

the Golden Circle

News To Help You Save Time And Money

October 2019

A Second Chance



It was long past bedtime, but one little girl could not sleep. Sophie climbed out of bed and quietly crept back to the living room where her tired mom sat, reading with a huge smile on her face and a basket of unfolded, clean laundry on the floor at her feet.

She heard the little girl pad into the room and said, "A book by Erma Bombeck," already anticipating what Sophie was going to ask because moms are like that. (They know everything.) She patted the couch next to her, then started to read aloud to the little girl...

"If I had my life to live over, I would spend more time listening and less talking. I would spend more time on loved ones - and less on work. Spend more time living in my living space - and less cleaning it. Spend more time learning from the older people in my life - and less trying to convince them I already know it all.

The mom reached over and patted Sophie's shiny curls. *"I would spend more time with the windows rolled down - and less worrying about mussing my hair. I would spend more time having fun - and less being practical. Spend more time finding joy in each moment, spend more time on love and forgiveness- and less on anger and insults. Most of all, given another shot at life, I would seize every minute... look at it and really see it... live it... and never give it back."*

Happy Retirement Kristin!!

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She glanced over and saw that her daughter's eyes were closing on her, but instead of putting her back to bed, she pulled her little girl close and breathed in the moment. The laundry could wait.

Rick Miller

Your Trusted Financial Adviser for Life

Mothers hold their children's hands for a while but their hearts forever.



Pumpkin Cheesecake

Serves: 8 Cook Time: 40 Minutes Total Time: 3 hours 40 min

Ingredients

For crust:

- 1 and 1/2 cups of graham crackers
- 1/4 cup (50 grams) granulated sugar
- 3 tablespoons (45 grams) unsalted butter melted

For filling:

- 2 Packages (8 oz) of cream cheese
- 1/2 cup of sugar
- 1/2 cup of canned pumpkin
- 1/2 tsp. ground cinnamon
- dash of ground cloves
- dash of nutmeg
- 2 eggs
- 1 cup thawed cool whip (for topping)

Instructions

For crust:

1. Scoop the crumbs into a mixing bowl, add the sugar and the melted butter and mix until fully combined.
2. Scoop the mixture into a 9-inch springform pan, making sure to press it down firmly into one even layer.

For filling:

1. Heat over to 350 degrees Fahrenheit.
2. Beat cream cheese, sugar, pumpkin, vanilla and spices in a large bowl with mixer until blended. Add eggs; beat just until blended.
3. Pour into crust.
4. Bake for 40 min or until center is almost done. Cool. Refrigerate for 3 hours. Top with cool whip before serving.

Source: https://www.myfoodandfamily.com/recipe/051376/philadelphia-3-step-pumpkin-cheesecake?utm_source=pinterest&utm_medium=cpc&utm_campaign=sem-brand&utm_content=Philadelphia&pp=0&epik=dj0yJnU9WmJGdTE2VkZnd2l4ZnY4bHFRRlJmVFFUR2tHeUNxMGkmbj1RWwDNG40S0RwTWV1b2x6NnBIeF9BjnQ9UFBQUFGMV96X0U

OCTOBER Quiz Question

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

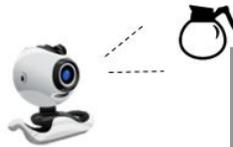
Call in or email your response by **Fri. Oct. 18th**, and if you have the correct answer, you will be entered into a drawing for a \$40.00 gift card to your favorite restaurant!

CALL: (855) 998-3888 EXT: 3
or

Email: info@csiwealth.org

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

A Freshly Brewed Idea



Before Facebook Live videos, Skype and videoconferencing was sometimes an empty coffee pot outside a computer lab at Cambridge University. Because necessity is the mother of invention, that empty pot led to the creation of what we know as the webcam.

In 1991, computer scientists at Cambridge found a way to connect a camera to a computer and transmit images across their lab's network. They decided to focus the break area because most of them had felt the sting of disappointment that occurs each time you enter a break room only to find the pot empty.

The camera was dismantled in August 2001. By then, we were already sharing images and video online. We're guessing there was also a strong coffee culture in place at Cambridge, and that coffee pots were never left empty for long.

SEPTEMBER Quiz Question Winner

Q: What kind of bulbs have been used as currency?

A: Tulips

Congratulations to

Carol Ebbinghouse

from Pasadena, CA

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

au revoir!



Kristin Wong

The word that most comes to mind when we think of Kristin is *integrity*. Her values, work and family life are seamlessly aligned. Kristin was loved by most people she crossed paths with. She was always there to take care of clients with upmost consideration and appreciation. She will be greatly cherished by not only us, but mostly our clients that were lucky enough to work with her.

As of August 30, 2019, CSI's very own Kristin Wong is stepping into retirement! After 19 years we say farewell to one of the greatest employees CSI has ever seen. We hope she enjoys her time at home with her two grandbabies and protecting her garden from pests, otherwise known as gophers. We won't forget all of the small thoughtless gestures like all of the delicious meals you would bring in to share with us. With a wistful heart we say au revoir Kristin, you will be missed!



