

# VANTAGE point

SPRING 2019

**TEACHING THE  
NEXT GENERATION**  
FINANCIAL LITERACY

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**10** NATURAL REMEDIES TO  
ALLEVIATE YOUR ALLERGIES

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TECHNOLOGY INNOVATION  
IS IN OUR DNA

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THE POWER OF  
**ESSENTIAL OILS**



PRINCIPAL PRESERVATION  
SERVICES

## A LETTER FROM YOUR ADVISOR



FOUNDER/OWNER  
**MIKE KOJONEN**

Dear Client,

We hope your 2019 has gotten off to a great start! You've gotten through the chillier temperatures and the gloomy weather, and now it's onward to spring.

The arrival of spring can mean many different things to people. For most, it's a common longing of warmer weather and outdoor activities.

In spring, all is hopeful. There's new life abound. Transformation and change grip our landscapes, and we begin to see bursts of color where shades of grey held its ground for months.

In our Spring 2019 newsletter, we mimicked the thoughts and inspirations that come with the change of season, and we hope they'll inspire you to have a rejuvenating and healthful spring.

Looking to alleviate those pesky allergies, but don't like spending the money on high-cost medicines? We broke down some of the best all-natural allergy remedies you can find. So, while allergies flourish, you can take steps to mitigate their effects—leaving you breathing easier and having a healthier spring season.

We also explore how technology and innovation are a part of who we are as humans—and why it's ingrained in our DNA. Looking into different aspects of our lives and how technology continues to shape them, we explain why technology keeps us on a path forward.

In another article, we discuss the true power of the most popular essential oils. If you haven't given them a try, or perhaps even heard of them, we'll show you some of the favorite oils that are used around the world, and have been for centuries. The healing power of these oils can be extraordinary, and we encourage you to give them a shot.

Lastly, we explore the lack of financial literacy in children and young people today—and how it's up to parents and grandparents like you to make sure your family members understand basic finance. Please, enjoy these articles in our newsletter, and we hope you find them helpful, useful, and entertaining.

As your financial professionals at Principal Preservation Services, we wish you a fruitful and joyful spring, and we look forward to hearing from you soon.

Warm Regards

*Mike Kojonen*

Mike Kojonen



**PRINCIPAL PRESERVATION**  
SERVICES

# THANK YOU

We want to extend a special THANK YOU to everyone who came out to our February cooking class. We enjoyed the time we were able to spend with each of you!



## WHAT'S NEW WITH US

### COMING SOON MIKE'S FIRST BOOK!

Mike is a contributing author to an upcoming book titled "Momma's Secret Recipe for Retirement Success". We'll keep you posted as the release date gets closer and how you can get a free copy.



### CHECK OUT OUR NEW WEBSITE!

We are pleased to inform you that our new website is now live at [www.PrincipalPreservationServices.com](http://www.PrincipalPreservationServices.com). Please check it out and tell us what you think!



NEW TEAM MEMBER  
**TOM ROSS**

Tom will be our new Money Manager handling assets under management for our clients. He has been in the financial services industry since 2009 and we're excited to have him on our team.

## COMING THIS SUMMER!

Be on the lookout for our next client appreciation invite in the mail!

# TEACHING THE NEXT GENERATION FINANCIAL LITERACY



**THE** benefits of teaching children about money are substantial. By understanding saving, investing, and borrowing, they can develop fiscally-responsible habits that enable them to be prepared for financing their college education, avoid debt problems, and be on the road to a comfortable retirement.

Unfortunately, most schools don't teach children the basic financial skills that they'll need throughout their lives. Case in point: Millennials, now grown and in the workforce, struggle with basic finances. In fact, only 24% of generation can demonstrate basic financial literacy.

Going forward, that means that the responsibility falls on parents and grandparents. To help develop children's money management skills today, here are some tips adults can implement to teach their children and grandchildren financial literacy.

