



## 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 awareness among consumers 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 anti-psychotic 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.

\* The Web 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](http://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** - Forever
- **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

[www.yankton.net](http://www.yankton.net)



Rhonda L. Wesseln, Agent  
Registered Representative  
Bus: 605-665-4411

**Will your money retire before you do?**

The sooner you start investing, the more likely you are to reach your long-term goals. Ask me about State Farm Mutual Funds®. Like a good neighbor, State Farm is there.® CALL ME TODAY.

**State Farm®**

Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact State Farm VP Management Corp (1-800-447-4930) for a prospectus or summary prospectus containing this and other information. Read it carefully. Securities are not FDIC insured, are not bank guaranteed and are subject to investment risk, including possible loss of principal. AP2013/03/0938 State Farm VP Management Corp, One State Farm Plaza, Bloomington, Illinois 61710-0001. 1101413.4 Neither State Farm nor its agents provide investment, tax, or legal advice.

**RELAY FOR LIFE**  
American Cancer Society

**H O P E**  
RELAYFORLIFE2015

**JUNE 26-27, 2015**

Doing what you like is freedom.

Liking what you do is happiness.



**Riverview Reformed Church**  
1700 Burleigh St., Yankton, 665-9204 • [www.riverviewreformed.org](http://www.riverviewreformed.org)

*Smile with Confidence*

Experience Gentle Personalized Dental Care

**Scott Family Dentistry**

1101 Broadway Ste. 105, Morgen Square  
[www.scott-family-dentistry.com](http://www.scott-family-dentistry.com)  
605-665-2448

If your loved ones don't know what to get you for your Birthday, how do you expect them to know what you want for your Funeral Service?



Some things are hard to talk about – so you just never do.

Preplanning your funeral is one of those things.

We can help make that process easier. Getting your wishes, paperwork and records all in one place gives you peace of mind and takes the burden off of your family. Do it NOW. Information this important shouldn't be kept to yourself.

Guiding and serving families with compassion and trust.  
**PSAHL-KOSTEL**  
FUNERAL HOME & CREMATORY INC.



Funeral Home & Crematory, Yankton  
Memorial Resource Center, Tyndall  
Memorial Chapels, Tabor, Menno & Tyndall

665-9679 • 1-800-495-9679  
[www.opsahl-kostelfuneralhome.com](http://www.opsahl-kostelfuneralhome.com)