

6 Things You May Not Know About Seasonal Allergies

If you suffer from hay fever, these realities can affect how you feel and function during pollen season - by Stacey Colino

With the season of sniffing and sneezing in full swing, you may be surprised to discover that what you thought you knew about seasonal allergies may not be true. You're hardly alone. An estimated 40 to 60 million people in the U.S. suffer from allergic rhinitis (aka hay fever), according to the American College of Allergy, Asthma & Immunology, and yet many have misconceptions about seasonal allergies.

"One of the biggest misconceptions people have about allergic rhinitis is that it's a trivial condition – it's certainly not trivial to the people who have it," says Dr. Michael Schatz, an allergist/immunologist at Kaiser Permanente Medical Center in San Diego and past president of the American Academy of Allergy, Asthma & Immunology. "Besides causing considerable discomfort, seasonal allergies can disrupt sleep and cause fatigue and lost productivity."

Here are six other things many of us don't realize about seasonal allergies.

1) You Can Develop Hay Fever as an Adult Even If You Didn't Have It as a Child

While it's common for allergies to emerge in childhood or young adulthood, "people can develop allergic rhinitis at any age," says Dr. Nicholas Hartog, an allergist and clinical immunologist at Spectrum Health/Helen DeVos Children's Hospital in Grand Rapids, Michigan. "Even elderly people can develop significant symptoms for the first time." In those

who come from an allergy-prone family, the predisposition to develop an allergy is always present, but what brings it out at a certain age or stage of life isn't yet understood. So if you develop symptoms such as sneezing, a runny or stuffy nose, or itching of your eyes, mouth or skin in the spring, summer or early fall, don't dismiss the possibility that it could be due to a tree, grass or weed allergy. You might have developed one of these allergies even if you didn't have hay fever when you were younger.

2) What You're Allergic to Can Change Over Time

If you were reactive to grass pollen as a child, it's not out of the realm of possibility that you could develop an allergy to certain trees or weeds later in life. The truth is, you can develop new allergies at any age. "Some of it has to do with changes in exposure or the intensity of a particular pollen season," Schatz says.

Plus, if you get allergy shots for, say, a ragweed allergy, you might develop immunity to that particular allergen. But since you still have an allergic tendency, years later you might develop an allergy to certain trees that you didn't previously react to. But without immunotherapy, which helps your body become desensitized to the effects of a particular allergen over time, "we typically don't see allergies disappear," Hartog says.

3) Seasonal Allergies Can Trigger Asthma Flare-ups

Many people don't realize the extent to which allergies and asthma are connected. "Eighty percent of kids with asthma have some environmental allergies, and we often see asthma flares in allergy season," Hartog says. Sometimes this phenomenon is referred to as allergic asthma, which means that allergens trigger asthma symptoms such as coughing, wheezing, chest tightness or shortness of breath. "That needs to be treated differently than allergies are – namely, with medications such as inhaled steroids or bronchodilators for the asthma symptoms," Schatz says. There's also an injectable drug called Xolair (omalizumab), which is designed to treat moderate to severe persistent allergic asthma, Hartog notes.

4) Moving to a New Geographic Region Won't Cure Your Allergies

If you have allergies and you move to a different part of the country, "you may have a year or two where you're much better, but then the body catches up and you can develop new allergies to stuff in the new environment," Hartog says. The reality is, every geographic region has allergens in the environment. So even if you ditch your ragweed allergy by moving west of the Rockies, for example, "if you have a tendency toward allergy, you can develop allergies to local pollens such as grass pollens," Schatz says.

5) It's Best to Start Taking Antihistamines Before You Have Symptoms

Believe it or not, it's more effective to try to prevent allergy symptoms than to try to eliminate them. Here's why: "With the process of allergy, histamine [a chemical that's part of the immune response] is released, and by the time the person has symptoms such as nasal congestion, itching and sneezing, histamines are already present," Schatz explains. "If you start taking antihistamines before symptoms appear,

they can block histamine before it has an effect on you." If your allergy symptoms have a pretty consistent seasonal pattern, it's best to start taking antihistamines on a daily basis a week or two before the offending type of pollen emerges. Since the release of pollens can vary from year to year, allergists often recommend starting your medication regimen in early February if you're allergic to trees, early June if you're allergic to grasses and early August if you're allergic to ragweed.

