

# *the Golden Circle*

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## Picking Up The Trash

Near my home there is a small lake with a walk path that goes all the way around it. When my children were younger we would drive to it a few times a week and walk the path. It always felt so good to be that close to nature and the beauty of God's creation.

### MERRY CHRISTMAS

From  
The CSI Family

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One day, I noticed the path was covered in trash from other walkers. The next time the kids and I went, I brought a large trash bag. As we walked, we picked up every piece we saw—candy wrappers, chip bags, soda cans, beer cans, plastic bottles, fishing line, and even a single tennis shoe. It took us twice as long to complete the walk, but when we finished, we felt a deep sense of satisfaction.

Before getting back in the car, I emptied the bag into a nearby trash can. I looked back at the lake shimmering in the sun, the trees filled with red and golden leaves, and smiled.

We hadn't made it more beautiful, but we had removed some of what was making it less so. It felt like we had done our part, giving something back to thank God for this glorious world.

In life, we are more important than we realize. Every action we take can either enhance or diminish the beauty of the world. Each choice we make can contribute to love and joy, or to fear and hate.

We must choose wisely, doing our part to give back whenever we can—whether through a smile, a kind word, an act of love, or even picking up a piece of trash.

*Rick Miller*

*Your Trusted Financial Advisor for Life*

Do you have any silly jokes, hard riddles, strange questions that you would like to share with our CSI family?

Send your suggestions to [dtalamantes@csiwealth.org](mailto:dtalamantes@csiwealth.org)

# Cookie Brittle

## Ingredients

1 cup (2 sticks) unsalted butter, melted, cooled  
1 cup packed light brown sugar  
1 tsp. pure vanilla extract  
2 cup all-purpose flour  
1/2 tsp. salt  
1/2 cu semisweet chocolate chips



## Instructions

### Step 1

Preheat oven to 350°. In a large bowl, whisk butter, brown sugar, and vanilla until combined. Add our and salt and stir with a wooden spoon to combine. Stir in chocolate chips.

### Step 2

Spread dough on a parchment-lined baking sheet. Pat into a thin, even layer with your hands (the dough may not go all the way to the edge).

### Step 3

Bake brittle until golden brown all over, 18 to 20 minutes. Let cool, then break into pieces.

## December Quiz Question

Q: What is the collective name for a group of unicorns?

- A. A Sparkle
- B. A Spell
- C. A Blessing
- D. A Crew

Call in or email your response by **Friday, Dec. 13, 2024**, and if you have the correct answer, you will be entered into a drawing for a \$50.00 gift card to your favorite restaurant!

**Call: (855) 998-3888**

or

**Email: [info@csiwealth.org](mailto:info@csiwealth.org)**

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

# Weird Bird

by Shel Silverstein

Birds are flyin' south for winter.

Here's the Weird-Bird headin' north,  
Wings a-flappin', beak a-chatterin',  
Cold head bobbin' back 'n' forth.

He says, "It's not that I like ice  
Or freezin' winds and snowy ground.

It's just sometimes it's kind of nice  
To be the only bird in town.



# Holiday Music



The article highlights how listening to holiday music can offer several health benefits, particularly during the busy and often stressful holiday season. Here's a summary of the key points:

**Improves Mood:** Holiday music, particularly nostalgic songs, can trigger the brain's pleasure circuits, releasing feel-good chemicals like dopamine and serotonin, which elevate mood and create a sense of joy.

**Enhances Memory:** Singing along to your favorite holiday songs can boost memory, attention span, and cognitive functions. Music therapy is even used to help treat Alzheimer's patients, improving their ability to recall memories and engage with others.

**Reduces Stress:** Classic holiday tunes have a calming effect on the body, helping to lower blood pressure, heart rate, and cortisol levels, thus reducing stress.

**Alleviates Pain:** Music therapy has been shown to reduce the perception of pain, especially for people recovering from surgery or dealing with chronic pain, as active listening engages the brain and diverts attention away from pain signals.

In short, holiday music doesn't just set the festive mood; it also provides tangible health benefits that can enhance emotional and physical well-being. So, playing your favorite holiday classics is a simple way to boost your health while enjoying the season!

## December Riddles

1. What has a head but no brain?
2. What five-letter word typed in all capital letters can be read the same upside down?
3. Q: What is 3/7 chicken, 2/3 cat, and 2/4 goat?
4. Q: Forward, I am heavy; backward, I am not. What am I?

**Answers on Page 7**

## Did You Know?

Your life insurance policy is your hidden asset. As an asset, it can be sold for cash. The process is called a life insurance settlement. Life insurance settlements are legal (since 1911) and highly regulated by the Department of Insurance.

On average, selling a life insurance policy generates 6 times cash surrender value, and even term policies can be sold. 2.5 million seniors a year will walk away from their life insurance policies, with little or nothing, because they do not know they can sell the policy.

If you have a policy that you no longer want, no longer need, or is no longer affordable, contact me at **(626) 294-0414** to see if your policy qualifies for a life insurance settlement.

