

the Golden Circle

News To Help You Save Time And Money

November 2020

Best Room in the House

Just after Ulysses S. Grant had been named General-in-Chief of the armed Union forces during the Civil War, he and his son traveled to Washington, D.C.

After a long and tiring trip, they arrived on horseback at the Willard Hotel. The harried



desk clerk glanced outside at the latest arrivals as they hitched up their horses and gathered their few belongings to bring inside. From the dimly lit front desk, the clerk didn't recognize General Grant and took him for another weary, dusty Union soldier. He decided to save his larger rooms on the first floor for any important figures who might pass through town later that day.

When Grant and his son asked for lodging, the clerk replied that the only room he had available would be on the top floor, up a long flight of steps.

Tired from travel, Grant said the small room would be fine. However, when he signed the register: "U. S. Grant and son," the clerk recognized his name and realized the significance of the person in front of him.

Immediately, he told the general that he could stay in the large, prominent room that Abraham Lincoln had stayed in just before his inauguration as president.

With no change in expression, Grant said that would be fine, too. He hadn't let his new rank go to his head.

He was focused on the job he did by day, not the extravagance of the room he slept in by night.*

Rick Miller

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***"Never laugh at your wife's choices. After all,
you're one of them" - Unknown***

Thanksgiving Snack Mix

Thanksgiving snack mix is a sweet and salty treat. It only takes 10 minutes to make and can easily feed a crowd! Perfect for kids and adults too!

Prep Time
10 Min

Total Time
10 Min

Servings: 18 cups

Author: Natalie Dicks

Ingredients

- 3 cups of Bugles
- 3 cups of caramel corn
- 3 cups of chex (I used corn)
- 3 cups of kettle corn
- 3 cups of pretzels
- 1 cup of dry roasted peanuts unsalted or lightly salted
- 1 cup of Reese's Pieces
- 1 cup of yogurt covered raisins



Instructions

1. Combine all ingredients and store in an airtight container.

Notes

- This recipe can be doubled, tripled or quadrupled!

Source: <https://lifemadesimplebakes.com/thanksgiving-snack-mix/>

November Quiz Question

Q: *The native Wampanoags called what bird a neyhom?*

Call in or email your response by Friday, November 13th, 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

"A husband is someone who, having merely taken out the trash, gives the impression that he's just cleaned the whole house".
—Unknown

The Buzz

Power lines could be messing with honeybees by emitting electromagnetic fields that can alter the insects' behavior and ability to learn. In the lab, honeybees (*Apis mellifera*) were more aggressive toward other bees after being exposed to electromagnetic fields, or EMFs, at strengths similar to what they might experience at ground level under electricity transmission lines, according to a *ScienceNews* article. Those exposed bees were also slower to learn to respond to a new threat than unexposed bees were.



"*The reductions in learning are pretty concerning*," said Sebastian Shepherd, the entomologist who worked on the study. "*These were bees that were very happy and healthy*" before being exposed to EMFs in the study.

The finding may be one clue to help explain the recent and mysterious decline in managed U.S. honeybee colonies. Beekeepers reported that some colonies' worker bees have simply vanished.

Interested in finding out more about bees and how you might help our 'Friendly Pollinators' ? Then check out "**The Great Sunflower Project**" website: <https://www.greatsunflower.org/node/1000010>

They have a lot of neat stuff; videos, articles, a monthly newsletter, and projects to help the bees and learn about the value they provide to humans. *

This Day in November ...

- **November 1, 1776 - Mission San Juan Capistrano** was founded in California. Each year, the swallows of Capistrano leave their nests there around **St. John's Day** (October 23rd) and return the following year near St. Joseph's Day (March 19th).



- **November 3, 1957** - Soviet Russia launched the world's first inhabited space capsule, **Sputnik II**, which carried a dog named Laika.

- **November 4, 1922** - King Tut's tomb was discovered at Luxor, Egypt, by British archaeologist Howard Carter after several years of searching. The **child-King Tutankhamen** became pharaoh at age nine and died around 1352 B.C. at age 19. The tomb was found mostly intact, containing numerous priceless items now exhibited in Egypt's National Museum in Cairo.

- **November 15, 1943** - During the Holocaust, **Heinrich Himmler** ordered Gypsies and part-Gypsies to be sent to concentration camps. The number of Gypsies killed by Nazis is estimated up to 500,000.

- **November 17, 1800** - The U.S. Congress met for the first time in the new capital at Washington, D.C. **President John Adams** then became the first occupant of the "**Executive Mansion**", later renamed the White House.

Source: <https://www.historyplace.com/specials/calendar/november.htm>

October Quiz Question Winner

Q: *If you were born on October 30, what is your birthstone?*

A: *Opal (Traditional) or Tourmaline (Modern)*

Congratulations to

Nenita Q.

From Pasadena, CA

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



Source: <https://www.pinterest.com/pin/385480049347684902/>

Clever Kids

A police officer found the perfect hiding place for watching speeding motorists.

