, Alaska. It measured 8.3 on the Richter scale. (1964)

# 30th - The 15th amendment goes into effect, giving black men the right to vote. (1870)

# 30th - Jeopardy debuts on television. (1964)

Source: <http://holidayinsights.com/history/history03.htm>

# Google, M.D.

The internet is good for some things, but when you want to find out what’s making you feel sick, you’re generally better off with your doctor than with a medical website or smartphone app. That’s the diagnosis of a study by Harvard Medical School that was recently written up in the *JAMA Internal Medicine* journal.

The research involved 234 physicians and 23 diagnostic tools offered by such websites as the Mayo Clinic and Web MD, along with apps for the iPhone and Android smartphones. Given 45 hypothetical patients and their symptoms, the human doctors got the correct diagnosis right away in 72% of the cases, while the computerized symptom checkers were correct only 34% of the time.

When asked to provide not one, but three possible diagnoses, physicians again outperformed their technological counterparts, hitting the right diagnosis with their top three 84% of the time. Websites and apps found the correct diagnosis just 51% of the time.

So, although you might be tempted to just Google your symptoms and head to the drugstore, most of the time you’re better off making an appointment with your doctor.

|  |
| --- |
| ***February Quiz***  ***Question Winner***  ***Q:***  *Major League Baseball began (as the National League) in February of what year?*  **A:** 1876  **Congratulations to**  **Jonathan L.**  From Chula Vista, CA  You’ve won a $40 gift card to your favorite restaurant! |

# Brain Drain: Control Appetite After Work

Ever notice that you can feel starving after a long day at work, even though you’ve spent it mainly at your desk? Scientists, as reported by *The New York Times*, say it happens because your brain wants more fuel to keep going—even though you probably haven’t been digging ditches or running marathons all day. The problem is that you’re consuming calories your body doesn’t actually need, because your brain is telling you to.

Oddly, the solution to controlling brain-induced appetite is to exercise. In an experiment at the University of Alabama at Birmingham, 38 college students met to discuss their favorite pizza. After the discussion, they were allowed at eat as much pizza as they wanted. That created a control.

On another day, they were brought back and given a series of tests from college entrance and graduate-level exams. Afterward, half the students worked out on treadmills while the rest sat quietly. The entire group was again served all the pizza they wanted, but the treadmill group ate less—about 25 fewer calories than at their previous session. On the other hand, the rest of the group actually ate 100 calories more. The study suggests that a light workout after a mentally strenuous day may curb the appetite. So perhaps a brisk walk before dinner is in order?

Source: <https://www.pinterest.ca/pin/335658978448070401/>

# An Ancient Mystery: How Old Are Saturn’s Rings?

**Clients of the Month**

Congratulations to our

Client of the Month:

**Tom & Ruth K.**

From San Dimas, CA

**Ken M**.

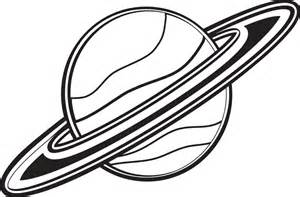
From West Covina, CA

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

Congratulation!

We love introductions!

The rings of Saturn have dazzled humans ever since they were spotted by Galileo, but they still contain many unexplained mysteries, such as how old they are. One theory states that they date back approximately 4.6 billion years; another suggests that they’re just 100 million years old.

Scientists backing the younger theory contend that the rings should show more evidence of space debris from the Kuiper Belt, which would make them darker than they appear today. Proponents of the older view note that the rings were probably created by a moon or some other icy object falling apart as it passed close by Saturn, an event which doesn’t seem to have happened in recent times (“recent” in astronomical terms, at any rate.)

Some of the trouble comes from not knowing precisely how massive the rings are—a lighter series of rings could have formed more recently than a heavier one.

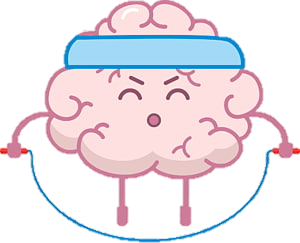
# Brain Floss Puzzles

Brainteasers are good for honing your creative thinking. Try these to stretch your mind:

1. You are driving a bus with nine passengers. At the first stop, three people get off and five get on. At the second stop, seven people get off and four get on. At the third stop, six people get off and two get on. How old is the bus driver?

*March 19th – June 20th*

***If you were to stand on the equator during either the spring or fall equinox, you would see the sun pass directly over the top of your head***

1. You have to choose to enter one of three rooms. Inside the first room is a team of ninjas hired to kill you. Inside the second is a tiger that hasn’t eaten for three months. Inside the third is a raging inferno. Which room do you enter?
2. Imagine you’re in a leaky rowboat that’s sinking. Great white sharks are circling your boat. How do you get out of this predicament?

