

# THE Key Piece

A MONTHLY PUBLICATION OF  
LOYD J. BOURGEOIS LLC

## HURRICANE IDA

### ONE YEAR LATER

By the time this reaches your mailboxes, we will be either at, near, or just after the first anniversary of Hurricane Ida making landfall in southeastern Louisiana – a devastating hurricane for many in the area.

While many have recovered from their physical damages, some have not. For others, the emotional toll wrought by this destructive storm continues. Within our own community and parish, we see completely rebuilt businesses and homes alongside buildings still without roofs. Neighbors and neighborhoods are still helping each other and rebuilding. Some businesses are gone, never

to return, while others have used the devastation to find new opportunities.

On a personal level, as of this writing, my family is still not back in our home. But our firm has settled into a new location and is making it our own!

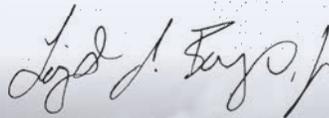
While we have helped many fight their insurance companies for the insurance money they need, day after day, we continue hearing from many still fighting with their insurance companies for the funds they need to rebuild what was lost.

But through it all, I see resilience and determination. I see resilience in building back despite the challenges, in starting anew in the face of destruction,

in continuing to live each and every day even when tired, exhausted, and beaten down from the circumstances. I see determination in fighting for normalcy, in fighting unjust insurance payouts or denials, in finding contractors, builders or materials, and determination to get back into our homes.

And those two characteristics – resilience and determination – are traits which will stick with us for long after the destruction and memories of this storm fade.

Going forward, I encourage you to stay resilient and determined.



"Resilience and determination are traits which will stick with us for long after the destruction and memories of this storm fade."



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 at 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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# Cocktail LJB's Cookin' Corner

## BLUE HURRICANE

Here in South Louisiana, we can celebrate just about anything, including the first anniversary of Hurricane Ida. Whether you want to celebrate surviving the last year, or if the thought of hurricane season has you feeling blue, here's a twist on the classic New Orleans Hurricane cocktail.

### INGREDIENTS:

- 2 shots white rum
- 1.5 shots no pulp orange juice
- 1 shot pineapple juice
- 1 shot lime juice
- 2 shots blue curacao syrup
- Squeeze of fresh lime juice
- Club soda
- Cherries for garnish

### INSTRUCTIONS:

1. Fill two tall glasses with ice.
2. Add 1 shot rum to each glass.
3. Add 3/4 shot orange juice to each glass.
4. Add 1/2 shot pineapple juice to each glass.
5. Add 1 shot blue curacao to each glass.
6. Add 1/2 shot lime juice to each glass.
7. Top each glass with club soda.
8. Garnish with fruit.



Enjoy!

## SUMMERTIME JOKES

How can you tell the ocean is friendly?  
*It waves!*

Why did the robot go on summer vacation?  
*To recharge his batteries!*

When do you go at red and stop at green?  
*When you're eating a watermelon!*

## BASEBALL PARENT / COACH OBSERVATION

I don't know the secret to happiness, but I do know that I've never been sad when the tournament is within a 20-mile radius from my house.

**Happy Labor Day  
from LJB Legal!**

## 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.

## 2022-2023 SCHOOL CALENDAR

St Charles Parish Public Schools

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
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**LOYD J. BOURGEOIS**  
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## GET ONE! SCP School Magnets

Our popular St. Charles Parish Schools calendar magnet is back, and we are determined to make it through this school year uninterrupted!

If you'd like a magnet for yourself, a friend, or a family member, let us know. Send us an email at [info@ljblegal.com](mailto:info@ljblegal.com) and we'll send one out to you right away!

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



# Do I need an Insurance Claim Attorney or a Public Adjuster?

A public adjuster is better suited to work with homeowners earlier in the process than attorneys. It can be reassuring to have someone working with you at that early point, as the claim process can be confusing and frustrating.

Public adjusters can often create a line-item estimate for your claim and will submit it to the insurance company for you.

