

# RITTER & RANDOLPH NEWS

Volume 8, Issue 5, August 2010



*Integrity - Trust - Service*

## In this Issue

Tracye T. Hill, Esq. ....	1
Victim of Identity Theft? .....	1
Government Telephone Information Service .....	1
Mara Smith - Habitat for Humanity Experience .....	2
Life Expectancy & Financial Planning .....	2
Jason Stuckey, SWEL Intern .....	2



## RITTER & RANDOLPH, LLC

105 East Fourth Street  
Suite 1200

Cincinnati, Ohio 45202-4015

Telephone 513-381-5700

Facsimile 513-381-0014

[lawyers@ritter-randolph.com](mailto:lawyers@ritter-randolph.com)

[www.ritterandrancholp.com](http://www.ritterandrancholp.com)

RITTER & RANDOLPH NEWS Editor  
Donna J. Christensen

## Tracye T. Hill, Esq. Joins Firm

RITTER & RANDOLPH, LLC is pleased to announce that Tracye T. Hill, Esq. has joined our law firm. Tracye's practice will focus on general litigation, real estate law, foreclosure, landlord-tenant disputes, title insurance claims defense, creditor's rights and related bankruptcy matters and employment/labor law. Tracye received her JD from the Salmon P. Chase College of Law in 2006 and has a BS in Business Administration from Washington University in Saint Louis.



Tracye volunteers as a hotline attorney for Pro Seniors, Inc., is a volunteer with Girls on the Run, Cincinnati, and serves as a youth mentor and tutor with Abundant Life Christian Church. She is also the head coach for her younger son's Pee Wee soccer team. Tracye is married and has two sons. In other words, she is one busy woman! Tracy can be contacted at [thill@ritter-randolph.com](mailto:thill@ritter-randolph.com).

## Have You Been a Victim of Identity Theft?

If you have been a victim of identity theft, close accounts that have been tampered with or which you did not open. Request replacement credit cards with new account numbers. If your checkbook and/or debit card were/was stolen, stop payment on outstanding checks and close your account.

Place a fraud alert on your credit report. A 90-day fraud alert requires potential creditors to verify your identity before they issue credit in your name. You can ask for a 7-year alert with proof of identity theft. To place an alert, call one of the three credit reporting agencies: Equifax, 800-525-6285; Experian, 888-397-3742; Trans Union, 800-680-7289.

Put a security freeze on your credit report. A freeze allows only existing creditors to access your information. If you apply for new credit (e.g. a credit card or a mortgage) you will have to lift the freeze at least temporarily.

File a police report. A police report can help you make your case, and may even be required by creditors.

## Government Telephone Information Service

If you have questions about any U.S. Government benefits or services, you can call 800-FED-INFO (800-333-4636) to speak with an operator who is available Monday through Friday from 8:00 a.m. to 8:00 p.m. The telephone personnel speak both English and Spanish. If you prefer the Internet, visit [www.answers.usa.gov](http://www.answers.usa.gov).

## Mara Smith's Habitat for Humanity Experience

Mara Smith, Mary Ann Jacob's legal assistant, volunteered for [Habitat for Humanity](#) in July. We thought you would like to hear about her experience.



400 volunteers from [Crossroads Church](#) went to New Orleans over the weeks of July 10-25 to volunteer with Habitat for Humanity in the continuing rebuilding of New Orleans due to the destruction from Hurricane Katrina. Mara and her group started their week with the painting of the John Dibert Elementary School. Then they separated into smaller groups and went to various sites around the city, but worked primarily in the Upper Ninth Ward. Mara said that the majority of the homes and buildings in this area still need to be rebuilt.

Mara had requested roofing work, but due to her short stature, she was unable to perform this job. Instead, she was able to install siding, which still required her to work up to the roofline. In doing so, she was able to overcome her fear of heights.

Mara went to New Orleans expecting to change someone's life, but feels that the experience actually changed hers. By helping others, she was able to meet many wonderful people and experience many new things. She said that by

focusing on other people's problems, she realizes that her own pale in comparison, as she could only imagine how they must feel, still surrounded by so much devastation five years after Katrina.

## Life Expectancy & Financial Planning

Most of us can look forward to living a long time - to age 90, at least. The longer your parents and grandparents live(d), the greater the chances that you'll also reach an age that makes the Social Security Administration shudder. Even if you don't look forward to living so long, you do need to plan financially for that eventuality. Longevity has a big effect on your retirement and investment planning. Don't underestimate your life-expectancy or you could risk falling behind to inflation over a long retirement - or worse, exhausting your nest egg.

## Jason Stuckey, SWEL Intern

This summer, we had the pleasure to meet and work with Jason Stuckey, an intern in the [SWEL](#) (Summer Work Experience in Law) Program. This is the first year that RITTER & RANDOLPH has been involved with the program, the goal of which is to introduce and reinforce the benefits of a career in law for African American high school and college students.

Jason had many great experiences working in several law offices, G.E. and the Hamilton County Recorder's Office before he came to us - all geared to helping him with his decision to become an attorney. Jason is now a first-year law student at the [Maurer School of Law](#) at Indiana University in Bloomington, where he received a full scholarship. Notably, Jason was also a Sidley Austin Scholar. Everyone who met Jason was impressed with his great organizational skills and his willingness to help with any task given him. We wish Jason well!



## Our Newsletter

We encourage our readers to forward this newsletter to colleagues and friends, and to invite them to join our mailing list; we consider your doing so the highest compliment we can receive. To be included on our mailing list, simply send an email to Editor Donna Christensen at [dchristensen@ritter-randolph.com](mailto:dchristensen@ritter-randolph.com). RITTER & RANDOLPH, LLC will use email addresses only for communication, we will not share addresses, sell addresses, or otherwise provide addresses to any third party.

You can also email Donna with **questions** or **comments** about this newsletter, or with **suggestions** regarding content that you'd like to see.

**To be removed from this mailing list**, send an email to [lawyers@ritter-randolph.com](mailto:lawyers@ritter-randolph.com) with the word "REMOVE" in the subject line. Please be sure to send your remove request from the address to which this newsletter was sent.

---

---

### RITTER & RANDOLPH, LLC

Telephone 513-381-5700 Facsimile 513-381-0014

[www.ritterandrancholp.com](http://www.ritterandrancholp.com)

### DISCLAIMER

These materials have been prepared by RITTER & RANDOLPH, LLC for informational purposes only, and are not legal advice. This information is not intended to create an attorney-client relationship, nor does receipt of it constitute such a relationship. Replying to this email or sending an email to any attorney at RITTER & RANDOLPH, LLC neither constitutes nor creates an attorney-client relationship. Internet subscribers and on-line users should not act upon information contained herein without seeking professional counsel.

This newsletter is not intended to be a source of legal advice, and the reader should not rely on any information provided herein as such. Readers should not consider the information to be an invitation for an attorney-client relationship, and should always seek the advice of competent counsel.

Cambridge Land Title Agency, Inc. (CLTA) and CLTA Tax Service are ancillary businesses of RITTER & RANDOLPH, LLC. RITTER & RANDOLPH, LLC has ownership and financial interest in both of these entities.

For Kentucky readers: THIS IS AN ADVERTISEMENT.