

the Golden Circle

News To Help You Save Time And Money

December 2019

The Best Gift Of All



With the holidays fast approaching, everything was rolling along steadily in the little blue house on the corner. Mom had shopped throughout the year and already had most everything wrapped and waiting, except for the one thing her littlest girl wished for more than anything else in the world: a kitten. She would find a kitten closer to the big day.

As the weeks went by, parties came and went, the house was filled with the scent of sugar and spice, and December was shaping up to be a great month, when Mom took a quick trip to the corner store one night and unexpectedly had her world go dark. She got stuck in a snowstorm and lost control of her car on the icy road.

The whole family sat at the hospital and waited for news. Finally, they were allowed in to see Mom, but were told that she'd have to stay in the hospital and heal for a few days.

As she struggled to sit up in the hospital bed, her oldest son, Loren, held back his tears and bravely told her that he'd make sure everything was taken care of for his younger siblings.

Looking for a strategy NOT tied to the stock market?

Ask me how to receive interest not tied to the market through "Life Settlements".

Call me (626) 294-0414 Rick Miller

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True to his word, Loren made sure that everything was in place (with a little help from teachers and friends). When the neighbor brought Mom home, she smiled at her mostly-clean house... then heard a faint meowing.

Loren brought a tiny orange tabby kitten out of his room and gently placed it on Mom's lap, letting her be the one to gift the kitty to his sister. When nobody else was looking, he traded a wink with his mother, who said that being home with family was the best gift of all.

Rick Miller

Your Trusted Financial Adviser for Life

He who has not Christmas in his heart will never find it under a tree.

-Roy L. Smith



Did You Know...

- **“Jingle Bells” was written for Thanksgiving, not Christmas.** The song was written in 1857 by James Lord Pierpont and published under the title *“One Horse Open Sleigh”*. It was supposed to be played in the composer's Sunday school class during Thanksgiving as a way to commemorate the famed Medford sleigh races. **“Jingle Bells” was also the first song to be broadcast from space**
- **The “X” in “Xmas” doesn't take “Christ” out of “Christmas.** Xmas is a common abbreviation of the word Christmas, however, some people think that this spelling is not right, because it takes the “Christ” out of Christmas. Don't worry, no one is taking the “Christ” anywhere. In the Greek alphabet, the letter X (“chi”) is the first letter of the Greek word for Christ or Christos.
- **Rudolph's red nose is probably the result of a parasitic infection of his respiratory system.** According to Roger Highfield, the author of the book [*“The Physics of Christmas: From the Aerodynamics of Reindeer to the Thermodynamics of Turkey”*](#) the world's most famous reindeer has a red nose due to a parasite. However, Rudolf's relationship with his parasite is symbiotic: after all, the red nose illuminates the path through the winter night for the whole reindeer team.

Source: <https://www.pastbook.com/txt/12-fun-christmas-facts/>

December Quiz Question

Q: Who played George Bailey in the holiday movie classic “It’s a Wonderful Life?”

Call in or email your response by Fri. Dec. 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

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

Doing Good for the World

Did you know? December 5th was designated International Volunteer Day by the United Nations in 1985 as an international observance day to celebrate the power and potential of volunteerism.



It is a lovely opportunity for volunteers, and volunteer organizations, to raise awareness of personal causes and gain understanding for the contribution they make to their communities and the world at large. It is also a welcome chance for volunteers and organizations to share their accomplishments and celebrate their success over the past year.

Source: <https://members.byreferralonly.com>

The Clever Canine

A dog was on safari with his humans. One afternoon, he started chasing after a butterfly near the camp and suddenly found himself deep within the wilderness.

He saw a leopard approaching him from the grass.

"Oh boy, guess I'm gonna have to show this cat who's boss," thought the dog as he plopped down next to a pile of bones. He reached for the largest bone and began to chew on it.

The leopard hid in the tall grass and waited for just the right moment to pounce on the canine, yet the dog continued chewing on the bone as the leopard slowly inched closer.

When the dog heard the movement of the grass, he said loudly, *"Mmm, mmm. That was one tasty leopard. I think I'll eat another one."*

The leopard froze in his tracks. He figured he was no match for this vicious dog and retreated to safety. But there was a monkey seated in a nearby tree. He'd seen everything and impishly decided to tell the leopard what had really happened.

The dog realized that something was amiss when he saw the monkey chasing after the leopard. (After all, monkeys don't usually chase leopards.) But the clever dog decided to outsmart both the leopard and the mischievous monkey.

When the monkey informed the leopard of what had happened, the leopard grew angry. *"No one makes a fool of me,"* the leopard growled. *"Come, my little friend! Let's show that dog who's running things around here!"*

The leopard ran back through the tall grass with the monkey on his back. *"Here we go,"* the dog thought to himself as he relaxed and chewed on the bones.



He could feel the big cat watching him from the grass. From the corner of his eye, he could see the monkey scampering toward a nearby tree - this was the moment to make his move.

"What has that monkey done with my dinner?" howled the dog. *"I sent him to fetch me another leopard a half hour ago and he's still not back!"*

Source: <https://members.byreferralonly.com>

November Quiz Question Winner

Q: When was National Geographic first published?