Did You Know....



The first jack-o'-lanterns were actually made from turnips.

It's actually very rare for a full moon to occur on Halloween. Although, it's predicted to occur on 10/31/2020.

Magician Harry Houdini died from appendicitis on Halloween.

Many shelters don't allow black cats to be adopted around Halloween for fear that they may be tortured or sacrificed.

There's A Reason Orange And Black Are Halloween's Colors. *International Business Times* states that "orange represents the harvest and black represents the death of summer."

The Birthplace of Halloween is Ireland. Halloween evolved from the ancient Celtic celebration of Samhain, which is festival that honored the pagan gods of the harvest.

Source: <https://www.factretriever.com/halloween-facts>

"Autumn is a second spring when every leaf is a flower."
-Albert Camus

October Riddles

1. My life can be measured in hours, I serve by being devoured. Thin, I am quick. Fat, I am slow. Wind is my foe. What am I?
2. A man rode out of town on Sunday, he stayed a whole night at a hotel and rode back to town the next day on Sunday, How is this possible?
3. Before Mount Everest was discovered, what was the highest mountain on Earth?

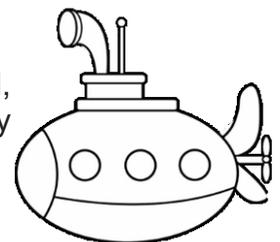
Answers on Page 7

How Low Can You Go?

A Texas explorer, Victor Vescoro, has gone lower than anyone ever before, taking a submersible to a depth of 35,853 feet in the Mariana Trench, according to an article on the *UPI* website. It's a new record, beating the previous by 52 feet.

The team behind the dive believes it has found at least three new aquatic species living under the sea, one of them an amphipod with long appendages.

The explorer, Victor Vescovo, said, "We feel like we have just created, validated, and opened a powerful door to discover and visit any place, any time, in the ocean - which is 90% unexplored."



When witches go ridding and black cats are unseen,
the moon laughs and whispers, 'tis near Halloween

Scary movie Alternatives



If the kids are too young to watch your favorite scary movie together, pick out one of these family-friendly films that are just as festive and entertaining.

- **Toy Story of Terror:** Buzz and Woody are back again. This time, the characters end up stranded at a roadside motel and as toys start to disappear, the crew must band together to figure out what's going on.
- **Halloweentown:** Marnie Piper and her siblings discover their grandmother is a witch who lives in a fantasy world called Halloweentown. They venture around and discover a plot that endangers their own world.
- **Casper:** Casper the friendly ghost helps a man and his daughter track down the ghost of the man's wife. In the process, Casper falls in love with the daughter and tries to bring himself back to life.
- **The Little Vampire:** After moving to a castle in Scotland with his parents, Tony makes a few new friends — a family of vampires. It's up to this young boy to save them from a vicious vampire hunter and help them become humans again
- **Coraline:** A neglected young girl named Coraline discovers she can enter another world filled with fun and excitement. She soon learns that this world has a dark side, though, and must fight to escape it.

WELCOME NEW CLIENTS

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

Manny & Bertha Medrano

Introduced by Kelis & Corine Weese
attended Pomona Seminar

Jose & Fanny Salamanca

attended Pomona Seminar

James & Jessica Tang

attended Pasadena Seminar

Thank You for Your Trust
& Confidence! 😊

Source: <https://www.redbookmag.com/life/mom-kids/advice/g534/halloween-movies-families-children/?slide=47>



Don't throw them out!

Aren't sure what to do with all those pumpkin seeds? Don't overlook their amazing health-giving benefits. They are a good source of vitamins E, K, C and many B vitamins. Here are just a few of the amazing health benefits from pumpkin seeds:

- Lower bad cholesterol levels
- Control blood sugar
- Fight anxiety
- Relieve arthritis inflammation
- Improve bladder and prostate health
- Protect bones
- Improve heart health
- Prevent intestinal worms
- Regulate sleep
- Boost immune system

As pumpkin seeds contain are high in calories, eat them in moderation to prevent weight gain. A handful of pumpkin seeds daily are enough. The best way to preserve the healthy nutrients present in the seeds, eat them raw.

Source: <https://naturalsos.com/2019/01/top-10-health-benefits-of-pumpkin-seeds>

Trunk or Treat!



Wandering the neighborhood collecting candy is the crux of the classic American Halloween celebration. We all know about the trick-or-treating tradition, but an alternative Halloween activity has been gaining popularity, and it's called "trunk-or-treat." Rather than going house to house in costume, this milder event has children simply taking sweets from decorated car trunks in a parking lot. The trunk-or-treat origin story is a Christian one. The event began in the late 1990's when churches wanted to provide a safer, less "evil" alternative to traditional Halloween activities like trick-or-treating, Halloween historian Lesley Bannatyne continued, so in order to make the holiday more palatable, they watered it down. And thus began the idea of collecting candy from decorated car trunks in daylight.

