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Understanding check washing and how to prevent it

FOR HUB CITY TIMES

CENTRAL WISCONSIN -- In an age where digital transactions are becoming increasingly common, traditional methods of fraud, such as check washing, remain a persistent threat. Simple steps can be taken to understand and prevent losses for businesses and consumers alike.

Check washing is a form of fraud that involves altering the details on a legitimate check to redirect funds to a fraudulent account. The process typically involves using chemicals to remove ink from the check, allowing the fraudster to rewrite the check with new information, such as a different pavee or amount.

"Fraudsters usually obtain checks through theft, such as stealing mail from mailboxes or intercepting checks sent through the postal system," commented Natalyn Jannene, Assistant Vice President of Marketing at AbbyBank. "Once they have a check in their possession, they use common household chemicals to remove the ink, allowing

them to rewrite the check with their own information. This altered check is then cashed or deposited, resulting in financial losses for the original check writer."

Prevention tips for businesses and consumers

Use security pens: Purchase pens with specially-formulated ink that is resistant to washing. These pens are designed to make it difficult for fraudsters to alter the check.

Choose electronic payments: Whenever possible, use electronic payment methods,

which are more secure and less susceptible to fraud than traditional checks.

Monitor bank accounts regularly: Regularly review your bank statements and transaction history to quickly identify any unauthorized activity. Report any discrepancies to your bank right away.

Send large checks through certified mail or signature delivery for added protection.

Use secure mailboxes: For outgoing mail, use secure mailboxes or drop your

See WASHING page 11











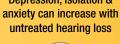
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PUBLISHER'S LETTER

The Saints In Our Midst

Dear Reader,

In the hustle and bustle of our daily lives, it's easy to overlook the quiet acts of kindness and the unwavering strength of character that some individuals exhibit. These rare souls, who we might call the "saints in our midst," embody virtues that transcend the ordinary. They remind us that sainthood is not a distant, unattainable ideal but a tangible reality that can manifest in any of us, regardless of our circumstances.

We all strive for sainthood at times, in our own ways and within the limits of our capabilities. When we choose to do the right thing, despite adversity, we are tailoring ourselves to be the best versions of who we are.

It's in these moments of moral clarity and strength that we

brush against the essence of what it means to be saintlike. Whether it's standing up for what is right, offering a helping hand to someone in need, or simply showing love and patience in difficult situations, these acts define our potential for greatness.

Every now and then, we encounter an extraordinary

person whose strength of character and capacity for love shine through. These individuals are rare, but their impact is profound. They inspire us not through grand gestures or ostentatious displays, but through their consistent, quiet commitment to virtue. In a world where money and power often dominate, they remind us that true integrity lies in the purity of our actions and intentions.

In recognizing and celebrating these saints, we also acknowledge our own potential for goodness. We may not all be destined for

sainthood in the traditional sense, but we can all strive to embody the virtues that define it. By doing so, we contribute to a world that is a little kinder, a little more just, and a lot more compassionate.

PATRICK J. WOOD

Publisher

Author of "Reflections" a new book now available on Amazon.

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RSHFIELD Honoring Marshfield's 150th

Marshfield 150 for 150: Jane Kennedy

NOMINATED BY GEORGETTE FRAZER AND EILEEN KELZ

Many of those people who have contributed their lives and talents to make a difference in Marshfield have been members of the medical community. Jane Kennedy Krawisz's story is one we should know, because of the dedicated way she has served our community.

The community in western Minnesota in which she was raised had no public library, and the high school had no honors classes. Jane graduated as valedictorian of her class, was editor of the school yearbook and had a National Merit Letter of Commendation. She was accepted with a full scholarship at Macalester College in St. Paul. She studied hard in college and along the way, developed an interest in biology. She made the decision to go into medicine

After three years at Macalester, to her surprise she was accepted to Mayo Medical School. She started medical school at age twenty, skipped her last year of college and never acquired a bachelor's degree.

