

THE *Key* Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC

focusing on
joy
this holiday season

As 2022 wraps up, feelings of joy and happiness seem far away for many. From rising interest rates, fears of an economic recession, increasing prices for food, gas and electricity, focusing on the bad is so easy. Social media, mainstream media, and even our own friends and family like to put their attention on those bad things.

But the challenge is putting those things aside and focusing on the joy and happiness we have in our lives, even if just for a moment each day.

As Viktor Frankl wisely describes in *Man's Search for Meaning* – despite our circumstances, we each have the freedom of choice in how we perceive our lots in life. During this season of Christmas – a season of hope – I choose to perceive the joy and happiness in my world.

While we are all searching for happiness and joy to some extent, many struggle to find it. Maybe it's because of the way they define happiness. Many tend to think, "When I reach this goal I'll be happy," or, "When I get

this promotion I'll finally be happy," or, "When I finally find 'The one' I'm going to be so happy." They spend so much time and effort planning and working toward these goals they forget happiness doesn't come in the form of a destination. Happiness is always there along the way. For many, happiness is a game played where it's only found at the end. For those, happiness is a mirage – it looks real, but when you get to it, it's fleeting and disappears –

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Loyd 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. We'd be happy to send you a free copy.

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LJB's Cookin' Corner

JONATHAN'S BUCKEYES

From Jonathan: Here's a buckeye recipe from the family up north in Ohio. We generally make these as winter treats. They're simple enough to make with the kid and great to make in batches that can be gifted to friends and family.

From Loyd: What can I say? Not only did Jonathan provide this month's recipe... not only is it for one of my favorite treats... but he also brought a batch into the office to share with the team! I can vouch for them. You won't be able to wait to bite in.

INGREDIENTS:

- 12oz peanut butter (creamy or crunchy)
- 2 cups sifted confectioners' sugar
- 8 tbsp unsalted butter, softened
- 1/2 tsp pure vanilla extract
- 8oz semisweet or bittersweet chocolate chips
- 1 tsp vegetable shortening

INSTRUCTIONS:

1. Beat the peanut butter, confectioners' sugar, and butter with an electric mixer in a medium bowl until smooth.

Chill the mixture until firm, about 15 minutes. Scoop heaping tablespoons and roll into balls, and arrange them on a baking sheet lined with wax paper. Refrigerate the peanut butter balls again until firm, about 15 minutes.

2. Melt together the chocolate and shortening in a medium microwave-safe bowl, microwaving in 30-second increments and stirring in between until the mixture is completely melted and smooth, about 2 minutes.
3. Using a toothpick, dip each ball into the melted chocolate and cover about three-quarters of the ball, leaving a brown round eye at the top. Let the excess chocolate drip off, then return the buckeye to the lined baking sheet. Smooth out the hole left by the toothpick.
4. Chill the buckeyes again until firm, about 15 minutes. They can be served at room temperature or well-chilled and kept in an air-tight container for up to 5 days.



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

Enjoy!

REID'S JOKE CORNER

Reid and Lindy's Uncle Nock enjoyed trading jokes Thanksgiving afternoon. A light bulb went off. In September, I presented my "Don't Do That" challenge. So, I have outsourced the joke corner to Reid!

Why do reindeers like Beyoncé?
She sleighs.

What's an elf's favorite music? Wrap

What's the best Christmas present?
A drum. You can't beat it.

What do you call an obnoxious
reindeer? Rude-olf

CASH CONTINUED

cancer treatments, she did the right thing and contacted police to return the money. In doing so, she saved the store manager's job. We commend Joann for doing the right thing.

Have you witnessed someone doing the right thing? We'd like to hear about it. Send us an email at info@ljblegal.com.

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.

Thanks for recent referrals

- Jake Goray
- Jake Lemmon, attorney
- Dee Thurman
- Darlene Verret
- Derek Battiste
- Louis Perrier
- Eddie Evers
- Deborah Lachner, attorney
- Tessa Seitzinger, attorney
- Sandra Mitchell
- Maria Jones
- Sandy Fambrough, EDPNA
- Jane Moss
- Heather Darling
- Amanda Falcon
- Mary Bourgeois
- Molly Hannen
- Regina Harris

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.

The cold, hard truth about prescription

Statute of Limitations

"Hi, yes... I would like to talk to an attorney about an insurance company refusing to pay me for damages to my house..." OK, tell us more. "Well, there was an incident in the summer of 2020 which caused extensive damage to our home. The insurance company has strung us along and is now refusing to pay."

STOP – did you say summer of 2020?

"Yes... they have been giving me trouble since then!" Wow. Such is the MO of many insurance companies. Have you filed a lawsuit yet? "No... I just started looking for an attorney. My family is out hundreds of thousands of dollars over this matter. I really need your help!"

Do you have any letters from the insurance company denying your claim? "Yes, from summer of 2020." Anything else from insurance company saying something like they will extend deadline to file a lawsuit? "No. They haven't responded since the denial letter."

I am afraid you are beyond the date you can file a lawsuit against the insurance company! "Why will no one take my case?"

Please note: This is a dramatization of a real conversation. Names, dates, and other details have been changed for dramatic effect.