## **GRANDPARENTS** \_\_\_\_\_

Share stories. Grandparents often take on the role of family storyteller and children may be more willing to listen to their stories and lessons. Use personal stories and lessons from your life to illustrate your values about money. Children often love hearing family stories and you can



use them to share important lessons about frugality, debt, and hard work.

Use teachable moments whenever you can to demonstrate what you've learned along the way. For example, shopping together can offer the chance to talk about paying with cash instead of credit cards. Cooking a meal together can teach the value of eating at home versus eating at restaurants. Teach with gifts. If you can afford to do so, giving grandchildren savings bonds, appropriate investments, or contributing to college savings accounts can also help them learn the value of saving.

Another way is to involve grandchildren in financial decisions. Children often learn best by seeing direct examples of smart financial behavior and getting involved in the decision-making process. For example, when taking grandchildren on an outing, set a budget and offer them the opportunity to choose between activities that cost different amounts.

When planning a family vacation, ask children to save money for a desired activity or souvenir. Getting children involved in the planning process and giving them a tangible way to contribute can increase their enjoyment and teach them valuable lessons about saving.

## **PARENTS**

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Communicate with your children as they grow. Teach them about your values concerning money and how to save it, make it grow,

“USE  
PERSONAL  
STORIES  
AND  
LESSONS  
FROM YOUR  
LIFE TO  
ILLUSTRATE  
YOUR  
VALUES  
ABOUT  
MONEY!”

“EARLY ON,  
BEGINNING  
A REGULAR  
SAVINGS  
HABIT IS ONE  
OF THE KEYS  
TO SAVINGS  
SUCCESS!”

and most importantly—how to spend it wisely. Teach them the difference between needs, wants, and wishes.

To do this, use the “three jars” technique to split money equally among the jars labeled “Savings”, “Spending”, and “Sharing”. Money in the savings jar goes towards saving for something the child wants. Money in the spending jar can be spent on whatever they choose or put toward a savings goal; while money in the sharing jar goes to someone they know who needs it or to a friend’s cause. This technique can help even young children understand the value of saving for what they want and sharing their wealth through philanthropy.

Another idea is to take a field trip to the local bank or credit union to open a savings account. Introduce them to the employees and the manager, or perhaps arrange a short tour of the vault so that they can see how the institution works by taking out the mystery of the cages and barriers. Allow them to ask curious questions, too.



Early on, beginning a regular savings habit is one of the keys to savings success. Also, try not to refuse them when they want to withdraw from savings for a reasonable purchase. Otherwise, you'll risk them hesitating to put money away in the first place.

Make sure your children are taught to accumulate (or save), instead of spending (or consume). Explain and demonstrate the concept of earning interest income on savings. Consider paying interest on money saved at home. You can have your children help calculate the interest so they can learn and see how fast money accumulates through the magic power of

compound interest. Later on, they'll realize that the quickest way to a good credit rating is a history of regular successful savings.

If it allows, you can even offer to match what your children save on their own. When giving children an allowance or income, give the money in denominations that encourages saving. For example, if the amount is \$5, give out five \$1 bills and encourage at least one be set aside in savings—because it really does make a difference. By saving \$5 a week at 6% interest, compounded quarterly, that totals about \$266 in a year, \$1,503 in five years, and \$3,527 in ten years.

Lastly, introduce investments to children when the time is right. Show them how to look up stocks online or in the Sunday paper. Let them pick a stock and follow it. But make sure it's fun for them. If you've been to a public amusement park, find the stock of the company that owns it. If they like toys, pick a toy manufacturer. Do they love sneakers? Their favorite brand's stock might be perfect to follow.



