

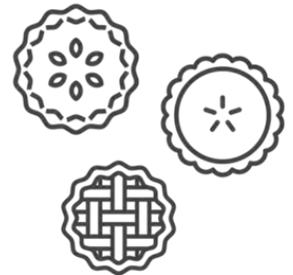
the Golden Circle

Richard Anthony Miller CA Lic. #0665327

An Ode To Pie

As the crisp air of fall settles in, a certain warmth fills our homes, the warmth of gathering, gratitude, and, of course, pie.

This season, we celebrate the comforting flavors that bring us together, from the rich pumpkin spices to the sweet, tart notes of cranberry. Let's take a moment to savor the delicious traditions that grace our tables, starting with a heartfelt tribute to one of our favorite holiday treats.



SAVE TAXES!

With A Roth IRA Conversion

Check out Insert Page

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*In the heart of fall, when leaves turn gold,
a tale of pies is warmly told.
Pumpkin spice and apple sweet,
In flaky crusts, flavors meet.*

*Pecan glimmers with syrupy glaze,
Cranberry's tart in a sugary haze.
They gather round the table's cheer,
Whispering of the harvest near.*

*Each slice a story, each bite a hug,
Wrapped in a blanket, warm and snug.
A piece of love in every plate,
Thanksgiving pies—joy we create.*

*So pass the fork and take a slice,
For holiday pies are pure delight.
They speak of thanks in every crumb,
A sweet reminder of what's to come.*

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

Easy Apple Pie

Ingredients

- 1 (14.1 ounce) package pastry for a 9-inch double-crust pie
- $\frac{3}{4}$ cup white sugar, or more to taste
- 1 teaspoon ground cinnamon
- 6 cups thinly sliced apples
- 1 tablespoon butter



Instructions

1. Gather the ingredients. Preheat the oven to 450 degrees F (230 degrees C).
2. Line a 9-inch pie dish with one pastry crust; set second one aside.
3. Combine $\frac{3}{4}$ cup sugar and cinnamon in a small bowl. Add more sugar if your apples are tart.
4. Layer apple slices in the prepared pie dish, sprinkling each layer with cinnamon-sugar mixture.
5. Dot top layer with small pieces of butter. Cover with top crust.
6. Bake pie on the lowest rack of the preheated oven for 10 minutes. Reduce oven temperature to 350 degrees F (175 degrees C) and continue baking until golden brown and filling bubbles, 30 to 35 minutes more.
7. Serve warm or cold.

November Quiz Question

Q: Who invented the World Wide Web?

- A. Tim Berners-Lee
- B. Bill Gates
- C. Steve Jobs
- D. Mark Zuckerberg

Call in or email your response by **Friday, Nov. 15, 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

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

By The Numbers

1000 is the only number with an "A" in it from One to One Thousand.

The addition of numbers on the opposite side of dice always equal seven.



The longest street in the world is Yonge Street in Toronto, Canada measuring 1,896 km (1,178 miles).

In a jiffy, is an actual measurement of time. $\frac{1}{100}$ th of a second is a Jiffy.

$\frac{1}{100}$ th

How the World Celebrates THANKSGIVING

There are many different ways that people celebrate Thanksgiving: from hearty feasts to sharing blessings; each culture has its own traditions. Though the traditions are different, the sentiment is the same – to spend quality time with friends and family, give thanks, and reflect on what’s most important in life.

Canada: The first Thanksgiving in Canada was celebrated in 1578 – 40 years before the first American Thanksgiving holiday. English explorer **Martin Frobisher** initiated the celebration in Newfoundland where he and his crew gave thanks for a successful journey to North America. The feast on Thanksgiving day is similar to American celebrations, with turkey, mashed potatoes, corn, and pumpkin pie, however, each family has their own unique spread.

China: The celebration as a festival in Chinese culture became popular during the **Tang Dynasty** (618–907 CE). Legend indicates that the **Emperor Xuanzong of Tang** organized formal celebrations in his palace after he explored the Moon Palace, which is how this festival started. Observed on the 15th day of the eighth lunar cycle of the year, Chinese families meet for a three-day feast featuring mooncakes containing duck egg yolks, lotus seed paste, and sesame seeds. Sharing the mooncakes with family and friends reflects unity and peace for the coming year.