On the surface this was a great case and one we could have probably made a big difference in for the caller. In this case, I had to do something I hate – breaking bad news. It's because of the cold, hard deadline of prescription, or the time period a person has to file a lawsuit.

Usually, if we are declining the case of those who reach out to us, it is because the case type doesn't fit our firm (we only handle INJURY, FAMILY LAW, and DISABILITY), the case is outside of the geographic area we handle, or the case is just not right for us for another reason. But in most of those situations, we're still able to help by connecting them with someone we trust can best assist them.

But in this case, this was bad news. Not only was this family out significant money; they could no longer obtain justice because they missed the deadline according to the statute of limitations.

This case did not involve damage from a hurricane, but the prescription deadline holds for those claims as well.

For hurricane cases, in most instances, homeowner and other policy holders have two years from the date of loss to file a lawsuit.

For Hurricane Ida claims, this will be in August 2023. **Don't miss the deadline.** I was one of the few early on (from September to December 2021) saying it was too early to hire a lawyer. But if now – over a year after

Hurricane Ida – you are still struggling to have the insurance company pay you fair value for your loss, it's time to seek help. This doesn't mean all cases need an attorney, but you should at least start the conversation. We always give our honest assessment based on the situation if we believe it is in a homeowner's best interest to hire an attorney.

– Troy Carter



"I highly recommend Loyd Bourgeois to anyone who needs help with their insurance claim problems. He and his law firm were so helpful and easy to work with – and they got the results we needed! I fought with my insurance company and their adjusters, and I got nowhere. Loyd Bourgeois got involved, and he got it done quickly. I just wish I had contacted him earlier!"

One of our core values is to own it and operate with transparency. Although I

pledge to give everyone the truth about their case and situation, I don't enjoy telling a person struggling with a tragic situation that not only can WE not help, but likely no one can. Of course, we advise seeking another opinion on the facts, but in most cases, the deadline is the deadline.

JOYOUS HOLIDAY SEASON CONTINUED

onto the next goal, promotion, or challenge.

Instead of always chasing the rainbow (or the goal), focus on the happiness already present in your life, such as the love of your dog as he eagerly greets you on your return home; the rising sun across a frost covered lawn; the smiles from passersby at the store.

Choosing to find the joy and happiness already present in your life can make reaching those goals and getting to the destination a little sweeter. And perhaps more importantly, it can make those times we fail to reach our goals less depressing... we see the goal is not our happiness driver.

During this holiday season, if you are struggling to find the happiness and joy in your life, here are a few tips to help:

1. HIT THE PAUSE BUTTON. Take a breath, take a minute, soak in the tub or a hot shower, sit down, gather your thoughts, smell the roses. A moment of calm and reflection can help you see the happiness and joy around you.

2. SAY "YES" OR "NO" AS IT SUITS YOU. Say yes to taking some time to read the book, listen to the podcast, call your loved one, get a massage, go to dinner by yourself or with others. Say no to incursions on your time, like the last minute demand for a gift from your kid, the ringing phone, or pinging text message or notification.

3. BE GRATEFUL. Take a minute each day for five days (or longer) to write down something you are grateful for, or a good thing that happened during the day. Doing so may be hard at first, but it gets easier with a little practice.

4. DISCONNECT OR RECONNECT.

Disconnect from the instant gratification of the phone or social media. Take 30 minutes, or a day, or a week, away and experience life without electronic distraction. Or reconnect with someone from your past. Make the effort and reap the reward.

I'm sure there are many other strategies to help you find the joy and happiness already surrounding you during this holiday season. Always remember, you have the freedom to choose where you focus. Wherever your focus lies, you'll find what you are looking for. Choose happiness and joy!

Happy holidays,



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 - Divorce & Child Custody

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SING ME *an* EMOJI



For the last couple years, we've had to celebrate Christmas with Lindy's sister and brother-in-law over Zoom. It's not quite the same as being in person, but Jamie and Ryan put extra effort into their Zoom presentations. They're filled with activities and games, including quizzes using old family photos and challenges which may or may not involve Ryan dressing like an elf while attempting the latest dance moves.

One of the fun entries last year was Sing Me an Emoji. Some of the entertainment was listening to the wrong guesses. "Stop! None of the answers are Silent Night!" Can you guess the Christmas carols depicted by these emojis?



Answer Key: 1. Saw Mommy Hissing Santa Claus,
2. I'll Be Home for Christmas, Rockin' Around the
3. Christmas Tree, Grandma Got Run Over By A Reindeer,
4. Drummer Boy, I'm Dreaming of a White Christmas, Joy
5. to the World, All I Want for Christmas Is You

DO THE RIGHT THING: Finding cash where you least expect it

Everyone knows what a great feeling it is to slip on last year's coat for the first time and discover some long-forgotten cash in the pocket.

Joann Oliver got an even bigger shock one day when she sat down to eat her lunch and found \$543.10 in with her KFC order. Apparently, the day's deposit was accidentally placed in her bag with her sandwich. One of our core values at LJB Legal is "Do the Right Thing." Even though Joann's family was facing \$2 million dollars in medical bills for her husband's

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