

# THE Key Piece

A MONTHLY PUBLICATION OF  
LOYD J. BOURGEOIS LLC



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## Summertime, when the living is... Crazy!

With a nod to the famous song, Summertime is generally anything but easy. When the days get longer and hotter, the nights humid and stifling, life – in many ways – simply does not get easier!

If you have kids like we do, arranging a plan to keep the children occupied during the summer, and actually carrying it out, can be a logistical nightmare. From baseball, to swimming, soccer practice, dance camp, parties and more... summer is not for the faint of heart!

What was once a time for relaxing and recharging – those lazy, hazy days of summer – have become as frenetic as the other nine months of the year.

In some ways, summer is worse. With school out, there are more ways to soak up time,



money and energy. There are more places to be, appointments to keep and fees to be paid!

For many of our clients, summer brings a myriad of struggles. The increased daylight and heat brings increased bills, which were already a struggle. There's the increased chances for accidents and injury. Then you have the sharing of custody and summer scheduling between parents who simply cannot get along, even for the kids' sake. Summer is not easy.

While some things simply don't have easy answers, my answer for the kids is this... I am letting them discover the art of doing nothing most of the time. When I was kid, there were many days I did nothing special – watched TV, took a nap, maybe walked down the street. And it really had no negative effect. In fact, I would say it helped.

It helped me figure out who I was;  
helped me be comfortable with myself;  
helped me see doing nothing

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### OUR MISSION

We Help You Fight  
Life's Legal Battles with  
Compassion and Care!

### Our Firm's COMMUNICATION POLICY

Our promise to you is that while we are working on YOUR case – we are WORKING on YOUR case. And this goes for each and every one of our clients. This means that our focus and attention are squarely on your case and not anything else. Because of this, Loyd Bourgeois DOES NOT take unscheduled phone calls or emails. This makes him more productive, efficient and knowledgeable about YOUR case. It may help get your issue resolved faster. You can always call the office at (985) 240-9773 and schedule a phone appointment or in-person visit.

**DISCLAIMER:** This publication is intended to educate our clients, referral sources and others in our network about disability denials and disabling personal injury claims. This is not intended to be legal advice. Each case is different. You can pass this information along to your family and friends as long as the newsletter is copied in its entirety.

Loyd J. Bourgeois LLC

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## LJB's Cookin' Corner

# SOPHIE GOT HER BUTTER BEER!

My daughter Sophie recently completed a family challenge: Read all of the Harry Potter books and win a trip to Universal Studios to visit the Wizarding World of Harry Potter. (My boys were offered the same challenge, but they didn't seem too interested. That is... until the tickets to the park were purchased.) Sophie and Lindy made their way to Universal this month and had a great time by all accounts. Sophie's first purchase was a Butter Beer. Here's a great recipe for you to try it at home:

### INGREDIENTS

- 1 cup light or dark brown sugar
- 2 tablespoons water
- 6 tablespoons butter
- 1/2 teaspoon salt
- 1/2 teaspoon cider vinegar
- 3/4 cup heavy cream, divided
- 1/2 teaspoon rum extract
- 4 bottles (12 oz.) cream soda

### INSTRUCTIONS

In a small saucepan over medium heat, combine the brown sugar and water. Bring to a gentle boil and cook, stirring often, until the mixture reads 240 F on a candy thermometer.

Stir in the butter, salt, vinegar

and 1/4 cup heavy cream. Set aside to cool to room temperature.

Once the mixture has cooled, stir in the rum extract.

In a medium bowl, combine 2 tablespoons of the brown sugar mixture and the remaining 1/2 cup of heavy cream. Use an electric mixer to beat until just thickened, but not completely whipped, about 2 to 3 minutes.

To serve, divide the brown sugar mixture between 4 tall glasses (about 1/4 cup for each). Add 1/4 cup of cream soda to each glass, then stir to combine. Fill each glass nearly to the top with additional soda, then spoon the whipped topping over each.

days get longer, my standard answer will be, "Nothing. WE are doing nothing!" And then letting them figure it out!

Sincerely,



Sophie at Universal Studios Orlando.

## You won the lottery... And now you have to split it!

This is a story of how slow playing the divorce process can come back to bite you!

A Michigan man separated from his wife in 2011 but had not finalized the divorce until 2018 – seven years from separation until final decree. About two years post separation (2013), the man purchased a lottery ticket. He won more than \$38 million dollars after taxes on the lucky numbers. Because the marriage was not technically over yet, an arbitrator said the winnings had to be split between the husband and wife. The appeals

court agreed. Their reasoning was that a marriage is not over until it is over. This marriage was not over until 2018, so the money won belongs to the marriage.