Germany: **Ertdankfest** has been celebrated for thousands of years. It originated as a rural festival to celebrate the harvest. Today, even though machines are used for harvesting, people still give thanks and celebrate the festival. Ertdankfest is a harvest Thanksgiving festival mostly observed by religious and rural groups.

Barbados: At the end of the sugarcane harvest season, **Bajans** experience the festivities for around six weeks to three months. This 300-year-old tradition goes back to those who worked on sugarcane plantations and began to celebrate the harvest season. The celebrations include singing, dancing, drinking competitions, feasting, and an interesting competition to climb up a greased pole.

November Riddles

1. What loses its head in the morning but gets it back at night?
2. What is always in front of you, but can't be seen?
3. What can be touched but can't be seen?
4. I have no life, but I can die. What am I?

Answers on Page 7



◆◆◆

Happy
Thanksgiving



U.S. Presidential History: November

- **November 1, 1800** - **President John Adams**, in the last year of his only term as president, moved into the newly constructed President's House, the original name for what is known today as the White House.
- **November 7, 1944** - Amidst World War II, **President Franklin D. Roosevelt** became the only U.S. President to win a fourth term in office. He was the President the people trusted during the most trying times in American history; the Great Depression and the U.S. entrance into the Second World War. *He died three months after his inauguration.*
- **November 10, 1954** - On the 179th birthday of the foundation of the **U.S. Marine Corps**, the USMC War Memorial, or commonly known as the Iwo Jima Memorial, was dedicated by **U.S. President Dwight D. Eisenhower** in Arlington National Cemetery.
- **November 18, 1902** - A toymaker in Brooklyn, New York, **Morris Michton** names his stuffed bear toy after **President Theodore "Teddy" Roosevelt**.
- **November 25, 1874** - The United States **Greenback Party** is established as a political party consisting primarily of farmers affected by the Panic of 1873, a financial crisis that triggered a depression in Europe and North America that lasted from 1873 until 1879. **Peter Cooper** was the first Greenback Party presidential candidate in 1876.

October Quiz Winner

Q: Which planet is known as the Red Planet ?

A. Mars

Gary & Vickie Wong
From
Arcadia, CA

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

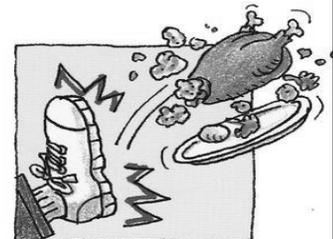


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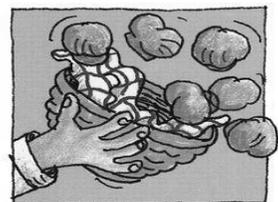
THANKSGIVING GAME HIGHLIGHTS.



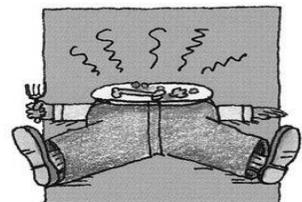
Passing the gravy.



Kicking the stuffing out of the bird.



Fumbling the rolls.



Down after a big gain.

Cartoon Stock - Order #628380

The Wag of His Tail

Beep! Beep! Beep! My arm swung over automatically and hit the snooze button this morning. I lay back down hoping to give my brain a few more minutes to wake up but it was not to be. Suddenly I heard the Thump, Thump, Thump of a thick tail hitting my night stand while a wet tongue licked my hand. It was our new puppy, Hank. He's part Dachshund, part Basset Hound and full of puppy energy. I sat up, petted his head, and started to pull on my clothes to take him for his morning walk. I got a happy "Aroo Aroo" for my efforts and I laughed.

We headed out so Hank could go pee but he stopped along the way to greet our cat, Miss Alice. He gave her a good sniffing and snuggling while she "Meowed" and rubbed up against him. I smiled again at this growing boy. I thought about all of the laughter and love he had brought into our lives in the few months we've had him. And I thanked God again for the newest member of our family.

