

# THE Key Piece

A MONTHLY PUBLICATION OF  
LOYD J. BOURGEOIS LLC



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*Attorney-at-Law*



## 'I'm not the kind of person to sue,

# But...'

Far too often, callers into our office say something along this line when just trying to find out their rights. Their voice carries apprehension – or dare I say shame – just because they are trying to figure out what's right or wrong!

After all, attorneys are the villains causing increased insurance rates, turning the country into one big happy sue-everybody party, and nobody should ever use a lawyer. (Or at least that's how the narrative goes by those who don't really want you to know or exercise your rights.)

Whether a person is calling for help with a denied disability claim, or with an auto accident where the insurance company is rushing to pay them "to just resolve the matter," or even with divorces where "we

can just do this cheaper without a lawyer, I have found in my practice that people in general are just not the kind of person to sue, especially down here in south Louisiana.

Let's be clear. Suing someone is not immoral or wrong, especially when it comes to exercising your right to not be screwed over by someone with more money, more resources or less of a conscience. After all, that's why there are well-reasoned and long-established laws protecting everyone's rights. Why have rights if they cannot be protected?

Unfortunately, in many cases, the other side simply will not treat you fairly without you exercising your rights. Insurance

*Continued on page 3...*

## 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.*

## LJB's Cookin' Corner

# JO'S ROSEMARY BREAD WITH HONEY BUTTER

In January, we welcomed a new member to our team, Marketing Assistant Emily Larkin, and she starts with providing us with one of her favorite recipes: "This easy bread recipe is not only delicious, it will make your home smell like heaven. My best friend Lonnie is an amazing cook and would occasionally whip this up as a special treat to accompany our meal. Back when I lived in Florida, I would be at his house almost every weekend. We would drink, gossip and work in the garden — and thanks to his wonderful cooking — eat like kings. I have no idea who Jo is, but her rosemary bread recipe is one of my favorites. Note: You will need a breadmaker for this recipe."

### INGREDIENTS - BREAD

- 1 cup water
- 3 tablespoons olive oil
- 1 ½ teaspoons white sugar
- 1 ½ teaspoons salt
- ¼ teaspoon Italian seasoning
- ¼ teaspoon ground black pepper
- 1 tablespoon dried rosemary
- 2 ½ cups bread flour
- 1 ½ teaspoons active dry yeast

### PREPARATION - BREAD

1. Place ingredients in the pan of the bread machine in the order recommended by the manufacturer.
2. Select WHITE BREAD cycle.
3. Press START.

### INGREDIENTS - HONEY BUTTER

- ¾ cup butter, room temperature
- ¼ cup honey

### PREPARATION - BREAD

1. In medium bowl, mix butter and honey until smooth or beat at high speed until light and fluffy.
2. Store covered in the refrigerator.
3. Use the honey butter with the fresh baked bread.



## FUN STUFF: SUDOKU

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Find the answer key on page 4. (It's upside-down!)

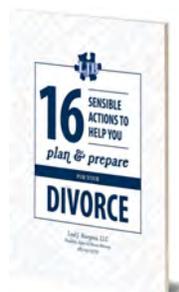


OUR TEAM CHRISTMAS DINNER

## 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](http://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



# ABC Title

## SMALL BUSINESS SPOTLIGHT

We often get requests for title transfers, drivers' license issues and other office of motor vehicle type services. Our trusted referral is to ABC Title. ABC Title has offices throughout the metro New Orleans area with convenient locations in Metairie, Boutte, Harvey, Uptown New Orleans and LaPlace. I recently had an opportunity to speak with owner Kurt Bellow and am excited to introduce you to ABC Title.

### So, tell me a little more about ABC Title.

ABC Title is a full-service Notary and Public Tag Agency, delivering SCARYFAST DMV SERVICES with a personal, no-hassle touch. Interfaced with Louisiana DMV computers, our staff has full access to DMV records, allowing you to be "road ready" in record time! We have a SCARYFAST 30-minute-or-less guarantee for all our services.

