



Lighthouse Financial Solutions

Guiding You To A Brighter Future

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March: Spring Allergens Are in The Air



The presence of El Niño means the 2016 Spring allergy season may be worse than expected. It's true that climate change has steadily increased carbon dioxide every year, causing plants to produce more pollen, resulting in a predictable uptick in allergies. But this year's warmer, wetter weather will stimulate even more plant growth, and cause a dramatic increase in Spring pollen for 2016.¹

You can still enjoy spring flowers! Pollen from plants with colorful flowers usually do not cause allergies. Plants that produce a powdery pollen can easily be spread by the wind and can cause allergy symptoms. Spring allergies are often caused by tree pollen early in the season.²

Save outside activities for late afternoon or after a heavy rain, when pollen levels are lower. Pollen counts tend to be higher in the morning, as well as on warm, dry and windy days. Conversely, lower pollen levels are also typically observed during a stretch of cold and wet days.

Avoid common irritants which make symptoms worse: Alcohol may trigger allergies, especially sulfites in wine. Other common culprits include cigarette smoke, and perfumes. Consider fragrance free cosmetics, laundry detergents, and cleaning solutions.³

1 - <https://weather.com/health/allergy/news/spring-allergy-forecast-2016>

2 - <https://weather.com/health/allergy/news/how-weather-impacts-spring-allergies>

3 - <http://acaai.org/allergies/types/hay-fever-rhinitis>

Protect Your Vision

March Gardening Checklist



Prepare Seedbeds

Rake and weed seedbeds. Apply top dressings of aged manure, soil aid, compost, or mulch. Only amend lightly as needed.

Finish winter-pruning berries.

Eliminate all dead growth. Prune no more than 1/3 of the total height of gooseberries, blueberries, and currants. All of last year's growth can be cut from the raspberry plant, or you could leave up to 1/3 the height of viable canes.

Trim and Divide Herbs.

Perennial herbs like Sage, Lavender, Thyme, and Rosemary could use a haircut by now. Cut back long branches to as much as one third their original length.

Perennial herbs like chives, mint, marjoram, and oregano can be divided and transplanted to new locations.

Alan Buckingham, *The Kitchen Garden*, p. 60-62

Americans are living longer, and eyes with a lot more mileage are likely to break down. While people with eye symptoms or a diagnosed eye disease should work closely with their doctors, it's worth noting that the following foods and supplements can be very effective at fighting common eye problems.

Dry Eyes may increase with age, but a deficiency in DHA, an omega-3 fatty acid and also vitamins A and D may also contribute.

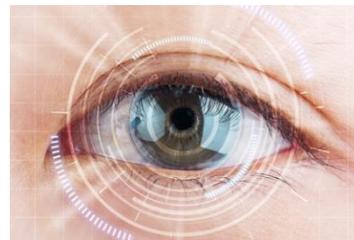
Supplements like Bio Tears are a combined eye health supplement.

Cataracts More than half of Americans will have cataracts by the time they are 80. Eat leafy greens like Spinach, Kale, and Chard every day. A study on eye health and Vitamin C consumption showed that participants who took Vitamin C supplements daily over a 10-year period were 64% less likely to develop cataracts.

Computer Vision Syndrome may include blurred vision, headaches, neck pain, and

dry eyes. Try the 20/20 rule: after 20 minutes on the computer, take 20 seconds to focus on something 20 feet away.

Poor Night Vision is a problem for many older adults. Zinc is essential to the retina because it helps the body produce vitamin A. Zinc supplements may require trace amounts of copper.



Age Related Macular Degeneration (AMD) is the leading cause of blindness in older adults.

Spinach and brightly colored vegetables, filled with antioxidants and minerals, can help slow the progression of AMD. The National Eye Institute's Age Related Eye Disease Study reported that patients with adequate beta carotene, zinc, copper, and Vitamins C and E were 25% less likely to develop AMD. The Eye & Body Complete Supplement includes major supplements listed above as well as lutein and zeaxanthin – identified as beneficial in a follow up study.