## THE IMPORTANCE OF FINANCIAL LITERACY

*The consequences of how children learn about and manage money are vitally important for their life, happiness, and future. Managing money well allows them to distinguish between wants and needs, teaches them to save and budget, and make wise spending decisions.*

*However, problems in managing money can lead to unwanted financial obligations, poor money decisions, and significant stress and anxiety. Parents, caregivers, and other adults have a substantial responsibility to provide a good model of money management to children and discuss with children the issues associated with earning and managing money.*

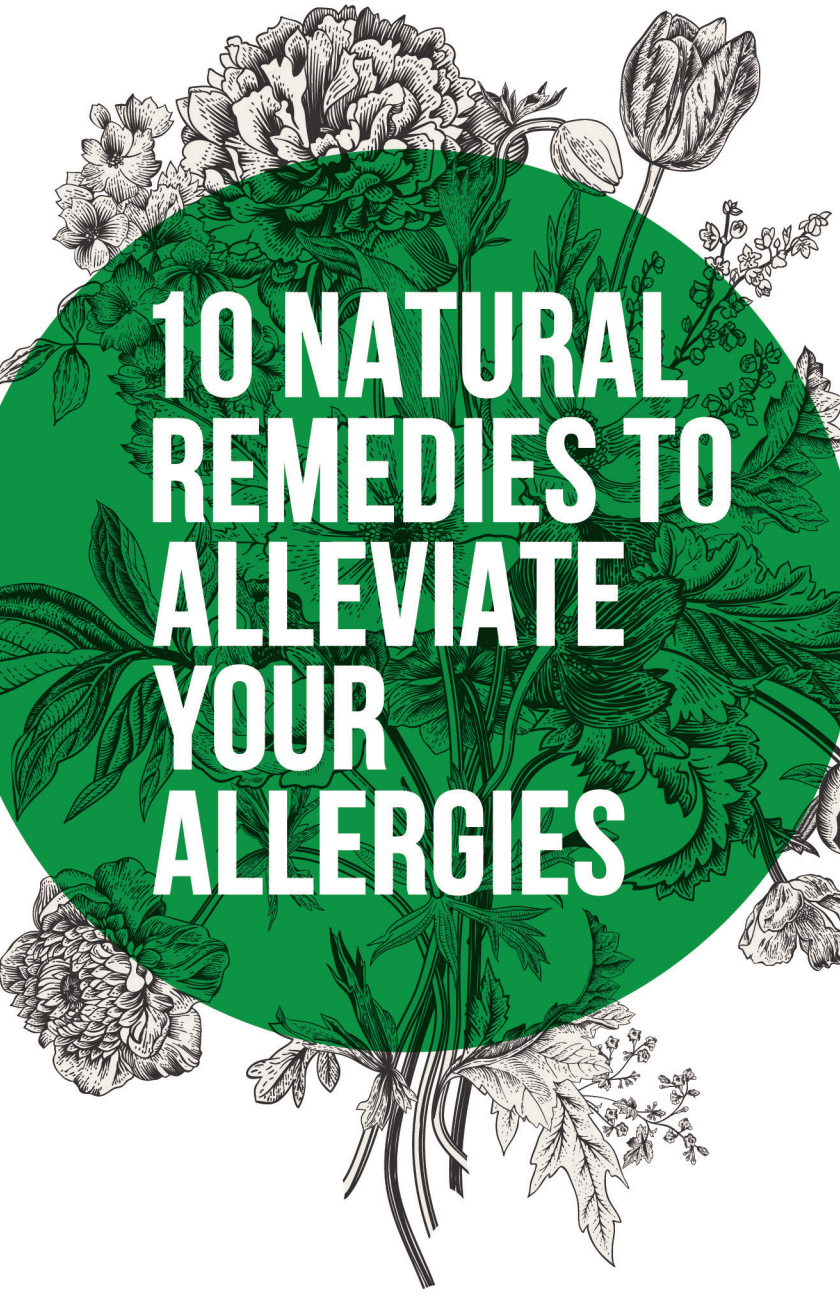
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# 10 NATURAL REMEDIES TO ALLEVIATE YOUR ALLERGIES

## ACHOO!

Oh, seasonal allergies. You can live with them, but you'd really prefer to live without them.

The fact is, simple allergies are annoying at best, and can be debilitating at worst. And if you fit into that spectrum, you're not alone. Particularly in the spring and summer, allergens across the country flourish and hinder millions of Americans' overall health.

