

FLATTMANN FILES

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“Quality Is No Accident”

FROM THE DESK OF Grady Flattmann

How many golf carts have you seen zooming around your neighborhood and even around town? Since the COVID-19 outbreak, golf carts and other utility vehicles are gaining in popularity.

Now, what happens when a golf cart accident occurs while it is being driven somewhere other than on its owner's property? Will auto insurance cover it? How about a homeowner's policy? Probably not!

While a lot depends on the facts of the accident, most auto policies exclude golf carts. Similarly, most homeowner's policies exclude golf cart accidents occurring away from the insured premises.

One simple and surprisingly cheap solution is to ask your insurance agent about adding a golf cart endorsement to your existing homeowner's policy. Explain to your agent how you use your golf cart and get their suggestions.

While on the subject of insurance coverage, make sure to ask your agent about UM (uninsured/underinsured motorist) coverage for your vehicle. Unfortunately, most people don't have UM coverage or don't have enough to cover them in the event of a serious accident.

If you have any questions on these topics or any other related topics, feel free to call me at: (985) 590-6182.



Wishing you and your family a healthy summer.

-Grady



CAN EXERCISE STAVE OFF SICKNESS?

Why Your Workout
Routine Might Protect
You From Infection

Unless you've been living under a rock since January, you know all about COVID-19, more commonly known as the coronavirus, and the global chaos it has caused, including massive quarantines, flight cancellations, and medical supply shortages. Understandably, people have since picked up new habits to avoid contracting the illness, like washing hands more thoroughly, wearing masks outdoors, and avoiding big crowds. Those are all good precautions, but according to The New York Times, there might be another strategy you can employ year-round to boost your immune system: regular exercise.

If that surprises you, you're not alone! Back in the 1980s, misleading research conducted on marathon participants spread the myth that

a tough workout suppresses your immune system, making you more susceptible to illness. However, in recent years, new studies on both mice and humans debunked that theory.

In 2014, scientists at Umeå University in Sweden found that elite endurance athletes — the people you'd think would be sick all the time if hard workouts really did reduce immunity — actually took fewer sick days than athletes who exercised less. And in 2005, a study on mice showed that jogging for 30 minutes a day over several weeks made them more likely to survive rodent flu. What's even more interesting is that according to The New York Times, a 2008 study conducted on mice in Germany suggested that rather than dying off during exercise, immune cells “traveled to the animals' lungs, guts, and other parts of their bodies potentially most

Continued on Page 2 ...

vulnerable to germ invasions during exercise” before returning to the bloodstream. Basically, exercise helped the mice become even better illness-fighting machines!

On top of staving off illnesses like the flu, there’s evidence that working out can help control allergy symptoms. Fitness and Wellness News reports that the link between the two comes down to blood flow. When you exercise, your blood flow speeds up, which moves allergens more quickly through your body so your

kidneys can eliminate them. On the contrary, sedentary living encourages allergens to stay put and destroy nearby tissues. As Fitness and Wellness News puts it, “Constant movement of the allergens through the bloodstream prevents these delicate tissues from becoming inflamed.” One of the best movements for allergy sufferers is swimming because it’s a great full-body workout and the humid air is gentle on the lungs. With hay fever and other pollen allergies in full swing, now might be the perfect time to start a new routine.

If you do decide to start exercising more regularly, just remember not to overdo it right away. Going from entirely sedentary to training like a marathon runner overnight actually can be damaging to your body because the change is such a shock — you might end up sick as a result! Instead, ease yourself into your new workout regimen by adding a bit more duration and/or intensity to your sessions over time. Also, if you’re already feeling sick or suffering from severe allergies, do yourself and others a favor and stay home. Going out when you’re under the weather will just spread your germs to other people trying to stay healthy.

Here’s the bottom line: While it’s been proven to help, exercise isn’t a silver bullet for preventing or controlling illness. It’s still smart to take other common-sense precautions against illnesses like the flu and COVID-19, like washing your hands regularly (including before and after you work out), getting enough sleep at night, and avoiding people who are coughing or sneezing.



SUPER BEAGLES AND JUMPING LLAMAS

Guinness World Records' Most Amazing Animals

Hearing about someone who has claimed a Guinness World Record is pretty cool, but do you know what’s even cooler? When animals make world records. Here are a few amazing *animals* who hold some really cool records.

Caspa, the Amazing Jumping Llama

Sue Williams is an animal trainer and behaviorist who specializes in dogs. One day, she was working on agility training with her dogs when she noticed her llama, Caspa, watching them. After a little time and training, Williams discovered that Caspa loved jumping, too. In 2015, Caspa cleared a bar set at 3 feet, 8 1/2 inches. He jumped right into the world record for “highest bar jump cleared by a llama.”

“He’s a complete diva,” says Williams. “So, if there are people there to show off in front of, that’s when he’s at his ultimate best.”

Didga, a Very Tricky Kitty

Anyone who says cats can’t learn tricks hasn’t met Didga. In 2016, Didga, with help from her human, Robert Dollwet, claimed a world record by performing 20 different tricks in 60 seconds. Her routine started with the classics, like sitting and giving high-fives, and culminated in riding a skateboard while hopping over a low bar. Dollwet told Guinness World Records that training Didga took a lot of time and patience and that he was so proud of his clever cat.

