

# the Golden Circle

Richard Anthony Miller CA Lic. #0665327

## Southern California Winter



In Southern skies where palm trees sway, Winter comes in a softer way.  
No biting frost or howling gale, Just whispers of a cooler trail.

### Find out if a IRA Roth Conversion

Can save you \$375,229

(See Insert)

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The mountains dusted, faint with snow,  
While ocean waves in whispers flow.  
Sunset lingers, warm and bright,  
Casting hues of gold and light.  
Citrus groves with fruit still sweet,  
Breeze that dances through the street.  
A season's chill without the freeze,  
A quiet calm, a gentle breeze.

The desert mornings crisp and clear,  
While twilight falls, the stars appear.  
No winter storms to stop the day,  
Just soft, blue skies that gently sway.  
In Southern winter, calm and mild,  
The world turns slow, the air beguiled.  
A peaceful pause from summer's blaze,  
In winter's warmth, the heart stays.  
The ocean hums a quiet tune,  
Beneath a gentle, golden moon.  
Each wave a lullaby so sweet,  
A rhythm that's both slow and fleet.  
The hillsides gleam with earth's embrace,  
While soft winds sweep across the space.  
A lightness fills the air around,  
As winter's peace in waves is found.

*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)

# Cheesy Potato Soup

## Ingredients

- 1/2 onion, chopped
- 2 tablespoons butter
- 5 large potatoes, peeled and diced
- 2 cups shredded cheddar cheese
- 3 cups chicken broth
- 1 cup heavy cream
- 1 teaspoon salt
- 1/2 teaspoon pepper



## Instructions

1. Melt butter in a large pot over medium-high heat. Add onion; cook and stir until tender, 5 minutes.
2. Add potatoes and broth; bring to a boil. Reduce heat; cover and simmer until potatoes are tender, about 20 minutes.
3. Slowly add cheese and cream. Stir until cheese is melted.
4. Add salt and pepper to taste.
5. Enjoy!

# January Quiz Question

Q: Who wrote "The Great Gatsby"?

- A. F. Scott Fitzgerald
- B. Ernest Hemingway
- C. J.D. Salinger
- D. Jane Austen

Call in or email your response by **Friday, January 17, 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!!

# Zany Words in the Dictionary

**Snickersnee** - While this word sounds like something funny or possibly cute, it is actually referring to a long, dangerous knife. It was first used in reference to cut-and-thrust fighting in the 1700s and is still occasionally used when referencing the knife, though it is becoming more and more obsolete.



**Bumbershoot** - Here is a fun word that most people know. This is referring to an umbrella and is something we have heard in many a Disney film or in many different books. It is quite fun to grab your umbrella and say in a fun voice, "I think I need my bumbershoot today!"

**Collywobbles** - This refers to a weird feeling in your stomach or an overall bellyache. It is derived from the Latin phrase cholera morbus, meaning it came from the disease we all know as cholera. This is a word many people still use especially older individuals, and the background is quite dark! Many don't realize the dark background much like many being unaware of the origins of "Ring around the Rosie."



# Auld Lang Syne

"Auld Lang Syne," a song written by **Robert Burns** in the 1780s, has become a global anthem sung at New Year's celebrations. In 1788, Burns sent the poem to the Scots Musical Museum, noting it was an old song he had simply recorded in writing for the first time. The phrase "auld lang syne" translates roughly as "for old times' sake," and the song reflects on cherishing old friendships and reminiscing about the past year.

Sung worldwide, it evokes feelings of community, nostalgia, and connection.

In Scotland, it's a cherished tradition to sing it just before midnight. Everyone forms a circle, holding hands, and at the start of the final verse ("And there's a hand, my trusty friend"), they cross their arms so their left hand holds the person on the right, and their right hand holds the one on the left. At the end of the song, everyone rushes to the center, still holding hands, often laughing and celebrating together.

To join in the **Hogmanay** (the Scottish term for New Year's Eve) tradition, learn the lyrics, and you'll be ready to participate in this heartwarming custom. Most people only know the first verse and chorus, so don't worry about the full length of the song.



