

SOCIAL SECURITY

March Marches On: Social Security Reminders

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Time goes by so quickly, it can be easy to forget important deadlines and even easier to let critical items fall to the nether regions of your to-do list. Whether you get to everything or not, time marches on — so we'd like to share some March reminders with you.

Tax Time is right around the corner. If you haven't filed your tax return yet, now is the time. But before you begin, you should make sure you have everything you need. For example, if you plan to claim your children or any other dependents on your tax return, you'll need to have a Social Security number for each individual. If you don't already have a Social Security number for a dependent, you better get to it right away. Applications and evidence requirements are available online at www.socialsecurity.gov/ssnumber.

Request your 1099 online. If you receive Social Security benefits and your total annual income is \$25,000 or more for an individual or \$32,000 or more for a couple, you may need to pay taxes on a portion of your Social Security benefits. If so, you'll need your SSA-1099, which shows the total amount of benefits received in the previous year. All 1099s were mailed by January 31, 2010. If you receive Social Security and have not yet received a 1099 for 2009, you can request a replacement online at www.socialsecurity.gov/online.

Easy as A, B, C. If you're covered under Medicare Part A, but originally opted not to apply for Medicare Part B, now's the time to enroll in Part B. You'll have to act fast, because the general enrollment period ends on March 31. Medicare Part A (hospital insurance) helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, some home health care, and hospice care. Part B helps pay for doctors' services and many other medical services and supplies not covered by hospital insurance. Learn more about Medicare by reading Social Security's publication on the subject at www.socialsecurity.gov/pubs/10043.html.

A few minutes now can change your retirement for

years. If you're not already retired and receiving benefits, there's no better time than the present to visit Social Security's Retirement Estimator for an instant, personalized estimate of your future retirement benefits. Spend a few minutes trying out different scenarios to figure out what retirement options will work for you — and what plans you may want to make now to benefit you in the future. You can do it in minutes at www.socialsecurity.gov/estimator.

We can't stop time from marching on, but taking some time out now to focus on these important reminders can save you a lot of time in the future. For more information about Social Security, visit us on the web at www.socialsecurity.gov.

YOUR QUESTIONS: OUR ANSWERS

Question: My wife doesn't have enough work under Social Security to qualify for Social Security retirement benefits or Medicare. But I am fully insured and eligible. Can she qualify on my record?

Answer: Yes. The question you've raised applies to husbands as well as wives. Even if your spouse has never worked under Social Security, she (or he) can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. If your spouse will receive a pension for work not covered by Social Security such as government employment, the amount of his or her Social Security benefits on your record may be reduced. For more information, take a look at the fact sheet, Government Pension Offset, Publication No. 05-10007 at www.socialsecurity.gov/pubs/10007.html. Your wife is eligible for full spouses benefits at her full retirement age, or reduced spouses benefits as early as age 62, as long as you are already receiving benefits. For more information, visit www.socialsecurity.gov and select the "Retirement" tab.

You can find more information about Social Security and SSI work incentives by visiting The Work Site at www.socialsecurity.gov/work. Kathy Petersen is the public affairs specialist for South Dakota and eastern Wyoming. You can write her c/o Social Security Administration, 605 Main, Suite 201, Rapid City, SD, 57701 or via email at kathy@ssa.gov.

Tax Education Seminars To Be Held

PIERRE — Seminars being held throughout South Dakota will offer helpful state tax information to area business owners who conduct business in South Dakota.

The state Department of Revenue and Regulation Business Education Program offers free Business Tax Education seminars throughout the state on an annual basis. Jo Riley, Business Education Coordinator, says the seminars are designed to help business owners understand South Dakota's sales, use and contractors' excise taxes and explain how those taxes impact them.

"We offer many different types of seminars and workshops," Riley says. "The topics covered include the various types of business taxes along with how and when they are applicable in different business operations."