One day, the officer was amazed when everyone was under the speed limit, so he investigated and found the problem.

A 10 year old boy was standing on the side of the road with a huge hand painted sign which said, "Radar Trap Ahead."



A little more investigative work led the officer to the boy's accomplice: another boy about 100 yards beyond the radar trap with a sign reading "Tips" and a bucket at his feet full of change.

Source: <https://timelesslife.info/young-priest-says-hello-as-people-walk-by-their-reply-leaves-him-fuming>

November Riddles

1. *What kind of running means walking?*
2. *Samuel was out for a walk when it started to rain. He did not have an umbrella and he wasn't wearing a hat. His clothes were soaked, yet not a single hair on his head got wet. How could this happen?*
3. *You live in a one story house made entirely of redwood. What color would the stairs be?*
4. *What kind of a band, never plays music?*

Answers on Page 7

"Listening to your wife is like reading the Term & Conditions on a website. You understand nothing but you still say, "I agree!". - Unknown

Thanksgiving Tweets



Conan O'Brien
@ConanOBrien

Follow

This Thanksgiving for the first time ever, your drunk uncle will seem quite "presidential."

6:50 PM - 14 Nov 2016

4,696 14,468



Dad and Buried
@DadandBuried

Follow

The worst part about driving to visit your family for Thanksgiving is not being able to already be drunk when you walk in the door.

5:39 PM - 22 Nov 2016

15 77



((OhNoSheTwitnt))
@OhNoSheTwitnt

Follow

Thanksgiving is always awkward for me since the thing I'm most thankful for each year is the time I'm not forced to spend with my family.

10:45 PM - 24 Nov 2015

41 208



Abbi Crutchfield
@curlycomedy

Follow

I don't start my holiday shopping until after Thanksgiving when I find out which family members I am still on good terms with.

2:29 AM - 25 Nov 2015

97 189

Source: https://www.boredpanda.com/funny-thanksgiving-tweets/?utm_source=google&utm_medium=organic&utm_campaign=organic

Wives are Such Big Help

A man who was driving a car with his wife was stopped by a police officer. The following exchange took place.

Husband: "What's the problem, officer?"

Officer: "You were going at least 80 mph".

Husband: "No sir, I was going 60 mph".

Wife: "Oh, Harry. You were going 90 mph." (The husband gave his wife a dirty look.)

Officer: "I'm also going to give you a ticket for your broken tail light."

Husband: "Broken tail light? I didn't know about a broken tail light!"

Wife: "Oh Harry, you've known about that tail light for weeks."
(The man gave his wife another dirty look.)

Officer: "I'm also going to give you a citation for not wearing your seat belt."

Husband: "Oh, I just took it off when you were walking up to the car."

Wife: "Oh Harry, you never wear your seat belt."

The husband turned to his wife and yelled, "SHUT YOUR MOUTH!"

The officer turned to the woman and asked, "Ma'am, does your husband talk to you this way all the time?"

The wife said, "No, only when he's drunk."

Source: <http://www.laughitout.com/2009/04/wives-are-such-big-help.html>

Client of the Month

Congratulations to our
Client of the Month:

Sharla & Fred B.

From Ontario, CA

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

Congratulations!

We love introductions!



Other November Holidays

Everyone knows all about Thanksgiving but there is a few other holidays in November that we often overlook.

- In **Mexico** and throughout many Hispanic communities in the U.S., November 1 is also known as the **Day of the Dead**, a time for families to remember and honor loved ones who have passed away.
- **All Saints Day** is a Christian festival held on November 1 that celebrates the lives of all saints, known and unknown.
- **All Soul's Day**, in which Catholics commemorate the souls in Purgatory is celebrated on November 2.
- **Veteran's Day**, when we honor those who have served in the United States Armed Forces, falls annually on November 11. It also coincides with **Armistice Day** and **Remembrance Day**, which mark the end of World War I.
- **Black Friday** is the traditional kickoff day for the holiday shopping season. Historically, it's also been the best day to find great deals on the year's hottest toys, games, and electronics.



Source: <https://www.liveabout.com/november-fun-facts-3456080>

How to do Business

Dad: Son I want you to marry a girl of my choice.

Son: NO!

Dad: The girl is Bill Gate's daughter.

Son: Then OK.

Dad goes to Bill Gates

Dad: I want your daughter to marry my son.

Bill Gates: No.

Dad: My son is the CEO of World Bank.

Bill Gates: Then OK.

Dad goes to the president of the World Bank

Dad: Appoint my son as CEO of World Bank

President: No

Dad: He is the son-in-law of Bill Gates.

President: Then OK.

THIS IS HOW BUSINESS IS DONE!!



Source: <http://kickasshumor.com/funny-joke/11146/dad-son-i-want-u-2-marry-a-girl-of-my-choice>

WELCOME NEW CLIENTS

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

James O'B.