Should auld acquaintance be forgot, And never brought to mind?  
Should auld acquaintance be forgot, And days o' lang syne!

Chorus:  
For auld lang syne, my Dear, For auld lang syne,  
We'll take a cup o' kindness yet, For auld lang syne.

We two have run about the hills, And pulled the daisies fine;  
But we've wander'd many a weary foot, Since auld lang syne.

Chorus

We two have paddled in the brook, From mornin' sun till dinnertime:  
But seas between us broad have roar'd, Since auld lang syne.

Chorus

And there's a hand, my trusty friend, And give us a hand o' thine;  
And we'll take a right goodwill draft, For auld lang syne.

Chorus

And surely ye'll buy your pint cup, And surely I'll buy mine;  
And we'll take a cup o' kindness yet, For auld lang syne.

## January Riddles

1. What do snowmen like to do on New Year's Eve?
2. What did the little champagne bottle call his father?
3. Where can you go to practice math on New Year's Eve?
4. What's a cow's favorite holiday?

**Answers on Page 7**

For  
Auld  
Lang  
Syne

(The Burns version, with Scots words translated)

# Dead Duck!



A woman brought a very limp duck into a veterinary surgeon. As she laid her pet on the table, the vet pulled out his stethoscope and listened to the bird's chest.

After a moment or two, the vet shook his head and sadly said, "I'm sorry, your duck, Cuddles, has passed away." The distressed woman wailed, "Are you sure?" "Yes, I am sure. Your duck is dead," replied the vet.

"How can you be so sure?" she protested. "I mean you haven't done any testing on him or anything. He might just be in a coma or something."

The vet rolled his eyes, turned around and left the room. He returned a few minutes later with a black Labrador Retriever. As the duck's owner looked on in amazement, the dog stood on his hind legs, put his front paws on the examination table and sniffed the duck from top to bottom. He then looked up at the vet with sad eyes and shook his head.

The vet patted the dog on the head and took it out of the room. A few minutes later he returned with a cat. The cat jumped on the table and also delicately sniffed the bird from head to foot. The cat sat back on its haunches, shook its head, meowed softly and strolled out of the room. The vet looked at the woman and said, "I'm sorry, but as I said, this is most definitely, 100% certifiably, a dead duck."

The vet turned to his computer terminal, hit a few keys and produced a bill, which he handed to the woman.. The duck's owner, still in shock, took the bill. "\$150!" she cried, "\$150 just to tell me my duck is dead!"

The vet shrugged, "I'm sorry. If you had just taken my word for it, the bill would have been \$20, but with the Lab Report and the Cat Scan, it's now \$150."

## Client of the Month




Congratulations to our Client of the Month:

**Sharla Barlow**

From  
**Ontario, CA**

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

**Congratulations!**

 **Bri A.**   
@singingbirth · Follow 

I visited a gun shop in Indiana once and had to use the bathroom; inside was a portrait of a naked man with a thick wooden board covering where his private part would be. Curiosity got the best of me and I tried to lift the board. It let off an air horn throughout the whole store


 **bailey moon**  
@Baileymoon15

i accidentally got too high and ate half a bag of flaming hot cheetos and puked an hour later so i called 911 bc i thought i was puking blood because i forgot i ate all of those flaming hot cheetos



  **Hippo**  
@InternetHippo

How different species deal with Winter: Birds - fly south  
Bears - hibernate Humans - complain

 **Lady Lawya**  
@Parkerlawyer

Woke up this morning expecting a raging headache. My husband said, "Wanna know why your head doesn't hurt so bad? Your last several gin and tonics I ordered for you were just water."



