

# THE Key Piece

A MONTHLY PUBLICATION OF  
LOYD J. BOURGEOIS LLC



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## Making the most of our time with... CHANGES & PLANNED *on the fly* *spontaneity*

Sometimes in life, you just have to roll with the punches and enjoy the ride. The beginning of July had us traveling to Disney World for a baseball tournament. While my two sons, wife and I were scheduled for this trip since earlier this year – my youngest making our local all-star team (congrats

Reid!), then winning his state tournament and going to regionals had us making some last-minute changes.

Lindy was going to travel with us for the first half of the trip, then return home to travel with Reid for regionals while I stayed back in Disney. No biggie!

Well, Hurricane Barry showed up and made a mess of even those plans. Reid's tournament was modified, Preston and my flight was canceled, and did I mention – our wedding anniversary was right in the middle of all of this.

I rented a car in Disney so Preston and I could drive home. And while I hate driving distances, I really enjoyed our detour. It was a couple of hours with my soon-to-be-high-schooler listening to music, comedy, and talking about life and how it was about to change for him as he transitions to high school. It was something that probably would have been hard to do on a plane or after we



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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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# Thanks for your referrals!

J. Scioneaux    C. Oubre  
R. Riera        J. Cain  
B. Bradley     R. Keller  
E. Schorr      K. Bellanger

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

## SPONTANEITY CONTINUED

returned to our normal lives.

We made a little time to stop and see Aunt Kathy and Uncle Donald up in Daleville, Alabama as we made our way back home. It was such a great visit even though it was only two hours. We did a little fishing; a little eating; a little reminiscing! Preston was so excited to see them. We waited out some of the storms and then made our way onward.

We drove over to meet the rest of the family near Mobile where they were hunkered down waiting out Barry. And with a couple of hours to spare on our anniversary, my wife and I did get to see each other before the day was over.

Here's what I conveyed to Preston. It's a good reminder for me as well. "If it's important, you can get it done."

Whether it's making time for family in the business of life, or making certain you get to share in a special day with the ones you love even when Mother Nature is trying to keep you apart, or facing unexpected challenges with a can-do attitude and looking on the bright side of things... if you make it important, you will get it done.

Sincerely,



## LJB's Cookin' Corner FRIED CORN ON THE COB

*After Hurricane Barry derailed my flight from Orlando back to New Orleans, my son Preston and I rented a car and made the drive. Along the way we stopped at my Aunt Kathy and Uncle Donald's house in Alabama for a quick but long-overdue visit. Of course, they fed us before sending us on our way (fried fish, French fries and corn nuggets). While talking, Uncle Donald asked if we had ever tried fried corn on the cob. "Nope, can't say I have, but it sure sounds good." His recipe was simple, and the next Friday, we tried it. It was delicious! Here's the quick and simple recipe:*



### INSTRUCTIONS

Lightly batter the corn on the cob in the fry mix and seasoning.

Deep fry until batter turns golden brown, about 5 minutes.

Remove from oil and let sit for 5 minutes to cool. Enjoy!

### INGREDIENTS

- Corn on the cob (we used frozen but fresh works too)
- Fish or chicken fry mix
- Seasoning to taste

## Pedestrian safety near busy roads

The St. Charles Parish Community was devastated recently when it learned a 2018 Destrehan High School salutation and current LSU student was tragically killed in a car vs. pedestrian crash near the LSU campus earlier this month.

The student was trying to cross busy Nicholson Drive (Highway 30) near the entrance to Tiger Land around 11:30 p.m. when the crash occurred.

While all the details are not known currently, some important safety tips for pedestrians bear mentioning:

- Cross only at cross walks.
- Stop and make sure traffic is stopped before crossing.
- Do not dart or dash across the street.
- Obey all traffic signals.
- Look left, then right, then left again before crossing.
- Wear bright clothes with reflective stripes, especially at night.
- Watch closely for turning vehicles and make eye contact if possible.
- Cyclists should increase visibility to drivers using bright clothing, and at night use flashing lights and reflective tapes/markings.

# 'Gray' divorce and its hazardous effects

By some estimates, the divorce rate for those over age 50 has doubled since 1990. These so-called "gray" divorces wreak tremendous emotional and financial havoc, according to new research.

