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New Databases Streamline Access to Prescription and Medical Device Information

A new tool exists for Americans experiencing side effects while taking a prescription medication. A company called AdverseEvents Inc. has compiled millions of U.S Food and Drug Administration adverse event reports (AERS) for thousands of prescription drugs into one user-friendly online database. The U.S Food and Drug Administration uses adverse event reports to monitor side effects of FDA approved medications.

Prior to the launch of AdverseEvents database in September 2011, locating one of the thousands of FDA AERS dating back to 1969 and ranging in severity from mild headaches to heart attacks was a tedious task requiring technical data manipulation and a lot of patience. Because submission of adverse event reports is voluntary and anyone can submit a report to the FDA, errors and report inconsistencies further complicated past report navigation. The new AdverseEvents database filters out duplicate reports, corrects drug spelling variations, and created a database that is easy to use.



Besides AERS for more than 4,500 medications, the AdverseEvents database can also inform consumers how common a specific side effect is and makes comparing side effects of similar medications easier. AdverseEvents users can search by drug name, medical condition, or drug side effect. AdverseEvents President Brian Overstreet hopes the database can help individuals base some conclusions on the three million-plus reports in this database", identify specific drug side effects, and easily compare different prescriptions.

"If your doctor tells you to take a drug and it's three times more likely to give you a heart attack

than another drug, not having that information seems foolish," said Overstreet.

While basic searches are free, AdverseEvents charges \$10 a month for access to full drug reports and also offers more detailed reports and information for health-care professionals and hospitals. Another database run by Claimed LLC provides searchable FDA adverse event reports for some 13,000 medical devices from diagnostic machine to syringes and wheelchairs.

In 2010, 759,000 reports for drugs and 238,000 for medical devices were filed with the FDA. While both databases are a tool to empower consumers and increase access to information, adverse event reporting is voluntary and the databases may not represent all of the side effects or problems associated with a medication or medical device.

The website for the AdverseEvents prescription medication database is <http://adverseevents.com/>.

Vacation Planning? **5 Websites to Help**

Planning a spring or summer vacation? Here are a few websites to keep in mind when planning your getaway.

Hopstop.com

Get point-to-point subway, bus, and walking directions for five major U.S cities. This site also lets you see what your trip would cost in a taxi and view alternate routes

CruiseCritic.com

Before booking a cruise, get the lowdown on all things cruise related for 60 different cruise lines.

Farecast.com

This site uses historic pricing data to help you decide whether or not to buy a fare now or wait. For an additional \$10, users can buy FareGuard which covers the difference if you are told to wait for a price to go down and it rises instead.

Xe.com

A great website for exchange rates with 180 currencies from 250 places updated every minute.

Sidestep.com

Even easier to use than Kayak.com, this flight-tool website features a matrix of the lowest priced flights from 600 airlines and 200 websites.

New Type of Credit Score May Complicate Loan Approval

During tough economic times lenders may be looking at a lot more than your credit score! A new type of credit file introduced in early December by a credit monitoring company called CoreLogic may change the information lenders use to make loan decisions. In addition to credit reports, CoreLogic files contain a host of additional consumer information such as missed rent payments, mortgage status, home value, applications for payday loans, loan repayment history, records of evictions and child support payments, and delinquent property tax payments.

CoreLogic is the first company to compile this data into a comprehensive credit profile that provides lenders with a more complete financial background of prospective clients. CoreLogic collects consumer information from a variety of sources and updates consumer reports

regularly. CoreLogic will soon take the reports one step further by partnering with FICO, a popular company that generates the credit scores used by many lenders. This March, CoreLogic and FICO will debut new credit scores called CoreScores. Although these CoreScores are specifically for mortgage and home equity lenders, CoreLogic will likely develop scores for other types of credit. Such in depth credit profiles may detect previously undetected financial blips and make it more difficult for individuals to get approved for loans, those with thin credit may benefit from additional information that makes note of responsible behavior such as timely rent payment.

