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**With prolific spring blooms, the white Bermuda lily is a popular symbol of Easter.**

The distinct trumpet shape suggests triumph over death at the resurrection; its white color symbolizes purity. One legend of the Garden of Gethsemane says that lilies grew from the drops of blood Jesus sweated in His agony.

This native of Japan was introduced to the United States in the 1880s, where it thrived in the climate of Bermuda. Nearly wiped out by a virus, it was reintroduced to the United States after World War I by a returning soldier.<sup>1</sup>

In 1941 during WWII, the primary Japanese production source was cut off, increasing the value of the lily bulb. By 1945, there were about 1,200 growers from Vancouver, Canada to Long Beach, California. Currently, only about 10 growers in a small region of the Oregon-California border produce over

95 percent of potted Easter lily bulbs.<sup>2</sup>

Caring for your lily: Remove decorative wrapping and put the pot on a saucer to catch excess water. Removing the anthers from the center of the flower can increase the life of the bloom and reduce staining of pollen on the white petals. Place in bright, indirect light at a temperature between 60 to 68 degrees Fahrenheit. Water thoroughly when the soil is dry to the touch and pour off any pooled water.<sup>2</sup>

Once night temperatures exceed 50 degrees Fahrenheit, you can plant outside.



1 - [todayscatholic.org/easter-lilies-bloom-in-catholic-history-tradition/](https://todayscatholic.org/easter-lilies-bloom-in-catholic-history-tradition/)

2 - [extension.unr.edu/publication.aspx?PubID=2140](https://extension.unr.edu/publication.aspx?PubID=2140)

## Tips for Successful Spring Cleaning



These Spring cleaning tips can help streamline the daunting task of preparing your home for the transition from Winter to Summer.

### One Room at a Time.

Prioritize your rooms and tackle them one at a time, creating checklists to track your progress.

### Sort out Clutter.

When clearing the clutter, sort into trash, donations, storage, or put away. Remove trash and donations as soon as possible for best effect.

### Simplify your Cleaning Products.

Specialty cleaning products can pile up and distract from your true purpose – stick with an all-purpose cleaner and microfiber cloth, only adding specific products if needed.

### Break it Up.

Small, frequent sessions of 15 to 30 minutes can keep you on track.

[thespruce.com/spring-cleaning-a-complete-checklist-1900106](http://thespruce.com/spring-cleaning-a-complete-checklist-1900106)

## Arugula and Oven Baked Mushroom Risotto

**Fresh spring Arugula lends a peppery crispness to this easy oven baked classic.**



### Mushrooms

2–3  
tablespoons  
olive oil  
3 garlic cloves, minced  
1 lb. mushrooms, sliced  
1 teaspoon salt

### Risotto

1 tablespoon olive oil  
3 garlic cloves, minced  
1 cup arborio rice  
1/2 cup dry white wine  
3–4 cups chicken broth  
1 cup freshly grated Parmesan cheese  
2 tablespoons butter  
zest and juice of one lemon  
1 teaspoon salt (to taste)

**Arugula**, 2 cups tossed with lemon juice, Parmesan, olive oil, and salt.

Preheat oven to 350 degrees. Toss mushroom ingredients together on a rimmed baking sheet.

Heat olive oil in a Dutch oven over medium low heat. Add garlic and arborio rice. Saute

Add wine; stir and let it sizzle out. Add 2 1/2 cups of the chicken stock. Bring to a simmer.

Cover the risotto pot. Transfer risotto and mushroom pans to oven. Bake for 14-15 minutes. Remove risotto, but let the mushrooms keep roasting. Increase heat to 400 degrees, and bake for another 5-8 minutes, until golden brown. Remove mushrooms from oven.

Place risotto back over a medium low heat. Slowly add in remaining 1-or-so cups of broth, stirring between additions until creamy. Stir in the Parmesan, butter, lemon zest, lemon juice, and salt.

[pinchofyum.com/oven-risotto-with-garlic-roasted-mushrooms-and-arugula](http://pinchofyum.com/oven-risotto-with-garlic-roasted-mushrooms-and-arugula)

## Alkaline Water and Health



Water's pH level ranges from 0 to 14. Pure water has a neutral pH of 7. Tap water in the U.S. tends to fall in the more acidic range, depending on the geographic location.

Alkaline or ionized water has a higher pH level (8.0 to 10.0). Natural spring water can increase in alkalinity as it travels over rocks; health stores sell ionizers that can separate water into more acidic or alkaline molecules.

The Okinawa Centenarian Project studied residents from Okinawa, Japan, who regularly live to 100 years old. One possible factor could be the alkaline water (pH 10.0) that is part of their regular diet.

A 2006 study in the journal Applied Biochemistry and Biotechnology showed potent antioxidant activity of alkaline water when mixed with vitamin C. A 2004 study in the journal BMC Public Health suggests that alkalized mineral water could lower blood pressure in people with low calcium and magnesium levels.

[doctorshealthpress.com/general-health-articles/health-benefits-alkaline-water](http://doctorshealthpress.com/general-health-articles/health-benefits-alkaline-water)

## Gardening Math: Return on Investment

With rising food costs, many Americans may be considering growing some groceries.

