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THE Key Piece

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LOYD J. BOURGEOIS LLC



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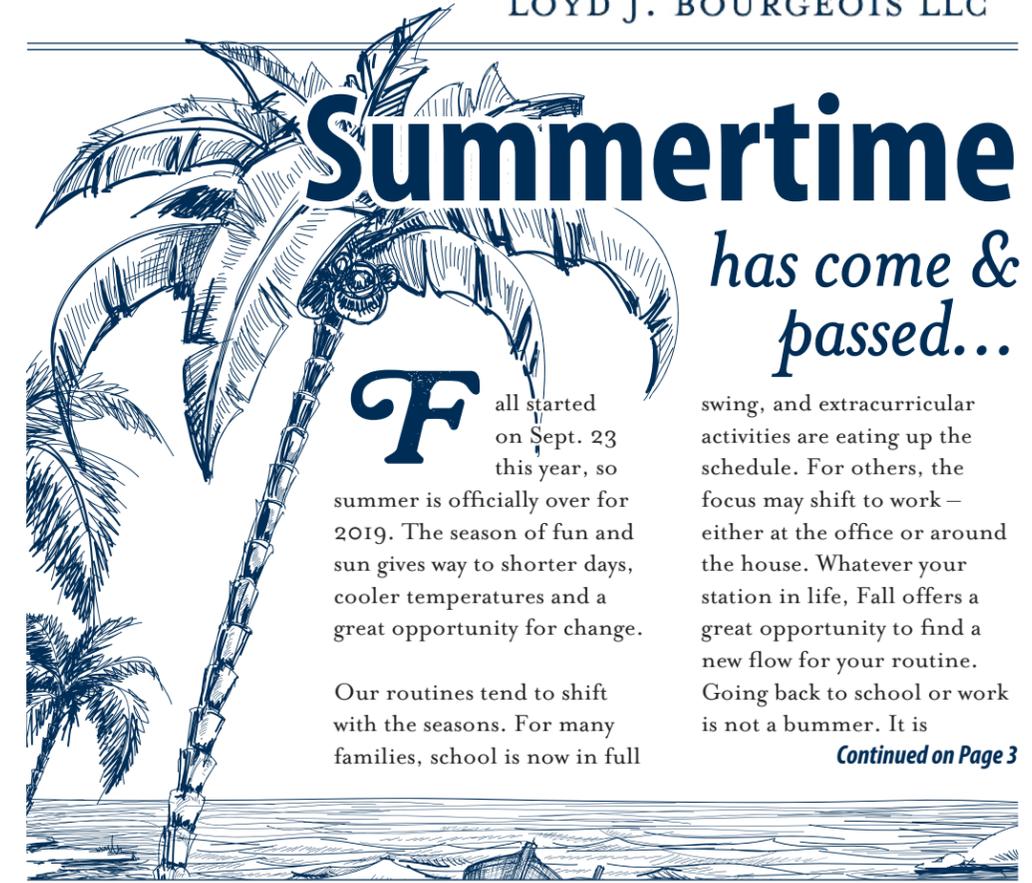
OUR MISSION

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

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 or emails. This makes him 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 about disability denials and disabling personal injury claims. 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.



Summertime has come & passed...

Fall started on Sept. 23 this year, so summer is officially over for 2019. The season of fun and sun gives way to shorter days, cooler temperatures and a great opportunity for change.

Our routines tend to shift with the seasons. For many families, school is now in full

swing, and extracurricular activities are eating up the schedule. For others, the focus may shift to work – either at the office or around the house. Whatever your station in life, Fall offers a great opportunity to find a new flow for your routine. Going back to school or work is not a bummer. It is

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WE ARE HIRING! Do you know any superstars?

We are looking to grow our team in the coming months. We know you know some superstars... maybe even you! Here's what we are looking for:

Legal Assistant: With Christy transitioning to handle SSA hearings, our team will need a superstar assistant to move into Christy's former role (tough act to follow we know).

This person will be multi-talented and able to handle a fast-paced environment and change very well. The person must have empathy and the ability to deal with clients and potential clients during some of their dark times. It is preferable to have some law firm experience in disability, personal injury or family law. We don't focus on years of

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IN THIS ISSUE: We're Hiring! • Nashville Hot Chicken • Are You Gambling With Your Financial Security?