# U.S. Presidential History: January

- **January 1, 1863** - President **Abraham Lincoln** signs the final Emancipation Proclamation, leading to the end of slavery in the United States. The proclamation freed all slaves in states that were still in rebellion during the time of the American Civil War.
- **January 6, 1919** - The 26th President of the United States, **Theodore Roosevelt**, dies at his home in New York. In 1901 he became the youngest president at the age of 43 after his predecessor **President William McKinley** was assassinated.
- **January 13, 1966** - **Robert C. Weaver** becomes the first African American cabinet member. Appointed by **President Lyndon B. Johnson**, **Weaver** became the head of the Department of Housing and Urban Development.
- **January 15, 1870** - Today marks the first time a **Donkey** is used to refer to the Democrat Party. The imagery appeared in an issue of *Harper's Weekly* magazine. A political cartoon entitled "A Live Jackass Kicking a Dead Lion," depicted the donkey as a representation of Democrat-dominated newspapers of the South.
- **January 20, 1981** - **Ronald Reagan**, who was once a Western movie actor, is sworn in as 40th president of the United States.
- **January 23, 1997** - **Madeline Albright** is sworn in as America's first female Secretary of State by **Vice President Al Gore**. Albright became the highest ranking female official in U.S. history.

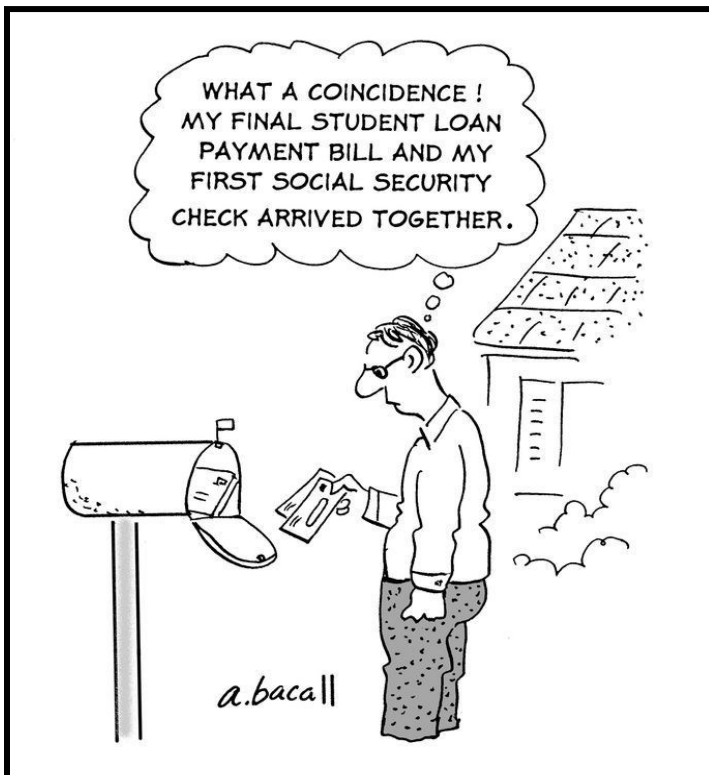
## December Quiz Winner

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

A) A Blessing

**Carolyn Brookins**  
From  
**Pasadena, CA**

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



Cartoon Stock - Order #636578



Cartoon Stock - Order #636972

# Bowl of Noodle

Again, Sue had a fight with her mother and, feeling frustrated and hurt, decided it was best to leave. It was a cold and lonely night, and her stomach growled in hunger as she wandered the streets, unsure of where to go. After a while, she came across a small noodle shop, the warm glow of its lights offering comfort. She stepped closer, hoping for some warmth and maybe a bit of food, but her pockets were empty—she didn't have any money to buy a bowl of noodles.



As she stood there, the shop owner caught her eye. He was an older man with a kind smile, and he seemed to notice the weariness in her eyes. The man invited her inside, welcoming her without hesitation. Sue hesitated, unsure of what to say, but eventually confessed that she didn't have any money to pay for the meal. The man smiled gently and insisted that she didn't need to worry about the cost—he would serve her a meal without expecting anything in return. Feeling both grateful and embarrassed, Sue accepted the invitation.

