

# MONTANA ASSOCIATION OF SCHOOL BUSINESS OFFICIALS



*Empower School Business Leaders Through Education*  
**SEPTEMBER 2019**

## TRAINING OPPORTUNITIES

### MONTANA CONFERENCE OF EDUCATION LEADERSHIP (MCEL)

*"Every Child. Every School."*

October 16 - 18 in Billings

It's not too late to sign up for the 2019 MCEL Conference! The conference schedule is posted on the MCEL website (click [here](#)). Look for information on the keynote speaker and [session descriptions](#) for several **topics important to you as a school business official**, such as:



- Pre-Conference: MT-PEC Unified Professional Development Plan\*
- Pre-Conference: School Law\*
- Board Meeting Packets
- Everything You Need to Know to Save Your District \$\$\$
- Flexibility and Efficiency – Deep Dive Sessions\*
- MSGIA Safety Committee Tool Kit
- Impact Aid – A Program That Fills the Gaps
- Montana Cooperative Services's "BEST of the BEST" for 2019
- School Elections Update
- Planning for Your Internet Upgrade with E-rate
- Investments and Cash Management Options
- Every Child Deserves High-Quality School Meals
- Building Bright Futures Through School Building Projects
- Individualized Pathway Courses: a New Program from MTDA
- Introduction to Procurement Cards
- School Safety and Security Resources
- MASBO Mentorship and Certification Programs
- Everything You Want to Know About Independent Contractors
- Best Practices for Managing District Credit Cards
- Legislative Review Applied to Rural Schools
- Human Trafficking - 2 hour session
- Best Practices in Implementing MTDA Programs in Your School
- Streamlining Federal Reporting
- GASB Statement 84 Fiduciary Activities
- Personalizing Local Control: How School Boards Can Leverage Recent Legislation to Provide Additional Options for Their Students
- Being a Smart Shopper
- Spend Dynamics Demo and Q & A
- What Should the Legislative Priorities be for Rural Schools in 2021?
- Emerging Issues in Special Education
- Transfers Between Funds

Click [here](#) to register for  
MCEL now  
(in person and video  
options available).

\*virtual track

## MASBO Board of Directors

President **Lorie Carey**, Jefferson Co. High School  
Vice-President **Rita Huck**, Huntley Project Schools  
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### MASBO Staff

**Denise Williams**, Executive Director  
406-461-3659

**Marie Roach**, Administrative Assistant  
406-461-8804

## MASBO Member Spotlight Carrie Ruff (Bonner School)

Hello from Region 1! I am Carrie Ruff, Business Manager/Clerk for Bonner Elementary. After years of raising a family and working in banking, I began working at Bonner as the school secretary back in 2002. When the Business Manager position in Potomac opened up in 2003, I accepted the challenge and began my journey in school finance. In 2005, the Bonner Business Manager retired and their board asked me to come back to Bonner, and I've been here ever since!



I was born and raised in Billings, MT. I married my high school sweetheart and we had 3 rambunctious redheads! We lived in Billings, close to family, until 1993 when my husband's job brought us to Missoula. In 1998, we moved up to the beautiful Potomac Valley northeast of Missoula. Time flies and now I'm a grandma, and it is the BEST! Two granddaughters and one grandson! We spend our free time with our grandson (also a redhead), who lives nearby, camping and riding our ATV's in the summer and snowmobiling in the winter. I also love to get out on my motorcycle as much as possible in the summer.

Becoming a member of MASBO was one of the best things I did for my school and myself. Networking with my constituents has been invaluable. I've learned from and with many of you over the years. Each and every one of our members brings something to this organization. You are never alone and there are no stupid questions! Thank you all for your dedication to public education.



### P-CARD NEWS-----

#### MASBO P-CARD PURCHASES REPORT

P-Card purchases for five months of the current rebate year (April - August) totaled **\$11.69 million** with **141** school districts and special education cooperatives participating in the program. At the same time last year, we had 130 participants with over \$9.8 million in total purchases. Click [here](#) to see the current year P-Card purchases report.

## THERE'S STILL TIME TO REGISTER

### NEW CLERK ACADEMY

**September 27 in Billings**  
**October 1 in Missoula**  
**October 2 in Great Falls**

Open to clerk/business managers and other business officials with less than 5 years' experience in school finance, budgeting and accounting. This one-day workshop will concentrate on the duties and deadlines that take place in the ensuing four months. Topics include Student Enrollment Counts, Quarterly & Annual Payroll Reports, Pupil Transportation, Balancing to the County Treasurer and Governmental Accounting. Click [here](#) to see the agenda and to register for one of the three locations.