BottomLine Personal,
January 15th p. 1-2

Brain Building Exercises



Want to improve your overall mental functions? Challenge your mind with these recommended mental exercises:

Cultivate New Experiences or Skills. Take a class on something totally unrelated to your daily life join a reading group that challenges you to read outside your normal interests, or learn another job at work.

Improve on what you already do well. Don't just repeat your actions, focus on performing better, smarter, and faster at tasks you already do well. *Practice does not make perfect, Perfect Practice makes perfect!*

Reduce your TV Time. Research clearly suggests a relationship between increased TV watching and everything from ADD to increased cholesterol, and video games are generally damaging as well.

Daniel G. Amen, Making A Good Brain Great p.113-120

The Pros and Cons of Owning Gold

What type of investment advice would you expect from a leprechaun? Many people consider gold as the most desirable of assets but is it the best place to keep your hard earned money? Let's look at both sides of this issue, the pros and the cons of investing in and owning gold.

Gold is a physical possession, you can touch it, feel it, and sell it. Think of gold as a "safe haven," as a sort of alternative currency.



Along with the confidence level owning gold brings to the individual investor, gold has been considered a hedge against inflation at least in the older traditional sense.

Gold can be a stabilizing factor. As a worldwide currency, gold, increases or decreases based on global issues.

However, with world markets tied so closely, gold as an economic stabilizer doesn't quite carry the same power as it once did.

The physical ownership of gold creates a space and storage issue as well as a need for security. Gold can be stolen and in almost any case it is completely untraceable.

Gold is heavy, as well as difficult and expensive to transfer or move.

Unlike real estate or other physical assets, gold has no earning power. You cannot rent out gold.

The decision to own gold is based on your personal situation. Those who fear the future are generally more inclined to hold gold. Those who have confidence in the future are less likely to own gold.

If owning gold is an objective, one easy way to own gold is to acquire gold coins. Make sure you know and trust the source.

Source: Bill Broich, founder www.annuity.com/the-pros-and-cons-of-investing-and-owning-gold/

What is Your Retirement IQ?

March Checklist



Spring Forward. Daylight Savings Time begins at 2am Sunday, March 13th – move clocks forward one hour.

Don't Miss the Flexible Spending Account Deadline. If your company plan has a grace period for 2015 spending, you must use your 2015 account funds before Tuesday, March 15th or they are gone.

Get Screened for Kidney Disease. Kidney disease strikes 1 in 3 Americans and can go undetected until very advanced. A simple urine test can tell you if you have kidney disease. The National Kidney Foundation offers free screening all over the country during March- check their calendar at kidney.org.

Check Out Jupiter. On March 8th, our solar system's largest planet will be especially bright, and with binoculars you may see the larger moons.

BottomLine Personal, March 1, 2016, p.12



The American College RICP[®] Retirement Income Literacy Survey in 2014 showed Americans were unfamiliar with basic products such as annuities and life insurance. Respondents had the highest level of knowledge about Medicare and the impact of inflation.

Preserving Assets: Only 31% of respondents knew they could safely withdraw \$4,000 maximum per year from a \$100,000 retirement account, and over half underestimate life span, suggesting they may not realize how long their assets have to last. In addition, only 43% knew that using a portion of their portfolio to purchase a life annuity could protect against uncertainty in life expectancy. ¹

Improving retirement security. Only 30% of respondents understood that it is more effective to defer Social Security for two years than to increase contributions by 3% for five years just prior to retirement. ¹

The survey clearly showed how poorly educated people are about the benefits annuities can provide. Only 13% knew an annuity could pay income for as long as a person lived; the majority also thought that if a person died early, the insurance company would win because they were able to keep all the unused money. ²

¹ - Greenwald & Associates, Inc., The American College RICP[®] Retirement Income Literacy Survey, September, 2014
² - <http://www.annuity.com/fear-and-ignorance-in-retirement-planning>