

THE Key Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC



On rare occasions, sports remind us that with hard work, the right training, team, and plan; unabashed belief in oneself; and a little luck – the impossible happens.

"The longshot of the race – Rich Strike..."

Most days, we resign ourselves to the hand we are dealt. We go through the motions, knowing life will be cruel to us little guys – underdogs, if you will – keeping our dreams ever in the distance. Life tends to suck the hope of possibility from us as we continually see ourselves lacking in one area or another – having bad luck or no luck at all – and never realizing our true potential.

"Rich Strike is coming up on the inside!"

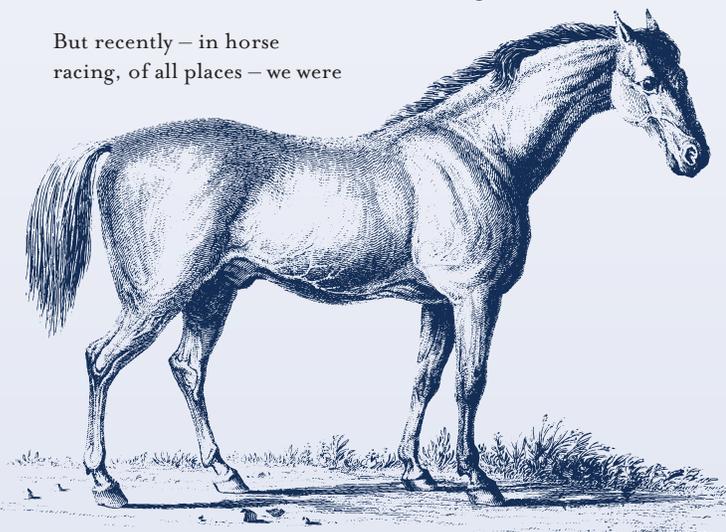
But recently – in horse racing, of all places – we were

reminded that sometimes the impossible happens. Horse racing at the highest level is dominated by multi-million dollar conglomerates buying the best of the best from studs and stables, to feed and jockeys. The little guys rarely stand a chance.

"Oh, my goodness..."

On the outside looking in just a day before the race, Rich Strike found a little luck. Thirty seconds before the field was set, another horse dropped out, and Rich Strike entered. From there, Rich Strike's luck seemingly ended as he drew post position 20 – only one horse has ever won from that spot.

"...the longest shot..."



In his seven-race career, Rich Strike had won only once. He was so little thought of, his owner claimed him just last year for a pittance after one of those horse racing conglomerates did not see much potential in the colt. (Well, a pittance in horse racing – \$30,000.) Neither the horse's owner, his trainer, or his jockey had ever raced a horse at the Kentucky Derby, racing's biggest event.

"...has won the Kentucky Derby!"

Rich Strike's trainer saw something at the claiming race and convinced the owner to claim him. He saw potential and believed he could harness it. The owner believed in his trainer. And they both believed in their jockey to guide him, if they could ever make it to the big time.

"Rich Strike has done it in a stunning, unbelievable upset."

After the race, as all the assembled media and racing spectators were slack-jawed in disbelief, all wanting to get the thoughts of the team associated with the second-



Loyd J. Bourgeois
Attorney-at-Law



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LJB's Cookin' Corner

SOUTHERN STYLE SHRIMP & CHEESY RICE

This month's recipe comes from our paralegal, Heather. Heather and Christy both subscribe to Hello Fresh's meal kit delivery service. They're always talking about what meals they've ordered and prepared for the week.

This one is Heather's absolute favorite. She's adapted the recipe so you can make it without the need for the kit. We hope you enjoy it as much as she does!



INGREDIENTS:

- 8oz bacon
- 4 scallions
- 2 yellow onions
- 4 Roma tomatoes
- 1 ½ cups arborio rice
- 2 tsp garlic powder
- 8 packets (0.425 oz each) chicken stock concentrate
- 8oz red pepper jam
- 2 tsp smoked paprika
- 3oz tomato paste
- 2 tbsp Cajun spice blend
- 20oz shrimp
- 1 cup cheddar cheese
- 1/4 cup flour
- 1 cup milk
- 1 tbsp cooking oil
- 6 tbsp butter
- Black pepper
- Kosher salt

PREP:

1. Wash and dry produce.
2. Trim and thinly slice scallions, separating white from greens.
3. Halve, peel, and finely dice the onions.
4. Dice tomatoes into ½-inch pieces.