### VETERAN CLERKS WORKSHOP

**September 26 in Billings**  
**September 30 in Missoula**

Open to clerk/business managers and other business officials with 5 or more years' experience in school finance, budgeting and accounting. Topics for the day include 2019 Legislative Recap, GASB 84 Fiduciary Funds, Electronic Records Management Strategies and Roundtable Discussions on Managing Changes in Leadership, Conflict Resolution, Time Management and Multi-district Agreements. Click [here](#) to see the agenda and to register.

## SAVE THESE DATES

### MASBO TECHNOLOGY AND ELECTIONS WORKSHOPS

Mark your calendar – registration will open soon for the annual Technology and Elections workshops shown below.

DATE	WORKSHOP	LOCATION
November 14	TECHNOLOGY	Great Falls
November 15	ELECTIONS	
November 20	ELECTIONS	Miles City
November 21	TECHNOLOGY	
November 22	TECHNOLOGY	Billings
December 4	ELECTIONS	Polson
December 5	TECHNOLOGY	

Boss: "How good are you at PowerPoint?"

Me: "I Excel at it."

Boss: "Was that a Microsoft Office pun?"

Me: "Word."



If you focus too hard on the problem..



..the solution can often evade you.

### BALANCE YOUR ACCOUNTS

Don't forget to reconcile cash balances in your accounting records with the county treasurer's report (or bank statements if you're banking outside the county). The following tools located on the OPI website can help.

- [Reconciling Cash to the Treasurer](#)
- [Miscellaneous Fund Worksheet](#)
- [Student Activity Fund Worksheet](#)

## IMPORTANT DATES & DEADLINES – OCTOBER 2019

OCTOBER 1
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<p>TR-4 Individual Transportation Contracts</p>	<p>By October 1, or as received from the district, the county superintendent must electronically verify the County Transportation Committee's receipt of each transportation contract to the Superintendent of Public Instruction.</p>	<p><a href="#">Regulations &amp; Guidelines for Pupil Transportation Reporting A.R.M. 10.7.106 (13)</a></p>
<p>Transformational Learning Application opens at 8:00 a.m.</p> <p><b>A school district must apply for the state transformational aid payment during the application period, which is <u>October 1 – November 1, 2019</u> for FY2020.</b></p>	<p>Funding is provided by submitting an application to the Office of Public Instruction for approval by the Board of Public Education. HB 351 Section 2(3)(b) states, “On an annual basis, the board of public education shall: . . . (b) qualify districts that submit an application meeting the requirements of subsection (2) for the funding in subsection (4) and the flexibilities in subsection (5) until the annual appropriation is exhausted, after which further applications, including first-time applications and annual reports requesting an expansion of a previously approved plan, are to be deferred for consideration in a subsequent year, in the order of date received, if and when additional funds become available for distribution;”</p> <p>Accordingly, the OPI will time and date stamp the applications as they are received. The total appropriation for the 2020-2021 biennium is \$2.6 million. The estimated FY2020 state transformation learning aid payments is \$1,033,151. These will be distributed no later than June 30, 2020.</p>	<p><a href="#">House Bill 351 Transformational Learning</a> page on the OPI website. Look for the red box labeled House Bill 351. There are two important links you’ll need to complete and submit the application. Good luck!</p>

OCTOBER 7
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<p>Fall Enrollment Count Date</p> <p>The official fall count day is Monday, October 7, 2019.</p> <p>Import from AIM to MAERFAIRS on or after October 8. This allows the AIM staff the opportunity to verify and finalize enrollment data.</p> <p><i><b><u>MAEFAIRS Student Count for ANB must be submitted no later than October 25, 2019.</u></b></i></p>	<p>You may import data prior to October 8 in order to review the information and investigate discrepancies; however you can't submit to OPI prior to October 8. You may import as many times as necessary.</p> <p>Extenuating circumstances for students who will be gone 10 days prior to the count date, but which would support a variance <i><b>should be submitted to the OPI prior to the official enrollment count date</b></i> for consideration of inclusion of the student in the enrollment count for ANB purposes beyond the 10th day of absence.</p> <p>Students identified as American Indian in the AIM system at the time the data is imported into the MAEFAIRS fall count will generate funding for the Student Achievement Gap (SAG) payment in the ensuing year. <b><u>Deadline for changes/corrections is December 31.</u></b></p>	<p><a href="#">A.R.M. 10.20.102</a>  <a href="#">ANB Memo</a>  <a href="#">Reporting Instructions</a>  <a href="#">Fall Enrollment, Aggregate Hours &amp; Count Date Absence Collection</a></p> <p><a href="#">A.R.M. 10.20.102(10)</a></p> <p><a href="#">A.R.M. 10.21.204</a></p>
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## IMPORTANT DATES & DEADLINES – OCTOBER 2019