**Home grown food can be cost effective with added health benefits, but make sure to select the crops that suit your tastes, climate, and lifestyle, so the harvest pays off.**

A National Gardening Association costs survey some years back set average startup cost for home gardens around \$70 for seeds, soil/fertilizer, cages, covers, tools, and fencing, if needed, with annual returns of about \$600. With inflation factored in, the increased investment costs would be paired with higher returns in produce value. <sup>1</sup>

Ongoing costs and labor are another consideration. Dry or severely hot climates will require more water and mulching; labor investments may increase for plants not suited to your climate or soil conditions. Matching the plants to your capabilities and taste is the key to a successful investment.

**Perennial herbs** like chives, oregano, thyme, and sage are suited to dry, hot conditions

and come back year after year. If space is limited, herbs can survive in patio containers but may need to be sheltered from severe winter freezing.

**Greens.** Lettuces are quick to sprout, container friendly, and can be harvested within a few weeks; staggered plantings can extend harvests spring through early summer. Kale, chard,



and collards require more space but are better suited for summer heat through fall. Radishes and beets are great for interplanting with greens if greens are harvested to make way for their development.

If space and climate permit, crops like potatoes, tomatoes, squash, peppers, and garlic can really boost your garden's bottom line. Selecting locally appropriate varieties can ensure the best outcome. <sup>2</sup>

<sup>1</sup> - [lifehacker.com/is-gardening-really-cheaper-than-buying-fruits-and-vegetables-1848698827](http://lifehacker.com/is-gardening-really-cheaper-than-buying-fruits-and-vegetables-1848698827)

<sup>2</sup> - [lifehacker.com/12-easy-garden-plants-that-are-actually-worth-growing-1848697407](http://lifehacker.com/12-easy-garden-plants-that-are-actually-worth-growing-1848697407)



## It Happened In ...



**April 3, 1860** – The first Pony Express rider left St. Joseph, Missouri. Mail carried 2,000 miles to California within ten days cost \$5 per ounce. Riders travelled 75 to 100 miles, handing their letters to the next rider at one of 190 way stations spaced about 15 miles apart. The service ended less than two years later with the launch of the overland telegraph.

**April 13, 1743** – Thomas Jefferson was born in Albermarle County, VA. Jefferson, a lawyer and architect, authored the U.S. Declaration of Independence, and served as the 3rd U.S. President from 1801 to 1809. He died on July 4, 1826.

**April 18, 1906** – At 5:13 a.m. an earthquake struck San Francisco, breaking gas pipes and overturning wood stoves. The resulting fire raged three days, burning over 10,000 acres of property and killing 4,000.

<http://www.historyplace.com/specials/calendar/april.htm>

## Market Turbulence In Retirement

### Volatility is a normal characteristic of financial markets.

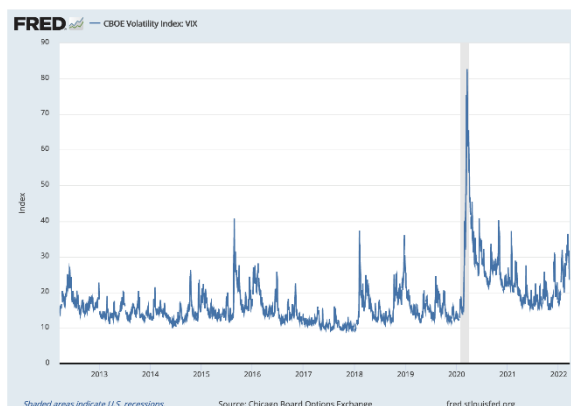
The CBOE Volatility Index (VIX) spent most of the period from 2012-2020 below a value of 20, but it stayed above the 20 mark during March 2020-March 2021, then hovered between 15 and 20 throughout last summer. Since September we have seen successively higher peaks in the VIX.

The ongoing Ukraine situation paired with the Federal Reserve's plan to hike interest rates multiple times this year will likely keep volatility elevated in the near future.

During the high stakes years just before and just after retirement, our life goals are more vulnerable to near-term market swings. A market downturn early in retirement is much more damaging than one a decade or so in. This concept is known as Sequence of Returns Risk.

Even though we may base our retirement plan on our best estimate of average market returns, the market does not yield a consistent return year after year. Returns can fall or

rise for a period of several years in a row. If the market falls for several years in a row early in retirement, just as retirees begin withdrawing income, it can cause more damage than the same falling returns would cause later in retirement. Consider the math: If your portfolio drops 20%, you need a 25% gain just to get back to where you were.<sup>1</sup>



A balanced approach is the most prudent. A diversified investment portfolio balancing preservation of capital and pursuit of growth can reduce the overall effect of market shocks on that nest egg.

Indexed annuities do not directly participate in any financial markets, offering a conservative solution with reasonable growth potential.

1 - [barrons.com/articles/retirement-in-a-bear-market-51559342111](https://www.barrons.com/articles/retirement-in-a-bear-market-51559342111)