Although it was exciting to be in the second graduating class at Mayo Medical School, it also was an introduction to the patriarchy in medicine. There were only a handful of female staff physicians at Mayo out of five hundred physicians in total. A female in medicine was looked at as an oddity then. There were some who speculated that she and the other young women in her class were there because of affirmative action, discounting their well-earned grades and test scores. It was tiring to her to constantly feel that she was looked at, not as an individual, but as a representative of her gender. In the internal medicine program at Mayo there were forty residents accepted each year. In her year only three out of the forty were women.

She and her husband moved to St Louis where he started a pathology fellowship. She practiced internal medicine for one year at Lutheran Hospital where she was the first female physician on staff. Before accepting her, they had a special board meeting to discuss whether it would be advisable to take a chance on a woman. They weren't sure whether patients would want to see a female doctor.

Gastroenterology was a field that appealed to her as a subspecialty. The physiology was fascinating, and the specialty presented the opportunity to perform procedures, as well as see patients in the office. She was the first woman admitted to the clinical fellowship in GI at Washington University in St. Louis and was one of the first 100 women in GI in the United States. Even now, fewer than 20 percent of gastroenterologists in the US





are women. Looking back, she feels proud to have helped crack this "glass ceiling."

After five years in Vermont, she practiced gastroenterology at Marshfield Clinic, from 1989 until retirement in 2010. She helped with teaching the secondyear GI course to medical students at UW-Madison. She performed endoscopies and colonoscopies and saw patients with a wide variety of gastrointestinal disorders. She also participated in teaching surgical residents to perform endoscopic procedures.

She was delighted that the community seemed to look very favorably on a female gastroenterologist. Her schedule was packed by both male and female patients. She loved her patients and enjoyed a long and gratifying

Looking back on her medical career Jane says, "Overall, and despite any obstacles, my career was extremely rewarding in terms of my care for and relationship with my patients and the satisfaction that

I really did my best and met the challenges that were presented. I feel great knowing that, in some small way, I made the path easier for other women who have come after me. It is a great joy to me to see my daughter sailing through her training in cardiology, a confident young woman who has experienced support and encouragement and mentorship the whole way. I appreciate very much how welcomed I have felt here in Marshfield by patients and community members."

Jane feels that her greatest gift to the Marshfield community was through her work, trying to deliver knowledgeable and compassionate care to each patient. In wider city life she also helped with Habitat for Humanity projects, Madrigal dinners, and sewed costumes for some of the school theater productions. Jane was on the founding committee for the Marshfield Cultural Fair and worked with Lois Greehling for many years obtaining and overseeing over a hundred volunteers for the Fair. After she retired, she joined the Literary Council, obtained an online certification in teaching English as a Second Language, and tutored a young woman who had moved to our community from Bolivia and needed help learning English. She currently serves as Secretary of the Board of Directors of the Personal Development Center, Inc., a shelter for victims of domestic abuse.

Jane concludes, "There are still marginalized groups of people who, I am sure, are experiencing some of what I went through or even greater obstacles. I offer them my most heartfelt encouragement and empathy. I hope they will persist in their goals. In my lifetime I have seen significant improvements, vet I would recommend vigilance against erosion of those gains and constant forward movement toward full equality for all people."

Our community has benefited greatly from Jane's talent, courage, and perseverance in her work as a physician. Those of us who know her as friends are grateful for her compassion and support. We know her story will be an inspiration for anyone who is overcoming obstacles to be who they most want to be.











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|OBITUARIES|

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Missed & Loved, your wife Patti

It's Time for Fall Clean Up at

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Specifically, anything stuck in the ground around headstones including solar lights, shepherds hooks, etc. Do not leave items for disposal at the cemetery; take all items with you to dispose of properly.

For a complete list of rules and clean-up dates, visit: ci.marshfield.wi.us (Departments> Parks & Recreation> Cemetery Division) If you have questions, please call 715-486-2098





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|SPORTS|

Eagles score road win to kick off football season

BY MIKE WARREN CONTRIBUTING WRITER

SPENCER -- Had it not been for 21 unanswered points in the first half by the visiting Eagles, the week 1 high school football matchup between Auburndale and Spencer/ Columbus might have gone into overtime. The Eagles beat the Rockets 42-21 on Aug. 23 at Ted Fritsch Field in Spencer.