OCTOBER 10

File monthly meal claims for NSLP reimbursement	Monthly lunch, breakfast and snack counts are due the 10 <sup>th</sup> of each month. Counts are submitted in the Montana Agreement and Payments System (MAPS) for National School Lunch Program (NSLP) reimbursement.	Montana Agreement and Payment System ( <a href="#">MAPS</a> ) log in page  <a href="#">School Nutrition Programs Checklist</a>  <a href="#">Reimbursement rates for FY2020</a>  <a href="#">FY2020 School Nutrition Payments</a>
OPI pays grant cash requests	OPI pays grant cash requests submitted by the 25 <sup>th</sup> of the previous month.	<a href="#">E-Grants System</a> Log in to your district's account, or click on Public Access, then Vendor Payee Details

OCTOBER 15
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<p>WCRRP (workers comp) and MTSUIP (unemployment insurance) reports due</p>	<p>If your district is a member of <b>WCRRP</b>, the workers comp report for 3<sup>rd</sup> quarter payroll (July, August, September) is due <b>October 25</b>. Due date for other carriers is October 15.</p> <p>If your district is a member of <b>MTSUIP</b>, the unemployment insurance report for 3<sup>rd</sup> quarter payroll is due.</p>	<p><a href="http://www.msgia.org/home">http://www.msgia.org/home</a></p> <p><a href="http://www.mtsuip.org/">http://www.mtsuip.org/</a></p>
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OCTOBER 25

**SUBMIT OCTOBER 7, 2019 STUDENT COUNT FOR ANB TO MAEFAIRS BY OCTOBER 25.**  
(see details under October 7 above)

(see details under October 7 above)

Grant cash request due to OPI	Grant cash requests made by this date will be paid on November 10.	<a href="#">OPI State and Federal Grants Handbook</a>
OPI makes K-12 BASE aid payments	<b>Direct State Aid</b> <b>Quality Educator Component</b> <b>At Risk Student Component</b> <b>Indian Education for All</b> <b>Student Achievement Gap</b> <b>(SPED) State Special Education Payments</b>	<a href="#">FY2020 Payment Schedule</a> (scroll to bottom of page <a href="#">State School Payments</a>

## IMPORTANT DATES & DEADLINES – OCTOBER 2019

OCTOBER 31		
Last day to liquidate funds for grant projects ending September 30, 2019	Last day to liquidate funds for projects that end September 30. <ul style="list-style-type: none"> <li>• IDEA, Part B</li> <li>• Regional CSPD</li> <li>• IDEA, Preschool</li> <li>• IDEA, Part D: MTSS, Multi Tier System of Support</li> <li>• Title I, Part A, Improving Basic Programs</li> <li>• Title I, Part A, Schoolwide</li> <li>• Title I, Part C, Migrant Education</li> <li>• Title I, Part D, Neglected and Delinquent</li> <li>• Title I, School Support</li> <li>• Title II, Part A, Improving Teacher Quality</li> <li>• Title II, Part A, Improving Teacher Quality – State Level</li> <li>• Title II, Part B, Math Science Partnerships</li> <li>• Title III, Part A, English Language Acquisition</li> <li>• Title III, Part A, Emergency Immigrant</li> <li>• Title IV, Part A, School Support and Academic Enrichment</li> <li>• Title V, Part B, Rural Low Income</li> <li>• Title X, Part C, McKinney-Vento Homeless Education</li> <li>• Project Aware Mental Health Grant</li> </ul>	<a href="#">OPI State and Federal Grants Handbook</a>
Form 941 for Quarter 3 payroll is due.	Form 941 payroll report for Quarter 3 (July, August, September) is due.	<a href="#">Form 941 (form)</a> <a href="#">Form 941 (instructions)</a>

### 2019 MFPE PRE-RETIREMENT WORKSHOPS

Please notify your certified and classified staff about the following workshops offered by the Montana Federation of Public Employees (MFPE). MFPE staff will facilitate the workshops and provide a brief introduction to the MFPE Retired program and NEA and AFT+ Plus Member Benefits programs.

