

Tips And Tools Help Consumers Keep Track Of Their Money

SAN FRANCISCO — Wells Fargo & Company continues its long tradition of educating consumers by sharing fraud prevention tips today that coincide with new findings of the 2010 Identity Theft Survey Report from Javelin Strategy & Research, an independent industry research firm.

In addition to using comprehensive controls and procedures to protect customers' funds and information, Wells Fargo advises everyone to take an active role in protecting their personal and account information. Here are seven tips:

1. Don't Over-Share Information on Social Media Sites: Social networks may encourage people to share information that should be kept private. Avoid sharing personal details such as your birthday, your mother's maiden name, your pet's name, or names of high schools you attended through social networking sites. Keep your mobile and home phone numbers, email address, and home address private.

2. Monitor Your Financial Records & Accounts on a Regular Basis: Make sure you receive statements on time and when scheduled. Review account records and statements to verify that the

correct owners are listed. Consider using electronic tools such as alerts sent to your email address or mobile device to stay abreast of your account activity. Use online and mobile banking to view a snapshot of your accounts. In addition to monitoring bank accounts, consumers should also be monitoring their credit reports.

3. Report Fraud Incidents to the Authorities: Nearly half of all fraud victims surveyed in the Javelin survey filed a police report, resulting in more arrests, prosecutions, and convictions of fraudsters and identity thieves than in the prior year.

4. Be in the Business of Protecting Your

Information: Small business owners should be vigilant: separate accounting responsibilities, making

payables and receivables processing different work positions; protect all accounting documents by locking away check stock, signature equipment, invoices and critical account information; and monitor the movement of employees, vendors and contractors in and out of your offices.

5. Go Electronic with online access: Regular account review using online banking can help identify fraudulent transactions sooner.

6. Think Defensively: Make sure all of your computers' anti-virus software is up-to-date. Also install browser, operating systems and software updates as soon as they are available. Use automatic alerts to stay on top of account activity. When making purchases online, ensure the website address starts with https://... The "s" helps ensure that your information will be placed along in a secure manner. Use legitimate sources to contact your bank:

- Confirm the telephone number by cross-checking it with the phone number on the back of your ATM, debit or credit card.

7. Be Savvy with Mobile Devices: Never disclose personal information, such as account numbers, passwords, or any combination of sensitive information through text message, email, or over the phone.

In addition, Wells Fargo's Fraud Information Center (https://www.wellsfargo.com/privacy_security/fraud/), located on Wells Fargo's public web site, provides fraud awareness, prevention tips, and resolution tools for all consumers to learn about fraud.



Reconcile and monitor account activity frequently. Examine bank statements punctually.

BUSINESS DIGEST

FITZGERALD ACKNOWLEDGED AS "ALUMNUS OF THE YEAR"

Dr. Jim Fitzgerald of First Chiropractic Center was recently honored as the "Alumnus of the Year 2010" at Northwestern Health Sciences University's annual Homecoming and Winter Gathering, held Feb. 4-6 in Bloomington, Minn. More than 1,000 Doctors of Chiropractic from around the nation were in attendance.

Dr. Fitzgerald was awarded for his long time commitment to Northwestern and the chiropractic profession. He currently serves as the President of the South Dakota Chiropractors Association and has been a member of the board for 14 years. He works to promote better environments for the practicing doctors in South Dakota and helps to ensure patient access to care through education and legislation. He has also been involved in establishing memorials and scholarship opportunities at Northwestern.

"I was very honored to be recognized by my Alma Mater," said Dr. Fitzgerald, "considering the number of great Doctors of Chiropractic the University has graduated since 1941." Dr. Jim Fitzgerald practices with his wife, Dr. Sheila Fitzgerald and Drs. Tom and TJ Stotz at First Chiropractic Center in Yankton.

PICKERING ANNOUNCES RETIREMENT FROM SDHSAA

Assistant Executive Director, Mr. Ken Pickering, has announced his retirement from the South Dakota High School Activities Association effective June 30, 2011.