Keep in mind, though, that while antihistamines help with sneezing and itchiness, they usually don't help with nasal stuffiness, which is better relieved by using a nasal steroid spray along with an antihistamine, Schatz says. Since nasal steroid sprays take a week or two to have the desired anti-inflammatory effects, you should also start using these before symptoms appear, Hartog adds.

6) Allergy Shots Are Not the Only Long-Term Solution

Allergy shots used to be the lone long-term solution before sublingual tablets, which dissolve under your tongue, became available in 2014 for certain grass and ragweed allergies. Taken once a day at home starting several months before and continuing during allergy season, these tablets desensitize you to specific allergens by introducing them into your body in tiny amounts; over time, your immune system builds up a tolerance to the allergens and becomes less reactive to them in the environment, thereby preventing symptoms.

Taking the tablets is certainly more convenient than having to go to a doctor for weekly or monthly allergy shots, Schatz says. "The tablets are very effective and they have the potential to bring allergy desensitization to more patients." The main drawback: If you're allergic to multiple allergens, you won't be able to cure the problem with just one type of tablet.

Financial Confidence Abounds Among Serious 401k Savers

What's money-related stress? - by Jessa Claeys

Nearly all Americans with \$100,000 in investable assets are feeling good about their financial future, according to Ameriprise Financial. In its Ages, Stages & Money study, Ameriprise surveyed 3,000 30- to 79-year-old investors.

Around 95 percent report being confident about money.

In fact, to say they're a self-assured bunch is almost putting it mildly. Their confidence is likely somewhat bolstered by having more than enough money to cover essentials (78 percent reported as much) and doing better financially than their peers (again, 78 percent felt this way).

But even in the face of financial setbacks, which eight in 10 report experiencing, only seven percent of respondents indicate feeling money-related stress.

"Investors at various ages and stages of life who are taking action to manage their money feel financially confident despite the obstacles they've faced," Marcy Keckler, vice president of Financial Advice Strategy at Ameriprise Financial, said in a statement. "While everyone has unique goals, needs and challenges that change throughout their lifetime, an important factor

remains the same—planning for both today and tomorrow reinforces their sense of security and their long-term financial success."

Examining the financial life stage to which respondents best identified, Ameriprise was surprised to find that results had less to do with age and more to do with financial priorities. According to the survey, "only 17 percent of respondents say they are in the early stage, 48 percent identify with the middle phase and 35 percent say they are in the later period."

Early-stage retirement savers, called Asset Accumulators, are focused on both building up assets and paying down debt. Almost 50 percent of 30- somethings identified with this category, while 25 percent of 40-somethings and 10 percent of 50-somethings responded this way.

Middle-stagers, referred to as Asset Maximizers, are zeroing in on optimization. They've accumulated some wealth and are looking to grow assets and achieve long-term financial goals. "A substantial mix of investors across all age groups say they're in this stage: 30's (51 percent), 40's (73 percent) and 50's (75 percent) identify themselves as a Maximizer. And 31 percent in their 60's identify with this stage."

Late-stage investors, termed Asset Sustainers, want to make money last. Those who identify with this cohort are retired and considering the best ways to drawdown savings or modify investments so that they don't outlive their assets. Ninety percent of Sustainers are in their 70's, 67 percent are in their 60's and 17 percent are in their 50's.

"Even investors who have a good handle on managing their money have opportunities to strengthen their financial future," Keckler adds.

For instance, most respondents are somewhat fearful health issues could have a negative impact on finances at some point. Yet only 28 percent say they have long-term disability insurance. Just 25 percent have long-term care insurance.

Fortunately, these investors appear resilient. Of those who reported borrowing from a retirement savings account, 93 percent paid it back. Among those who faced a job loss or significant market loss, 62 percent say they've fully recovered.

"When asked what financial success means to them, 'having a sense of security' is mentioned most often followed by 'being able to provide for my family,'" according to Ameriprise.

Surveyed investors seem well on their way to ticking both of those items off their to-do list, as well as accomplishing the top financial goal of respondents in every age group: "to achieve a point where they no longer have to worry about money."