BACON JAM:

1. Adjust oven rack to top position and preheat oven to 450 degrees.

2. Arrange bacon 1-2 inches apart on a baking sheet.
3. Roast on top rack for 10-until crispy.
4. Once the bacon is crispy, remove from oven and transfer it to a paper-towel-lined plate. Chop after cooling.
5. In a small microwave-safe bowl, combine pepper jam, scallion whites, chopped bacon, paprika, and 3 tbsp water. Cover bowl with plastic wrap and microwave for 45 seconds.
6. Uncover and stir bacon jam, and chill in the refrigerator until ready to serve.

CREAM SAUCE:

1. In a small saucepan, melt 4 tbsp butter over medium heat.
2. Add ¼ cup flour and stir until smooth. Cook for 1 minute.
3. Gradually whisk in 1 cup of milk. Bring to a boil, stirring constantly.
4. Reduce the heat and simmer for 2 minutes or thicken. Season with salt and pepper to taste.

RICE:

1. Heat a drizzle of oil in a large pan over medium-high heat.
2. Add rice and cook for 30-60 seconds, stirring, until translucent
3. Stir in 6 cups of water, 2 tsp garlic powder, 4 packets of stock concentrate, and a pinch of salt.
4. Bring to a boil, then reduce to a simmer. Cook for 15-20 minutes, stirring occasionally, until liquid has evaporated and rice is tender. (If liquid evaporates before rice is tender, add a splash more water.)
5. Once rice is almost tender, stir in cream sauce. Return to simmer and cook for 2-3 minutes until rice is creamy and liquid has mostly evaporated.



6. Remove from heat. Stir in cheddar and 2 tbsp butter until melted. Taste and season with salt and pepper.

STEW:

1. Heat a large drizzle of oil in a medium pot over medium-high heat. Add onion. Cook for 8-10 minutes stirring occasionally until browned and softened.
2. Stir in diced tomatoes, tomato paste, Cajun spice, and remaining paprika. Cook for 8-10 minutes stirring occasionally until browned and softened.
3. Stir in 4 cups of water, 4 packets of stock concentrate, and 1 tsp salt. Bring to a simmer and cook for 8-10 minutes until slightly thickened.
4. Rinse shrimp under cold water, then pat dry with paper towels.
5. Once the stew has slightly thickened, stir in shrimp. Return to a simmer and cook for about 5 minutes until shrimp are opaque and cooked through.

SERVE:

Divide cheesy rice and stewed shrimp between bowls in separate sections. Dollop rice with bacon jam. Garnish shrimp with scallion greens. Serve with cornbread.

Enjoy!

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.



FAQ:

"What can I do to get the money I need from the insurance company? (Other than hiring a lawyer; I don't want to do that.)"

This is a comment I recently saw on social media. Large corporations with huge budgets for lobbying and propaganda have convinced people that lawyers and, by proxy, those who use them, are the big bad guys.

Suing someone is not immoral or wrong, especially when it comes to exercising your right to not be taken advantage of by someone with more money, more resources, and less of a conscience. There are well-reasoned and long-established

laws protecting everyone's rights. Why have rights if they won't be protected?

If the other side refuses to treat you fairly and doesn't hold up their end of the deal, are you just supposed to take it? Why is it better to give up than have someone think you're "sue-happy?" Is that what a "good guy" does... just fold without worrying about how this will affect your home, your livelihood, your family, your finances, or your future? Is it better to let the bully win?

"But won't a lawyer just take all my money?" In every case, our goal is to obtain enough money so our clients' damages are fully covered after our fees are paid. And we only calculate our fees based on the additional amount we were able to obtain over what the insurance company already offered you.

So, you're only paying a percentage of the money that you would likely not have received without working with us. In addition, on hurricane claims, attorneys can go after the insurance company for additional bad faith penalties above and beyond the damages you are already owed, including covering your attorney's fees.