As she sat down to eat, Sue began to tell the man her story. She explained her argument with her mother, her feelings of anger, and her decision to leave home. The man listened attentively, nodding as she spoke. When she finished, the man paused for a moment before sharing his thoughts.

He told Sue that, while she was grateful to him for the kindness of a single bowl of noodles, she should remember that her mother had raised her with love, care, and countless meals over the years. Sue's mother had always been there for her, nourishing her body and spirit, even when it wasn't easy. The man explained that, over time, we often take the people closest to us for granted. We forget to appreciate their efforts, and instead, we begin to make unreasonable demands and have unrealistic expectations. This, he explained, went against the very moral values that held relationships together.

The man's words struck a deep chord in Sue. She realized that, in her anger, she had lost sight of all the love and sacrifice her mother had given her. She had let small misunderstandings cloud her judgment, and now, she saw that she had been unfair. The man's wisdom had opened her eyes, and she understood that she needed to go back home and apologize.

When Sue returned to her house, she was surprised to find her mother standing at the gate, holding a warm dinner in her hands, waiting for her return. The sight of her mother's caring gesture made Sue feel even more guilty for her earlier actions. With a heart full of regret and gratitude, Sue apologized to her mother and promised never to take her for granted again.

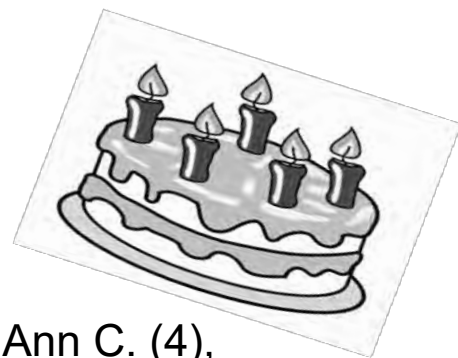
From that day on, Sue learned a valuable lesson: no matter how many moral values we have, if we take our loved ones for granted, we will only end up hurting them. True love and respect come from acknowledging the sacrifices others make for us, and we must never forget to appreciate them while we have the chance.

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**“Compassion  
is the basis of morality.”**  
Arthur Schopenhauer

# JANUARY – HAPPY BIRTHDAY

## CLIENTS & FRIENDS



Waldemar S. (1), Tina L. (1), Jessica T. (2), Tom K. (30), Dona S. (3), Susana C. (4), Tuyet S. (4), Ann C. (4), Roy H. (5), Scott U. (5), Paul G. (5), Fadila K. (6), Terri G. (6), Jimmy M. (6), Kathy W. (6), Ray B. (6), Richard C. (7), Rose G. (7), Russ G. (7), Brenda S. (7), Gree-Lan G. (7), Dominick DeV. (7), Maria McC. (9), Luis C. (9), Dennis C. (9), Sylvia C. (10), Damian G. (10), Rashida K. (10), Maria F. (10), Sherry R. (10), Moises L. (11), Bernie M. (11), Fortune S. (11), Phyllis M. (12), Rechilda O. (12), Swarna P. (12), Andy C. (12), Coy R. (12), Nestor V. (14), Martin H. (14), Jonathon R. (14), Ed J. (15), Helen G. (15), Pat O'B. (15), Brian W. (15), Paul C. (16), Arthur P. (16), Estrelita J. (16), JuJu D. (17), Yukuang L. (18), Wanda C. (18), Tammy W. (18), Michael A. (18), Mike K. (18), Robbie J. (19), Helga M. (19), Jay J. (19), Carol W. (19), Peter P. (20), Carole McQ. (20), Cindy H. (20), Jackie R. (20), Louis C. (21), Bruce W. (21), Andrew L. (21), Celia N. (22), Carl L. (23), Nikki T. (23), Jenny S. (24), Tim J. (24), Thomas M. (25), Jake C. (25), Darlena R. (25), Frank B. (25), Kenneth G. (26), Yanny C. (26), Phillip C. (27), Cecilia H. (27), Bill L. (27), Ibrahim I. (27), Fatemeh J. (27), Len M. (27), Lyn C. (28), Ted P. (29), Roger C. (29), Teresa L. (29), John P. (29), Joan K. (30), Charles M. (30), Mildred S. (30), Gail T. (30), Fernando T. (31), Albert H. (31), Grace I. (31), Virginia S. (31)

**RIDDLE ANSWERS:** 1) Chill Out 2) Pop! 3) Times Square 4) Moo Year's Eve

# the Golden Circle



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.