**NO REGISTRATION REQUIRED:  
JUST SHOW UP!**

(All sessions take place **4:30 – 6:30 P.M.** except Belgrade location)

<b>September 11</b>	<b>Helena</b> - Helena Middle School, Auditorium, 1025 N. Rodney
<b>September 25</b>	<b>Anaconda</b> - Fred Moody Intermediate, Auditorium, 219 E. 3rd
<b>October 2</b>	<b>Columbia Falls</b> - Columbia Falls High School, Auditorium, 610 13th St W.
<b>October 3</b>	<b>Missoula</b> - Sentinel High School, Margaret Johnson Theatre, 901 South Ave. W.
<b>October 9</b>	<b>Hardin</b> - Hardin Middle School, Auditorium, 611 W. 5th St.
<b>October 10</b>	<b>Billings</b> - Lincoln Center Auditorium, 415 N. 30th St
<b>October 17-18</b>	<b>Belgrade</b> - MFPE Educator Conference (see MFPE Educator Conference for times and location)

- MFPE members and spouses are invited, including those in the Montana Public Employees' Retirement System (PERS, MPERA & other MPERA plans) and Teachers' Retirement System (TRS).
- Get easy-to-digest information on your public retirement plan.
- Learn about the status of your guaranteed annual benefit adjustment (GABA).
- Representatives from TRS and MPERA will give overviews of your retirement benefits and procedures and answer your questions.



## MASBO ENDORSES THESE PROGRAMS

	<p>Healthcare Reform Section 125 Services Health Savings Account Services <b>Jacob Bautista</b>, Office Manager 877-589-2544 <a href="mailto:jacob.bautista@americanfidelity.com">jacob.bautista@americanfidelity.com</a> <a href="http://www.americanfidelity.com/home.aspx">http://www.americanfidelity.com/home.aspx</a></p>
	<p>Montana Schools Group Insurance Authority Workers Compensation Risk Retention Program <b>Shawn Bubb</b>, Director of Insurance Services 406-457-4500 <a href="mailto:sbubb@mtsba.org">sbubb@mtsba.org</a> <a href="http://www.msgia.org/home">http://www.msgia.org/home</a></p>
	<p>Health, Dental, Vision, Life and Long-Term Disability Benefits <b>Andy Holmlund</b>, Chief Executive Officer 406-457-4400 <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a> <a href="http://mustbenefits.org/">http://mustbenefits.org/</a></p>
	<p>Montana Schools Unemployment Insurance Program <b>Theresa LeSueur</b>, Director 406-457-4407 <a href="mailto:tlesueur@mtsba.org">tlesueur@mtsba.org</a> <a href="http://www.mtsuip.org/">http://www.mtsuip.org/</a></p>
	<p>Payne West, Inc. Montana Schools Property &amp; Liability Insurance Plan <b>Rody Holman</b>, Program Manager 406-533-1035 <a href="mailto:RHolman@paynewest.com">RHolman@paynewest.com</a> <a href="http://msplip.com/">http://msplip.com/</a></p>

## MEET OUR SPONSORS

### Theresa LeSueur (Montana Schools Unemployment Insurance Program)

Theresa LeSueur is Director of the Montana Schools Unemployment Insurance Program (MTSUIP) offered by the Montana School Boards Association (MTSBA) and Montana Association of School Business Officials (MASBO). The MTSUIP currently represents over 240 school districts throughout Montana providing unemployment claims assistance and tax administration and is the largest and most successful self-funded unemployment insurance program in the state of Montana. Theresa has represented school employers in unemployment compensation hearings for over 20 years and has led the MTSUIP program since its inception in 1994.



Theresa's career in unemployment began in 1992 with the Montana Department of Labor and Industry, Unemployment Insurance Division. She served in multiple capacities within the Division gaining knowledge of the program. She transitioned to MTSUIP in 1994 as a Customer Service Representative and was promoted to Director in 2007.

Theresa has led many changes for MTSUIP, including strategic planning, electronic wage reporting, electronic payments, ACH payments, testifying before the state legislature and specialized training in human resources. She has served on the board of directors of SHRM Helena as the Certification Chair.

Theresa became certified as a Professional in Human Resources (PHR) in 2000 and her SHRM-CP in 2015. She earned her MBA from Walden University in February, 2010.

### MTSUIP Online Reporting Program

We received valuable input from our members and made exciting changes you may notice when you log in to complete your online quarterly report.

