

# THE Key Piece

A MONTHLY PUBLICATION OF  
LOYD J. BOURGEOIS LLC

## COLLEGE APPLICATIONS

### & Reflections on our 'Why'

My oldest son, Preston, is a senior in high school and currently in the process of filling out college applications. One big question on the applications – and around the house and in the family – is, “What is your major?” I remember vividly trying to figure this out myself when I was his age, so I don’t push in any one direction. Who really knows, at his age, what they want out of life?

Anyway, as we were talking one day recently, he asked me, “Why did you become a lawyer?” I didn’t really have a great answer. The truth is that I majored in engineering, did a few internships, and didn’t like it but was too far in to

change. I thought law would be more exciting and went to law school. So I told him that.

I mentioned a question he didn’t ask (but I did have an answer to) is, “Why are you the lawyer you are today?”

The answer is that about five years into my career I was asked to help on this “weird” disability case for a family member. Doing so showed the difference an attorney could actually make in the lives of people. Helping bring real people justice against unfair insurance companies trying to save a few dollars for their shareholders by devastating real people’s lives gives true meaning to

our work. Since then, my life and firm have been dedicated to compassionately helping bring justice to real people, often when they need it most.

Preston then gave me the look most parents get from their kids... you know, the “what are you talking about” look.

So I said, “The point is, I really didn’t find out my ‘why’ until I was in my mid to late 20s. Do something interesting to you now, but don’t be afraid to change. Because you *will* change.”

He nodded. I’ll take it as understanding. Time will tell.



Lloyd J. Bourgeois  
Attorney-at-Law



### GET YOUR FREE COPY! *Injury Victim's Diary*

I created this workbook for you to document all the evidence you need to obtain a fair settlement from the insurance company after getting hurt in a wreck; things you may forget with time, like:

- The accident details.
- Witness information.
- The progression of your pain and symptoms.
- History of missed work and wages.
- Names of doctors and dates of visits.
- And more!

*If you'd like a copy of this resource or know someone else who may need one, give our office a call at (985) 240-9773 or visit [LJBGuides.com](http://LJBGuides.com). We'd be happy to send you a free copy.*

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# LJB's Cookin' Corner

## HOT DOG CHILI

Halloween has changed as the kids have gotten older. It used to mostly be about chasing them house-to-house trick-or-treating. Now, it's more of a relaxing evening with the neighbors around a fire. One thing that has not changed is the requirement to have chili cheese dogs on hand. Lindy got this recipe from our neighbor Andrea shortly after moving in and has made it every Halloween since. I am not a chili eater, but they tell me it's good. I'll take their word for it.

### INGREDIENTS:

- 1 pound ground beef
- 3/4 cup onion, very finely diced
- 1 garlic clove, minced
- 2 tablespoons Mexene chili powder
- 1-1/2 tablespoons flour
- 1 teaspoon of salt
- 1/2 teaspoon ground cumin
- 1 teaspoon sugar
- 1 8-ounce can tomato sauce
- 1 cup water

### INSTRUCTIONS:

1. In a medium saucepan, combine ground beef, onion, and garlic. Brown over low heat so the onion and garlic have time to soften.
2. While the meat is browning, combine the remaining ingredients.
3. Drain the fat from the meat. Place the meat in a food processor and process it until the meat is finely and uniformly chopped. Place the meat back into the saucepan.
4. Pour the remaining ingredients over the meat and stir well to combine. Cover and simmer. Make sure you let simmer for at least 30 minutes! For best results, let simmer for a few hours, stirring occasionally.
5. Serve over hot dogs or Fritos with shredded cheese and diced onions.



*If you have a recipe that you'd like to submit to the newsletter, please share it with us at [info@LJBLegal.com](mailto:info@LJBLegal.com). We're always looking for new recipes to try and share.*

# Enjoy!

## SCARY HALLOWEEN STATISTICS

Halloween is traditionally a time of revelry filled with costumes, parties, and imbibing. According to the National Highway Traffic Safety Administration – more drunk driving deaths occur on Halloween than on any other holiday. Data show almost 50 percent of all traffic fatalities on Halloween involve drunk driving.



## DREAM BIGGER CONTINUED



The LJB Legal team.

Between activities, the Bourgeois family managed to all be in attendance.

member of the United Way of St. Charles, it is wonderful to see how this event has continued to grow. It is one of our team's favorite days of the year, and after a two-year

break, it was a joy to have this event back. The day was as terrific as our pastalaya. And much like Bubby's chicken sausage, taking home a paddle was a delicious added treat.

## Reminder About 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, emails, or walk-ins. This makes all of us 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. 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.*

## UNDER [CYBER] ATTACK

# 7 practical tips for cyber security

Whether they're targeting a single individual, a small business, a large corporation, or a government entity like the City of New Orleans, hackers, phishers, and con-men are constantly improving their game. I personally know several individuals and businesses that have fallen victim in just the last couple of months. The scams are getting more advanced and believable.