The insurance companies are playing a mathematical game. Enough claimants will get tired, frustrated, and beat down enough to give up and accept the too-low insurance offer to make it "worth" paying litigation costs and any possible bad faith penalties and attorney's fees for the few who fight back.

IMPOSSIBLE CONTINUED

longest shot ever to win racing's biggest race, Rich Strike's owner said something which will always stick with me when asked if he truly believed. **"Absolutely... we would never enter a race we didn't think we could win."**

Despite having the longest shot to win; having to start from the worst spot on the track and race farther than all other horses; despite having a team who had never been there before and not even knowing they were in until practically right before the race; Rich Strike and his team had an unabashed belief in their ability and won. They made the impossible happen.

It's truly an inspirational story in this day and age and one which definitely applies. I find inspiration in Rich Strike's story. I trust our team can and will rise to the occasion even in circumstances we have never faced before. Our team absolutely believes if we take on a case or client, we think we can win. But most of all, I find inspiration here because I too trust my team and its ability to make the impossible happen to guide this underdog to great heights.

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.

- Bobbye Jo Ramage
- Dennis Mire
- Mary Bourgeois
- Jerri Lynn Cooper
- Patrick Skiles, attorney
- Toni Noehl
- Corey Oubre, attorney
- Roland Clement
- Merlin Smith
- Ron Dantin, attorney
- Arita Bohannon, attorney
- Don Paul Landry, attorney
- Hurome Jackson
- Law Office of Ramsey, Skiles, Strev & Bourgeois
- Jake Lemmon, attorney
- Deanne Williams, attorney
- Nicole Dufrene
- Leah Hidalgo
- Wendy Williams, attorney



Happy Independence Day from LJB Legal!

REVIEW ROUNDUP



"I am so happy I went with Loyd's office. They treated me so good and with so much respect. I do not know where I would be today if I had not gone with them. I consider them my family now and would refer anyone who needs their help to call them. THANK YOU SO MUCH!"

— Fgy



"After being turned down at my first disability hearing and without representation, I reached out to several attorneys in the area, some of which would not take my case. Loyd Bourgeois took my case, and Christy was assigned as my representative. She worked to obtain all my medical records and did all the work necessary. The only thing I did was attend my hearing. The hard work and research they did resulted in a favorable decision, and I am so grateful. I highly recommend Mr. Bourgeois, Christy, and the entire firm. They have truly made a difference in my life."

— A. Holt



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LOYD J. BOURGEOIS
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"We Fight Life's Legal Battles with Compassion and Care!"

- Hurricane Insurance Claims
- Car Accidents & Personal Injury
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- Divorce & Child Custody

IN THIS ISSUE: When the Impossible Happens // Southern Style Shrimp & Cheesy Rice // Insurance Payouts

Is it 'bad faith' if the insurance company keeps changing my adjuster?

Every hurricane case that we are working on, including our own, has had a steady revolving door of adjusters. A recent caller was on her sixth field adjuster and eighth desk adjuster.

Is this bad faith? Can bad faith penalties be obtained if your adjuster keeps changing?

Simply changing the adjuster is not in itself bad faith. Complaints about adjusters are common. One of the biggest complaints is, every time a new adjuster gets involved, the insured inevitably gets the, "I'm new to this file and don't see everything, can you resend it?" line.

These are often large, multi-billion-dollar insurance behemoths, and they cannot ensure the documentation sent by the policyholder — who is often without a home, furniture, electricity, etc. — is properly cataloged. Then they require their beleaguered insureds to send all the information again. This is one of the biggest complaints I hear.

The other is the "seeming" disconnect between the field adjuster and the desk adjuster. And, in many cases, the *missing field adjuster report*. Desk adjuster: "Oh we never received the report from the field adjuster; we need to reschedule for someone else to come out."

Translation: "We're stalling. Just wait, wait, wait, and wait some more." Or worse: "That report was too generous, so we're sending someone else out to try again."

In 2021, Louisiana did add a provision to its bad faith statute requiring the production of a field adjuster report if requested by the insured. But to date, insurers have resisted turning the report over in many cases. They usually argue that the report was never turned in to them by the adjuster and therefore they cannot provide it. I am sure this new rule will be tested in an upcoming case, but it will likely take a while to work its way through the courts.