"Just a lack of consistency," Auburndale Head Coach Jay Anderson told us after the game. "We bring a lot of experience on the offensive line and we did not block very well. Defensively, our tackling... it's hard to be optimistic when the yardage we gave up and the plays that we gave up were really something that... we're gonna get to the film and watch it and make corrections, but not really too thrilled about those aspects, as far as tackling, execution maybe up in the front on the line and we just have to work on some things I guess. Spencer/Columbus, give them a ton of credit," Anderson added, "I felt they wanted this more than us. I thought they brought better energy than we did and that's something that's a concern."

After stopping the Rockets on their opening drive, the Eagles took the ball 62 yards in



during their Aug. 23 contest with Auburndale in Spencer. The Eagles won the game, 42-21. Alex Lendved photo

eleven plays, scoring on an eight-yard pass from quarterback Blake Raab to wide receiver Nathan Richardson with 4:51 remaining in the first quarter.

After getting another defensive stop, the Eagles' offense went back to work. They marched 61 yards in eight plays and scored when Raab found wide receiver Peyton Weinfurter from 16 yards

out early in the second quarter, to grab a 14-0 lead.

"That is a lot of the scheme of what we're trying to do, is to (take) what the defense gives us," Anderson told *Hub City* Times. "If they're able to really pinch and be heavy in the middle, we want to be able to get on the edge, so it's kind of that back and forth thing.'

After allowing the Rockets to drive down inside their 10-yard line on their third possession, the Eagles' defense came up with a stop and ended the S/C drive after eleven plays. Auburndale then

used nine plays to go back the other way and score again. The Eagles' third touchdown of the first half came on a 5-yard run by Raab, capping off an 83yard drive with 46 seconds left in the second quarter, to grab a 21-0 halftime lead.

The Eagles picked up where they left off when they received the secondhalf kickoff. And they needed just five plays to cover 66 yards, scoring on a 20-yard touchdown run by Nathan Van Wyhe with 9:55 remaining in the third quarter.

The Rockets - now trailing 28-0 – began

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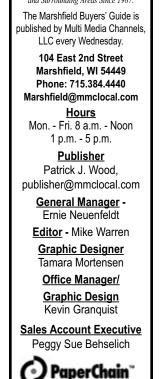
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Buvers' Guide



EAGLES

from page 4

to fight back. They embarked on the first of three second-half scoring drives, covering 80 yards in 13 plays, scoring when quarterback Devlin Timmler found wide receiver Mac Konieczny from 10 yards out.

Following an Auburndale fumble on the ensuing kickoff return, the Rockets got the ball right back, at the Eagles' 36-yard line. They used just three plays to score again, this time on a 35-yard throw from Timmler to wide receiver Teddy Meyer, to cut the Auburndale lead in half, 28-14.

The Eagles, however, answered quickly. They covered 63 yards in just two plays on their next possession, scoring on a 45yard run by Raab with 1:35 left in the third quarter.

The Eagles then forced a fumble on the ensuing kickoff, and recovered the loose ball at the Rockets' 20-yard line. However, the S/C defense forced a turnover on downs and got the ball back for their offense at their own 15. The Rockets then marched 85

yards in 18 plays, scoring on a 2-yard plunge into the end zone by Carter Luepke with 5:02 remaining in the fourth quarter.

And just when it looked as though the Rockets had gained some momentum, the Eagles used nine plays - and much of the remaining time on the clock - to go 57 yards, scoring on a 37-yard scamper by Raab with just 1:26 left in the game.

"I think we do have some good athletes," Anderson added during our postgame discussion. "We're going to get another one. Colton Weiler wasn't able to play today. He just got home from Jordan. He's a starting linebacker and eventually our starting tailback and a heck of an athlete also. There were some people that had to step up and they did a nice job. Again, we have the athletes. If they're taking one thing away or stacking up a lot in one area, we need to be able to hit on other areas and it goes back and forth."

The Eagles will host Edgar on Sept. 6 in Auburndale, while the Rockets host Stratford in Spencer.





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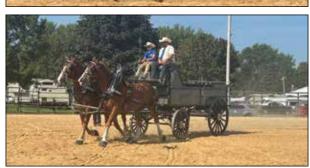
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Central Wisconsin State Fair









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Fair weather and friends draw smiles at CWSF

KANA COONCE

Marshfield - Successfully navigating concerns about the ongoing national dairy cattle bird flu outbreak, this year's Central Wisconsin State Fair (CWSF) saw high attendance of fairgoers and livestock alike.