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I'm not an insurance salesman, but now come out of Jack and Jane's pocket. bills from the ER and physical therapy must paid the deductible), Jane's extra medical fixed under their "full" coverage (after they UM coverage. So while their car could be therapy. But Jack and Jane did not have any not severe and only required some physical up in the ER. Thankfully her injuries were happened and stopped to help. Jane ended Luckily, another car behind Jane saw what to crash. The other driver fled the scene. driver side swiped her vehicle, causing Jane on the Westbank Expressway when another a fixed income. Recently, Jane was driving (3) Jack and Jane are retired and living off does not fully replace all her income but it Mary was able to recover \$365,000. It \$350,000 due to her surgery. All told, UM policy which paid out limits of looking out for herself, had a substantial \$15,000 minimum liability policy. Mary, crashed into the back of Mary only had a medical bills he received even after his health insurance paid out, AND he lost his \$100,000 per year job! All so he could save a few dollars per month. Now Joe is struggling to survive!

and med pay barely made a dent in the he received from the minimum policy the \$5,000 med pay coverage. The money coverage on his vehicle and only elected into Joe only had \$15,000 minimum coverage. Joe did not have any UM demanding job. The driver who crashed longer able to perform his high-paying (names changed to protect the innocent): financial security if disaster strikes important and can protect your family's little stories to help you see how UM is suffered extensive leg and hand injuries is certainly a welcome relief. Here's three our vehicles because it adds to an already of us forego purchasing UM coverage on I'm talking about UM insurance! Many and your family IF disaster strikes. one thing that can absolutely protect you over. No, I'm talking about investing in talking about things we have little control coming market correction, but I'm not market recently and the potential for a We've all seen and heard about the stock

of reduced earnings. The woman who followed by more treatment and a lifetime and ultimately a multilevel lumbar fusion and require months of treatment, therapy I-10 in Kenner. Her injuries are severe (names changed to protect the innocent): financial security if disaster strikes important and can protect your family's little stories to help you see how UM is suffered extensive leg and hand injuries is certainly a welcome relief. Here's three our vehicles because it adds to an already of us forego purchasing UM coverage on I'm talking about UM insurance! Many and your family IF disaster strikes. one thing that can absolutely protect you over. No, I'm talking about investing in talking about things we have little control coming market correction, but I'm not market recently and the potential for a We've all seen and heard about the stock

Are you gambling with your financial security?

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LJB's Cookin' Corner NASHVILLE HOT CHICKEN

We went to Nashville for the first time earlier this month to catch up with friends, watch LSU play Vanderbilt and eat some delicious food. While we didn't get the chance to eat Nashville's most iconic dish (a 1-hour-and-40-minute wait when you are very hungry), I'll be making this Nashville Hot Chicken at home with the family soon:

INGREDIENTS

- 2 3½-4-lb chickens, each cut into 10 pieces (breasts halved)
- 1 tbsp freshly ground black pepper
- 2 tsp plus 4 tsp kosher salt
- 4 large eggs
- 2 cups buttermilk or whole milk
- 2 tsp vinegar-based hot sauce, such as Tabasco or Texas Pete
- 4 cups all-purpose flour
- Vegetable oil for frying; about 10 cups
- 6 tsp cayenne pepper
- 2 tsp dark brown sugar
- 1 tsp chili powder
- 1 tsp garlic powder
- 1 tsp paprika
- White bread (for serving)

INSTRUCTIONS

Toss chicken with black pepper and 2 tsp salt in a large bowl. Cover and chill at least 3 hours.

Whisk eggs, buttermilk and hot sauce in a large bowl. Whisk flour and remaining 4 tsp salt in another large bowl.

Fit a Dutch oven with thermometer and pour in oil to measure 2 inches. Heat over medium-high heat until thermometer registers 325° F. Pat chicken dry. Working



with 1 piece at a time, dredge in flour mixture, shaking off the excess, then dip in the buttermilk mixture, letting the excess drip back into the bowl. Dredge again in the flour mixture and place on a baking sheet.

Working in 4 batches and returning oil to 325° F between batches, fry the chicken, turning occasionally, until the skin is deep golden brown and crisp, and an instant-read thermometer inserted into thickest part of the pieces registers 160° F for white meat and 165° F for dark, about 15-18 minutes. Transfer to a clean wire rack set inside a baking sheet. Let oil cool slightly.

Whisk cayenne, brown sugar, chili powder, garlic powder and paprika in a medium bowl. Carefully whisk in 1 cup of frying oil. Brush fried chicken with spicy oil. Serve with bread and pickles.

DO AHEAD: Chicken can be seasoned one day ahead. Keep chilled.