A: 1888

Congratulations to

Judy & Ron Denino
from Arcadia, CA

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

Cookies for Santa

Makes: 3 dozen cookies

Prep Time: 10 Min Cook Time: 8 Min Total Time: 18 Min

Ingredients

- 2 Cups sweet cream salted butter (softened)
- 2 cups of sugar
- 2 Eggs
- 2 Tbsp. Vanilla
- 4 Tsp. Baking Powder
- 6 Cups of Flour



Instructions

1. Add butter and sugar to your mixer. Cream the butter and sugar until it is completely mixed. Do not over-mix.
2. Add vanilla and eggs and mix until completely incorporated.
3. Add Baking Powder and mix.
4. Mix in the flour two cups at a time.
5. Do not chill the dough, the cookies will bake better if the dough is at room temperature.
6. Roll a handful of the dough out on a prepared surface until it's about 3/8" thick and cut out shapes with a cookie cutter.
7. Bake at 350 degrees for 6-8 minutes depending on the size of the cookie. Do not over-bake.
8. Frost with The Best Buttercream Frosting

"Super" Client of the Month

Congratulations to our
Super Client of the Month

Maria & Frank Gardea

from Oceanside, CA

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

Congratulations!
We love introductions! 😊

The Loch Ness Eel?



The Loch Ness monster has haunted imaginations for more than 1,000 years, although it probably is not really haunting a lake in Scotland.

According to the *Live Science* website, a DNA survey of the waters of the famous loch uncovered no evidence of any kind of giant reptile, let alone a giant sea monster.

However, the survey did reveal DNA traces of more than 3,000 species living in or near the banks of Loch Ness, including fish, deer, pigs, birds, humans, and bacteria. Although there was no evidence of reptiles, they did find lots of eels living in the water.

Researchers believe it's possible - though unlikely - that the monster sightings could really be glimpses of oversized eels.

Source: <https://members.byreferralonly.com>



Obstacle Course

In college, *Detroit Free Press* business columnist Josh Linkner had a jazz guitar professor with an interesting technique: he'd make Linkner remove a few strings from his instrument. Then the professor would tell Linkner to perform.

"You might guess that gutting half of my available resources would crush my ability to play, let alone be creative," Linkner writes.

"Yet a surprising and counterintuitive thing happened. When those strings were off, I could no longer rely on the patterns I knew. I was forced to solve musical problems in totally different ways. As a result, my creativity didn't crumble... it soared."

The lesson? All of us are faced with obstacles. But confronting those obstacles can actually inspire new ways of thinking.

Source: <https://members.byreferralonely.com>

WELCOME NEW CLIENTS

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

Martha Gomez

Referred by Maria & Frank Gardea
from Commerce

Richard & Rosalie Barber

from Cerritos, CA

Thank You for Your Trust
& Confidence! 😊



Light up The Night



Christmas lights have come a long way since their inception in the 17th century. Outdoor Christmas light displays on houses evolved from decorating the traditional Christmas tree and house with candles during the Christmas season. The tradition of lighting the tree with small candles dates to the 17th century and originated in Germany before spreading to Eastern Europe. The small candles were attached to the tree branches with pins or melted wax.

During the 1880 Christmas season, Thomas Edison introduced the first outdoor electric Christmas light display to the world. He displayed the lights outside of his laboratory compound, this was the first official outdoor Christmas display that was separate from decorating just the Christmas tree.

Edward Johnson, who was an inventor under the supervision of Thomas Edison, created the first string of Christmas light a couple of years later. The incandescent Christmas lights that cheerfully light up the dark days of December have come a long way. Candles on trees and in windows have given way to massive outdoor displays that attract visitors from miles away. Christmas light displays often bring out people's competitive spirit to see who can have the most elaborate display on their street.

Source: <http://www.highcountrylights.com/fun-activities/christmas-light-history.html>



Operation Santa

The Postal Service began receiving letters to Santa Claus more than 100 years ago. In 1912 Postmaster General Frank Hitchcock authorized local Postmasters to allow postal employees and citizens to respond to the letters — a program that eventually became known as Operation Santa.

In the 1940s, mail volume for Santa increased so much that the Postal Service invited charitable organizations and corporations to participate by providing written responses and small gifts.

Through the years, the program grew and took on a life of its own. Today, customers can go online to browse through the letters and if one touches them, they can adopt it and help the child have a magical holiday.

How To Adopt a Letter

After completing the forms, customers can read and adopt a letter — or letters. To protect the anonymity of the letter writers, all personal information is redacted — no last names, addresses or contact information of any kind are visible. The customer leaves to fulfill the wish in the letter and returns with the letter to ship the package. The code on the letter links to the letter writer's address.

Customers are responsible for paying the postage to mail the gift to the letter writer. Once the customer pays the postage, the retail associate will match the box with the letter writer by using the code.

For more information Visit: <https://about.usps.com/holidaynews/operation-santa.htm>

December Riddles

1. Where can you find cities, towns, shops, and streets but no people?
2. What 5 letter word becomes shorter when you add two letters to it?
3. What is so fragile that saying its name breaks it?
4. How many months have 28 days?

