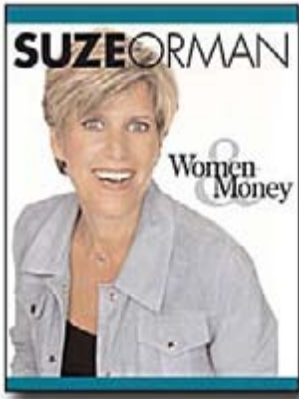


WOMEN & MONEY

Identity crisis

BY SUZE ORMAN
Special To Florida Weekly



Identity theft has been the top consumer fraud complaint lodged with the Federal Trade Commission for seven years straight.

Here's how to avoid becoming a statistic:

- Scour your accounts. Identity theft comes in two basic flavors. Someone either gains access to an existing account or poses as you to get a loan or open a new account. To protect yourself, closely monitor your accounts for anything fishy -- a charge you didn't make, a withdrawal you didn't take out. Spend a few minutes each month reviewing your statements to make sure your accounts haven't been invaded. If you spot a problem, call customer service immediately.

- Check your credit reports. Most likely, you have a report on file at one of the three major credit bureaus: Equifax (800-685-1111), Experian (888-397-3742), or TransUnion (800-888-4213). If an identity thief has opened any accounts using your personal information, it will show up in your report. Get a free copy of your records from all three

credit bureaus every year at www.annualcreditreport.com or 877-322-8228. You can receive them all at once or request a report every four months to monitor your accounts throughout the year.

If you have children, run the same check using their Social Security numbers. Identity thieves love to open accounts under children's names because the crime can go undetected for years.

It's also smart to make sure your parents' reports are in good shape; again, thieves love to prey on the unsuspecting.

- Make life harder on would-be criminals. Placing a fraud alert on your credit report can slow down thieves. An alert serves as a signal to potential creditors to be extra careful granting any new cards or loans on your account.

But it's important to understand that alerts don't force the creditor to go the extra mile to protect you; they're merely a suggestion. You can put a free 90-day alert on your accounts by calling one of the credit bureaus, which is required to send your request to the other two. It's up to you to renew your alert every three months. A seven-year fraud alert is available only to someone who has already become a victim of identity theft.

- Freeze out thieves. A security freeze is the most powerful way to protect your personal information, but not all states allow you to set one up. To put a freeze on your credit reports, you must contact the three credit bureaus separately in writing. Unless you've been victimized, there may be a charge to put a hold in place. And because it keeps prospective creditors from looking at your accounts, they won't have access to the information they need to grant new loans or issue new credit cards. If you're applying for one, you will first need to call the credit bureaus and have the freeze lifted so creditors will be able to check your record. And be aware that a freeze locks you out, too. ■

— Suze Orman is a best-selling author and Emmy award-winning TV host whose new book, "Women and Money," was published in March 2007. For details, please visit www.suzeorman.com.



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Left to Right: John Reingardt, Dennis Kucera, Bill Valenti, John Hodas and John Fritts

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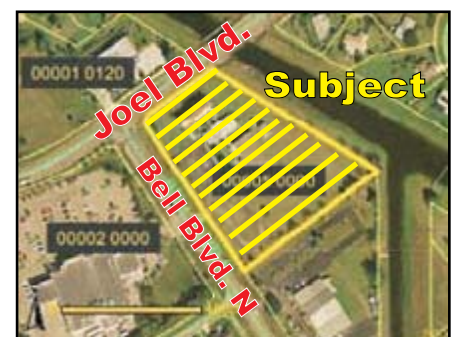
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Commercial Property Available



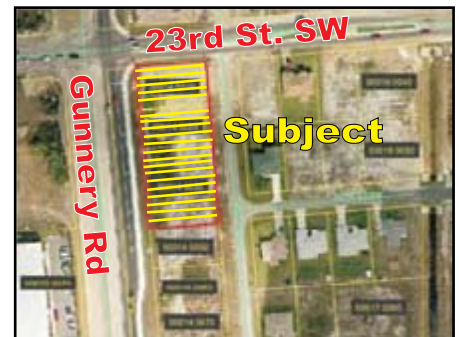
- Lee Blvd. frontage approximately 470 ft.
 - Zoned CS-1 ■ 71,431 Sq.ft.
 - Water & Sewer
 - Includes 2 homes w/ conversion potential
 - 700 Taylor Ln. Lehigh Acres
- Reduced to: \$895,000**



- Corner of Joel & Bell
 - 4.620 acres
 - Potential For CPD re-zoning
 - 15,251 sq.ft. of building space
 - Traffic light at the corner
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- Center of Lehigh Acres
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