Luckily, there are steps you can take to mitigate the effects of allergies, without taking any medication. When used regularly, these ten natural remedies can help you find relief from your seasonal allergies, and they come at a much more affordable price, too.

## 1 APPLE CIDER VINEGAR

Known to help with allergies (as well as digestion and weight loss), apple cider vinegar is an age-old cure for those who can't stop the sniffing. Its properties work to reduce mucus production and cleanse your lymphatic system, helping relieve acute allergy systems.

Simply mix a teaspoon of organic, unfiltered apple cider vinegar that contains "The Mother" into a glass of water three times a day. Check the label to ensure "The Mother" is included in your cider, as it's the colony of beneficial bacteria that works to relieve symptoms.

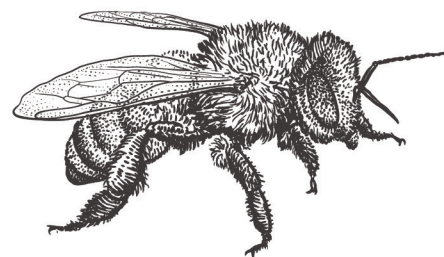
## LOCAL HONEY 2

When allergies hit, your body believes the reaction to be hazardous to your health, hence the reason why your eyes and nose run. It's your body in "cleanse" mode! You can tell your body that it's not all that bad, but it can't understand your words of advice. That's where local honey comes in.

Since bees create honey from our surroundings, their honey contains trace amounts of those ever-so-frightful substances that can make you feel miserable. By consuming a tablespoon of local honey each day, your body will begin to naturally reduce its symptoms over time. Think of it as a "natural vaccination."

## 3 BEE POLLEN

Just like honey, bee pollen contains natural substances from your surroundings. If you don't like honey or you just want something different, bee pollen is an alternative way to introduce these substances to your immune system. It's a bit more difficult to find, but it can be sprinkled on salads or fruit to add a sweet crunchiness.





## 4 BUTTERBUR

Butterbur may be the most well-researched and promising of all-natural remedies. Thought to work the same as anti-histamine medication, studies have shown butterbur to be just as effective, without the associated sleepiness of some antihistamines.

You can find butterbur in its raw form, in teas and extracts, and in capsules. Follow directions on the packaging for proper dosage. Note that butterbur is in the ragweed plant family, so if you're allergic to ragweed, daisy, or marigold, it's best to be avoided.

## 5 OMEGA-3 FATTY ACIDS

An essential fatty acid obtained only through our diet, Omega-3s work to reduce the production of inflammatory chemicals in our bodies, decreasing the severity of allergic reactions.

Consume this fatty acid daily in any of these forms to help counter your allergy symptoms:

- Flaxseed oil: 1 tablespoon two to three times per day
- Walnuts: 1 ounce (14 halves) per day
- Fish oil capsules: Follow directions on the label

## 6 SALINE SPRAY

Harmful irritants, be gone! By purchasing an over-the-counter saline nasal spray, you can help thin your mucus and cleanse your nasal passages of pollen and bacteria. Spray the solution into your nostrils daily to soothe inflammation and flush your nasal passages for increased comfort.

## 7 PROBIOTICS

Sometimes, allergy symptoms can derive from an imbalance in your body's immune system—which can also cause more severe reactions. You can give your immune system a boost and help lessen your allergies at the same time by consuming probiotics in fermented foods and drinks, such as kombucha, yogurt, sauerkraut, kimchi, or pickles.

## 8 NETTLE LEAF

Another naturally-occurring antihistamine, nettle leaf is proven to be effective in blocking the body's ability to produce histamine. Nettle leaf is readily available and is often found in different herbal teas, but for allergy relief, capsule form is the most effective option.

However, you can get the best of both worlds by taking capsules and enjoying nettle leaf in your herbal teas this allergy season for added potency. Don't worry, you can never have too much!

