

September 2023
Volume 7 Issue 4

THE Key Piece

A MONTHLY PUBLICATION OF
LOYD J. BOURGEOIS LLC

EAT THE



"If you have to eat a live frog, do it first thing in the morning, and nothing worse will happen to you for the rest of the day."

– Mark Twain

Why do we as humans often wait to tackle the hard, difficult, hairy tasks in our life? I'm not sure. The question is better left to philosophers and psychologists, but I do know leaving the hard, difficult, and hairy tasks to the end is common.

Our recent experience with the Hurricane Ida lawsuit filing deadline was the latest example. Over the five days prior to the deadline, our office fielded more calls about hurricane claims than we had over the past five months, probably. And the interesting thing was that most of the folks calling claimed to have never spoken to an attorney about their cases in the two years since the storm.

Wwww...www...what? There was two years to get this done, and *now* they're calling someone for the first time with days – and in some instances hours – left to file? And

for some calling the day of, or in the days after the deadline, the fact that we could not help them came as a complete shock!

We understand most people don't want to hire a lawyer, or they hope the insurance company will do the right thing and pay them what they're owed. But at some point, you must **eat the frog**.

The lesson for our team and our kids was: Don't ignore the hard, difficult, or hairy issues. They don't just go away. We will have to deal with them at some point – why not now?

Let's get it out the way so we can move on to other things, often with less stress, anxiety and worry because the hard, difficult, or hairy problem is now handled.

What are some frogs you are dealing with in your life? How can we help you eat the frog before it's too late?

Sitting down for brrrr..iibb...reakfast,



Lloyd 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.

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LJB's Cookin' Corner

PUMPKIN CHEESECAKE COOKIES

INGREDIENTS

- 1 1/2 cups (180g) unbleached AP flour
- 1 1/2 tsp. pumpkin pie spice
- 1 1/2 tsp. cream of tartar
- 1/2 tsp. baking soda
- 1/4 tsp. kosher salt
- 1/2 cup (1 stick) unsalted butter, softened
- 1/4 cup (52g) packed light brown sugar
- 1/2 cup plus 3 tbsp. (100g plus 37g) granulated sugar, divided
- 1 large egg yolk
- 1 tsp. pure vanilla extract
- 1/4 cup (60g) pumpkin purée
- 6 oz. cream cheese, softened
- 1/3 cup homemade or store-bought cinnamon sugar

INSTRUCTIONS

1. In a medium bowl, whisk flour, pumpkin pie spice, cream of tartar, baking soda, and salt until combined.
2. In a large bowl, using a handheld mixer on medium-high speed, beat butter,

brown sugar, and 1/2 cup granulated sugar until light and fluffy, about 1 minute. Add egg yolk and vanilla and beat until well combined. Add pumpkin purée and dry ingredients and beat on medium-low speed until just combined. Wrap bowl with plastic wrap and refrigerate until cold, at least 1 hour, or up to overnight.

3. Meanwhile, in a medium bowl, stir cream cheese and remaining 3 tablespoons granulated sugar until smooth. Wrap bowl with plastic wrap and refrigerate until cold, at least 1 hour, or up to overnight.
4. Place racks in upper and lower thirds of oven; preheat to 350° F. Line 2 baking sheets with parchment paper.
5. Roll dough into level tablespoon-sized balls. Flatten 2 balls into disks. Using a spoon or a piping bag, place 2 level teaspoons cheesecake filling in the center of one disk. Close with second disk. Using your fingers, pinch around



- edges to seal, then gently roll into a ball.
6. Pour cinnamon sugar into a wide, shallow dish. Roll ball in cinnamon sugar and arrange on prepared sheets. Repeat with remaining dough.
7. Bake cookies, rotating halfway through, until golden brown and beginning to crack, 12 to 14 minutes. Firmly bang pan a few times on the countertop or stove to slightly flatten cookies. Transfer cookies to a wire rack and let cool.

If you have a recipe that 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.

We're always thankful to those who trust us enough to recommend us!

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|---------------------|-----------------------------|----------------------------|----------------------------|
| • Mary Bourgeois | • Areana Urbano | • Michael Hannan, attorney | • Ryan Collins, attorney |
| • Eric Davis | • Richard Wilson | • Makayla Gardner | • Jordie Rubin |
| • Ree Basse | • David C Burns | • Connie Castell | • Fenwick Swann, attorney |
| • Ray Gregson | • Jeremy Bordelon, attorney | • Susan Landry | • Lester P. Breaux |
| • Fawn Luquette | • Botsay Notary | • Deckie Breaux | • Anna Anderson |
| • Sharon Bazajou | • Gilbert John Estrada | • Mindy Jones | • Hobart Pardue Law Office |
| • Vicki Ann Wilson | • Ashley Arabi Minnich | • Lindsey Battle | • Jerome Jackson |
| • Candice Meza | • Bobbye Jo Ramage | • Shane Breaux | • Greg Mollere |
| • Misty L Schneider | • Lacie Dufrene | • Jake Lemmon, attorney | |

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 LJB LEGAL 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.