For older divorcées, studies note higher resting blood pressure, higher levels of depression and steep drops in standards of living. Older women are hit especially hard by the financial impacts, as their standard of living drops 45 percent (compared to 21 percent for older men). This is about double the decline seen after divorce for younger women. And the researcher's note

there is no appreciable recovery on the financial side. The reason is that older divorcées simply don't have the time to undo the havoc.

While many issues younger-divorcing couples have to deal with (child custody, vacation scheduling, schooling, etc.) are usually not an issue in a "gray" divorce, these new studies show how divorcing later in life is often more hazardous to your health.

**If you are facing a "gray" divorce, will you be prepared? Get our new, FREE Divorce guide today at [www.LJBDivorce.com](http://www.LJBDivorce.com).**

## Eat some pastalaya with (and on) us!

Our LJB crew will be cooking at the third annual Dat Dads' Club Gradoux on the Bayou Cooking for a Cause on Aug. 11. The event takes place at the West Bank Bridge Park in Luling from 11 a.m. until 6 p.m. and features all-you-can-eat pastalaya from 25 of the areas best cooks. The entry fee is usually \$10. The money raised goes directly to help local families facing tough times, usually due to a medical issue. We are a proud supporter of Dat Dads' Club and hope to see you there!

*{Hey this is Lindy! I snuck this in without Loyd knowing, so don't say anything. Loyd and the team usually cook with no expectation of winning (they just like to help and participate), but I thought it would be awesome if we could make a run at winning this year! Here's how I think you can help. I will personally pay for two entry fees for the first 25 people to request it directly from me. Just email me at [lsulindy@yahoo.com](mailto:lsulindy@yahoo.com) and say, "I want to help LJB win the cookoff!" I'll send more info to those who respond! And remember... don't say anything to Loyd!}*

## 'RETURN TO WORK' ACT CONTINUED

Will there be a separate process for beneficiaries who haven't improved as expected, or will they have to "start all over" with a new claim?

Are there problems with the SSDI system? Yes. Does the system need some accountability and corrections? Yes. But this bill will do nothing more than add to the costs, complexities

and delays of an already overburdened system.

This is nothing more than election-year window dressing. The language of the bill has a serious potential to lengthen and make more ambiguous an already long and ambiguous process. Call your representative and request they vote against this bill.

## REVIEW ROUNDUP

"I was worried about getting an attorney that would work for me instead of just getting a paycheck, and he made me feel he cared more about the situation than just a paycheck. He cared about me, and I felt that. That's what made me very comfortable with him."

— Gabriel Guerrero

"My first time I had to use a lawyer for a car accident, I have to say, I had no hassle on my end. My attorney and his office handled just about everything. Thanks, LouisianaDisabilityLaw.com. I rate you guys 5 stars."

— Vincent Gagliano, Posted on Google

Loyd's response — Thank you both Gabriel and Vincent! We truly enjoyed working with you both and the successful results we obtained for you!

We encourage all of our clients to leave us a review on Google, AVVO or Facebook! Let us know how we are doing!

## FUN STUFF: SUDOKU

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

# My take on the SSDI 'Return to Work' Act

A bill designed to "modernize" Social Security Disability benefits and promote a "Return To Work" is now before Congress. The bill requires beneficiaries get classified on whether medical improvement is expected in their case. If medical improvement is expected, then a timeline is established for their return to work, along with providing the beneficiary additional resources, such as vocational counseling, to help obtain employment while on SSDI. Under the proposed bill, a beneficiary could reapply for benefits if they have not recovered, while those not expected to recover have no timeline to their benefits.

One sponsor of the bill has stated, "SSDI reforms are desperately needed... as the SSDI program has morphed into a black hole of abuse and

unaccountability that hurts disabled Americans and taxpayers." The bill is being touted as a way to save the SSDI program from insolvency.

Here's my take: This is already required and done in many cases!

Many of our clients have received "Continuing Disability Review" letters over the years and called asking for assistance. In a large number of cases, ALJ's tell our clients "medical improvement is expected, and case should be reviewed in [x] years."

Plus, the bill will force those where "medical improvement is expected" to lose often life-saving benefits and re-apply even when those "medical improvements" don't materialize. Who is going to make these "medical

improvement is expected" decisions – SSA claims examiners or judges who often have no to little formal medical training? Will this add more bureaucracy to SSA?

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