The Business Education Program offers:

- Basic Tax Seminars — Sales Tax Seminar and Contractors' Excise Tax

The Sales Tax Seminars cover how and when to apply for a sales tax license; exemptions from sales and use taxes; exempt entities; use tax; municipal taxes; purchases for resale; and how to file sales tax returns by paper and electronically through SD QUEST. The Contractors' Excise Tax sessions include how and when to apply for a contractors' excise tax license; projects for qualifying utilities and governmental agencies; prime and sub contractors; sales and use tax; owner furnished materials' reservation projects; and how to file contractors' excise tax returns by paper and electronically through SD QUEST.

• Small Business Workshops

The workshops are sponsored jointly by the South Dakota Department of Revenue and



Regulation, the South Dakota Department of Labor, the Small Business Development Center (SBDC), and the Small Business Administration (SBA). The workshop agenda includes general discussion of sales, use and contractors' excise taxes by the Department of Revenue and Regulation; the Department of Labor covers labor and employment laws, wages and hours, unemployment insurance tax, unemployment insurance benefits, and the New Hire Reporting law; and the SBDC and SBA update attendees about their no-cost, business consulting services for new and existing businesses.

• Border Tax Seminars

The Border Tax Seminars are offered in conjunction with the bordering states' tax departments. Topics covered at the seminars include how and when to apply for a sales tax license; when to apply South Dakota tax versus another state's tax; exemptions from sales and use taxes; agricultural products and production; local taxes; use tax; and filing returns.

Customized presentations tailored to the needs of an organization, business, or group are also available upon request. Those events may vary from simple question and answer sessions to full-fledged computer-generated visual presentations.

Additional information on the Business Education Program is available by contacting the Department of Revenue and Regulation at 1-800-829-9188. A complete listing of seminar/workshop dates and locations for the 2010 Business Education Program and seminar registration access is available online at <http://www.state.sd.us/drr2/revenue.html> in the Business Tax Division "Tax Education" section.

BUSINESS DIGEST

TERESHINSKI PROMOTED AT FIRST NATIONAL BANK SOUTH DAKOTA

First National Bank South Dakota is pleased to announce that Matt Tereshinski has been promoted to Senior Business Banker for the Yankton market. In his new role, Tereshinski will represent the bank as the second-officer to the Market President and will assume even greater leadership responsibilities for the bank in the community.



Tereshinski

Tereshinski began his career with First National Bank South Dakota in March of 2001 as a Management Trainee. Since that time he has built a strong portfolio of customers, in addition to assuming more responsibility within the organization.

Tereshinski earned his undergraduate degree at Mount Marty College and a Master's Degree in Business Administration from the University of South Dakota. He is active in the community, serving on the Chamber of Commerce Ambassador Committee and as a company campaign advisor for the Yankton United Way.

Matt is a lifelong resident of Yankton. He is married to Renee, who is a registered nurse at Avera Sacred Heart Hospital. Together they have three daughters: Lauren-5, Claire-4 and Madeline-1.

LAMBERT HONORED AS HSC EMPLOYEE OF MONTH

Karen Lambert has been honored as the February Employee of the Month at the South Dakota Human Services Center (HSC), Yankton, South Dakota, announced Cory D. Nelson, MPA, Administrator / CEO.

Lambert first began employment at HSC in 1969 and she currently is employed as a Human Services Counselor on Aspen 1 of the Adult Acute Program.

The Employee of the Month award nomination submitted on Lambert's behalf praised the way she meets all the pillars of Character Counts, which include trustworthiness, respect, responsibility, fairness, caring and citizenship. Lambert is described as being, "A model employee for all of us at HSC." She has a positive attitude, is dedicated, embraces change, displays strong initiative, and strives to achieve goals for herself, her colleagues, and the patients.

Lambert has a Bachelor of Arts degree from Dakota Wesleyan University in Mitchell, South Dakota, where she earned a major in History, and a minor in Secondary Education/English.

Lambert will be honored by colleagues with a reception to be held at HSC this month.

ZIMMERER APPOINTED TO SERVE ON NEB. CHILD DEATH REVIEW TEAM

NORFOLK, Neb. — Mark Zimmerer, coordinator of the Northeast Nebraska Child Advocacy Center, has been appointed to the Child Death Review Team (CDRT) for the State of Nebraska. His appointment by the Director of Health and Human Services was based on his reputation among his peers and previous examples of outstanding service to Nebraska families. The Northeast Nebraska Child Advocacy Center, located at Faith Regional Health Services, assists with abuse investigations in 25 counties throughout Northeast Nebraska.