"I would just sum up this fair week as being fantastic," said CWSF Executive Director Dale Christiansen. The fair ran from Tuesday-Sunday, Aug. 20-25. "The biggest standout had to be the weather. Mother Nature can make or break you, and with the summer we're having, she chose to smile kindly on us this week."

Christiansen singled out two Grandstand events as being particularly well attended: country singer-songwriter Dylan Scott, who performed on Wednesday, and mid-2000s rock band Daughtry, who performed on Friday. Attendance was neck-in-neck, with Scott receiving a slightly higher showing.

Of the non-Grandstand events, Christiansen noted that comedian Kenny Ahern and glassblowing company Hot Glass Academy were popular with guests.

Also popular were the draft horse pull and the Meyer Farms 10-horse pyramid hitch.

Around the fairgrounds, Christiansen saw "a lot of smiles. Everyone seemed to be enjoying themselves... It was really a very smooth, calm, quiet fair, which is very good for the number of people that walked through the gates."

This year, the fair board took precautions in order to prevent the spread of bird flu among dairy cattle, requiring all attending cows to be tested "before they left home." In addition, farmers were asked to bring their own equipment so as to avoid cross-herd contamination in the case of an undetected infection.

As of Aug. 15, the bird flu has been identified in 13 states, according to the CDC. Wisconsin is not one of them, but the board agreed that the benefits of exercising caution this year outweighed any inconvenience.

"If you have a positive test, it affects your whole livelihood," explained Christiansen. "I mean, if a farmer gets it on their farm, they can't ship milk for 30 days, and I don't know of any farmer that can get by without a milk check for 30 days, so [the fair's measures were] quite extreme. Wisconsin hasn't had a case. All of our lactating dairy cattle were tested, tested negative and went through, but there were some farmers that told me, 'I'm coming with heifers. I'll leave my cows home. I can't afford any to take that risk."

As a result, dairy numbers were lower this year than usual. This didn't stop dairy cows from dominating the animal exhibits. "Giving it a close second was our goat show on Saturday and Sunday," said Christiansen. "It's a national show, and they came in with... over 265 goats here to be judged. It was very well attended, and we had to expand our pens. We

even had to borrow some pens from neighboring counties to house them all, but that was a good problem."

Other events this year included classes presented by representatives from the Wisconsin DNR and local conservation groups; a flowerbed contest; and both junior and open class exhibitions for handmade works from cultural art and photography to cooking.

"One thing that really expanded this year was our woodcarvers," said Christiansen, explaining that the woodworkers of Marshfield and Wood County teamed up to create a "real nice exhibit," resulting in higher numbers than usual.

Also available for viewing at the fair were blueprints for a new building that Christiansen hopes will one day be built on the fairgrounds, replacing the junior fair building and the Lang 4-H building, which are falling apart with age. The building would be large enough to house fair activities year-round and be built with longevity in mind.

"If we had that building, then we'd become the location point in Central Wisconsin," said Christiansen.

For now, the building is "in the dream stage." Christiansen said that its construction, if the project moves forward, will require "a lot of cooperation between the city, the county and the fair" and "people to come together and raise the funds."

Until then, no plans exist for the building's construction.





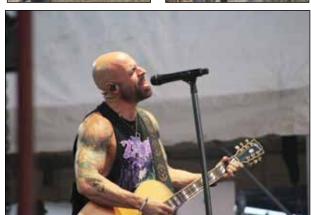


































































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Outdoor Items: Gatner Hydro logging loader w/16' loading boom, WI gas motor & heavy bumper hitch; Agri-Fab lawn sweeper; 4' ATV front mount snowplow (like new); lawn roller; wheelbarrows; Toledo digital platform scale, wooden ginseng washer drum, misc. steel wheels, axels w/steel wheels, rolls of barbed wire, Steel City Service gas drums, tractor chains, set of 18.4x30 clamp duals, Coleman lantern, 250' of 1" fire hose w/reel; chicken feeders & misc. honey extractor, steel fence posts, fluorescent pond feeders; several circular saw blades (42" & smaller); double wash sink; scrap iron,

