Beware Buying Medicines Online

The Internet has made it possible for consumers to buy just about anything without ever leaving their homes. Whether looking for a pizza or a car, consumers can find whatever they need with a few clicks of the mouse.

But buying merchandise online always comes with a degree of risk, and that's especially so when buying medicine over the Internet. Not all Web sites that sell medicine are trustworthy, and many physicians feel buying medicine online is never a viable option. Recognizing the risk involved in such a transaction, the Food and Drug Administration offers the following advice to consumers consider purchasing medicines over the Internet.

Learn about medicines before ordering

Consumers should learn as much as possible about the medicines they plan to purchase before placing an order. Know what the medicine looks like, including its color, texture, shape, and packaging. If the medicine has a particular taste or smell, make note of that before taking any medication purchased over the Internet.

Know what you're buying Many Web sites that sell medicine are perfectly legal and trustworthy. However, just as many, if not more, Web sites sell medicine that has not been checked or approved by the FDA. These drugs might contain the wrong active ingredient or too much or too little of the active ingredient, making them ineffective and possibly even deadly. These faulty sites appear just as credible as their legitimate counterparts, but sell ineffective or dangerous drugs to consumers who don't know what they're getting in return.

In an effort to increase purchasing medicine online, the FDA purchased and analyzed a host of products that were sold online as Tamiflu, which is used to treat some types of influenza infection. The active ingredient in Tamiflu is oseltamivir, but in one package purchased by the FDA online the drug they received as Tamiflu contained none of the active ingredient oseltamivir. Similar problems were reported by consumers who purchased Ambien, Xanax, Lexapro, and Ativan over the Internet. Instead of receiving these drugs, consumers received products containing the foreign version of Haldol, a powerful antipsychotic drug that sent consumers to the emergency room, where they were treated for a host of ailments. When shopping for medicine online, the FDA notes the following signs of a Web site that's trustworthy:

* The site is located in the United States.

* The Web site is licensed by the state board of pharmacy where the Web site is operating.

* The Web site offers a licensed pharmacist available to answer any questions.

* TheWeb site provides accessible contact information that allows consumers to talk to a person if they have any comments or questions.

* The Web site has an accessible and understandable privacy and security policy for its consumers.

* The Web site does not sell consumer information without consent.

* The Web site only sells prescription drugs to consumers with an existing prescription.

More information about prescription medication safety is available at www.fda.gov.

How to Properly Store Personal Records

Certain personal and financial documents need to be kept for security and other purposes, while some documents can be discarded immediately. Documents that must be kept often include sensitive information, which means they shouldn't be stored haphazardly. Options for maintaining important records continue to evolve, but caution still must reign supreme when storing potentially sensitive documents.

The Federal Trade Commission estimates that nearly 10 million people have their identities stolen each year. Identity theft occurs when criminals use another person's personal information, such as his or her name, credit card numbers or social security number, without permission. Sensitive information can be lifted from personal effects stored in a person's home or from items delivered to a mailbox. Here are some ways to keep information private and out of the hands of potential thieves.

• Sort your documents. When sorting documents, which should be done regularly, determine which include sensitive information and move them aside. Bills and other papers that do not reveal much may be stored in a regular filing system, but documents that contain sensitive information should be kept in more secure locations.

• Invest in a durable, fireproof safe. Store sensitive documents, including social security cards, marriage certificates, birth certificates, travel documents, life insurance policies, and mortgage paperwork, in a durable, fireproof safe. If you prefer to keep these items off-premises, keep them under lock and key in a bank safety deposit box.

• Organize your documents and maintain that organization. Be sure to carefully label all boxes or cabinets in which important documents are stored. Create a filing system that works for

your needs. You may want to organize the papers by date, type of document or your own coding method. Think about cross-referencing your tangible files with a master list so you'll know the exact location of certain documents when you need them.

• Consider digital storage. Various programs that work with a scanner or camera can now capture images of important paperwork and then convert these images into digital files that can be tagged and categorized. The information is then stored digitally on a computer and can be retrieved with a few clicks of the mouse. Computers that are used to store personal information should be password-protected. Never share potentially sensitive documents via email or through nonencrypted communication methods. Otherwise you risk information being stolen by hackers. When documents are stored digitally, make sure you keep backup versions. These can be kept on external hard drives or uploaded to secure servers. Should anything happen to your computer, you will have the backup version of your important files.

• Shred documents when the time comes. Every file does not have to be kept forever. When discarding documents, put them through a paper shredder before recycling or putting them in the trash.

How long to store certain documents

- Bank statements -
- One year, unless needed to support tax filings
- Birth certificates Forever
- Contracts -Until updated
- Credit card records -Until paid, unless needed to support tax
- filings
 Education documents -
- Home records -
- As long as you own the property
- Investment certificates -Until sold or cashed in
- Life insurance records Forever
- Military service records -
- Forever
- Tax records -Seven years from
- filing date
 Vehicle titles -
- Until the vehicle is sold
 Will -
- Until the will is updated

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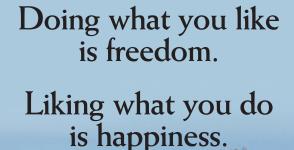
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