Established in 1993, the Child Death Review Team is a state mandated function of the Department of Health and Human Services. The team includes 12 members who play an important role in improving the lives of children and families in Nebraska. As a team member, Zimmerer will help create a comprehensive, integrated review of existing records and other information regarding the rare and tragic events of child death, develop an understanding of the causes and incidence of child death, and advise the Governor, Legislature and public on changes that might prevent them.

"I am truly honored to think my body of work has created a

level of respect worthy of serving on such an important team," said Zimmerer. "I believe my past experience will allow me the opportunity to be a voice for families and professionals working to protect Nebraska's children."

Zimmerer's appointment will be from March 1, 2010 through June 30, 2014.

NATE FRANZEN PROMOTED AT FIRST DAKOTA NATIONAL BANK

Larry Ness, Chairman of the Board and CEO of First Dakota National Bank, announces the promotion of Nate Franzen to Agri-Business Division Manager. Franzen has over 16 years of banking experience. He joined First Dakota as an Ag Banker in 1998, and most recently served as the Yankton Agri-Business Department Manager and Market Manager for the Bank's locations in Yankton and Vermillion. In his new role, Franzen will oversee the Agri-Business operations of all First Dakota locations.

Franzen's new position was held by Denny Everson for the past 26 years. Everson will continue to be a member of First Dakota's Executive Management team and continue his leadership role as Director of Branch Administration.

"Our goal for realigning the Agri-Business Division is to provide continuity for the future", states Ness. "Franzen has already been overseeing the functions of the Agri-Business Department in Yankton. It is time to utilize his energy, talents, and knowledge of agriculture to oversee the Division."

Franzen is a graduate of Northern State University with a BS in Management & Marketing. He holds an MBA from the University of South Dakota, and is a graduate of the Stonier Graduate School of Banking at Georgetown University. He is active in the Yankton community as a past President and current

member of the Chamber of Commerce, past President of Yankton Area Kiwanis, and is a member of Yankton Verve. He has served as a former Chairperson of the SD Bankers Association Ag/Commercial Lenders Committee and as a member of the American Banker's Association Ag Lending Conference Planning Committee.

Franzen and his wife, Michelle, live in Yankton with their children, Bailey and Kellen.

First Dakota was founded in 1872 and holds the first bank charter issued in all of Dakota Territory. It has 13 full-service banking locations in ten South Dakota cities. It also has six loan production offices throughout South Dakota and Nebraska.

CONSTRUCTION FIRMS URGED TO ATTEND OSHA TRAINING

The South Dakota State University Engineering Extension

Office and the Associated General Contractors of South Dakota/Building Chapter are sponsoring a seminar called "OSHA's Voluntary Compliance Safety and Health 10-Hour Course for Construction." The course is specifically tailored for needs of both commercial and residential construction businesses in South Dakota.

The SDSU Engineering Extension Office will offer the course in Sioux Falls on March 9 at the Associated General Contractors of South Dakota Building Chapter Training Room at 1108 N. West Ave.; in Rapid City on March 11 at the Western Dakota Technical Institute Mickelson Building at 800 Mickelson Dr.; and in Aberdeen on March 18 at the Best Western Ramkota Hotel, at 1400 8th Ave. NW.

Each course will run from 7:30 a.m.-6 p.m.

For more information, contact the SDSU Engineering Extension Office at 605-688-4101 or e-mail SDSU.EngineeringExtension@sdsu.edu.

MID-STATES CONFERENCE MARCH 31

SIoux CITY, Iowa — This year's Mid-States Conference will be held in Sioux City on March 31.

This conference is designed to bring together community and business leaders, volunteers, professional developers, and elected officials from the three-state area to share experiences and learn new ideas for community and rural economic development. Everyone from rural communities is invited and welcome to attend.

Visit <http://sdsrei.org/> for registration information. Registration deadline is March 19.

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