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LIVE LIFE BY **Design** NOT DEFAULT



Have you planned for and are working towards the future you want? Or are you simply going through the motions hoping it all works out?

These thought-provoking questions were recently asked at a conference Lindy and I attended. And while the conference was primarily for law firm owners and marketers, these questions are relevant outside of the firm.

The speaker providing this insight was an electrician who grew his company from about \$700,000 in yearly revenue in 2007 to a sales price of over \$32 million when he sold in 2017. The thrust of his presentation centered on how once he stopped settling for electricians who didn't show up on time, refused to do anything more than just electrical work, and wore jeans with holes in them — the default of his industry — his company thrived. He designed his company in his own eyes — show up on time, go the extra mile when necessary, and wear a

uniform. And when his company excelled, he excelled.

These principles are applicable to all aspects of our life. For me, it was a reminder of how important setting goals and milestones and working towards and with the plan leads to success. I was reminded how when I just go through the motions, I stagnate.

Lindy and I, along with our team, will be pushing towards living and working by design and not just defaulting to easy. We are going to do the hard things intentionally.

Where have you been living life by default? What design are you going to put into your life to make it better?

All the best,

Light Layo, p



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 at call at (985) 240–9773 or visit LJBGuides.com. We'd be happy to send you a free copy.

Loyd J. Bourgeois LLC Offices in Luling & Metairie, La. (985) 240-9773 www.LJBLegal.com













LJB's Cookin' Corner

CARAMEL APPLE DIP

Lindy has made this dip for years, and now Sophie has taken over the dip-making duties. It's made often for gatherings but has become a Halloween staple. With bowls full of candy outside, the teens come in like clockwork searching for the apple dip.

INGREDIENTS

- · 2 blocks softened cream cheese
- · I cup powdered sugar
- · 2 tsp. vanilla extract
- · 16 oz. tub of caramel dip
- · Heath Toffee bits
- · Mini chocolate chips
- · Sliced apples of your choice

INSTRUCTIONS

- Place cream cheese in a bowl and mix until creamy with an electric mixer.
 Add in powdered sugar and vanilla extract and mix until combined
- 2. Spread cream cheese mixture into a serving dish.
- 3. Spread caramel dip into an even layer over the cream cheese mixture.
- 4. Top generously with toffee bits and mini chocolate chips. You can play with different toppings, but these are our favorites.
- 5. Serve with sliced apples. Graham crackers are also good for dipping.



Thank you for your recent referrals

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

- Bylli All
- Canh Nguyen
- · Rick Whitney
- · Jake Lemmon, attorney
- April Hebert
- · Bryan Bradley
- · Detillier Financial Advisors
- · Jacob Vega
- · Crystal Lynn

'BATTLE' WON!







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.

THE LJBLEGAL DIFFERENCE

- We listen with empathy, and WE CALL PEOPLE BACK!
- We are working-class LSU fans. We never thought we'd have to sue people either, but no one should have to fight insurance companies and government bureaucracy alone.
- No charges unless we win. Nothing. ZERO. Until you win.

THE LJB GUARANTEE

If you're not completely satisfied with your experience after 30 days, we'll give you your entire file and charge you nothing!

LJBLEGAL VIP PERKS

Our attorneys are all notaries. Notary services are a courtesy we offer to our clients for free (if we don't have to prepare the document). Just send us an email at info@ljblegal.com, and we're happy to help you.

DISCLAIMER

This publication is intended to educate our clients, referral sources, and others in our network. It 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.



During a recent conversation, a former client advised me they referred their friend over to our firm, but we referred the friend to another attorney. The former client wanted to know why. After all, she sent her friend to us, and then we sent the friend to someone else.

Here was my response: "If you are having a heart attack or stroke, do you go to the dermatologist? They have doctors there, right?"

"Of course not," was the response. And what happens if you do go to the dermatologist in that situation? What would they do? "They would send you to the emergency room." And then, without saying anything else, I could tell our former client got it.

"So, you know what you can handle and are great at, and if not, you get the client to someone else who can help them better." Yep! We want folks needing help to get the best help possible for their specific issue. Sometimes, that's just not us. We recognize this and get them to another attorney who is a better fit.

We always recommend you give us a call for any legal issues. If we can't help, we'll make sure to send you to the best firm according to your unique needs.

REVIEW ROUNDUP



"Very awesome and professional! They are fast with getting back to me about my issue, answered all my questions, and made sure I knew what was happening every step of the way! 10,000% recommend!"

- Jessie Schaub



"From start to finish our experience with Megan Richardson was informative, pleasant, respectful, and positive. It can be intimidating to seek counsel at first. She was very helpful and encouraging through what I thought would be an enormously stressful experience. When she's in action fighting for you, she's a lion! That's what you need!"

- Kimberly Dominguez

REID'S JOKE CORNER



What do you call a small pepper in late autumn? A little chili.

Why does Humpty Dumpty love autumn so much? **Because he had a great fall.**

What did the apple say to the pie baker? Use pumpkin instead.

FUN STUFF: SUDOKU Find the answer online at tinyurl.com/Jjbsudoku.

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LOYD J. BOURGEOIS

ATTORNEY AND OWNER



Loyd J. Bourgeois was drawn to the fight for long-term disability benefits when he had to battle for a relative's disability benefits. Though he eventually won, the process took months.

And the experience changed his life. Having witnessed the battles many people wage for Social Security disability or long-term disability benefits, Bourgeois became convinced that he needed to focus on helping these people in this fight.

In September 2010, Bourgeois opened his own law firm that centers on representing disability clients. His stated passion is to help the little guy stand up to big insurance companies and government agencies.

He is a member of the National Organization of Social Security Claimants' Representatives, the National Association of Disability Representatives and the Louisiana State Bar Association.

PERSONAL INJURY ATTORNEY POWER LIST

I am honored to share that I have been included in the Power 20 List of personal injury attorneys in the greater New Orleans area as published by New Orleans CityBusiness magazine. Being recognized alongside such accomplished legal professionals is truly humbling.

I want to express my gratitude to the dedicated LJB Legal team whose efforts enable us to fulfill our mission of assisting individuals with disabilities and injuries. To learn more about LJB Legal, don't forget to visit our website at LJBLegal.com, or follow us on your favorite social media site: Facebook, Twitter, or YouTube.





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How We Help:

We Fight For the Injured and Disabled with Compassion and Care!

- · Car Accidents
- · Personal Injury
- · Disability

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