- For those clerks who handle multiple schools you will now be able to manage all of them with one sign-on utilizing a drop down menu.
- The members who include housing will now be able to manually enter that information and it will automatically be added with the uploaded wage list.
- The members who have not utilized the online reporting yet now have the ability to manually enter your employees. Once you have entered them it will repopulate each quarter.
- The members paying via ACH will have to enter your bank information the first time. You will now be able to choose the date the ACH will be run and the amount you want taken.

A new set of instructions are being mailed with the paper quarterly report. We will discontinue mailing the paper copy in the near future so please familiarize yourself with the online reporting.

As always you may call if you need assistance with filing/completing your report.

Theresa LeSueur: (406)457-4407 Phone (406)431-5953 Mobile (406)442-2194 FAX



## MASBO EXHIBITOR MEMBERS

<b>Aflac</b> Rob Cook <a href="mailto:R_cook@us.aflac.com">R_cook@us.aflac.com</a>	<b>AIG RETIREMENT SERVICES</b> Michael Hart <a href="mailto:michael.hart@valic.com">michael.hart@valic.com</a>	<b>American Fidelity Assurance Company</b> Jacob Bautista, Office Manager <a href="mailto:jacob.Bautista@americanfidelity.com">jacob.Bautista@americanfidelity.com</a>
<b>Anderson, Zurmuehlen &amp; Co.</b> Stefeni Freese, CPA <a href="mailto:sfreese@azworld.com">sfreese@azworld.com</a>	<b>Edie Barnard</b> <a href="mailto:Edie.barnard56@gmail.com">Edie.barnard56@gmail.com</a>	<b>Black Mountain Software</b> Teresa Van Buren <a href="mailto:teresav@blackmountainsoftware.com">teresav@blackmountainsoftware.com</a>
<b>Bruco, Inc.</b> Adam Uselman, V.P.-C.O.O. <a href="mailto:adambruco@gmail.com">adambruco@gmail.com</a>	<b>C &amp; C School Accounting</b> David Bardwell <a href="mailto:Help@CandCSchoolAccounting.com">Help@CandCSchoolAccounting.com</a>	<b>D.A. Davidson &amp; Co.</b> Bridget Ekstrom <a href="mailto:Bekstrom@dadco.com">Bekstrom@dadco.com</a>
<b>Fellon Insurance Services</b> Dale Fellon <a href="mailto:fellonins@msn.com">fellonins@msn.com</a>	<b>Fisher's Technology</b> Amanda Byrne <a href="mailto:info@fisherstech.com">info@fisherstech.com</a>	<b>Frontline Technologies</b> Elise Ozarowski <a href="mailto:eoazarowski@frontlineed.com">eoazarowski@frontlineed.com</a>
<b>Horace Mann</b> Keith Jorgensen <a href="mailto:keith.jorgensen@horacemann.com">keith.jorgensen@horacemann.com</a>	<b>Infinite Campus</b> Stephanie Sondrol <a href="mailto:Stephanie.sondrol@infinitecampus.com">Stephanie.sondrol@infinitecampus.com</a>	<b>Insurance Management Services of Montana</b> John R Boyer <a href="mailto:john@imsvest.com">john@imsvest.com</a>
<b>Joint Powers Trust</b> Cyndy Maxwell <a href="mailto:cyndy@jointpowertrust.com">cyndy@jointpowertrust.com</a>	<b>Klimas Financial Services, Inc.</b> Charles Klimas <a href="mailto:cklimas@gwnsecurities.com">cklimas@gwnsecurities.com</a>	<b>Montana Public Employees Retirement Administration</b> Jenny Weigand <a href="mailto:jweigand@mt.gov">jweigand@mt.gov</a>
<b>MSGIA-WCRRP</b> Shawn Bubb <a href="mailto:sbubb@mstba.org">sbubb@mstba.org</a>	<b>Montana Schools Unemployment Insurance Program (MTSUIP)</b> Theresa LeSueur <a href="mailto:tlesueur@mtsba.com">tlesueur@mtsba.com</a>	<b>Montana Unified School Trust (MUST)</b> Andy Holmlund <a href="mailto:aholmlund@ms-sf.org">aholmlund@ms-sf.org</a>
<b>New Hope Technology Foundation</b> John Hughes <a href="mailto:john@newhopetech.org">john@newhopetech.org</a>	<b>OMNIA Partners</b> Bethany Tate <a href="mailto:bethany.tate@omniapartners.com">bethany.tate@omniapartners.com</a>	<b>Payne West, Inc./MSPLIP</b> Rody Holman <a href="mailto:RHolman@paynewest.com">RHolman@paynewest.com</a>
<b>Pine Cove Consulting</b> Brandan Bassett <a href="mailto:bbassett@pinecc.com">bbassett@pinecc.com</a>	<b>Schoolhouse IT</b> Jeffrey Patterson <a href="mailto:jeffp@schoolhouseit.com">jeffp@schoolhouseit.com</a>	<b>Southwest MT School Services</b> Thomas Franta <a href="mailto:tfranta@swmss.coop">tfranta@swmss.coop</a>
<b>Tandy Enterprises</b> Donna M. Tandy <a href="mailto:donnatandy77@gmail.com">donnatandy77@gmail.com</a>	<b>Teachers On Call</b> Maya Burnaugh <a href="mailto:mburnaugh@teachersoncall.com">mburnaugh@teachersoncall.com</a>	<b>TimeClock Plus</b> James Baker <a href="mailto:marketing@timeclockplus.com">marketing@timeclockplus.com</a>
<b>Tyler Technologies</b> Carrie Hughes <a href="mailto:carrie.hughes@tylertech.com">carrie.hughes@tylertech.com</a>	<b>U.S. Omni 403(b) Retirement Savings Plan Administration</b> Ryan Phillips <a href="mailto:rphillips@omni403b.com">rphillips@omni403b.com</a>	<b>Todd Watkins Consulting Services</b> Todd Watkins <a href="mailto:Toddwatkinsconsulting101@gmail.com">Toddwatkinsconsulting101@gmail.com</a>
<b>Felt, Martin, Frazier &amp; Weldon, PC</b> Jeffrey Weldon <a href="mailto:JWeldon@feltmartinlaw.com">JWeldon@feltmartinlaw.com</a>	<b>Wipfli LLP</b> Kim Dare, CPA <a href="mailto:kdare@wipfli.com">kdare@wipfli.com</a>	<p><i><b>Why do birds fly south in the fall?</b></i></p> <p><i><b>Because it's too far to walk.</b></i></p>