Tools: Craftsman radial arm saw; Craftsman comm.. drill press; Ridgid 12" #MS1290LZA comm.. wood mitre saw w/bench stand (new); R-1 DC arc welder w/Kohler 20 h.p. motor; Milw. 9" elec. grinder; Milw. 1/2" elec. drill; Milw. 1/2" cordless drill; 2 h.p. bench grinder; Bostitch 1505X stapler (new); asst. of misc. hand tools, welding rods, 3' hyd. cylinders, emery wheel, 32" hanging fan, steel cable, pipe cutters, several circular mill saws,

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MARSHFIELD 5:00 PM - 6:30 PM

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THUR., SEPT. 5

AUBURNDALE 5:30 PM - 7:00 PM

123116 COUNTY LINE RD • \$449.900



DIRECTIONS: E. Becker Rd turns into Ctv Rd Y - N. on Cty Rd M to County Line Rd. - E. to

HOSTED BY: SHARON HELWIG RE/MAX AMERICAN DREAM

5:00 PM - 6:30 PM 1809 W ARLINGTON ST • \$365,000



3 BDRM • 2.5 BATH • 2,605 SQ. FT. **NEXTHOME HUB CITY**

SAT., SEPT. 7

AUBURNDALE 9:30AM - 11:00AM

123116 COUNTY LINE RD • \$449.900



DIRECTIONS: E. Becker Rd turns into Cty Rd Y - N. on Cty Rd M to County Line Rd. - E. to

HOSTED BY: SHARON HELWIG **RE/MAX AMERICAN DREAM**

MARSHFIELD

10:00 AM - 11:30 AM



5 BDRM • 3 BATH • 2.520 SO. FT. **NEXTHOME HUB CITY**

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SAT., SEPT. 7

MARSHFIELD 10:00 AM - 11:30 AM



2 BDRM • 1.5 BATH • 2,340 SQ. FT. **NEXTHOME HUB CITY**

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SUN., SEPT. <u>8</u>

MARSHFIELD 10:00AM - 11:30AM



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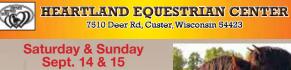
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Signs of ADHD in children

Rates of attention deficit/hyperactivity disorder (ADHD) among children are high. A 2022 survey from the Centers for Disease Control and Prevention found that more than 11 percent of children between the ages of three and 17 have been diagnosed with ADHD. Though ADHD is slightly less common among youngsters in Canada, affecting between 5 and 7 percent of the nationOs children according to the Centre for ADHD Awareness, Canada, itÕs still considered one of the most prevalent neurodevelopmental disorders in the country.

The name alone sheds light on the potential impact ADHD can have on studentsÕ academic performance. Children who struggle to remain attentive and/or sit still are likely to have problems in a traditional classroom setting. But students and their families are not helpless against ADHD. The first step parents can take is to learn the warning signs of ADHD in children. The United



Kingdom-based National Health Service reports that symptoms of ADHD can be categorized into two types of behaviorial problems: inattentiveness and hyperactivity and impulsiveness

Inattentiveness

Inattentiveness is marked by difficulty concentrating and focusing. Children experiencing inattentiveness as a byproduct of ADHD may exhibit the following symptoms:

- · A short attention span and being easily distracted
- · A tendency to make careless mistakes in schoolwork or when
- engaging in other tasks · Forgetfulness and a
- propensity to lose things · An inability to
- continue performing tasks that are tedious or timeconsuming

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those around you to

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WASHING from page 1

mail directly at the post office. Avoid leaving checks in unsecured mailboxes where they can be easily stolen.

Shred old checks: Properly dispose of old checks and bank statements by shredding them. This prevents fraudsters from obtaining information that can be used to create counterfeit checks.

especially Businesses, those that issue large numbers of checks should be very diligent and explore options additional protecting themselves.

Consider positive pay services: Businesses use positive pay services offered by banks. This service matches the checks presented for payment against a list of checks issued by the business, flagging any discrepancies for review.