## 9 QUERCETIN

A natural bioflavonoid found in foods like citrus, black currants, and broccoli, quercetin works to block the release of histamine by stabilizing your mast cells. It's also an anti-inflammatory and powerful antioxidant. And although it's naturally occurring in certain foods, it's difficult to get the amount needed to relieve allergy symptoms. For that reason, it's recommended to find it in capsule form for best results. Follow directions on the label for proper dosage.

## 10 TURMERIC

Start mixing turmeric into your meals and teas to help decongest your nasal passages and relieve allergy symptoms. The common Indian spice's active ingredient is curcumin. As a distinct anti-inflammatory property, curcumin gives turmeric its distinctive bright golden color and inhibits the release of histamines. Simply add 1/3 teaspoon of turmeric powder to any meal or drink of your choosing.

*Fight off allergies the best you can this season by utilizing some (or all) of these natural remedies. To help reduce the onset of allergy symptoms, remember to reduce your time outdoors, keep your windows up while driving, and wash your clothes regularly.*

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# TECHNOLOGY INNOVATION IS IN OUR DNA

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## INNOVATION COMES FROM CURIOSITY.

As humans, it's in our nature to invent and develop technologies to improve our lives. We do so by increasing the speed of time and altering how we work, how we learn, how we communicate, and so much more.

Think about it: with a swipe of a finger on our phones, we can request a nearby driver to take us to our lunch meetings or send an instant message to someone who is thousands of miles away. Technology, in all its forms, continues to accelerate and shape every aspect of modern life. It has become so ubiquitous in our lives as the air we breathe that it has become...second nature.

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## TIME IS MONEY

In a world of highly customized and on-demand experiences, technology provides flexibility, mobility, and not to mention, a reduction of operational costs. Can you imagine what your office or work environment would be like without the proliferation of computers, software, and digital communications? All of these technological instruments have become paramount in the foundation and structure of all professional organizations. It impacts our work and the way we do business.

Almost everything has become automated and new business models are increasingly becoming technology-based to meet the demands of the new age. Many consumers believe brands should leverage technology to improve customer engagement—especially when it comes to communication. Aside from email, leveraging the power of social media has become critical in maintaining communication and sharing of information all the while shaping a person, a brand, or their reputation.

Although adopting new technology can help bolster productivity and cut expenditures, there's a fear it could replace the human workforce. As valid as the concerns are, studies argue that technology has created more jobs than it has destroyed by substituting human muscle power with technology. Thus, creating a shift from labor-intensive roles over to knowledge-intensive sectors, including medicine, education, and professional services.

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## TRAINING THE MIND

While learning requires no technology, it's become a bedrock of education that continually transforms the way we learn, develop, and instruct. As technology advances, the job market becomes more competitive. This has caused schools to adapt its curriculum to the labor market demand through an expansion of fields of studies, in parallel with technology.

In a survey, 75% of educators in the U.S. use technology daily with their students. Unlike the days where we lugged around heavy textbooks, many schools are now equipped with tablets loaded with apps, books, and dynamic content to introduce students to complex concepts.

This can elicit creativity and imagination within the classroom to inspire the next generation's workforce. The concept also applies to the professional workplace where many organizations have adopted the "virtual" classroom and delivered training solely via online or computer-based technologies.

We have begun to see a change in relationship dynamics, especially between educator and student. Now, "virtual classrooms" have become prevalent at many colleges and universities. Because of such technology, educators are conducting courses via video conferencing, online forums, and through email—allowing students and professionals to accelerate their careers without physically attending class. Decades ago, who would've thought that we could obtain degrees without having to show up to class?

## CHEATING DEATH

Technology has undoubtedly made an impact on medicine. There have been great strides in healthcare breakthroughs that have improved our overall quality of life. Approximately 150 years ago, the average human lifespan was only about 40 years. Today, that number has nearly doubled. From improved operational efficiency to medical technologies, the revolution has radically transformed how to approach healthcare to not just help us live longer, but to live healthier and more productive lives.

The accessibility of information through the Internet has been pivotal to the advances in healthcare. It has paved a way towards smoother communication by giving medical professionals the ability to stay on top of healthcare trends through rapid sharing of knowledge and information.