Hank reminds me of that old saying: "Money will buy you a good dog, but it will never buy the wag of his tail." Since Hank first melted my daughter's heart with his big brown eyes at the rescue shelter, we had paid a lot in adoption fees and vet visits but the love he showered us with was always freely given. With a wagging tail and loving spirit, he had captured our hearts.

I think that maybe God gave us dogs to remind us of how to really live. They are wonderful examples of how to love unconditionally, to give affection easily, and to live life with a sense of playfulness and joyful abandon. What a wonderful way to live.



We all should embrace the lessons dogs can teach us then. We may not have tails to wag but we do have smiles to share. We do have kindness to give. We do have love to shower and joy to scatter. We just need to open up our closed down hearts a little and let our inner puppy out. Then we may just Live and Love and Laugh and Play a little more.



"We tend to forget that happiness doesn't come as a result of getting something we don't have, but rather of recognizing and appreciating what we do have."

Frederick Keonig

Client of the Month

Congratulations to our Client of the Month:

**Nor & Aida
De Leon**

From
Claremont, CA

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

Congratulations!

ROTH IRA

By Rick Miller and ChatGPT

Jim and Sue had a big 401(k),
But taxes were eating their gains away.
"Let's do a conversion!" said Sue with a grin,
"We'll beat Uncle Sam and keep cash within!"



So they rolled to a Roth, paying taxes today,
Knowing that future growth would all stay.
"No RMDs to haunt us, not a cent we'll give,"
Their money would grow as long as they live.



Uncle Sam watched, his face turning red,
But Jim and Sue simply laughed instead.
"Tax-free withdrawals, no more IRS spree,
Our dollars are ours, as they should be!"



Now their funds grow tax-free, without any dread,
And Jim and Sue sleep well in their bed.
They stuck it to Sam, with a wink and a cheer,
Their tax-free future's forever clear!



DID YOU KNOW?

DID YOU KNOW?

Didaskaleinophobia is the fear of going to school.



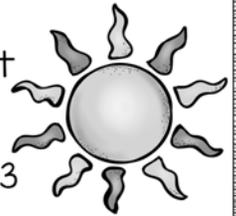
DID YOU KNOW?

Americans spend about \$2 billion a year on Halloween candy.



DID YOU KNOW?

If you drive to the sun at 55 mph, it would take you about 193 years.



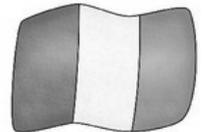
DID YOU KNOW?

The first Jack O'Lanterns were actually made from turnips.



DID YOU KNOW?

Halloween was originally an Irish holiday.



NOVEMBER – HAPPY BIRTHDAY CLIENTS & FRIENDS



Kenneth H. (1), Cris M. (1), Diane W. (1), Stephen L. (1), Aida G. (2), Raye M. (2), George T. (2), Ralph L. (2), Gonzalo G. (2), Joy M. (2), Cynthia Mcl. (2), Randene R., (2), Brian W. (2), Whitney C. (3), Eloise C. (3), Hwai C. (3)m Rick T. (3), Kathryn H. (3), Daniel W. (3), Larry O. (3), Vicki T. (4), Helen P. (5), Denise A. (5), Shangyou H. (5), Mark H. (5), Miriam O. (6), Robert G. (6), Brian McL. (6), Hui Fang H. (6), Aida C. (7), ZsaZsa S. (7), Marilou K. (7), Antoinette K. (8), Nancy B. (8), Gayle S. (8), Yolanda L. (8), Jean F. (8), Carole R. (9), Mercedes C. (9), Vicki L. (9), Randy H. (9), Donna G. (9), Karen B. (9), Rose G. (11), Josemar M. (11), Bill Z. (11), Greg P. (11), Judy R. (11), Allan D. (13), Cyndi W. (13), Paul H. (13), Jonathan L. (13), Dinora T. (14), Sabria A. (14), Krystal M. (14), Bob H. (15), Barbara L. (15), Mike R. (15), Grace M. (15), Karen P. (16), Faith H. (16), Chris R. (16), Tom H. (17), Ramon T. (18), Diana V. (18), Maria S. (18), Daniel R. (19), Jim I. (19), Dana G. (19), Sorina T. (19), Arlene T. (20), Diana H. (20), Sheila G. (20), Tony F. (20), Maria S. (21), Vickie W. (21), Al N. (21) Sandy B. (21), Elizabeth H. (21), Sanjoy S. (22), Greg M. (22), Jim K. (22), Joey L. (22), Letty M. (23), Michelle L. (23), Floyd C. (24), Aydee H. (24), Stephen L. (24), Tracy K. (24), Dian S. (25), Larry p. (25), Adriana T. (25), Ellen L. (25), Michele W. (25), Margaret Mcl. (26), Sumita R. (26), Linda W. (27), Juliana L. (27), Reyna D.H. (27), Jane C. (28), Alexander R. (28), Thom R. (28), Noreen V. (28), Marietta E. (28), Quenby S. (28), Giing H. (29), Carol C. (30), Stella L. (30), Mike M. (30), Lori R. (30), Bernard J. (30), Jessica U. (30)