Purin, the Beagle Who Holds 3 Guinness World Records

Nicknamed “The Super Beagle,” Purin scored her first title in 2015 for her amazing goalkeeping skills. The beagle “saved” 14 mini soccer balls thrown by her human, Makoto Kumagai, in one minute. A year later, Purin claimed another record when she became the

“fastest dog on a ball” by traveling 10 meters in 10.39 seconds while balancing on a ball. Not long after, Purin and Kumagai set the record for “most skips by a dog and a person in one minute — single rope” with 58 skips. Talk about super!

You can find videos of all these amazing record holders and more at [GuinnessWorldRecords.com](https://www.guinnessworldrecords.com).



GLAZED GOODNESS

The Sweet History of National Doughnut Day

Get ready to treat yourself because June 5 is National Doughnut Day! Contrary to popular belief, National Doughnut Day wasn't created as an excuse for Americans to eat more doughnuts. The celebration was actually started by the Salvation Army in 1938 to honor "Doughnut Lassies," the women who served doughnuts to soldiers on the front lines during World War I. The Salvation Army still celebrates National Doughnut Day by delivering doughnuts to veterans across the country.

The earliest version of the doughnut is believed to have come to North America with Dutch settlers in the 17th century. The Dutch brought with them balls of fried, sweetened dough called *olykoeks*, which translates to "oily cakes." Though they were tasty, we don't think many people would be eager to pick up a dozen oily cakes for the office.

According to Smithsonian Magazine, the word "doughnut" was coined in the 19th century by a woman named Elizabeth

Gregory. Her son, Handon Gregory, was a New England ship captain. She began making deep-fried dough treats with nutmeg, cinnamon, and lemon rind for her son and his crew. She would put hazelnuts or walnuts in the center of the pastry where the dough might not cook through, so she called her creation "doughnuts."

Handon Gregory also gets some credit for making doughnuts recognizable: He was the one who first put the hole in the doughnuts, though the exact reason is unclear. Some say it was to use fewer ingredients, while others suggest he created the hole by accident after skewering the pastry on the spokes of the ship's wheel when he needed to steer with both hands during a storm. Whatever the reason, that hole is still part of a classic doughnut to this day.

There are lots of ways to celebrate National Doughnut Day. Recognize the history of the holiday by donating to the Salvation Army or by sending a box of doughnuts to a veteran in your life. You can also order from your favorite local doughnut shop or fry up some homemade doughnuts with your family. There's a pretty great recipe at SallysBakingAddiction.com/how-to-make-homemade-glazed-doughnuts.

Take a Break!

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Bacon may be a paleo favorite for breakfast, but this hearty sausage meal can be enjoyed any time of day and is the perfect way to mix things up!

Ingredients

- 3 tbsp coconut oil
- 1 lb mild Italian sausage
- 1 medium sweet potato, peeled and grated
- 4 green onions, diced
- 10 eggs, whisked
- Black pepper, to taste

Directions

1. In a large ovenproof skillet, heat coconut oil over medium heat.
2. Crumble sausage into the skillet and cook until browned.
3. Add sweet potato and cook until tender.
4. Add green onion and sauté for 2–3 minutes.
5. Spread this mixture evenly throughout the skillet. Pour eggs over mixture and sprinkle black pepper over top.
6. Cook without stirring for 3 minutes or until bubbly.
7. Transfer skillet to oven and cook under broiler on low until frittata is cooked through.

INSIDE THIS ISSUE

From the Desk of Grady Flattmann
PAGE 1

Can Working Out Protect You From a Virus?
PAGE 1

5 World Records Broken by Animals
PAGE 2

A Day to Honor Doughnut Lassies
PAGE 3

Take a Break
PAGE 3

Paleo Sausage Frittata
PAGE 3

Televangelist Facing Legal Trouble After Selling
COVID-19 ‘Cure’
PAGE 4

A ‘SILVER’ BULLET *Attorneys General Stand Firm Against Snake Oil*

Jim Bakker dominated headlines in the late 1980s with his legal troubles, and now the televangelist is facing a new lawsuit in 2020.

The original story of Bakker’s fall begins on a TV set. Bakker and his wife at the time, Tammy Faye Messner, hosted the popular evangelical talk show “The PTL Club” from the mid-1970s to the late 1980s. However, their reign came crashing down when Bakker resigned after being accused of offering money to church secretary Jessica Hahn to cover up rape allegations. Bakker was later convicted of scamming thousands of viewers out of millions of dollars, and he spent several years in prison.

Today, Bakker hosts “The Jim Bakker Show” and leads Morningside Church in Missouri. While freedom of religion is protected in the U.S., a recent promotion on Bakker’s show caught the attention of attorneys nationwide.

In 2020, when the COVID-19 pandemic found its way to the U.S., many people stocked up on emergency medical supplies. For some, this meant purchasing colloidal silver “cures” that were promised to kill the virus. Supplements, pills, and oils with no scientific evidence of their efficacy were sold to consumers until the U.S. Food and Drug Administration (FDA) sent cease-and-desist orders to seven manufacturers in March 2020.

One such product involved was Sherrill Sellman’s Silver Solution. Sellman, a self-described naturopathic doctor and mind-body psychologist who appeared on Bakker’s show on Feb. 12, proclaimed Silver Solution is a cure for the coronavirus. Bakker promoted the product and later sold it through his website.

The Missouri and New York attorneys general caught wind of this scheme and immediately



filed cease-and-desist orders, and even a lawsuit, against Bakker. NPR explains that Bakker and his church are in violation of state laws by “falsely promising consumers that Silver Solution can cure, eliminate, kill, or deactivate coronavirus.”

Bakker stopped selling Silver Solution in mid-March 2020. Even as the lawsuit continues to move through the court system, the message is clear: The justice system is cracking down on the sale of snake oil.