Not only do medical professionals have this accessibility, but just about anyone can perform a basic online search and get instant information on an injury or read up on tips on how to live a healthier lifestyle...because Google knows all, right? The Internet also enables the swift exchange of information between relevant personnel and departments to improve case management, treatments, and ultimately, patient recovery.

Because of these rapid advances in healthcare, we have access to medication and treatments that grants us a longer and growing life expectancy.

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## AT OUR FINGERTIPS

Have you ever left your smartphone at home or misplaced it on accident? For many, that separation anxiety is real. Recent studies revealed Americans check their phone once every 12 minutes, or 80 times a day. We literally carry our lives in our pockets. Smartphones, amongst other technologies, have become such a personal object to us. Beyond the lock screen, our phones can reveal almost every piece of information about us.

We entrust them to hold our contacts, calendars, emails, photos, messages, notes, and more. Smartphones serve many other daily uses such as navigating unfamiliar streets, managing smart home devices such as alarm systems, and more importantly, maintaining our relationships.

Nearly two-thirds of Millennials and Gen Z adults are more likely to communicate with someone digitally than in person. Many of us can admit to the fact that it's easier to send a quick text or even hold a lengthy back and forth

conversation through our smart devices.

Communicating digitally allows us to mask our emotions, while face-to-face conversations removes that barrier. It also gives us the ability to carefully craft our message without the feeling of social pressure or social anxiety.

The question begs—are these technologies bringing us closer together or further apart? The answer may vary between one generation to another. Boomers and Generation X might think Millennials are anti-social when they see them staring down at their phones, but we can look at it as a new way of socializing.

Sure, there are downsides to it, but there are upsides as well. It can disconnect us, but it also connects us and allows us to be in touch in ways previously unimaginable. The reality we have to face is that technology will continue changing the way people interact.

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## WHERE DO WE COME FROM?

Looking back and then seeing where we are today, we've come a long way because of technology. It's intimately connected to the story of our evolution as it's helped us propel forward professionally, medically, personally, and as a society.

And as something that's "living", technology is continuously progressing and reshaping our world, one generation after another. Keeping up can be challenging, but as humans, we adapt. We have a remarkable ability to adapt just as we have great ingenuity. The key is openness.

After all, technology is our brainchild that keeps us on a path forward.

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# THE POWER OF *Essential Oils*

ARISTOTLE, the “Father of Western Philosophy” and ancient Greek philosopher once said, “In all things of nature there is something of the marvelous.”

Mother Nature is an incredible force. She’s provided an enormous empire of plants that provide healing and life-enhancing benefits if we care to indulge ourselves. The power of essential oils—derived from these plants—is no different.

The use of these essential oils, which technically aren’t oils but highly concentrated plant components, traces back thousands of years. Through ancient times and ancient lands, these oils have provided lasting effects on medicine, spirituality, and beauty in societies throughout the world. Used by the ancient Egyptians, Greeks, Indians, and Chinese to name a few—essential oils have been a part of humanity since 2000 BC.

Essential oils create signals to the brain that release neurotransmitters like serotonin; which link our body systems to provide a sensation of relief. Essential oils can be diffused, inhaled, massaged, and bathed in; while some can even be applied topically. And since every essential oil possesses its own distinct gifts and organic chemistry for therapeutic indulgence, let’s break down some of the most popular (and healing) oils you can find.



## LAVENDER

Perhaps the most popular essential oil in the world, its known for its calming and relaxation properties. Oft-used by those who can’t sleep or are feeling anxious, lavender essential oil is both gentle and versatile enough to make it a near must-have for essential oil lovers everywhere.

### BENEFITS OF LAVENDER OIL:

- Improves sleep quality
- Freshens air
- Alleviates pain
- Relieves headaches
- Soothes minor burns
- Stops itching from bug bites



## EUCALYPTUS

Suffer from allergies? What about frequent colds? Eucalyptus oil may be just the cure. It's known to clear sinuses, relieve coughs, and help relax sore muscles. The oil is multi-faceted and used widely across the globe, from sore throat sprays to soaps, rash creams to mouthwashes.