# FALL ALLERGIES

## WHAT CAUSES FALL ALLERGIES?

**Ragweed is the biggest allergy trigger in the fall.**

Though it usually starts to release pollen with cool nights and warm days in August, it can last into October.

About 75% of people allergic to spring plants also have reactions to ragweed.

Even if it doesn't grow where you live, ragweed pollen can travel for hundreds of miles on the wind. Certain fruits and vegetables, including bananas, melon, and zucchini, can also cause symptoms.

**Mold is another fall trigger.** You may think of mold growing in your basement or bathroom, but mold spores also love wet spots outside. Piles of damp leaves are ideal breeding grounds for mold.

**Don't forget dust mites.** They can get stirred into the air the first time you turn on your heat in the fall. They can trigger sneezes, wheezes, and runny noses.

Going back to school can also bring allergies in kids because mold and dust mites are common in schools.

## WHAT ARE THE SYMPTOMS?

- Runny nose
- Watery eyes
- Sneezing
- Coughing
- Itchy eyes and nose
- Dark circles under the eyes

## HOW ARE FALL ALLERGIES DIAGNOSED?

Your doctor can help find out what's causing symptoms, and he may recommend a skin test. Sometimes a blood test may also be used to figure out a cause.

## HOW CAN I TREAT MY ALLERGIES?

There are many medications you can use:

**Steroid nasal sprays**—can reduce inflammation in your nose.

**Antihistamines**—help stop sneezing, sniffing, and itching.

**Decongestants**—help relieve stuffiness and dry up the mucus in of your nose.

**Immunotherapy**—in the form of allergy shots or oral tablets or drops can also help you feel better.

You can buy some allergy medications without a prescription, but talk to your doctor to make sure you get the right one. Decongestant nasal sprays, for example, should only be used for 3 days. If you use them longer, you may actually get more congested. And if you have high blood pressure, some allergy drugs may not be right for you.

## TIPS TO MANAGE SYMPTOMS

- Before you turn on your heat for the first time, clean your heating vents and change the filter. Bits of mold and other allergens can get trapped in the vents over the summer and will fill the air as soon as you start the furnace.
- Use a HEPA filter in your heating system to remove pollen, mold, and other particles from the air.
- Use a dehumidifier to keep your air at between 35% and 50% humidity.
- Wear a mask when you rake leaves so you don't breathe in mold spores.

Source: [www.webmd.com/allergies/fall-allergy-relief#2](http://www.webmd.com/allergies/fall-allergy-relief#2)

mustbenefits.org | 406.457.4400 |  @MUSTbenefits