

# Disney has birthday gift for you

FOR FREE VISIT IN '09, SHOW ID AT PARK GATE, C1

# Orlando Sentinel

REACHING 1.2 MILLION PEOPLE WEEKLY IN PRINT AND ONLINE

Fans don't let fans join Idiot Fringe. Mike Bianchi, D1



**Index**

Classified	E1
Comics	B8
Dear Abby	B5
Deaths	C4
Dilbert	C3
Lottery	A2
Morning Buzz	D3
Opinion	A18
Scott Maxwell	B2
Tania Ganguli	D3
TV & Games	B7

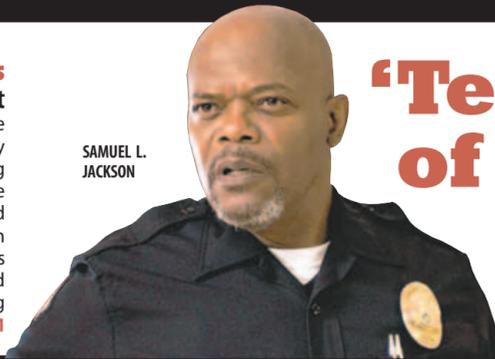
**World**  
**Baby-formula fear**  
 While some Chinese parents huddled in hospitals near children hooked to IVs, hundreds of others flocked to the offices of a dairy company to demand refunds for bad formula as distrust swirled. **A3**



**Local**  
**Unrest grows**  
 Law-enforcement officials say they'll keep a closer eye on Casey Anthony's neighborhood. **B1**

**Business**  
**Rx for tourism**  
 A possible 'game-changer' for Orlando's tourism-based economy: Health care. Patients could visit for medical procedures; doctors and other professionals may attend conventions. **C1**

**Sports**  
**FSU's long shot**  
 Seminoles wide receiver Corey Surrency's winding route to college football has included dropping out of high school, jail time, his mother's death and the slow rebuilding of his reputation. **D1**



SAMUEL L. JACKSON

## 'Terrace' of terror

Samuel L. Jackson is cast perfectly in the role of a police officer who bullies his neighbors in 'Lakeview Terrace,' Roger Moore writes. **Calendar**

Central Florida Edition

Mostly dry; pleasantly warm.  
**Forecast, C6**

8 A.M. **74°**



NOON **83°**



4 P.M. **86°**



8 P.M. **77°**

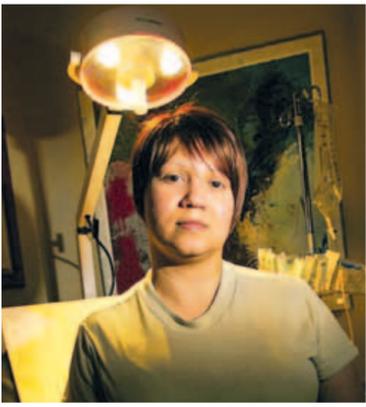


**Not on any iPod yet:** A French library found a previously unknown piece of music by Wolfgang Amadeus Mozart in its archives. The single-sheet preliminary draft in Mozart's handwriting was bequeathed to the library by an autograph collector in the 19th century.

Army Spc. Yissel Soto Rodríguez is being treated at Orlando Cosmetic Surgery (right) after a mastectomy.



COURTESY OF THE SOTO FAMILY (LEFT); ROBERTO GONZALEZ/ORLANDO SENTINEL (RIGHT)



## She fought cancer — and for chance at more children

SENTINEL COLUMNIST

**DARRYL OWENS**

COMMENTARY

The tears wouldn't stop. She'd already lost so much. Her sense of peace. Her newlywed joy. Her breast. The cancer took all that — and threatened to seize even more. She'd need years of cancer-fighting drugs after surgery. But the drugs would wither her chances of having a child with her husband, an Army sergeant. There was hope. They could freeze embryos, which would grant the Orlando woman a sporting chance at motherhood again after what could be a half-decade of chemotherapy. But she had less than a month before starting the regimen to undergo the fertility treatment. So Army Spc. Yissel Soto Rodríguez turned to Uncle Sam. But hope made an abrupt about-face. Her military medical coverage would pay to save her life — not her fertility. She had been warmed by the glow on her husband's face when he mentioned kids. Now, her guilt crowded out hope. And there was so little time.

PLEASE SEE **SOTO, A7**

## State: Fraudulent mortgage scheme used 'straw buyers'

By **RENE STUTZMAN** and **AARON DESLATTE**  
 SENTINEL STAFF WRITERS

On paper, Jeanette Lugo was an Orlando investment-company executive earning more than \$200,000 a year. She qualified for several mortgages and within four days in 2006 bought three upscale homes, paying a combined \$2.1 million. In reality, Lugo was a low-paid telephone-company employee who let other people use her to defraud mortgage companies and banks, according to a lawsuit filed by Florida Attorney General Bill McCollum. The suit, filed in Circuit Court in Orlando, accuses 10 companies and 15 people of lying, cheating, stealing, paying

kickbacks or committing fraud as part of a scheme to obtain home mortgages worth \$37 million on 61 properties, mostly in Central Florida. Those named in the suit stole \$6 million of the mortgage money, McCollum and his investigators allege. The subjects have not been arrested or charged with crimes, although that is still a possibility, McCollum said Thursday at a news conference in Tallahassee to announce the lawsuit. "Right now, there is money to be recovered," he said. Fifty of the homes purchased in the scheme are in foreclosure, adding to the glut of distressed properties weighing down the real-estate mar-

PLEASE SEE **LAWSUIT, A4**

### Sentinel Help Team

## What should I do with my money now?

By **RICHARD BURNETT** || SENTINEL STAFF WRITER

**Q** With the stock market on a roller-coaster ride and the economy faltering, should I be socking away more cash in my savings account?



