



## Waunakee Rotary Club

Aug. 24, 2006  
Vol. 39 No. 8

Lorrie Keating Heinemann, secretary of the Wisconsin Department of Financial Institutions, provided the Waunakee Rotary Club with tips for protecting against fraud at the Aug. 17 meeting.

Keating Heinemann worked in banking and securities for 18 years before joining the public sector. She spoke of Gov. Jim Doyle's efforts to balance the budget when he took office, including laying off employees and selling state vehicles and airplanes. Once the budget was balanced, Doyle focused on growing Wisconsin businesses and building infrastructure, Keating Heinemann said.

The Department of Financial Institutions regulates state banks, credit unions and other financial institutions.

In April, the office of privacy protection was formed as a joint venture with the Department of Agriculture, Trade and Consumer Protection. With the Department of Revenue, more information was provided about refund anticipation loans, high interest loans that are often issued in anticipation of income tax refunds.

Annually, consumers lose about \$5.5 million in fraud and identity theft.

Some common scams are prize scams and phishing, wherein victims receive e-mails asking for bank or credit card information.

Some of the top investment frauds include promissory notes, telemarketing and securities fraud, internet stock fraud and life insurance fraud. Affinity fraud – one perpetrated by a trusted person – and pyramid schemes are also common.

Keating Heinemann offered the following prevention tips:

- Ignore mail and phone calls

indicating that you have won a prize. Any letters should be returned to the post office for further investigation.

- Keep bank account information to yourself. A credit union or bank will not ask for account information over the phone. If you receive a call about an account, tell the caller you will call the bank. Hang up and call your financial institution.

- Delete any suspicious e-mail messages. Do not reply, and use anti-virus software.

- Do not e-mail personal or financial information.

You can check your credit card report for free at [www.annualcreditcardreport.org](http://www.annualcreditcardreport.org) to see if anyone has requested access to your financial information.

#### Other business:

- A cocktail party will be held on Aug. 23 to honor longtime Rotarian Larry Felsheim, who is embarking on a very, very long road trip soon. President Drew Lawrence presented Larry with a Community Service Pin.

- Ray Statz reported that the bridge is coming along. The plan was to put the major structures up on Saturday.

- Golf outing is Sept. 14 at Northern Bay.

- The Rotary Lights committee has begun meeting again. The first meeting was scheduled for Monday, Aug. 21, at 7:30 p.m.

- A cocktail party will be held on Aug. 23 to honor longtime Rotarian Larry Felsheim, who is embarking on a very, very long road trip soon. President Drew Lawrence presented Larry with a Community Service Pin.

Guests: Toni Schriver, guest of

### OFFICERS

DREW LAWRENCE, PRESIDENT • LYNNE SPIELMAN, PRESIDENT-ELECT  
PHIL WILLEMS, CLUB SECRETARY

BOB PULVERMACHER, RECORDING SECRETARY • KIM LENGFELD, TREASURER

### DIRECTORS

LARRY FELSHEIM • ED NIEBUHR • LORI DERAUF

BILL ERICKSON

### Calendar of Events:

Aug. 31, District Gov. visit  
Sept. 14, golf outing  
Sept. 24, Rustic Road Rally  
Sept. 30-Oct. 1, Oktoberfest

Lisa Pertzborn-Whiting.

Visiting Rotarians: None.

Birthdays: None.

Anniversaries: Aug. 26, Lori and Peter Derauf; Aug. 26, John and Debbie Cullen; Aug. 27, Danny and Lori Miller; Aug. 28, Connie and Marjorie Blau; Aug. 30, David and Mary Jean Kennedy.

Prayers: Aug. 24, Msgr. Kramer; Aug. 31, Leonard Allen.

Programs: Aug. 24, Professor Denis Collins on Lessons from Enron; Aug. 31, District Governor Hal Keitel; Sept. 7, Club Assembly; Sept. 14, Robbie Lowery, candidate for sheriff; Sept. 21, Thomas Steele - Mary Howard; Sept. 28, Wisconsin Business Development, Ron Vincent; Oct. 5, Club Assembly.

Greeters: Aug. 24, Ray Statz and Jim Steffenhagen; Aug. 31, Sandy Taylor and Don Tierney; Sept. 7, Luke Tierney and Jon Townley; Sept. 14, Jim Tubbs and Robert Tucker.

Each king in a deck of playing cards represents a great king from history:

Spades - King David  
Hearts - Charlemagne  
Clubs - Alexander the Great  
Diamonds - Julius Caesar

See you Thursday!