Here are a few tips to always keep in mind.

1. If the spelling and grammar are off in an email or message, that is usually a tell-tale sign of a scam... same if they are requesting money, gift cards, or personal information.
2. Be wary of links in emails and pop-ups. Don't click a link in an email or a pop-up message. Links in e-mails are among the most popular methods used by hackers to trick you and gain your personal information. If the message states that it's from the bank or credit card company and you are unsure if it's valid, go to their website directly.
3. Be wary of phone numbers. If the message says to call your bank, Social Security, Microsoft, etc., look up their customer care line and call that number, not the number given to you in the message.
4. Avoid using debit cards. Use credit cards or PayPal for purchases rather than a debit card, which pulls directly from your bank account.
5. Keep Your Systems Updated. Update Windows, iOS, your browsers, etc. every time an update is available. You can and should set them to automatically update. Many updates are to patch discovered vulnerabilities in the software. You want to make sure you have the most up-to-date defenses.
6. Use firewalls, anti-virus software, and anti-malware programs. And as stated in #5, keep them up to date.
7. The biggest tip is that if something seems off, stop! The schemes are varied and sophisticated, and even the most vigilant can fall victim, especially when you are busy or distracted. Even if you've already started engaging, once you get the feeling that something may not be right, stop!

## A different take on random acts of kindness

In the final article of a recent three-part series on kindness by Axios, readers were asked to send in examples of random acts of kindness they had performed. Amid many variations of "paid for the coffee of the car behind me," this one stood out.

"I was next up in a long, slow line at a service desk with a single clerk. The person being waited on was harrumphing his displeasure at the speed of resolving his complicated transaction. After a few minutes, it was my turn, and I said, 'I have all the time in the world, would you like to take a moment to breathe?'"

There are many people out there who could truly use a helping hand financially. But when did "random act of kindness" become synonymous with paying for the coffee of someone who is already in line at the coffee shop? While I'm sure getting a free cup of joe (or iced caramel macchiato extra drizzle) puts a smile on someone's face, couldn't we all use some grace? The gift of time and understanding? The chance to just take a moment to breathe? I'm sure there are many moments in all our lives where we can and should give this version of kindness... no latte required.

## Thank you for your recent referrals to LJB Legal

- Barbara Savoy
- Kara Dufrene
- Cindy and Dale Ledet
- Sammy Accardo, attorney
- Paul Perez
- Jake Lemmon, attorney
- Anne Dickerson, attorney
- Steve Fields, attorney
- Sandy Fambrough, EDPNA
- Raquita Antonio
- Angela Hymel
- Kelly Williams

## REVIEW ROUNDUP

★★★★★

"I don't know what I would have done without them. They took care of everything so I didn't have to stress about it. They went above and beyond and kept fighting for me. The staff is very polite and helpful."

— Kim

★★★★★

"They had all the answers to questions I had before I had the questions. Thanks much; y'all are the best."

— Terry

## JOKE CORNER

Knock, knock... Who's there?  
Phillip! Phillip who?  
Phillip my pumpkin with candy, please!

Why are ghosts so bad at telling lies?  
Because you can see right through them.

I wanted to tell a skeleton pun next,  
but I don't have the guts to do it.

## LEGAL VIP PERKS

Notary services are a courtesy we offer to clients for free if we don't have to prepare the document. Just send us an email at [info@ljblegal.com](mailto:info@ljblegal.com).

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## How We Help:

Disability • Injury • Divorce • Insurance

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

- Hurricane Insurance Claims
- Car Accidents & Personal Injury
- Social Security Disability & Long-Term Disability
- Divorce & Child Custody

IN THIS ISSUE: Hot Dog Chili // Reflections on our 'Why?' // Cyber Security Tips // Kindness

## DREAM BIGGER!

Last month, we wrote about our chef extraordinaire Bubby's dreams coming true. That declaration was slightly premature. While Bubby was ecstatic over the addition of a pastalaya category to the Battle for the Paddle, nothing could compare to Bubby's reaction when our name was announced as the second place winner of the People's Choice award. I'm sure there's something that could make Bubby happier, but to be honest, I can't imagine it.

For a small team up against more than 100 teams from a lot of the large industry in our area, it is very impressive to me that we would be able to garner enough votes to place. We loved seeing everyone who stopped by our tent to visit and greatly appreciate all who voted. As a community member, I am filled with pride to see the strong recovery of our parish. As a board

CONTINUED ON PAGE 2



ABOVE: The LJB Cooking team.  
RIGHT: The man, the myth, the legend, Chef Bubby.