If the insurance company continues to deny a claim for supplemental payment and you come to a standstill with your insurance company, a public adjuster cannot file suit. In that unfortunate case, you will find yourself paying

for the adjuster and an attorney. If the insurance company has acted in bad faith, an attorney can also fight for bad faith penalties that you may be entitled to, including attorney's fees. The public adjuster has no power to enforce bad faith against insurance companies for the denial, delay, or underpayment of your Hurricane Ida insurance claim. Bad faith penalties are a powerful negotiating tool available to attorneys.

I will always give my honest opinion of your situation. If I don't think it's in your best interests to hire an attorney for your hurricane claim, I will let you know.

## Thank you for your recent referrals to LJB Legal

- Dawn Herren Bonck
- Dennis Mire
- Lyncee Daigrepoint
- Kimberly Putman
- Jake Lemmon, attorney
- Law Office of Ramsey, Skiles, Strevia & Bourgeois
- Rachel Sillinger
- Stock Law Firm
- Jessica Larousse
- J. Price McNamara, attorney
- Neil Keller
- Tyrone Smith
- The Table Café
- Jefferson Chamber of Commerce
- Christy Grotwell
- Larry Isaac
- Samantha Pellegrin
- John Gaudet
- Mary Bourgeois
- Margo Russell
- Quinn Zeringue

## You still have time! Complete this summer checklist

It's summertime, and here in Louisiana, the oppressive heat is still here. Whether you're still rebuilding from the storm, shuffling children from place to place, or taking care of a relative with health problems, it seems that everyone is busier than ever.

However, there are still several ways that you can slow down and appreciate the season:

1. Drink a fruity drink.
2. Watch a sunrise.
3. Invite a friend over and keep your phones picked up for the entire visit.
4. Read a book.
5. Have a BBQ.
6. Take a nap.
7. See a summer blockbuster movie. Either head to the movie theater or simply pop some popcorn and enjoy from your couch.
8. Enjoy an ice cream cone or a snoball with condensed milk.

## REVIEW ROUNDUP

★★★★★

"It's been over a year, and LJB has got to everything that I have waited for. Not only was he a great lawyer, he made me feel as if I were family. Him and his legal team took [their] time with my case and made it happen. After being denied twice, he did it. I have never felt so relieved and at peace."

— *Misty*

★★★★★

"I cannot thank Loyd Bourgeois and his staff enough for everything they did for me, especially Megan Richardson. I was having so many issues with the insurance company after my accident, and they stepped up to help me. I couldn't be more thankful. Again, thank you to Megan."

— *Kim Boudreaux*

## BACK TO SCHOOL JOKES

What did the student say to the teacher after he missed the first day of school?  
*No, ma'am. I didn't miss it at all.*

Why do math books always look so sad?  
*They are full of problems.*

Why did the teacher wear sunglasses to school?  
*Because her students were so bright.*

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

Find the answer key on the opposite page – it's upside down!



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To be removed from our mailing list, call (888) 552-4773.

## How We Help:

Disability • Injury • Divorce • Insurance

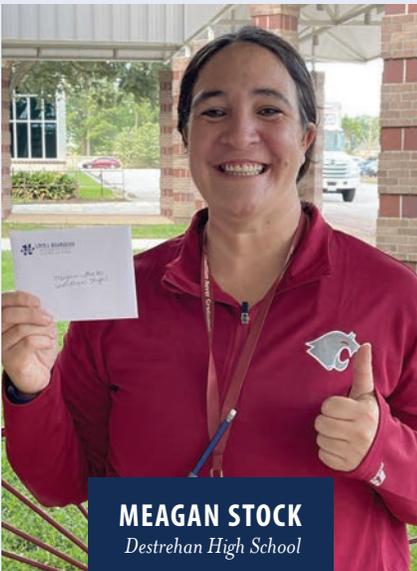
"We Fight Life's Legal Battles with Compassion and Care!"

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

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## BACK-TO-SCHOOL GIVEAWAY WINNERS

This month, as teachers and students returned to the classroom, we held a Back-to-School Giveaway on our Facebook page. We asked people to nominate teachers who have made a difference to receive a \$100 Amazon gift card. The response was incredible, with more than 300 nominations received. Thank you to everyone in our community for the nominations and the amazing support of our teachers. And thank you to all the great teachers in our community for impacting the lives of so many. Here's to a successful and normal school year!



NOT PICTURED

**BRANDI REGAN**  
Norco Elementary School