Lenders of any kind can access CoreLogic reports but CoreScore credit reports will not replace the traditional credit scores generated by the three major credit

bureaus (Equifax, Experian, and TransUnion). When potential borrowers apply for a loan, lenders can turn to a company such as CoreLogic to pull your credit reports and create a comprehensive report.

Approximately 100 million Americans will soon have a CoreScore. Under the Fair Credit Reporting Act, consumers may dispute any information included in a CoreLogic report. You can check your credit score from CoreLogic or any of the big three credit bureaus at www.annualcreditreport.com and are entitled to one free report per year.

The National Foundation for Credit Counseling (NFCC) also offers advice, information, and local resources to help consumers stay on top of their credit score at www.nfcc.org.

7 Tips for Savvy Landlords



Did you know landlords are sued more than any other business owners? Whether you are already a landlord or are thinking of buying a property to rent, follow these tips to avoid trouble.

It pays to be choosy!

When it comes to selecting tenants, follow your head not your heart. Don't rent a room or property to someone solely because they are the first applicant or make a good first impression. Checking a potential tenant's credit history, renting history and references is legal, smart, and can prevent problem renters from causing you headaches.

Keep records of everything!

Keep copies of the rental application, signed lease, tenant repair requests, repair dates and invoices, eviction notices, etc. Documenting all landlord-tenant interactions is the best way to protect yourself from potential tenant-landlord disputes and lawsuits.

Say cheese!

To lower the likelihood of damage deposit disputes, take thorough pictures of your property and any existing damages before a new tenant moves in or out of the residence,

Keep your property in good condition

Under most state laws, tenants can withhold rental payments if a landlord does not maintain a rental property or make timely repairs as outlined in the lease agreement.

You're responsible for more than you think

If a tenant is injured due to poor upkeep of a property, you could find yourself in court. You may also be at risk for lawsuit if your property is an easy mark for criminals. Most states and cities have laws that describe the minimal standards of securing the premises, which usually require operable dead bolts on entry doors, window locks, and adequate lighting of common areas.

Don't Sit on Security Deposits

The Lessee's Deposit Act requires the landlord to return deposits (security and/or pet) within one month after the end of the lease, provided the tenant fulfilled the lease obligations and left a forwarding address. If the deposit is not returned in full, the landlord must send the tenant an itemized list of deductions and any remaining balance within one month.

Insurance = Protection

Having good property and liability insurance on your rental property is the best thing you can do to protect your property from natural disasters, burglary, tenant injuries, and related lawsuits

Proposed Bill Cracks Down on Offshore Tax Evaders

Provisions included in a new bill passed by the Senate this March could give the U.S. State Department the ability to deny or void passports of "seriously delinquent" taxpayers. The Fight Offshore Tax Abuses bill sponsored by Michigan Senator Carl Levin is part of a larger bill called the Cut Unjustified Loopholes Act introduced by Senator Levin and Senator Conrad of New Hampshire in February with the goal of cracking down on foreign tax havens such as offshore banks that impede U.S. tax collection.

According to Levin's testimony, foreign tax havens jeopardize the fairness of the U.S. tax system by allowing wealthy individuals and corporations to avoid taxes, instead passing an added tax burden on to regular Americans and widening the national deficit. The bill would give the U.S. Treasury the authority to take a range of measures against financial institutions, governments, and individuals obstructing U.S. tax enforcement policies. These measures include prohibiting U.S. banks from accepting wire transfers or honoring credit cards from banks found to hinder U.S. tax enforcement, IRS power to assess tax, interest, and penalties on unreported offshore taxpayer income, and the ability of the IRS to request State Department revocation of violating taxpayers' passports.

"More must be done to clamp down on these tax havens and other schemes solely designed to get around current tax laws.

This amendment is common sense and could raise nearly \$1 billion to help tackle the nation's deficits and debt," co-sponsor Senator Conrad stated.