Answers on Page 7

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www.glasbergen.com



“I spent 2 years in nursing school. There was 3 months of anatomy, 3 months of clinical and 18 months learning how to wash our hands properly.”



“I’m interviewing a candidate for an entry level position. How much emphasis are we placing on diversity these days?”

December - Happy Birthday Clients & Friends



Helga B. (1), Barbara M. (1), Michele B. (1), Bob J. (1), Nancy K. (1), Marian G. (1), Walter G. (2), Gary L. (2), Paul D. (2), Javier M. (2), Thomas G. (2), James G. (2), Ze Y. (2), Susan C. (2), Irina C. (2), Paul H. (2), Sonja A. (3), Marcia P. (3), Chun H. (3), Gerald G. (4), Harriet M. (4), Jack R. (4), Raul D. (4), Maria V. (4), Stephany V. (4), John L. (5), Lester L. (5), Aloysius V. (5), Aida T. (6), Leo A. (6), Maria M. (6), Jessie A. (6), Ronald G. (6), Neuecoln K. (6), Vicky C. (6), Ohannes O. (6), Frank C. (6), Kenneth W. (7), Christel M. (7), Frank B. (70), Michael D. (7), Minda S. (7), Edward G. (7), William L. (8), Joan Z. (8), Rosalinda M. (8), Teresa T. (8), Joann D. (9), Allan P. (9), Andra S. (9), Tom M. (9), David B. (9), Yi Leung F. (9), Fernando M. (10), Sharon G. (10), Kenneth A. (10), Joyce L. (10), Cynthia M. (10), Benyapa F. (10), Todd S. (10), John W. (11), Valerie B. (11), Melinda E. (11), Joni R. (11), Bill Y. (11), Guadalupe R. (12), Timothy M. (12), Erik M. (12), Joseph O. (13), Marcia B. (13), Connie N. (13), Jessie A. (13), Chris Y. (13), Virginia D. (14), Eilseo D. (14), Janet H. (14), Angelito L. (14), May R. (14), Verna B. (14), Cyndia W. (14), Paul L. (14), Teresa C. (14), Dorothy S. (15), John N. (15), Carol K. (15), Carol F. (15), John M. (15), Elizabeth V. (15), Lucy C. (15), Sarah G. (15), Shawn R. (15), Richard D. (15), Anita V. (15), Raul A. (16), Chau C. (16), Robert B. (16), Marilyn L. (16), Craig C. (16), Rachel V. (16), Michael O. (16), David S. (16), Teresa G. (16), Robert S. (16), Diana P. (17), Jean M. (17), Leopoldo T. (17), Clifton C. (17), Adrian T. (17), Jeanne W. (17), Lenard A. (17), Edgar J. (17), Danny M. (17), Christopher F. (17), Marco J. (17), Yvette H. (18), Rosalina L. (18), Everett L. (18), Holly B. (18), Amy C. (18), Dolores D. (18), Georgette D. (18), Mark V. (18), Cynthia M. (18), Martin D. (18), Salvador G. (19), Ken B. (19), James P. (19), Greg F. (19), Carmen H. (20), Vinod K. (20), Rebhekka F. (20), Keith T. (20), Ginny P. (21), Patricia M. (21), Jack H. (21), Soony M. (21), Teresa C. (21), Jill M. (21), Steve P. (21), Martin H. (22), Gene H. (22), Katherine F. (22), Yvonne G. (22), Frances R. (23), Marcille M. (23), Ralph W. (23), Michael H. (23), Charles S. (23), Lawrence V. (23), Michael S. (23), Barbara F. (24), Dennis Y. (24), Irma M. (24), Diana D. (24), Chris P. (24), Amy K. (24), Judith J. (25), Aurora O. (25), Edward M. (25), Carol B. (25), Myron B. (26), Natver P. (26), Mary J. (26), Agnes L. (26), Cecelia F. (26), Mary D. (27), Paul F. (27), Marites M. (27), Mark M. (27), Ernesto V. (28), Debra M. (28), Cindi B. (28), Norma R. (29), Carol M. (29), Lionel F. (29), Dale S. (29), Viola P. (30), Mark C. (30), Marcia R. (30), Jamshid J. (30), Ruth C. (31), Kristin D. (31), Kelis W. (31), Mary F. (31), Terry L. (31), Paul H. (31), Suzanne S. (31)

RIDDLE ANSWERS:

(1) A Map (2) Short (Short+er) (3) Silence (4) All of them

the Golden Circle



Rick Miller

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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.



I Don't Want to Go to School

A mother yells to her sleeping son "Wake up son you're going to be late for school!"

The son responds, "I don't want to go to school today Mom! "

"Give me two good reasons why you don't want to go to school" She asks.

"First, all the kids call me names and second, none of the teachers like me!" responds the son.

"Well let me give you two reasons why your going to get up for school right now!!" she exclaims.

"First your FIFTY-TWO years old!" and "Second you are the PRINCIPAL !!!"

<https://www.smart-jokes.org/go-to-school-teacher.html>