SERVING NOTE: Nashville Hot Chicken is served with pickles, but as an avowed pickle hater, I can't make the recommendation. But, you may want to try it with pickles. I'm not.

A SPECIAL REVIEW

"I just wanted to say that I've been working with Mr. Loyd J. Bourgeois, Christy Crotwell and Sharon over at Loyd J. Bourgeois' disability office for a little over a year and a half. I started this journey on my own in December 2014 and was denied. One day as I was sitting in my pain management doctor's office. A lady and I were talking about my illness and if I had ever thought of seeking a disability lawyer's help. I said, no, it never crossed my mind. Well, this very nice lady – never met her before – handed me her card. I couldn't have made a greater decision. They work diligently, time sensitively and they make sure that you are aware of everything and anything going on with your case. I cannot say enough about these three people. They treat you like family. Don't let the young faces fool you

and make you think they don't know anything about what they are doing. Loyd is the person you want as your wingman on anything with your case. Christy, I couldn't say enough about. This woman stayed long hours just to wait for my call to be returned, running late to pick up her kids, or to go be with her family. She made sacrifices for me, a stranger she had never met until the day of my hearing. So for that, I am so very thankful. I don't drive, and Loyd came to me. He moved appointments to another day just so he could ride out to my house for our first initial visit. So if you don't call that dedication – someone that doesn't know you from Adam doing what they can for your just to make your life less stressful – then I don't know what to tell you. He is someone you want on your side. He explains things very well and doesn't leave anything important out. He makes sure that you're doing what

you're supposed to do as far as keeping up with your doctors appointments, etc. But I would say all in a nutshell, they won my case, and I couldn't be more proud of the job they did. At times I got discouraged, but Christy would talk to me as if I were family or a friend, not a client. That meant the world to me. So please don't hesitate to give them a try. I went with my gut instinct, and it was right. They won my case and weren't sloppy about the way they ran their business. So to you, Loyd; Christy and Sharon, I love y'all from the bottom of my heart. I cannot thank y'all enough. I am so very happy that I chose you as my lawyers and to have my back."

—Loren Licciardi

Loyd's response – Thank you so much Loren! Christy and Sharon both appreciate your kind words as well. We encourage all of our clients to leave us a review on Google, AVVO or Facebook. Let us know how we are doing!

FINANCIAL SECURITY CONTINUED...

I cannot stress enough how much you should consider purchasing UM coverage. It seems like at least weekly we hear stories just like Joe's or Jack and Jane's. Having a conversation with your insurance agent

about UM coverage is worth the time, because it might be the only way to hedge your bets if you are in an accident. Don't gamble with your financial security by trusting others to have enough insurance.

LJB IS HIRING CONTINUED...

experience and are more concerned with the capacity for growing with us.

Receptionist: The phone just keeps ringing! We are looking for a bright and shining voice who is able to connect with people quickly and effortlessly. The receptionist will be someone who doesn't bring a bad attitude or a pessimistic heart to work or life. This person gets things right the first time and is a joy for all to be around!

Attorney: Do you know any budding or current superstar attorneys looking for a great place to call home? I'm on the lookout for someone who is good in the courtroom, who clients love, who remembers their grandma's birthday, but is tough and hard-nosed when needed.

How To Apply: Do you know someone who may fit in any of these roles? Encourage them to reach out to us as follows:

1. Contact via email only at STCLaw.Resumes@gmail.com.
2. The subject should be the following format: First Name Last Name is your next superstar Position! Example: John Doe is your next superstar Legal Assistant!
3. Their opening email should explain why they want the position, what sets them apart AND who referred them. We will take it from there. Please let anyone you refer know that these directions are important! If the directions are not followed, the person will not be considered.

Thanks for your recent referrals!

A. Quiggle M. Trahan
T. Danos V. Wilson
Law Office of Keith Couture
Rochelle Fahrig, Attorney
Law Office of Corey Oubre

SUMMERTIME CONTINUED...

an exciting new chapter in your life! By placing your intention on setting and meeting new goals – and having fun along the way – Fall is the perfect opportunity to find your new routine.

Oh, and wake me when September ends. Hopefully cooler temperatures and less humidity will have arrived by then!

Sincerely,

GET OUR BOOKS!

We are here to help you understand your legal situation so you can make the best decisions about your case and your life as possible. Grab your copy of our FREE Guides today at www.LJBGuides.com:

16 Sensible Actions to Help You Plan & Prepare for Your Divorce



Quick Guide to Louisiana Accident and Injury Claims



9 Mistakes That Can Disable Your Social Security Disability Claim

