



LifeLines

information for your life

SPRING ALLERGIES

Are Nothing to Sneeze At

Spring is in the air. It's time to move outdoors for fun activities like family picnics or local hikes. But for some people, spring is also the time for allergies. Allergies can lead to other health problems, such as asthma. They should not be taken lightly. If you have allergies, here are some tips to get you through the season:

- Keep windows closed at night. This keeps pollens or molds from getting into the home.
- Use an air conditioner to keep air clean, cool, and dry.
- Keep car windows closed while driving.
- Stay inside on days when the pollen count report is high. Stay in on windy days when mold and pollen are blown about. Also stay inside when it is humid.
- Take trips to an area with less pollen like the beach.
- Use a paper mask when mowing or raking, which stirs up pollens and molds.

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START SAVING NOW FOR THAT SUMMER VACATION

The calendar says it's spring, yet there you are sitting at your desk dreaming about summer vacation. Will it be the beach, the mountains, or maybe a national parks tour?

Then, the dream turns into reality. The trip you're planning is going to cost money. And since you may not have the cash on hand to make that vacation dream come true, the time to start saving is now. Here are seven smart savings tips to make this summer's vacation great, without a strain on your wallet.

1. Get a plan; set a budget. Once you've picked a vacation spot, create a budget, so you know about how much you need to save. Find out what it will cost for travel, housing, meals, rental car, and activities. Add those costs up to get a savings target.
2. Open a bank account for your vacation savings. Try to pick one that has low fees and earns interest. Make sure it is one that will let you to take out your cash when you need it. Visit your local bank branch or check www.bankrate.com to see what's available.
3. Add up how much you need to save to reach your savings target. Plan to put funds into the vacation account on a regular basis, so you're on track to hit the target. Use an automatic savings plan or direct deposit so saving isn't a matter of choice.
4. Decide if you need to book certain parts of the trip soon. Things like housing (such as a deposit on a vacation home) and air travel often require reservations and payment well in advance. Do you have enough cash on hand now to cover those expenses? If you need to use a credit card to cover them, plan to pay off the vacation expenses you put on the card with monthly payments from your vacation account.
5. Increase your savings by putting extra cash into your vacation account. Tax refunds, work bonuses, cash gifts, garage sale proceeds — every little bit helps!
6. Hunt for deals to cut costs. Renting a vacation home (via sites such as www.joeoptions.com and www.vrbo.com) may be less expensive than staying in hotels, for example. If you've earned enough miles in an airline frequent flyer program, use them for air travel.

Adapted from "For a Summer Vacation To Savor, Start Planning Now." Financial Planning Association® (FPA®). March 2011.



PROM HEALTH AND SAFETY TIPS

Spring is prom season, and your teens have a lot to do to get ready. If you or someone you know is going to the prom, here are a few tips to help make it fun and safe.

Get in shape slowly and wisely.

Crash diets aren't healthy. Plan ahead and eat plenty of fruits and vegetables and less junk food. Choose drinks with no or low calories and fat. Be active for 60 minutes a day most days of the week. Get plenty of sleep.

Protect your skin.

Enjoy the skin you're in, and protect it. You don't need a tan to be beautiful, and you definitely don't need a sunburn. Just a few serious sunburns can increase your risk for skin cancer later in life. Avoid indoor and outdoor tanning, and use a sunscreen with an SPF of 15 or higher.

Follow directions, cautions, and warnings on hair products.

If you're changing hairstyles or hair color on your own, follow all directions, cautions, and warnings on the label. Dyes and relaxers can hurt skin, hair, and eyes. Do a patch test before using dye on your hair. If a rash develops, don't use the dye. Never dye eyebrows or eyelashes, as it might cause blindness. If in doubt, let the professionals handle it.

Test cosmetics before use.

For some people, using cosmetics like make-up or deodorant may cause itching, redness, rash, sneezing, or wheezing. Allergies may happen the first time a product is used or after multiple uses. Always test a product in a small area first. Follow all directions, cautions, and warnings on the label. Stop using the product if problems develop.

Remove cosmetics before bedtime to prevent skin and eye irritation.

Plan ahead for safety.

Tell family what your plans are ahead of time. Make an agreement with friends to keep an eye on each other during the evening. Be sure someone you trust is available for you to call if your plans change or you need help.

Just say no.

Don't feel pressured to drink, smoke, use drugs, or have sex on prom night by friends or the media. Drinking is responsible for over 4,500 deaths among young people each year and is associated with other problems like STDs and unintended pregnancy. Alcohol and drugs impair judgment and may result in being harmed or harming others. It's OK to say no.

Travel safely.

Teen drivers ages 16 to 19 are four times more likely than older drivers to crash. Always wear a safety belt. Don't drink and drive, and don't get in a car with a driver who has been drinking.

Respect yourself.

Dating abuse is a very real issue for many people. The abuse can be verbal, emotional, physical, or sexual. Respect yourself and others, avoid alcohol and drugs, and tell family or call 911 if you or someone you know is being abused.

Know before you go to after-parties.

If you plan to go to an after-prom party, be sure it is adult-supervised and has an observed start and end time. Go with a "buddy" to ensure each other's safety. Avoid using alcohol and drugs.

Adapted from "Prom Health and Safety Tips." Center for Disease Control and Prevention. Retrieved December 2011.

ROAD RAGE

Road rage has been around since cars have been around. Although road rage is not a new problem, it happens more and more and may keep on doing so. One reason for this is that there are more people on the road and not enough new roads being built. Research shows that the average driver in larger cities spends about 40 hours a year in traffic jams.

Some examples of driving habits that can lead to road rage are:

- Going over the speed limit by more than 10 mph
- Running red lights and stop signs
- Turning right on red without stopping
- Tailgating
- Driving in the left lane all the time and blocking the passing lane
- Making hand gestures at other drivers
- Use of high beam headlights when you don't need to
- Using the horn too much
- Changing lanes quickly and often
- Not using turn signals

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- Don't hang clothes or bed linens out to dry. Pollen and molds collect on them.
- Take medicines as prescribed.
- Take a shower after spending time outdoors to clean off pollen and mold that may have collected on your skin and hair.

You may want to see a doctor who specializes in allergies who will perform tests. Your doctor can come up with a plan that may include medication. Your doctor may tell you how to avoid the pollens and molds that make you sneeze and wheeze.

To learn more about allergies or to find a doctor who can help, visit the American Academy of Allergy, Asthma & Immunology website at www.aaaai.org.

Adapted from "Allergy Prevention and Control". California Department of Health <http://www.cdph.ca.gov/HealthInfo/discond/Pages/AllergyPreventionandControl.aspx>. Retrieved December 2011.

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Tips to keep road rage from happening:

- Try not to cut off other drivers.
- Don't tailgate. Allow at least a two-second space between your car and the one in front of you.
- Signal before changing lanes or turning.
- Don't make gestures at other drivers or look them in the eye.
- Dim headlights as soon as you know you are going to meet another driver.
- Allow enough time to reach your destination.
- Obey speed limits.
- Drive in the right lane except when passing.
- Come to a complete stop at stop signs and don't try to beat traffic signals.
- Don't block intersections.
- If someone follows you after an on-the-road incident, drive to a public place or to the nearest police station.
- Report all road rage to the police as soon as possible.

Keeping these tips in mind may help you avoid a road rage incident, which could result in an accident and injury.

Adapted from "Road Rage." Springfield Missouri Police Department. <http://www.springfieldmo.gov/spd/generalinfo/crimeprevtips/Vehicle/roadrage.html>. Retrieved December 2011.