It depends on how much you already have in the bank. Experts say people should have enough cash to cover three to six months of living expenses in an emergency (job loss, illness, etc.) — and that hasn't changed, even in these tense times. Put the money in an interest-bearing FDIC-insured "liquid" account where you can gain access to it when you really need it. "The reality is if you don't have at least three months of cash saved, you have to get serious about spending less money right now," said Andrew Orr, a financial planner in Orlando.

**Q** If people don't have that much cash set aside for an emergency and it looks as if their jobs are at risk, what should they do?

More people are facing potential job loss as the economy has hit the skids. And few save enough to cover themselves or their families in a pinch. The threat of imminent unemployment puts a higher priority on having a stash of cash. Consider these options:  
 ■ Decrease or temporarily suspend future contributions to your 401(k) plan and put that money directly into your emergency reserves.  
 ■ Take out a home-equity line of credit if you can. Yes, despite the housing meltdown, equity lines are still available, especially if you've never had one. Use it only if and when you need it.



**Q** If someone has a lot of credit-card debt, should the focus be on paying that down quickly or building the cash reserve?

Do both if you can afford it. But if your job is on thin ice, emergency cash should be on your front burner. If you're fortunate enough to obtain a home-equity line of credit, you could use it to pay off the plastic, or at least a good chunk of it. You could save some big bucks because the interest rate on a home-equity line is a fraction of the typical credit-card rate, at least if you have a good credit score. Then dump most of your credit cards, trim spending and boost your savings.

**Q** There has been a spike in people taking out loans from a 401(k). How smart is it to do that?

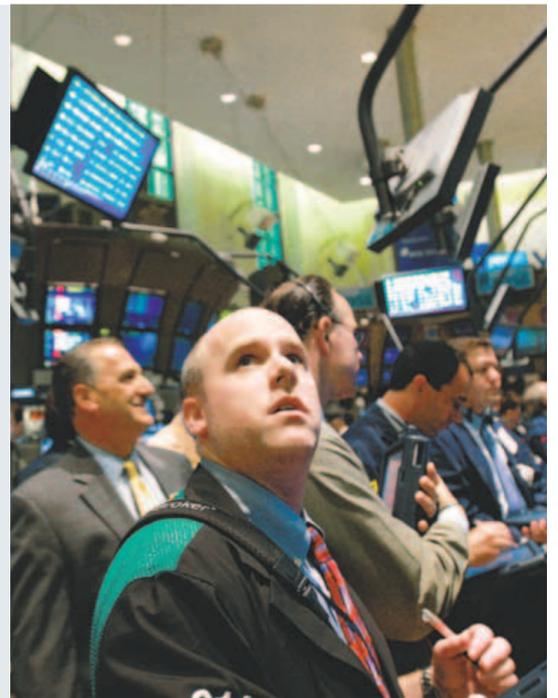
Home equity has dried up for many as home values have plummeted. People who once used their homes as a "piggy bank" are out of luck. It's not surprising some have turned to their 401(k) to tide them over. The downside is that half of the 401(k) borrowers never pay it back, which triggers tax and withdrawal penalties. "I've rarely seen it work positively," said Susan Spraker, a financial planner in Maitland. "It is dangerous when people treat their 401(k) as a cash resource instead of a retirement resource."

**Q** I contribute 10 percent of my salary to my 401(k), but my company only matches up to 4 percent. Should I cut back my contributions and put more into savings?

You could, but be careful. Building emergency cash is one thing. But it's trickier as an investment strategy. Putting money in a basic savings account makes it safe and accessible, but you'll earn only about 1 percent on the balance. Investing in a certificate of deposit (now earning 3 percent to 4 percent) is secure but not accessible. If you tie up too much money for too long, you might miss the market rebound.



Richard Burnett can be reached at [rburnett@orlandosentinel.com](mailto:rburnett@orlandosentinel.com) or 407-420-5256.



SPENCER PLATT/GETTY IMAGES

New York Stock Exchange traders work the floor Thursday.

## Stocks soar as U.S. hints at solution

By **PATRICK RIZZO, JEANNINE AVERSA** and **MARTIN CRUTSINGER**  
 THE ASSOCIATED PRESS

WASHINGTON

The stock market finally found reason to rally Thursday, and Congress promised quick action as the Bush administration prepared a plan to rescue banks from the bad debt at the heart of the worst crisis on Wall Street since the Great Depression.

Details of the plan were still being worked out, but Treasury Secretary Henry Paulson emerged from a nighttime meeting on Capitol Hill to say he hoped to have a solution "aimed right at the heart of this problem."

As word of a government plan began to reach Wall Street earlier in the day, the Dow Jones industrial average jumped 410 points, its biggest percentage gain in nearly six years.

The rebound also came after an infusion of billions of dollars by the Federal Reserve and world governments

PLEASE SEE **STOCKS, A4**

**Q** What is the Treasury chief saying?

Treasury Secretary Henry Paulson said the real-estate correction — with its mortgage defaults and plunging housing prices — is the "root cause" of the turmoil in the markets. He said the government is working with Congress to craft a comprehensive plan to help banks and other financial institutions deal with the bad debt on their books. Paulson, Fed Chairman Ben Bernanke and other officials planned to work through the weekend on a solution.



PAULSON