From Sherman Oaks, CA
Introduced by Bernice B.

Cheryl B.

From Madera, CA
Introduced by Sharla B.

Thank You for Your Trust
& Confidence!

Gratitude

Turns what we have into
Enough, and more,
It turns denial into order, confusion
into clarity ... it makes sense of our
past, brings peace for today, and
creates a vision for
tomorrow

-Melody Beattie

HAPPY

Thanksgiving

FROM EVERYONE
HERE AT CSI.

November – Happy Birthday Clients & Friends



Miyoko B. (1), Kenneth H. (1), Cris M. (1), Freda L. (1), Diane W. (1), Steve K. (1), John H. (1), Laura O. (1), George T. (2), Ralph L. (2), Gonzalo G. (2), Joy M. (2), Cynthia M. (2), Maricel I. (2), Juliana C. (2), Francis M. (3), Peggy M. (3), Eloise C. (3), Hwai C. (3), Young S. (3), Richard T. (3), Kathryn H. (3), Daniel W. (3), John H. (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), Edna L. (5), Denise A. (5), Mark H. (5), Eileen S. (6), Robert G. (6), Hui Fang H. (6), Evelyn S. (7), Aida C. (7), Isabelita S. (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), Marilyn U. (8), Jean F. (8), Maria D. (8), Karen B. (8), Nick T. (9), Carole R. (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), Jusdith R. (11), Chaveewan T. (12), Sue K. (12), Frenz R. (13), Allan D. (13), Cindi W. (13), Paul H. (13), Dawn H. (13), Julie G. (13), Michelle O. (13), Jonathan 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), Michael R. (15), Sarah G. (15), Grace M. (15), 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), Ramona T. (18), Winsa B. (18), Uikok G. (18), Elizabeth G. (18), Diana V. (18), Maria S. (18), Joan A. (19), John W. (19), James I. (19), Dana G. (19), Sorina T. (19), Arlene T. (20), Linda S. (20), Diana H. (20), Aida L. (20), Shanti G. (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), Ariel C. (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), Nancy F. (24), Floyd 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), Stephanie S. (27), Lorien B. (28), Sylvia M. (28), Alexander R. (28), Jane C. (28), Thomas R. (28), Noreen V. (28), Marietta E. (28), Kevin 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) Running out of Gas (2) The man is Bald (3) What stairs? It's a one-story house. (4) A Rubber Band

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.

Captain

A navy captain is alerted by his First Mate that there is a pirate ship coming towards his position. He asks a sailor to get him a red shirt.

The captain was asked, "Why do you need a red shirt?"

The captain replies, "so that when I bleed, you guys don't notice and aren't discouraged."

They fight off the pirates eventually.

The very next day, the captain is alerted that there are 50 pirate ships coming towards their ship.

He yells, "Get my brown pants!"



Source: <https://startsat60.com/media/lifestyle/jokes/daily-joke-captain-smith-sailing-pants>

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November 2020
Orange Memories

Dear Friend,

I am so positively thrilled that November has come dancing in with a much-needed infusion of bright, cheerful energy! Certainly, we could use some extra autumn color— all those shimmering yellows and golden sunset oranges bring such a welcome jolt after ongoing months of peaceful distancing.

Gosh, I'm looking forward to connecting with friends and family this year. Certainly, this is a Thanksgiving like no other: it will not necessarily kick off a season of robust holiday parties and sparkling events to attend. However, the essence is there - shining through the pauses this year has given us. I have a sense of gratitude that we are together and here for each other.

Maybe you knew this— November is Family Stories Month. I love the thought that this is an old idea carried through to modern times. Ancient Vikings had what they called Wordfame, retelling the stories of their ancestors through memorized eddas that were passed down through generations. The ancient Greeks had a similar idea, Kleos, bringing joy to a family name through tales of heroism and honor.

Reciting the same anecdotes about family and bestowing wordfame on the people dearest to you, simply by retelling those same stories over again each year, seems an accurate description of Thanksgiving. I'm pretty sure those stories, if they had colors, would be a mix of the bright yellows, different varieties of orange, and some gold mixing on one tree in a cacophony of vibrant hues... like laughter around a dinner table.

I hope your November is full of stories that beg to be retold, ripe with laughter and bursting with color. May you enjoy hours of wordfame throughout the month!

Best wishes to you and yours for a lovely November.



Rick Miller

Your Trusted Financial Advisor for Life!

P.S. Thanks for letting me reminisce! I'd love to continue the conversation with you, or you can connect me with any other friend who you think might enjoy a happy story by dropping a line to: Rmiller@CSlwealth.org or just have them call me at (626) 294-0414.

Let's Meet Virtually or Face to Face

You have Questions – We have answers



Zoom



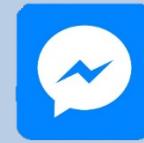
FaceTime



Skype



WhatsApp



FB Messenger

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