### Why should someone choose ABC Title over the DMV or another agency?

ABC Title has been servicing the community for over 25 years. We have extensive knowledge of DMV policy, which we combined with cutting edge

technology to provide the fastest service in the industry. If it doesn't say "Scaryfast," then you are in the wrong place.

### What should our clients expect when then walk into or call ABC Title?

Our offices are clean, bright and comfortable, featuring digital check-in systems and office-safe music. All customers are greeted by a friendly representative who is eager to assist you with all of your DMV needs. If we can't do it, we will lead you in the right direction.

### What is something interesting or fun about your business?

Don't get comfortable when you walk into one of our offices.

The average wait time is under four minutes, and 99 percent of our customers are waited on under 30.

*If you have a need for any DMV services, I cannot recommend ABC Title enough. I have personally used them and sent many friends, family and clients over. Everyone reports the same thing. "Man, that was SCARYFAST and so easy," usually followed by, "I'm never going to the DMV again."*

Find your nearest location at [www.ABCTitle.com](http://www.ABCTitle.com).



## I DON'T SUE CONTINUED...

companies will claim you can work, or you had pre-existing conditions, or you over-treated, or the wreck was really your fault, or your pain is not really that bad, etc. In family law cases, your ex will refuse to pick up the kids, or refuse to turn over financial records, or stop paying child support, etc.

But, if you talk to a lawyer, you are the bad guy, right? Why get a lawyer? Many times, there is simply no other way.

There is nothing wrong, or immoral, or shameful about it. It's the way our American system was set up and has worked for hundreds of years. If one or both sides cannot agree, the American way is to have a judge or jury decide it.

Would you go to a restaurant, pay for food and then not say something if the food was never delivered to your table? Doubtful. If you speak up for your food, why not for your rights?

## REVIEW ROUNDUP



### PROFESSIONAL & HELPFUL

"I would like to give Loyd Bourgeois and his team an A+ for all of their assistance in getting me approved for Social Security Disability in record time. They were always professional, courteous, organized, and very helpful. They really seem to care. Everything happened just as he explained it to me. I would highly recommend Loyd and his team to anyone that would need his assistance. They obviously know what they are doing. Thank you Loyd!"

— Mark Stew

### TREMENDOUS HELP

"Mr. Loyd and Miss Christy were tremendous help in guiding me through the channels of Social Security disability. At the time of applying for SSDI I was going through physical therapy and didn't have a clue where to begin, but with their help I got through it! Thanks so much!"

— Randy

*Loyd's response —Mark and Randy! We are grateful you chose us and let us into your life. We really enjoyed getting to know you both and wish you nothing but the best as you continue on your journey! Search for us on Google, AVVO or Facebook — Loyd J. Bourgeois, LLC! Let us know how we are doing!*

### Thanks for recent referrals!

C. Cheramie  
V. Autin  
Stephen H. Shapiro (Attorney)

# A reminder of what we do

Our team of dedicated, trusted and compassionate professionals can help you, your family and friends with the following legal matters:

## DISABILITY BENEFITS ISSUES

Social Security Disability, Short and Long-term Disability Applications and Denials, LASERS, TRSL, LSERS and private disability claims.



## PERSONAL INJURY

Think accidents and injuries from auto wrecks, workplace injuries, industrial accidents, explosions, 18-wheeler/big-rig crashes, offshore injuries, river and vessel injuries, dog bites, and other injury claims, including wrongful death and disabling injury.

## FAMILY LAW

Divorce, child custody, community property issues, and other family law issues.

These are our primary practice areas, but if you have a legal matter outside of these areas, please contact us as we can likely point you in the right direction with either pointed advice or an introduction to one of our trusted referral partners.

**Call us at (985) 240-9773 or email us at [ljblegal.com](mailto:ljblegal.com) so we can get started helping you today!**

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