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Use check fraud features: prevention Utilize checks with builtsecurity features as watermarks, such microprinting, chemical sensitivity. These features make it more difficult for fraudsters to alter checks.

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 Difficulty listening to or carrying out instructions

 Constant pivoting between activities or tasks

 Difficulty organizing tasks

Hyperactivity and impulsiveness

Symptoms that fall under the category of hyperactivity and impulsiveness can adversely affect academic performance and also lead to difficulties with social interaction with other children and adults. Such symptoms may include:

- An inability to sit still, especially in calm or quiet surroundings, such as a classroom
- Constant fidgeting · An inability to concentrate on tasks
- · Excessive physical movement
- Excessive talking
- · An inability to wait oneÕs turn

- · Acting without thinking
- Interrupting conversations
- · Little or no sense of danger

Parents who suspect their child has ADHD are urged to speak with the childÕs physician before drawing any conclusions. Many youngsters, particularly those experiencing classroom settings or other disciplined, highly structured environments for the first time, may exhibit some of the aforementioned symptoms but not have ADHD. A frank discussion with the childÕs physician can help parents determine if their child is exhibiting typical childhood behaviors or perhaps showing signs of ADHD. More information about ADHD is available at cdc.gov, www.nhs.uk and caddac.ca.

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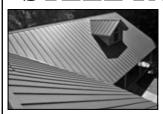
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Becoming parents for the first time is a joyous experience nine months in the making. First-time parents may be a little apprehensive about life with an infant. Despite all the books, well-meaning relatives and personal research, a lot of what goes into caring for an infant is a combination of instinct and trial and error.

Safety and security is paramount when caring for a baby. An infant relies on his or her parents for everything, including a safe environment in which to grow. New parents can keep these safety guidelines in mind as they care for their children.

Car safety

A trip home from the hospital likely will be the first car ride your baby will take. The American Academy of Pediatrics says most injuries and deaths from car crashes can be prevented by the use of car safety seats. An infant should ride in the back seat in a rear-facing car seat. Ensure the seat is installed correctly by reading and following the instructions that come with the car seat as well as instructions in the vehicle manual.

Bath time

Babies and young children can drown in just one to two inches of water, advises Nationwide ChildrenÕs Hospital.

Baby safety tips for new parents

When bathing a baby, never leave the child alone in the bathtub, even for a second. Use a sink or an infant tub with a non-skid mat so that most of the babyOs body and all of his or her face is out of the water. Keep all supplies within reach so you can keep one hand on your baby at all times. Check the temperature of the water with a thermometer to make sure it is not too hot, as babies can be scalded at temperatures that would not cause burns in adults.

Falls

Although infants cannot crawl or walk early on, they will wiggle and push against things with their feet. Soon your baby will be able to roll over. Do not leave your baby alone on changing tables, elevated furniture, beds, and the like. When your child is able to crawl, extra caution is needed to block off staircases or rooms where he or she might get hurt.

Sleep

Babies will spend a lot of time sleeping, and their cribs and bassinets should meet current safety standards. Wellmeaning parents or grandparents may want to pass down a crib but that crib might not meet the safety requirements recommended today.

Mattresses should be firm and fit snugly inside of a crib or bassinet. Keep items like comforters, quilts, stuffed toys, pillows, and bumpers out of the crib, as each can increase the risk for suffocation. Use a wearable zip-up blanket sack for the baby instead.

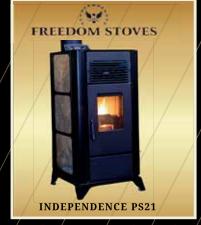


The Safe to Sleep" campaign was instituted in 1994 by the AAP Task Force and recommends babies be placed on their backs to sleep for naps and overnight to help reduce instances of sudden infant death syndrome (SIDS). Breastfeeding, sharing a room with a baby for the first six months and offering a baby a pacifier also can help reduce

These safety guidelines are some of the many recommendations parents can keep in mind when caring for their babies.



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THIS COUPON:

First 50 Customers R th New Stove Purchase*

Our 33rd Anniversary Sale is LIMITED to the FIRST 75 stoves sold. LIMITED QUANTITIES per model. Discounts will drop to \$190 when model limit is met/sold. HURRY! This is a 1st Come 1st Served Sale.

