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THE Key Piece

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LOYD J. BOURGEOIS LLC



A MULLET & A DREAM

Last March, Reid decided he wanted to grow a mullet. While many members of the family weren't crazy about the idea, it was his body and we let him make the decision.

It soon became apparent why he had made this choice. My brother had recently become engaged, and Reid had seen a TikTok video of a fabulously mulleted man serving as "Flower Boy." Reid wanted to be Flower Boy.

Over the past year, the mullet grew, and so did Reid's resolve.

The bride never committed to the idea either way. She'd just laugh when it was brought up. But Reid was convinced it was happening.

Finally, only weeks before the wedding, the bride was an amazing sport and agreed. Reid was officially Flower Boy.

One very cold night in

January, Reid brushed his mullet, put on his tux, snapped on his fanny pack, and proudly paraded down the aisle tossing petals and getting laughs. His dream was realized.

And while only a select few admire the mullet, we all admired Reid's commitment to his goal and his steadfast belief over the last year that it absolutely would become a reality.

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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

REID'S FAVORITE HUMMUS

In honor of Reid, this month we're featuring a recipe of one of his favorite foods, hummus. Reid prefers his served with pita bread, but you can also eat it with a wide variety of items, including veggies such as cucumber, carrots, and celery.

INGREDIENTS

- 1 (15oz) can chickpeas
- 1/4 cup fresh lemon juice
- 1/4 cup well-stirred tahini
- 1 garlic clove, minced
- 2 tbsp extra-virgin olive oil, plus more for serving
- 1/2 tsp. ground cumin
- Salt to taste
- 2 to 3 tbsp. water or aquafaba (liquid from chickpea can)
- Dash ground paprika for serving

DIRECTIONS

1. Add tahini and lemon juice to the bowl of your food processor. Turn

it on and process for a minute, or until they whip up into a creamy paste. Scrape the sides and bottom of the bowl, then process for 30 seconds more.

2. Add the olive oil, minced garlic, cumin, and a 1/2 tsp. of salt to the whipped tahini and lemon juice. Process for 30 seconds, scrape the sides and bottom of the bowl, then process another 30 seconds or until well blended. Open, drain, and rinse the chickpeas. Add half of the chickpeas to the food processor and process for 1 minute. Scrape the sides and bottom of the bowl, then add remaining chickpeas and process until thick and quite smooth; 1 to 2 minutes.
3. With the food processor on, slowly add 2 to 3 tbsp. of water or aquafaba until you reach the perfect consistency.



4. Salt to taste. (Salt may not be needed if you used aquafaba in place of water in the last step.)
5. Serve hummus with a drizzle of olive oil and dash of paprika.

If you have a recipe 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!

LEGAL VIP PERKS

Notary services are a courtesy we offer to our clients for free as long as we don't have to prepare the document. Just send us an email at info@ljblegal.com

MULLET CONTINUED

Belief by itself will get you nowhere. But at the same time, working towards a goal you don't actually believe is attainable is a fruitless endeavor. You will always prove yourself right. And while the wedding is over, the mullet still remains.

Celebrations in March

Did you know all these days existed in March? Let's take a look:

- 1: National Peanut Butter Lover's Day
- 1: National Sportsmanship Day
- 2: Stop Bad Service Day
- 3: National If Pets Had Thumbs Day
- 4: Toy Soldier Day
- 8: Be Nasty Day
- 9: National Get Over It Day
- 14: National Napping Day
- 21: National French Bread Day
- 25: International Waffle Day

This is just a sample of some of the lesser-known celebrations in March. For more, visit nationaltoday.com/march-holidays.

FUN STUFF: SUDOKU

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Find the current answer key at tinyurl.com/ljbsudoku

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, Lloyd 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.

Personal injury myths

Injury victims find well-meaning advice from relatives, friends or co-workers plentiful in the days following their injuries. The advice can range from how to handle a claim without a personal injury lawyer to which attorney they should hire. For those injured in a car crash, it seems everyone has their own perspective on what they should do!

Having represented injured and disabled individuals for a number of years now, I have heard some crazy stories about "advice" given to my clients by their friends and family. Here are some of the top myths:

1. My friend had this type of injury. He received \$X. I expect to get the same.
2. My friend received a good offer from the insurance company without an attorney, so I don't think I need one.
3. The defendant is at fault and has enough

insurance to pay for all of my damages.

4. You have to give a recorded statement to the insurance company.
5. You have to sign medical, employment, and other releases to get a settlement offer from the insurance company.
6. The insurance company will pay your medical bills and lost earnings as you incur them.
7. All attorneys and law firms charge the same fee in personal injury cases.
8. I am severely injured, so this case is a slam dunk. We will both get rich!
9. The settlement or judgment value in a personal injury case can be determined by a set formula for a given type of injury.