# The Spirit of Christmas

## Client of the Month

Congratulations to our  
Client of the Month:

**Betty Tam**

From  
**Temple City, CA**

As a Client of the Month  
you will receive a **\$50 gift  
card** to your favorite  
restaurant.

**Congratulations!**

In a quiet village dusted with snow, young Lucy gazed at the twinkling Christmas tree in the town square. The festive decorations were beautiful, but something felt missing. Her family was struggling, and with her parents working long hours, the warmth of the season seemed distant.

One cold evening, as she walked alone through the square, she noticed an elderly man sitting on a bench. He wore a worn coat, his face lined with age, but his eyes gleamed with a warmth that caught her attention. In his hand, he held a small lantern that flickered softly.

"Hello," Lucy said, unsure of what to expect.

The old man smiled gently. "Ah, the Christmas spirit," he said. "It's easy to forget, but it's always here—especially in the small things."

Lucy sat down beside him. "I don't feel it. Christmas doesn't feel special this year."

The old man chuckled softly. "Christmas isn't about gifts or decorations. It's about the kindness we share and the love we give, even when things are tough."

Lucy thought for a moment, then asked, "How do I find it?"

"By giving," he replied, handing her the lantern. "Share its light. A kind word, a helping hand—these are the gifts that carry the true spirit of Christmas."

Lucy nodded, taking the lantern. She spent the evening helping neighbors, carrying groceries for an elderly woman, and giving her gloves to a shivering boy. With each small act of kindness, she felt a warmth in her heart that she hadn't known before.

Later that night, Lucy returned to the square, but the old man was gone. In his place was a small note: "The Christmas spirit lives in you. Keep sharing it."

Lucy smiled, the Christmas tree now seeming brighter than ever. She realized the spirit of Christmas was not in the presents or decorations, but in the love and kindness shared with others. And with that, she carried it in her heart, ready to spread it wherever she went.

The Christmas spirit, she realized, had always been inside her all along.

◆◆◆  
*Merry Christmas*



# This Day in History: December

- **December 5, 1933 – Repeal of Prohibition**  
The 21st Amendment to the U.S. Constitution was ratified, repealing the 18th Amendment and ending the Prohibition era.
- **December 9, 1980 – John Lennon Assassinated**  
Former Beatles member John Lennon was shot and killed outside his New York City apartment, marking the tragic end of one of the most influential figures in music history.
- **December 11, 1946 – UNICEF Established**  
The United Nations Children's Fund (UNICEF) was created to provide humanitarian assistance to children suffering from the aftermath of World War II.
- **December 16, 1773 – Boston Tea Party**  
American colonists, protesting against the British Tea Act, boarded ships in Boston Harbor and dumped 342 chests of tea into the water.
- **December 24, 1914 – Christmas Truce During World War I**  
During World War I, soldiers along the Western Front declared an unofficial Christmas truce, and many soldiers from both sides came out of their trenches to celebrate Christmas together.
- **December 31, 1999 – Y2K Bug**  
The world braced for the "Y2K bug," a computer glitch feared to cause widespread system failures as the year changed from 1999 to 2000.

## November Quiz Winner

Q: Who invented the World Wide Web?

A. Tim Berners-Lee

**Doc & Linda  
McKenzie**  
From  
**Duarte, CA**

Congratulations!  
You've won a \$50 gift card to  
your favorite restaurant!



Cartoon Stock - Order #633465



Cartoon Stock - Order #633467



# A Perfect Marriage

A man and woman had been married for more than 60 years. They had shared everything. They had talked about everything. They had kept no secrets from each other, except that the little old woman had a shoe box in the top of her closet that she had cautioned her husband never to open or ask her about.

For all of these years, he had never thought about the box, but one day, the little old woman got very sick and the doctor said she would not recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed that it was time that he should know what was in the box. When he opened it, he found two crocheted dolls and a stack of money totaling \$95,000.

He asked her about the contents. "When we were to be married," she said, "my grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doll."

The little old man was so moved; he had to fight back tears. Only two precious dolls were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with happiness.

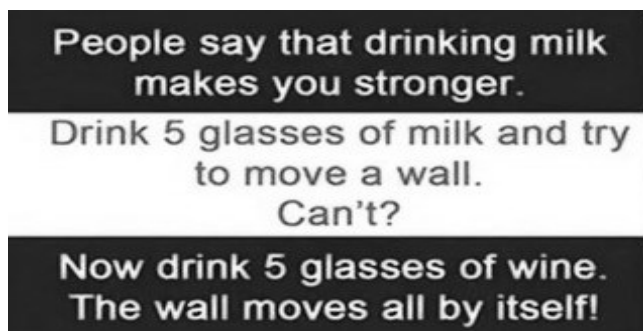
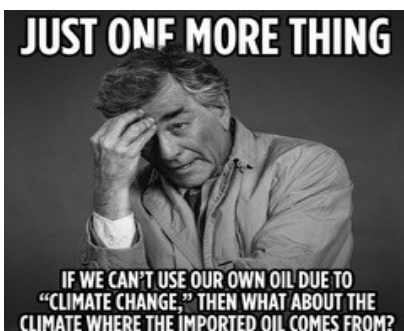
"Honey," he said, "that explains the dolls, but what about all of this money? Where did it come from?"