(See answers at the bottom of page #5.)

# Peanut Butter Chocolate Banana Treat

**WELCOME NEW CLIENTS**

Here are some of the

new clients

who became members of our

“the Golden Circle Family” this past month.

**Ernie & Nancy F.**

From Claremont, CA

Thank You for Your Trust

& Confidence!

# *Ingredients:*

* 2 fresh bananas
* 1 1/2 Cup milk chocolate chips

( you can use [cacao](https://www.ghastlygirl.com/recommends/cacao/) if you prefer a vegan option)

* 1/2 Cup [natural peanut butter](https://www.ghastlygirl.com/recommends/natural-peanut-butter-12/)

*Directions:*

* Chop both of your bananas into medallions 1/2 inch in size. If you cut too small, they can be thin, flimsy, and difficult to work with.
* Spread a thin layer of peanut butter on the top of each of your bananas.
* Chill your peanut butter topped banana slices for around 5-10, to make them a little easier to work with.
* Then squish them together (peanut butter towards the inside on both slices). If you would like, you can use the back of a table knife to smooth out any peanut butter spilling on the edge of the bananas.
* Once you have your banana slices paired up it’s time to chill them for about 30 minutes to seal the two slices together.
* As your banana slices are chilling, prepare your chocolate by melting it in a double boiler. If you don’t have a double boiler you can easily simulate one by placing a glass bowl over a pot of boiling water. You want your water to be about 1/3 of the way up the pan but not touching the bottom of your glass bowl.
* Using a fork or toothpick go one at a time to dip your banana sandwiches into the melted chocolate. Place each of your chocolate-coated bananas on a parchment paper-lined baking sheet to harden. You can put the finished pan back into the fridge to help them harden up quicker.

Source: <https://www.ghastlygirl.com/how-to-make-a-healthy-peanut-butter-chocolate-banana-treat/amp/>

# A Meeting Of The Minds

The famous actor/director Charlie Chaplin once met world-renowned physicist Albert Einstein at a public event. According to Storypick, Einstein told the comedian: *“What I most admire about your art is your universality. You don’t say a word, yet the world understands you.”*

**Answers to Brain Floss:**

1. Whatever you own age is, since you are the bus driver.
2. Room No. 2. A tiger that hasn’t eaten in three months is dead.
3. Stop imagining.

To which Chaplin replied, *“True. But your glory is even greater. The whole world admires you, even though they don’t understand a word of what you say.”*



**What's On Your Plate?**

**March Riddles**

1. I speak without a mouth and hear without ears. I have no body, but I come alive with wind. What am I?
2. *I’m the rare case when today comes before yesterday. What am I?*
3. I have keys, but no locks and space, and no rooms. You can enter, but you can’t go outside. What am I?

Answers on Page 7

Do you find yourself deluged with invitations, commitments and requests for help? Do they often interfere with your own priorities? Consider trying this trick I use to help me set and keep clear boundaries:

* I have a beautiful china plate where I post sticky notes labeled with my major priorities. When someone asks me for my time, I see how full my plate is, literally, and then check in about what the request will require, and what other commitments it might displace.
* I ask myself: Will saying yes to this request distract me or cost me energy, or will it feed me and help me fulfill my goals? If it is a distraction, I simply say, "Sorry, my plate is really full at the moment. I'll get back to you when it's a bit more open."
* If you are worried that others will perceive you as selfish, practice the art of direct language: Simply say, "I have a couple of priorities that I am extremely excited about right now, and I've committed my schedule to them until they're completed." You don't have to apologize for keeping your time and energy to yourself when you're on an inspired mission

Source: <https://experiencelife.com/article/the-energy-of-spring/>



**St Patrick’s Day Celebrations**

**A day of parades & festivals**

Thanks to our cousins in the United States the first St Patrick’s Day parade occurred in New York City during 1766. Today parades for St Patrick’s Day are held all over the world inviting millions of people to celebrate being Irish for a day.

Did you know that it wasn’t until 1995 when the Irish government decided to start holding a parade in Dublin, to help boost tourism? It’s now known in Ireland as St Patrick’s festival which takes place over 5 days with events including art shows, plays, concerts, funfairs, and the main parade.

### The drinking of green beer

### You would be hard pushed to find a pub in Ireland that served green beer as you would in the U.S. Some places in Ireland, such as Dublin, may have a few pubs that will serve green beer but for the most part, it’s not something we generally do.