### BENEFITS OF EUCALYPTUS OIL:

- Relieves colds and congestion
- Nourishes and moisturizes hair
- Repels mosquitos and other insects
- Reduces fever symptoms
- Relieves joint pain
- Strengthens immune system

## CHAMOMILE

Just reading the word chamomile is relaxing. It's also one of the most ancient medicinal herbs, and it's been used for many different ailments throughout the centuries. It's also popular in caffeine-free tea, so you can get your chamomile in multiple ways.

### BENEFITS OF CHAMOMILE OIL:

- Fights depression and anxiety
- Relieves allergies
- Reduces insomnia symptoms
- Boosts overall skin health
- Exhibits anti-cancer properties
- Promotes heart health

## FRANKINCENSE

A great all-around oil, some even refer to frankincense as the "king of essential oils." Along with its impressive anti-inflammatory properties, frankincense is well known for its ability to soothe the mind, body, and soul.

### BENEFITS OF FRANKINCENSE OIL:

- Aids minor cuts and bug bites
- Reduces negative emotions
- Improves memory
- Fights cancer and chemotherapy side effects
- Can kill harmful bacteria
- Prevents signs of aging

## TEA TREE

Deriving from the Melaleuca plant of Australia, tea tree is great for topical use. As an antiseptic and anti-inflammatory agent, tea tree oil can be found in a variety of products you already use, such as: laundry detergent, skincare products, shampoos, skin cream, and cleaning products. Use it on your skin for the varying benefits below.

### BENEFITS OF TEA TREE OIL:

- Improves eczema and psoriasis
- Naturally treats lice
- Fights acne
- Improves foot odor
- Helps kill mold
- Improves bad breath

## LEMON

Another multi-use gem, lemon essential oil can be used to uplift your mind and cleanse your body and its surrounding environment. As an added bonus, you can even infuse it into your olive oil for an instant explosion of flavor. But it can do even more...

### BENEFITS OF LEMON OIL:

- Relieves nausea
- Increases focus
- Acts as a microbial agent
- Helps keep fleas off your pets
- Fights acne
- Use as a natural household cleaner



## CINNAMON

As one of the longest existing spices in human history, the ancient Egyptians and Chinese used cinnamon regularly. Providing relief for centuries, now cinnamon oil is regularly used by essential oil lovers throughout the world to cure a variety of different ailments.

### BENEFITS OF CINNAMON OIL:

- Decreases inflammation
- Fights viruses and infections
- Stimulates immune system
- Increases circulation
- Reduces blood sugar
- Relieves depression

## PEPPERMINT

Reduce your fatigue and get stress relief all at once. In fact, there are few issues that peppermint oil can't help with. The satisfying cooling element will energize your body, increase your mental precision, and an even help with indigestion.

### BENEFITS OF PEPPERMINT OIL:

- Stimulates and calms the mind
- Relieves pain
- Reduces cold and bronchitis symptoms
- Prevents bad breath
- Soothe sunburns
- Repels mosquitos and other insects

There are over 90 essential oils, each with its own unique list of health benefits. Since these oils are highly concentrated, it's important to understand how to properly use each one and use them in a manner and dosage that's appropriate. The benefits are clear, however, and if you're looking to improve your health in any way, there's probably an essential oil that'll work for you.

To get started, consider purchasing an oil diffuser and a few essential oils that you believe will improve your health. Soon, you might just be using them in your day-to-day routine!

*Note: There are some general tips for using essential oils that apply regardless of the type. Be on the lookout for signs of a high-quality therapeutic-grade oil: pure, medicinal, and steam distilled. Many oils should never be applied directly to your skin, as their high concentration can cause a reaction or irritation. Instead, essential oils should be diluted with water in a diffuser or a carrier oil like jojoba or almond. And with a few exceptions, don't ingest essential oils. Always consult your doctor about any health concerns, especially if they represent sudden changes in your well-being.*

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