Source: <https://www.sheknows.com/parenting/articles/1141624/trunk-or-treating-is-terrible/>

Client of the Month

Congratulations to our
Client of the Month:

Kelis & Corine Weese

from Covina, CA

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

Congratulations!

We love introductions! ☺

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GLASBERGEN

**“Yes, I drive a big gas guzzler.
But I compensate by using a
solar-powered calculator”**

© Randy Glasbergen / glasbergen.com



GLASBERGEN

**“I understand the importance of green
technology, but can you explain to me again
why we need solar-powered paperclips”**

October - Happy Birthday Clients & Friends



Oitei A. (1), Erlinda L. (1), Doris E. (1), Cecilia A. (1), Dan F. (1), Marites W. (1), Aida D. (2), Cheryl A. (2), Brent D. (2), Arabelle J. (3), Richard H. (3), Eva G. (3), Aura D. (3), Anna Maria Y. (3), Nadine M. (3), Hildy M. (3), Liana N. (4), Chris G. (4), Nancy H. (4), Darlene R. (4), Aimee H. (4), Trisha R. (5), George M. (5), Barbara C. (5), James T. (5), Laura V. (5), Donald C. (5), Sara C. (5), Patricia T. (5), Lottie E. (6), Jane H. (6), Bin R. (6), Irene S. (6), Elenore K. (7), Norman A. (7), Henry M. (7), Dan M. (7), Julie S. (7), William D. (7), Shirley W. (8), Randall A. (8), Jean A. (8), Miguel B. (8), Renee S. (8), Gina S. (8), Rosie L. (8), Adelaida T. (9), Stephen R. (9), Kathy S. (9), Delia C. (9), Grace R. (9), Rolando B. (10), Jorge L. (10), Elba L. (10), Paul C. (10), Nancy L. (11), Tim R. (11), Stanley W. (11), Kevin E. (11), Arlene N. (12), Ynez F. (12), Betty F. (12), Stephanie A. (12), Shakir K. (12), Mark G. (12), Lee G. (12), Mercedes N. (12), Karen E. (12), Elizabeth T. (12), Suzanne W. (13), Martha H. (13), Tamera R. (13), Fernando T. (13), Paul B. (13), Mary H. (14), Larry R. (14), Joanne F. (14), Jennie A. (14), Josephine H. (14), Steve A. (14), Greg L. (14), Corey D. (14), Alice M. (15), Daniel H. (15), Larry M. (15), Jesse H. (15), Shirly A. (16), Pauline F. (16), Jordan R. (16), Prudencia G. (17), Lily C. (17), Kathleen M. (17), Victor L. (17), Penny M. (17), Christina S. (17), Mary H. (18), Mario M. (18), Isabella L. (18), Carol B. (18), Lupita G. (18), Nick O. (18), Laura S. (19), Shirly C. (19), Bassan A. (19), Rose F. (19), Janice F. (19), Denise H. (19), Sean L. (19), Won R. (20), Larry L. (20), Frank Y. (20), Teresa D. (20), Robert S. (20), Jerry T. (20), Librada H. (21), Rosalinda O. (21), Nancy H. (21), Barbara T. (21), Margaret M. (21), Linda V. (21), Mary Jo J. (21), Eric H. (21), Ed B. (21), Ali G. (21), Josie J. (21), Alvida Z. (22), Salom R. (22), Ronnie F. (22), Kay B. (22), Roger Q. (22), Austin B. (22), Judy W. (23), Inkwook C. (23), Ed C. (23), Sally G. (23), Larry H. (23), Gerald S. (23), David D. (23), Redentor C. (23), Gina E. (23), Janine R. (23), Edna P. (23), Teresita A. (24), Carole C. (24), Daniel H. (24), Sue H. (24), Julia M. (25), Gordon R. (25), John K. (25), James C. (25), Elva M. (25), Rosie F. (26), Myrna L. (26), Nusrat N. (26), Radhey G. (26), John Y. (26), Thomas B. (26), Deeanna C. (26), Vivian D. (27), Susan F. (27), Beverly F. (27), Edward W. (27), John T. (27), Fitri T. (27), William M. (28), Helen L. (28), Violeta L. (28), Manuel I. (28), Betrice D. (28), Kathy N. (28), Diane C. (28), Brooke H. (28), Dorothy T. (29), Bertha H. (29), Donald R. (29), Chuck M. (30), Kathy L. (30), Frances F. (30), Xochitl L. (30), Deirde O. (30), Alan T. (30), Mary O. (30), Janet A. (31), Alicia N. (31), Jamie F. (31), Jesus S. (31), Sharon S. (31)

RIDDLE ANSWERS:

(1) I am a Candle (2) His Horse was called Sunday! (3) Mount Everest

the Golden Circle



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.

I Hope You Get Better

A retired man who volunteers to entertain patients in nursing homes and hospitals went to one local hospital in Brooklyn and took his portable keyboard along. He told some jokes and sang some funny songs at patients' bedsides. When finished he said, in farewell, "I hope you get better." One elderly gentleman replied, "I hope you get better, too".



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