### Did you know that pubs in Ireland had to remain shut for St Patrick’s Day? It wasn’t until the late 1970’s the Irish law permitted pubs to open their doors on March 17th.

Source: <https://www.yourirish.com/traditions/celebrating-st-patricks-day>



**March – Happy Birthday**

**Clients & Friends**

Jose L. (1), Chloris D. (1), Evangelina C. (1), Janice J. (1), Philip V. (1), Stephen B. (1), Mark S. (1), John K. (2), John M. (2), James V. (2), Thomas L. (2), Jim F. (2), Charles B. (2), Megan T. (2), Tomomi B. (2), Grace G. (3), Roosevelt S. (3), Adriana D. (3), Lydia H. (3), Hans A. (4), Ding L. (4), Fred B. (4), Georgia C. (4), David R. (4), Hazel M. (5), Elmo O. (5), Bob C. (5), Ana Marie D. (5), Jill C. (5), Louis L. (6), Tim B. (6), Judy S. (6), John Y. (6), Ronald B. (6), Diana D. (6), Kathy I. (6), Warren S. (7), Ramona K. (7), Laura F. (7), Joelle P. (7), Jean H. (7), Kirk D. (7), John K. (8), June G. (8), Karine M. (8), Melissa L. (8), John C. (8), Francisca T. (8), Adelina O. (9), William L. (9), Nora C. (9), John K. (9), Gary S. (9), Tyler H. (9), Ralph S. (10), Lila D. (10), Carol K. (10), Albert K. (11), Lottee K. (11), Gloria O. (11), Thomas I. (11), Noemi G. (11), Martha G. (11), Brittany B. (11), David B. (12), Dorothy W. (12), Richard C. (13), Janos G. (13), Kathy O. (14), Mary L. (14), Beth T. (14), Daisy C. (15), Mary Ann P. (15), Pamela W. (15), James H. (15), Carolla K. (15), Henry Y. (15), Kathleen P. (15), Meenashi K. (15), Joy D. (15), Gretchen W. (15), Siong C. (16), David M. (16), Jacob K. (16), Anne M. (16), Timothy J. (16), Jose S. (17), Kim P. (17), Ruth A. (17), Julia A. (17), Antoine S. (18), Albert S. (19), Sheila W. (19), Gayle N. (19), Marilyn B. (20), Minas M. (20), Linda G. (20), Pauline L. (20), Anna H. (20), Susan S. (20), Krikor M. (20), Patricia W. (20), Karen C. (20), Ronald Y. (20), Wayne N. (20), Mark W. (20), Lisa G. (20), Josefina G. (20), Anthony S. (21), Paul F. (21), George A. (21), Magaline S. (21), Mark C. (21), David D. (21), Mark S. (21), Alonso C. (22), Harry A. (22), Van B. (22), Shwu C. (22), Brenda W. (22), David E. (22), John F. (22), Nancy S. (22), Estelle T. (22), Lualhati P. (23), Ann W. (23), Carl S. (23), Michael T. (23), Jacqueline M. (23), Alan J. (24), Barbara D. (24), Marcia K. (24), Julia M. (24), Bill H. (24), Luanne D. (24), Robert M. (24), Lori B. (24), Annette G. (25), John M. (25), Rodolfo I. (25), Ruth L. (25), Linda P. (25), Chiao C. (25), Corrine H. (25), Sharon R. (26), Albert T. (26), Gina T. (26), Victoria H. (27), Jackie A. (27), Nanci M. (27), Nila H. (27), Yvonne H. (27), Maria M. (28), Laurie T. (28), Robert K. (28), Andrew L. (28), Linda B. (28), Yadira G. (28), Paula K. (29), Jodi P. (29), Sarah S. (30), Stella E. (30), Joan F. (30), Audrey N. (30), Janet S. (30), Eileen G. (30), Pauline A. (30), Lydia H. (30), Deborah L. (30), Marcela C. (30), Raymond R. (30), Francis V. (30), Susan G. (30), Raquel J. (30), Lindsy D. (30), Lillian Y. (31), Medessa C. (31), Cornelius G. (31), Margaret D. (31), Jan J. (31), Anita J. (31)

**RIDDLE ANSWERS:**

1. An Echo (2) A Dictionary (3) A Keyboard

**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

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.

****

**She Looks Like You**

Apatient showed up at our medical office and

asked, “You’re Mary, aren’t you?”

I smiled. “No, sorry, I’m not.”

“Are you sure? You look just like someone I know named Mary.”

“Well, I hope she’s young and skinny.”

“No,” he said, settling into his chair. “She looks like you”.

Source: <https://www.rd.com/jokes/>

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 of 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