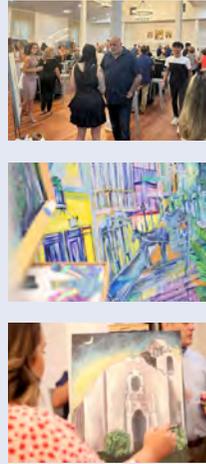
THE LJB LEGAL GUARANTEE

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

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.





ST. CHARLES PARISH'S COMMUNITY CANVAS

The team had a great time recently at the Paul Maillard Business and Arts Initiative's first art show and exhibition. It was truly wonderful to witness an event like this in our hometown. The incredible turnout

and debut of the newly renovated Old Church Luling added to the excitement of the night. We're always happy to support local initiatives to rebuild and revitalize our community.

THAT'S SOME GOOD EATIN'!

Our team would like to invite everyone out to join us for United Way of St. Charles' annual Battle for the Paddle on Oct. 6.

The entry fee is just \$5 for "all you can sample," and kids 10 and under get in free. The family-friendly event is from 3 p.m. until 7:30 p.m. at the Edward A. Dufresne Community Center in Luling and has over 150 teams competing for the Paddle! You can try them all.

(Or you can just hang around the LJB Legal tent for repeated tastes of Bobby's pastelaya.) Either way, you don't want to miss it!



REVIEW ROUNDUP



"Emma Canell clarified me in the right direction. I would have been doing "A" when I should do "B." She saved me a lot of time and confusion. Thank you, Emma."

— Terri Belk



"Where do I begin? This was the best call that I have made. I called LJB for representation during my disability appeal hearing. Unfortunately, that first call was only a week prior to the hearing, and they were not able to represent me at that time. However, they sent information to me to help me be as prepared as I could and asked me to request a continuance to allow them time to review my records and be able to represent me. Every interaction with them has been amazing! Thank you, Heather, whom I communicated with the most. I didn't expect to be here at this point in my life, but they have helped me navigate through it. Today, I received a call from Christy of a positive decision. I am so very thankful for the work that Christy put into my case, including being there for the initial and followup hearings. Thank you!"

— Mariela Rodriguez

REID'S JOKE CORNER



What's the definition of a fisherman? **A jerk on one end of a pole waiting for a jerk on the other end.**

What did the shark say when he ate the clownfish? **"That tasted funny."**

Why do sharks swim in saltwater? **Because pepper water makes them sneeze.**

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Find the answer online at tinyurl.com/ljbsudoku.



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To be removed from our mailing list, call (888) 552-4773.

How We Help:

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

- Car Accidents
- Personal Injury
- Disability

IN THIS ISSUE: **Eat the Frog // Pumpkin Cheesecake Cookies // Community Canvas // Battle for the Paddle**

Attorneys Megan Richardson and Loyd Bourgeois secure \$250,000 settlement for ride share driver

Mike* had just picked up three college-aged kids around midnight. He was driving them to their next destination in New Orleans when a drunk driver in a Corvette ran a stop sign and crashed into his car. The car was totaled, Mike was transported by ambulance to University Medical Center, and the drunk driver was arrested. After discharge from the hospital, Mike was advised to follow up with his primary care physician, which he did.

But he didn't get better. Mike's pain was unrelenting. He sought conservative treatment at first – chiropractic care and physical therapy. When he still had pain, he contacted us. Our team went to work right away obtaining the police report and arrest report, obtaining the video of the drunk driver at the scene

and in the holding cell, and reviewing Mike's medical records and treatment. Based on our experience, we suggested Mike visit a neurosurgeon, which he did. The neurosurgeon ordered an MRI, which showed positive lumbar findings related to Mike's facet joints. Mike was referred to pain management. Pain management treated Mike with epidural steroid injections, and when those were not effective, recommended another procedure to install a screw into the facets.

Given all of this, our team was able to successfully negotiate a policy limits payment from the drunk driver's policy.

The rideshare's underinsured motorist (UM) coverage carrier accepted further liability. But they claimed Mike's injuries

were related to pre-existing conditions. The UM carrier found one single medical note from approximately 18 months prior to the crash in which Mike complained of back pain, and his doctor referred to it in his notes as chronic. They refused to pay for the extent of the injuries. Our team fought this line of defense by obtaining Mike's entire medical file from his provider and detailing a timeline spanning years, including many before the chronic pain reference, and the months after during which no mention of back pain was ever made or documented. In the end, a favorable result from the UM carrier was also obtained for our client who ultimately had not undergone surgical intervention.

**Names and case details are changed to protect client confidentiality.*