Mr. Pickering is a graduate of Yankton High School and The University of South Dakota with a B.S. in Education and a M.A. in Speech. Mr. Pickering began his teaching career in Clear Lake, South Dakota, in 1963 as a classroom instructor in speech, English, and social studies. Mr. Pickering also served as a coach and director for oral interpretation, debate & individual events, plays, and student congress activities. Mr. Pickering resigned his duties at Clear Lake High School in 1989 to become an Assistant Executive Director at the SDHSAA. At the SDHSAA, Mr. Pickering coordinated all fine arts activities, to include All-State Chorus and Orchestra, Oral Interpretation, One-Act Play Festival, Debate and Individual Events, All-State Band, State Student Council, and All-State Jazz Band. Mr. Pickering was also instrumental in the organization and administration of various state athletic competitions.

In addition to his duties at the SDHSAA, Mr. Pickering served on the NFHS Speech Committee, served as a presenter at numerous NFHS Summer Meetings and NFHS Speech Coordinators Meetings, was a member of the SDHSAA Speech Advisory Committee, served as President and Secretary-Treasurer for the South Dakota Forensic Coaches Association, as well as serving on other various committees and in various other leadership positions.

Mr. Pickering commented: "I have enjoyed my work over the past 21 years with the SDHSAA and the challenges of providing fair and equitable management of the SDHSAA fine arts activity programs. I have also enjoyed working with the many fine arts and

athletic coaches and directors, school administrators, SDHSAA Board of Directors members, and members of the SDHSAA staff throughout the years."

HAPPOLD PROMOTED AT FIRST NATIONAL BANK SOUTH DAKOTA

Lonnie Happold has been promoted to Assistant Vice President, Retail Manager with First National Bank South Dakota. She is responsible for the day-to-day management and support of all retail activities for the Yankton market.



Happold

Happold joined First National Bank South Dakota in October 2007 as Retail Manager. She has 35 years of banking, management and leadership experience, including Vice President, Customer Service at First State Bank in Scottsbluff, Nebraska and Assistant Cashier at First National Bank in Minden, Nebraska. Happold is a graduate of the School of Banking, Internal Auditing School of Madison, Wisconsin and received her Certified Leader and Management Certificate from Financial Women International. She is also a Dale Carnegie graduate.

Happold is active in the Yankton United Way, the Yankton American Cancer Society and the Teach Children to Save program. She also serves as a Chamber Ambassador and volunteers for the Yankton Wrestling Club.

HUNHOFF EARNS HEALTH CARE MANAGEMENT CREDENTIAL

Jean Hunhoff, FACHE, Corporate Compliance Quality Officer, Avera Sacred Heart Hospital, recently became a Fellow of the American College of Healthcare Executives, the nation's leading professional society for health care leaders.



Hunhoff

"Because health care management ultimately affects the people in our communities, it is critically important to have a standard of excellence promoted by a profes-

sional organization," says Thomas C. Dolan, PhD, FACHE, CAE, president and chief executive officer of AACE. "By becoming an AACE Fellow and simultaneously earning board certification from AACE, health care leaders can show that they are committed to providing high-quality service to their patients and community."

Fellow status represents achievement of the highest standard of professional development. In fact, only 7,500 health care executives hold this distinction. To obtain Fellow status, candidates must fulfill multiple requirements, including passing a comprehensive examination, meeting academic and experiential criteria, earning continuing education credits and demonstrating professional/community involvement.

Fellows are also committed to ongoing professional development and undergo recertification every three years.

Hunhoff, a registered nurse, has worked at Avera Sacred Heart Hospital for 29 years and is a South Dakota State Senator for District 18. Her responsibilities at Avera Sacred Heart include: oversight for organizational compliance with federal and state regulations and accreditation standards, Director of Home Care/Hospice/Homemaker Programs, Risk Management, and community based programming.

FEB. IS AGE-RELATED MACULAR DEGENERATION MONTH

A device that can quickly and easily assess a person's risk for developing Age-Related Macular Degeneration has only been available in research facilities ... until now.

Dr. Aaron Feser and Dr. Steven Anderson are the first eyecare professionals in Yankton to offer ZeaVision's EyeQ Program for early assessment and prevention of Age-Related Macular Degeneration.

Macular Degeneration is the leading cause of blindness in adults and is fast approaching epidemic proportion. 15 million people currently have it, and that number will double by 2010.

Once the symptoms of AMD are noticeable, damage has already occurred and its effects are both irreversible and permanent.