## Goodbye Mother

A young man was walking through a supermarket to pick up a few things when he noticed an old lady following him around. Thinking nothing of it, he ignored her and continued on.

Finally he went to the checkout line, but she got in front of him. "Pardon me," she said, "I'm sorry if my staring at you has made you feel uncomfortable. It's just that you look just like my son, who just died recently." "I'm very sorry," replied the young man, "is there anything I can do for you?" "Yes," she said, "As I'm leaving, can you say 'Good bye, Mother'? It would make me feel so much better." "Sure," answered the young man.

As the old woman was leaving, he called out, "Goodbye, Mother!" As he stepped up to the checkout counter, he saw that his total was \$127.50. "How can that be?" He asked, "I only purchased a few things!" "Your mother said that you would pay for her," said the clerk.



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## Strength Through Adversity

As you embrace the start of the New Year, it's important to give yourself room to grow. It's also important to remember that growth is not always easy or obvious. I'm reminded of the following story, a valuable metaphor for embracing adversity:

*A man found the cocoon of a butterfly. A small opening appeared. The man sat and watched the butterfly for several hours as it struggled to force its body through the little hole. Then it seemed to stop making any progress. It appeared as if it had gotten as far as it could and could go no farther.*

*The man decided to help, so he took a pair of scissors and snipped off the remaining bit of cocoon. The butterfly then emerged easily. But it had a swollen body and shriveled wings.*

*The man continued to watch the butterfly because he expected that at any moment the wings would expand, and the body would contract to the proper proportion.*

*Neither happened! In fact, the butterfly spent the rest of its life crawling around. It was never able to fly.*

*In his kindness and haste, the man had not understood something. A restricting cocoon and the struggle for the butterfly to get through the tiny opening were nature's way of forcing fluid from the body of the butterfly into its wings so that it would be ready for flight once it achieved its freedom.*

Sometimes struggles are exactly what we need to become stronger in character and determination. If nature allowed us to go through life without any obstacles, we would not learn how to be resilient and powerful. We might never fly!

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.

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From an economic and U.S. fiscal perspective, paying taxes sooner through **Roth IRA Conversions** could be a very smart move for you, if you have substantial funds in 401k, 403b, 457 and/or IRAs. Here are four looming fiscal challenges:

- **National Debt - \$35.9 Trillion and Growing!**
- **Social Security - Shortfall 2033!**
- **Medicare - Shortfall 2036!**
- **State Pension Liabilities – Only Funded at 78.1%!**

By doing a Roth IRA Conversion, retirees avoid RMDs, reduce taxable income in retirement, and limit the effect of taxes on Social Security benefits and Medicare premiums. This provides a buffer against future fiscal instability and offers greater predictability for retirement cash flow and larger legacy funds for loved ones.

Paying taxes now with a **Roth IRA Conversion** may substantially help you safeguard your wealth from unpredictable future tax policies driven by mounting fiscal challenges.

### Scenario

Husband / Wife Age 65 / 65	Current 401K / IRA \$1 Million @ 6%	Current Tax Bracket 24%
Life Expectancy Age 85 / 85	Convert to Roth IRA \$100,000 / Yr for 5 Years	Future Tax Bracket 34% (11th yr on)

### RESULTS

<b>No Conversion</b>		<b>\$500,000 Roth IRA Conversion</b>
<b>\$1,058,355</b>	<b>VS</b>	<b>\$1,433,584</b>
<b>\$375,229 More with Roth IRA Conversion</b>		

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**Take advantage of this offer before January 31, 2025, and I'll waive the \$699 fee 100%!**