"Oh," she said. "That's the money I made from selling the dolls."



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## Sillies by Carol Submitted by Carol Le Briton



# DECEMBER – HAPPY BIRTHDAY CLIENTS & FRIENDS



Nancy K. (1), Katie F. (1), Marian G. (2), Paul D. (2), Javier M. (2), Tom G. (2), Gilbert B. (2), Sylvia B. (2), Jim G. (2), Susan C. (2), Zi Y. (2), Irina C. (2), Peter H. (3), Joe Mc D. (3), Lisa J. (3), Isabel G. (3), Jack R. (4), Maria V. (4), Chris E. (4), John H. (5), Jose C. (5), Al V. (5), Aida T. (6), Leo A. (6), Vicky C. (6) Frank C. (6), Christel M. (7), Minda S. (7), Rick G. (7), Elsa B. (7), Rosalinda M. (8), Teresa T. (8), Andra S. (9), Marta W. (9), Yi Leung F. (9), Fernando M. (10), Sharon G. (10), Kenneth A. (10), Joyce L. (10), Cynthia M. (10), Todd S. (10), Shannon K. (11), William W. (12), Erik MacP. (12), Jessie A. (13), Paul R. (13), Janet H. (14), Angel L. (14), May R. (14), Paul L. (14), Dorothy S. (14), John N. (15), Lucy C. (15), Sarah G. (15), Richard D. (15), Anita V. (15), Jenny M. (16), Raul A. (16), Chau C. (16), Rachel V. (16), David S. (16), Teresa G. (16), Robby S. (16), Diana P. (17), Clif C. (17), Adrian T. (17), Jeanne W. (17), Edgar J. (17), Leonard A. (17), Edward L. (17), Christopher F. (17), Armando G. (18), Holly B. (18), Amy C. (18), Dolores De D. (18), Georgette DeV. (18), Mark V. (18), Laura C-P. (18), Daniel S. (18), James P. (19), Carmen H. (20), Vin K. (20), Rebhekka F. (20), Monica U. (20), Ginny P. (21), Trish M. (21) Maria C. (21), Steve P. (21), Katherine F. (22), Ralph W. (23), Charles S. (23), Mike S. (23), Cecilia S. (23), Barbara F. (24), Richard S. (24), Irma M. (24), Chris P. (24), Mary U. (25), Wendy E. (25), Sun G. (25), Brian H. (25), Natver P. (26), Mary J. (26), Cecelia G. (26), Irene C. (27), Jonna W. (27), Paul V. (27), Marites M. (27), Ernesto V. (28), Norma R. (29), Lionel F. (29), Mark P. (29) , Marti A. (30), Mark C. (30), Jamshid J. (30), Maria J. (30), Kelis W. (31), Terry L. (31), Mary F. (31), Paul H. (31), Suzanne S. (31)

**RIDDLE ANSWERS:** 1) Lettuce 2) SWIMS 3) Chicago! 4) Ton

# the Golden Circle



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*Your Trusted Financial Advisor for Life*

CSI

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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.

## Making A Point

A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! Careful. CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the salt. USE THE SALT! THE SALT!'

The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?' The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving.'



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## Light Up the Night

Have you ever noticed that December, so filled with the busiest days in the year, also happens to have the shortest days in the entire year? From summer onward, night slowly creeps up earlier and earlier each evening so that by the time we get to the solstice on roughly December 21, we face the shortest day of the year.

With those short days come long lists of errands to keep up with the hustle and bustle of the holidays and, if you are like me, you run out of daylight long before everything is completed. However, after the busy days draw to a close, those long nights are ripe for lingering around a table with friends and a second helping of dessert. And those cold winter mornings are the ideal time to put out food for the little birds that never seem to stop fluttering with joy. If you hang up holiday lights this time of year, consider this: you are not just hanging them up for yourself, but for everyone who is driving by on a dark evening and suddenly feels a bit of cheer at the sight of twinkling warmth.

Countless donation drives kick off in December with constant requests for contributions, but this month also makes for the perfect time to place a note of gratitude directly into the hands of someone you genuinely appreciate and tell them, with nothing held back, how they change your life for the better. No matter how much or how little time you have, give of yourself and light up the night.

The point is that we can choose how to perceive that short day in December just as we choose how to perceive the other 364 days in the year. The darkest day could not exist without the presence of light. Thank you for being a source of light in my life, and for being someone who can light up the night.

I'm sending back love and light with this letter, and hope you find joy in every day this December!

Sincerely,



*Your Trusted Financial Advisor for Life!*

P.S. Do you have a friend, neighbor, or co-worker who is retired or approaching retirement who has questions?

I am happy to meet with them for a complimentary, (No cost, No obligation) retirement planning review strategy session.

Please, call me today at (626) 294-0414 to discuss how to introduce your friend to me. They'll be happy you did!





# From The CSI Team



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**Merry Christmas & Happy New Year**