The test for early risk assess-

ment of macular degeneration is quick, easy and non-invasive, requires no dilation and provides immediate results.

Low macular pigment has been associated with high risk for AMD. ZeaVision's device can measure pigment in the macula, offering a measure of potential risk for developing the disease. If low levels of macular pigment are detected, diet changes are recommended, along with a zeaxanthin and lutein based supplement, which can positively impact the risk of developing macular degeneration.

Risk factors for developing AMD include family history of macular degeneration, smoking, having light skin and/or light eyes, having had unprotected exposure to the sun, being overweight and having low levels of macular pigment. Macular pigment is important for protecting the eyes from damaging UVA and UVB rays.

Until now, eye care professionals had absolutely nothing to offer patients in the way of early risk assessment of this life-altering disease. Vision Care Associates is pleased to make this technology available to their patients.

For more information or to make an appointment, call Vision Care Associates at 605-665-7762. The office is located at 2701 Fox Run Parkway, Yankton SD, 57078.

ENTREPRENEUR EXPERTS HEADING TO SOUTH DAKOTA

MITCHELL — The South Dakota Entrepreneurship Education Conference, "Launch '10," is a one-day event advancing entrepreneurship education in

South Dakota. The event will be held on Thursday, Feb. 25, on the campus of Dakota Wesleyan University in Mitchell. This year's conference features a diverse group of entrepreneurs ready to inspire students and faculty.

The conference will feature a keynote presentation by Sheena Lindahl, co-founder of the Extreme Entrepreneurship Tour, a nationwide road tour that has brought top young entrepreneurs to more than 100 college campuses to share their stories and lessons learned. Prior to founding the Extreme Entrepreneurship Tour, Lindahl became financially independent of her parents at the age of 17 and paid her way through NYU's \$30,000-plus yearly tuition. Lindahl was named one of the country's top 25 entrepreneurs under 25 by *BusinessWeek* and has been featured on the AOL homepage, as well as appearing on CBS, NBC, and ABC News and in USA Today.

The day's events will be moderated by Arel Moodie, a partner in the Extreme Entrepreneurship Tour. Featured in *USA Today*, *Essence*, *Young Money Magazine*, ABC, NBC, and Fox News affiliates, Moodie has traveled far from starting his life on welfare in the projects of Brooklyn, N.Y., to becoming the best-selling author of "Your Starting Point for Student Success" and an expert on helping this generation of students start taking action toward their goals like true professionals.

Also speaking this year is Dr. Kay Palan, the Associate Dean for Undergraduate Programs in the

College of Business at Iowa State University (ISU). Palan is set to speak about entrepreneurship at the university level. Palan coordinates the university-wide entrepreneurial studies minor and chairs the University's Entrepreneurship Supervisory Committee, which oversees entrepreneurship academic issues at ISU. She is also an active case writer in the areas of marketing strategy and entrepreneurship. ISU was recently honored with the National Model Undergraduate Entrepreneurship Program Award at the United States Association for Small Business and Entrepreneurship (USASBE) annual conference earlier this year.

Breakout sessions will feature presentations by two other young entrepreneurs. Chris Miller, Founder of Delta Real Estate Portfolio, LLC, overcame attention deficit disorder to earn his real estate broker's license and develop a management portfolio of more than \$2 million before graduating from college. Frank Kleisitz founded The Final Rep Fitness to help people live healthier lives. At 20 years old, Kleisitz led the company in sales more than \$225,000 in doing. Both will share their experiences and lessons learned on their entrepreneurial paths.

The day's events run from 8:30 a.m.-3:15 p.m. Attendees can register at: www.dwu.edu/SDLaunchConference or call 800-952-3562 or 605-665-4408.

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KYNT Yankton's Home Team!

AM 1450

MORNING COFFEE

WEEKDAYS 7:40 AM MONDAY-FRIDAY

Tuesday, Feb. 23

7:40 Yankton County Historical Society, Crystal Mensch-Nelson
8:15 The Center, Tammy Matuska/
Mike Freeman

Wednesday, Feb. 24

7:40 ABS Fundraiser, Rich Wright

Thursday, Feb. 25

7:40 Chamber, Carmen Schramm;
8:15 CVB, Lisa Scheve