Contrary to common belief, none of the above is remotely true. And some can damage your ability to recover enough money to pay for your damages.

Don't drink and drive... suitcases

After imbibing in one (or two) too many beverages during a weather-related flight delay, a woman was denied boarding of her flight due to her intoxication. None too happy about her inability to fly home, she had some not-so-nice things to say. When security tried lead her out, she led police on a "low-speed chase" through Orlando International Airport on her motorized

suitcase! She was eventually arrested after spitting on the officer and causing damage to his patrol car.

With Mardi Gras followed by Spring Break, it's a popular season for imbibing and for travel. We urge you act responsibly. Do not drink and drive. That goes for anything motorized, not just cars!

Thank you for your recent referrals to LJB Legal

We are always thankful to those who trust us enough to recommend us to their family, friends, and/or clients.

- Corey Oubre, attorney
- Hunter Hicks
- Brandon Porter
- Bryan Bradley
- Joe Rochelle, attorney
- Kelly Westbrook
- Jeffrey Gennusa, attorney
- Rebecca Matthews
- George Foret
- Keith Couture, attorney
- Dustin Billodeau
- Jill DeGruy
- Dara Baird, attorney
- Kori Bourgeois
- Michael Weinberg, attorney
- Michael Hicks
- Wilson McMillian
- Law Office of Ramsey, Skiles, Strevia & Bourgeois



Happy Mardi Gras

FROM THE LJB LEGAL TEAM



REVIEW ROUNDUP



I personally am very happy with Loyd J. Bourgeois! It is a little scary not knowing what you will do when you become sick and unable to work at a young age. I never thought it would happen to me. Then it did and turned my life upside down. I didn't know where to begin or what to do. So one day looking through the Internet, I came across a book out on "9 Mistakes That Can Disable Your Social Security Disability Claim." So I requested the book.

I was so happy that I took that step. I live in Michigan, and they are located in Louisiana, and it was never a problem with this company. Loyd J. Bourgeois is a very professional, and people there are wonderful to work with and keep you up to date with everything. I am so grateful for this company. [I] would recommend them to anyone who needs help with a disability claim. Thank you so much Loyd J. Bourgeois. You are a blessing!!

— Delgloria



The hardest thing I have ever had to do in my life was find a divorce lawyer, because who wants to admit that their marriage is over? Loyd and his team made it such an easy, seamless experience.

I appreciate everything they did for me along the way, making me feel at ease for my decision and helping me through the whole process. I will never be able to thank them enough for all they did. HIGHLY recommend.

— Amanda



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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: Hummus // A Mullet & A Dream // Personal Injury Myths // Hurricane Ida Updates

HURRICANE IDA UPDATES

Six months after Hurricane Ida, it is a forgotten afterthought for most of the country. Even locally, many people who had minor damage have resumed their "normal" lives. In January, all children in St. Charles Parish finally returned to school full-time, although repairs at some schools are still ongoing. However, for many families – including ours and Christy's – who had major home damage, life is anything but "normal." We are still displaced and staying with generous family members. Christy's family is living in a camper in their driveway. Unfortunately, this is reality for many in our area, as are the insurance battles that this type devastation brings.

I recently provided guidance on insurance issues at two "Road to Recovery" events for the St. Charles Parish Department of Community Services. I was also featured in an article for the St. Charles Herald-Guide newspaper. I was thankful to get to answer questions for those still needing help.

Residents struggle with hurricane insurance claims

Slow responses to claims and a lack of communication. A troubling slow of insurance adjuster assessing damages. Low payment offers with arbitrary depreciation.

For many River Parish residents, it was hard enough to have their homes severely damaged and, in some cases, completely destroyed by Hurricane Ida. In the long path of rebuilding, having to battle with the insurance company just adds another complicated and often time-consuming layer.

Lafayette attorney Loyd Bourgeois had a unique perspective on insurance claims. He has handled hurricane claims for Katrina, Rita, Isaac, Laura, Delta, and Zeta. First, he worked for a New Orleans firm addressing insurance companies and then opened his own firm in Luling and began fighting for homeowners. With Hurricane Ida, he has had to file his own claims after sustaining major damage to his business and his home.

"I've really seen and worked these claims from every angle" at this



to see claimants that have been told at the bottom of budget insurance estimates, not to worry over 120 days. Bourgeois said the most average grade was given at the two-month mark. Bourgeois said he was slightly surprised that the results of the survey changed so little. In the one-month survey, 75% of people thought their insurance estimate was fair. In the three-month survey, that number only rose to 67%. He expected that number to rise higher as insurance adjusters had time to catch up and as people began receiving supplemental payments. But that was not the case.

Bourgeois' main advice to residents

I'm continuing my series of Hurricane Ida Insurance Claim Experience surveys with a 6-month follow-up. Which companies are providing the best and worst experiences? What are the most common complaints? Whose payments are the "fairest?"



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