RIDDLE ANSWERS: 1) A Pillow 2) The Future 3) Someone's Heart 4) A Battery

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.

The Dead Dog!

Girl: Teacher, I found a dead dog.

Teacher: How did you know it was dead?



Girl: Because I pissed into it's ear and it didn't move!

Teacher: YOU DID WHAT?!?



Girl: You know..... I leaned over and went PSSSST!
And it didn't move!



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Creating Your Own Cozy

November always sneaks up on me, bringing with it a mix of quiet reflection and the buzz of holiday preparations. There's a certain comfort in the rituals—pulling out that well-worn sweater, brewing a pot of something warm, and finding a moment to breathe amid the bustle.

I've been thinking a lot about how we each create our own version of cozy. For me, it's the simple acts—turning off the phone for a bit, catching up on a good book, or just sitting down with a cup of tea and watching the world outside. It's in those small pauses that I find the most meaning, and I hope you're finding your own ways to carve out those moments, too.

This season, I'm not just grateful for the big things, but for the little ones that make up the tapestry of our everyday lives. The quiet chats, the shared smiles, the feeling of home—even if it's just the place where you feel most at ease.

Here's to finding those pockets of peace and savoring them, however they come.

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!



Roth IRA Conversion to Save Taxes?

How much better off would a husband-and-wife ages 65/65 be for legacy assets if they had \$ 500,000 in an IRA that they never needed to spend/withdraw from their Retirement Account to live off? [Analysis based on the following]:

1. **IRA Conversion of \$500,000** over 5 years, with annual \$100,000 conversions at a 24% tax rate.
2. **Future Tax Rate Increase** to 34% when passing to heirs.
3. **Consistent Annual Growth Rate of 6%** for both the IRA and the Roth IRA.

Comparison: Roth Conversion vs. No Conversion

1. **Roth Conversion:**
 - o Initial tax cost of conversion: **\$120,000**.
 - o Value after 20 years: **\$1,433,584** (passed to heirs tax-free).
2. **No Conversion (Traditional IRA):**
 - o Value after 20 years: **\$1,603,568**.
 - o After 34% inheritance tax: **\$1,058,355**.

Net Benefit of Roth Conversion

- Roth IRA provides a tax-free inheritance of **\$1,433,584**.
- Traditional IRA provides a net inheritance of **\$1,058,355** after taxes.
- **Tax-Free Advantage** of Roth:
 $\$1,433,584 - \$1,058,355 =$ **\$375,229 additional Tax-Free Inheritance.**

Another way to think of this is: Your IRA earning a 6.0% rate of return for the next 20 years **must earn 7.34%** to equal the Net Tax-Free amount of a Roth IRA earning 6.0%.

*“Stop Uncle Sam from **Killing** Your 401k/IRA”*

If you have over \$ 500,000 in 401k, 403b, 457 and/or IRAs you owe it to yourself to learn how to Save Taxes and enjoy Tax Free Money!

Come and learn how to Protect Your Money from Future Higher Taxes by attending my Dinner Workshop at **Vincenzo’s restaurant** located in the historic *Walker House* at 121 N. San Dimas, CA 91773.

Wed., Nov. 13th @ 6:00 pm and Thurs. Nov. 14th @ 6:00 pm

If you have over \$ 500k in Qualified Retirement accounts, we would love to see you at this workshop. Call today (855) 998-3888 to RSVP – Space is limited.