Although many legislators applaud the amendment as a beneficial crackdown on tax cheats as well as the national deficit, not everyone is excited about the proposed legislation. The financial services lobby is concerned that, when partnered with the complex Foreign Account Tax Compliance Act (FATCA) regulations taking effect in January 2014, this legislation will place an unfair burden on financial institutions.

"When combined with the burdensome application of the FATCA rules, the amendment could represent another layer of compliance and complexity," said Scott Talbott of the Financial Services Roundtable group.

As the backlash against foreign tax avoidance continues, some foreign banks are reminding U.S. account holders of their obligation to report accounts by completing Reports of Foreign Bank Accounts (FBAR's) forms and report income earned off any accounts on income taxes.

The bill now heads to the House of Representatives for a vote.

Not So Private Profiles Facebook and Job Interviews

Looking for a job? Along with your resume and references, you may be asked to share something much more personal with your interviewer. Some employers are now asking prospective employees to log in to their Twitter or Facebook profile during job interviews.

Although employers seeking to fill job vacancies have long been searching social networking sites to learn more about job candidates, the practice of requesting log in information from candidates with private profiles not publicly accessible is increasingly common, especially among public agencies such as police departments.

This practice and the associated privacy concerns is the focus of proposed legislation in Maryland and Illinois that would prohibit public agencies from asking for login access to social networking sites.

In the meantime, however, applicants in need of employment should be wary. Asking job applicants to friend human resource managers or log on to a social networking site on a company computer are two other common strategies used by companies to screen prospective employees.

Once employed, some workers have been required to log on to personal profiles during performance reviews or sign non-disparagement agreements that legally ban them from talking or posting negatively about an employer on social media websites.



Meet Charles E. Lavis, Jr.

Charles Lavis is the founder and managing shareholder of Lavis Law Firm, APLC. He was born in New Orleans in 1965 and has practiced law there for 17 years. Charles represents workers, consumers, homeowners and business owners against insurance companies and corporations. He represents clients in matters involving BP Oil Spill Claims, Job Injuries, Accidents, Products Liability, Hurricane Insurance Claims, Personal Injury, Wrongful Death and Survival Actions, and Insurance Bad Faith. If you have questions, please call Charles at **1-866-558-9151**.

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As Your Law Firm***

***If you have a legal
question or problem,
please don't hesitate
to call or e-mail.***

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11 New Traffic Cameras Installed in NOLA

The City of New Orleans has installed eleven new traffic cameras throughout the city, targeting areas near schools and parks. Locations of the new cameras are:

- * Camp Street by the International School of Louisiana
- * Dwyer Road by Miller McCoy Academy
- * Freret Street at Audubon Primary Academy
- * Hammond Street at Resurrection of Our Lord School
- * Jackson Avenue at Sci Tech Academy
- * Annunciation and Second Streets at Clay Square Park
- * Pace Boulevard at Murray Henderson Elementary
- * Press Drive at Coghill Elementary
- * Opelousas Avenue near Holy Name of Mary School
- * Carrollton Avenue at Kipp Believe School
- * Prytania Street at Louise McGehee School.

New Orleans launched the traffic camera program in 2008. A total of 50 traffic cameras are now used in the city, generating approximately \$18 million annually.

Mayor Landrieu announced "major improvements" to the road safety camera program earlier this month. According to Landrieu, the improvements were "designed to promote fairness and to enhance public safety." Changes to the program include increasing the ticket trigger speed from 6 mph over the posted speed limit to 10 mph over except in school zones, a proposed appeals system for traffic camera tickets, and changes in fine collection policies.

Many New Orleans residents dislike the hefty and largely non-negotiable fees associated with traffic camera tickets which can range from \$80-\$140 dollars. Thousands of motorists received tickets on Jackson Ave. between Magazine Street and St. Charles Ave. last year. As of March 12, however, the city has raised the speed limit along this popular route from 25 mph to 35 mph with traffic cameras issuing tickets for motorists driving at 45 mph.

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to refer us to your family, friends, and neighbors for their legal needs. We welcome the opportunity to help.

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Thanks!

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