A couple of points here: 1) If your marriage is over, don't slow play it. Get the paperwork filed and the actual divorce done. (It can be completed in 365 days or less here in Louisiana.) 2) If you are going through a separation, ask about filing for a divorce and filing to have the community property regime terminated as of the date of filing. 3) the quicker you can put the divorce behind you, the faster you can start living your new tomorrow!

### CRAZY SUMMER CONTINUED

helped me recharge; helped me to see I needed to figure things out myself; helped me see I needed to get out there and make life if I wanted life.

So, as the summer gets hotter and the



## REVIEW ROUNDUP

"Mr. Bourgeois and his legal team have made all the difference in the world with the help they've provided my mom on her way to getting the help and support she needed. They are so great with keeping in touch and explaining everything in great detail. Once we signed on with them to be our legal team, they really handled everything else. Mrs. Christy is just fantastic! You really cannot ask for a better team to take care of you and your family's needs. I know my mom was just under so much stress with everything and not knowing how it will all turn out. Mr. Bourgeois was amazing at making her feel as though everything was fine and that even if we didn't win the first go around, he would continue fighting for her regardless. Luckily, we won on our first go around! So if you're looking for someone who will fight for you or your family member, look no further. You've found them!"

—Tiffany Lee, Posted on Google

"Mr. Loyd J. Bourgeois is the best lawyer that I ever dealt with. He takes every case and treat it as if he was doing it for himself. He goes out and beyond for you. It was a pleasure working with him for the last couple of years. I would recommend him to everyone that I know, because he gets the job done. THANK YOU, Mr. Loyd."

—Aishia Chung, Posted on Google

Thank you both Tiffany and Aishia! We encourage all of our clients to leave us a review and let us know how we are doing!

# Bicycle safety tips for busy highways

The St. Charles Parish Community was devastated recently when a longtime resident, Vietnam War veteran and well known bicyclist was struck by a vehicle along Hwy. 90 near Winn-Dixie in Luling. As bicycling becomes more accepted throughout the region, vehicular traffic also continues to grow. As bicycle riders and vehicle drivers attempt to co-exist, here are a few safety tips from the NHTSA:

- All bicyclists should wear a properly fitted helmet!
- Bicyclists and vehicle drivers are both required to obey all rules of the road!
- Vehicle drivers should allow at least three feet of clearance when passing a bicyclist!
- Vehicle drivers should look for and be aware of cyclists at intersections, signs and other signals, and when making turns!
- Cyclists should increase visibility to drivers using bright clothing, and at night use flashing lights and reflective tapes/markings!

## Thanks for your referrals!

D. Baird            R. Keller  
E. Bergeron        B. Bradley  
A. Cooper          R. Dantin  
C. Oubre            L. Licciardi

We welcome AND appreciate your referrals! Please make sure if you refer someone to make sure they tell us about YOU! We are accepting referrals in disability, injury and divorce cases.

### FUN STUFF: SUDOKU

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				6	1	8

Find the answer key on page 4. (It's upside-down!)

# Disability hearings backlog continues to frustrate

"Hey, I was just calling to see if you heard anything on when my hearing is going to be scheduled."

This is one of the most frequent calls and questions we receive from our disability clients. Unfortunately, the answer is usually, "No, we don't know exactly when it will be until we receive notice from the hearing office."

We understand this is frustrating to our clients who are dealing with medical issues, financial issues, home issues and the STRESS of just not knowing.

Here is some recent data on just how long the hearing process takes throughout our service area:

Hearing Office: New Orleans  
 Time to Hearing: 12 Months  
 Total Processing Time: 426 Days

Hearing Office: Metairie  
 Time to Hearing: 13 Months  
 Total Processing Time: 463 Days

Hearing Office: Alexandria  
 Time to Hearing: 15 Months  
 Total Processing Time: 478 Days

Hearing Office: Shreveport  
 Time to Hearing: 11 Months  
 Total Processing Time: 432 Days

And this is after waiting 6-12 months on an initial application, and another 6-12 months on reconsideration. So in many cases, the process is lasting almost three years!

The national average processing time is 530 Days. Louisiana hearing offices typically are faster than average, but this provides little comfort to those struggling to survive while waiting.

We encourage you to speak out to your elected officials about how long this process takes and request funding increases to help reduce this delay!

HAPPY  
*Independence Day!*

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6	3	5	8	1	9	2	4	7
5	6	1	7	4	3	8	9	2
9	4	5	6	3	2	7	8	1
6	3	7	4	8	1	2	5	9
8	1	2	9	7	5	6	4	3

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