

# FLATTMANN FILES

December 2018

“Quality Is No Accident”

## FROM THE DESK OF Grady Flattmann

December may be my favorite month. The weather is cool (hopefully), both of my kids have December birthdays, and Christmas is around the corner. While I don't enjoy how commercialized Christmas has gotten, I love seeing the charity and warmth people show during this season.

Over the years, my wife and I have enjoyed being a small part of several organizations with the purpose of providing Christmas for families who otherwise would not have one. It is important to us to engage our own children at an early age, in hopes that it will help them grow in charity and kindness toward others and in thankfulness for their own blessings.

It is all too easy to get caught up in today's world of hate, blame, and unaccountability. The news media (no matter what side) feeds off of it and serves it directly to our living rooms 24 hours a day. Despite the attempts to distract us, I still believe that humans are kind, loving, and understanding in nature.

So, this holiday season, when outside forces try to darken your day, resist the bait; instead, try to make someone else's day just a bit brighter. It doesn't take much.



-Grady



## REMEMBERING PEARL HARBOR THE ATTACK THAT BROUGHT WORLD WAR II TO AMERICA

*“Yesterday, Dec. 7, 1941 — a date which will live in infamy — the United States of America was suddenly and deliberately attacked by naval and air forces of the empire of Japan. [...] It will be recorded that the distance of Hawaii from Japan makes it obvious that the attack was deliberately planned many days or even weeks ago. [...] With confidence in our armed forces, with the unbounding determination of our people, we will gain the inevitable triumph — so help us, God. I ask that the Congress declare that, since the unprovoked and dastardly attack by Japan on Sunday, Dec. 7, 1941, a state of war has existed between the United States and the Japanese empire.”*

—President Franklin D. Roosevelt

The attack on Pearl Harbor in 1941 led to the severe destruction of the United States Pacific Fleet, but it lit a flame in the hearts of Americans. The sudden strike by the Japanese forces destroyed 20 American vessels, eight of which were battleships, and over 300 airplanes. Over 2,000 military and civilian American lives were lost, and another 1,000 suffered injuries. The following day, President Roosevelt gave his Pearl Harbor address to the nation, urging Congress to take action and declare war on Japan. This event brought the citizens of America together for the first time since WWII began. It was time to go to war.

Although the attack caught America by surprise, the war had seemed unavoidable for some time. In 1937, Japan declared war on China to seize its import market for financial gain and to expand Japan's territory. The Japanese government had been struggling with economic and social issues, and its leaders sought to solve these problems by taking the land of neighboring countries. In retaliation, America attempted to intimidate Japan by banning further trade with them. Instead, this action only made the Japanese

Continued on page 2 ...

government more reluctant to leave China. In the years that followed Japan's declaration, Washington, D.C., and Tokyo engaged in negotiations, but neither was willing to budge.

Japanese forces planned their attack on the United States for several months before putting their devastating plans into action. Their goal was to destroy the United States Pacific Fleet in order to remove any opposition to their takeover of the South Pacific. While their attack was incredibly damaging, it didn't incapacitate the fleet. Pearl Harbor's aircraft carriers were away when the attack took place and were considered the most important aspect of a naval fleet at that time. The Japanese also failed to destroy the U.S. Navy's oil storage depots, repair shops, and submarine and shipyard docks, allowing the navy to recuperate quickly from the attack.

There are many memorials to remind U.S. citizens of that day. A marble memorial was built over the fallen USS Arizona, dedicated

to all military persons who were killed in the attack. Another monument was built on the northwest shore of Ford Island, close to where the USS Utah sank. In later years, the ship was added to the national register of historic places and was declared a national historic landmark.

Dec. 7 serves as National Pearl Harbor Remembrance Day. It honors individuals who survived the attack and those who did not. Remember those who lost their lives on that day and throughout WWII and the other brave soldiers who fought to keep the freedoms we have today.



## Fake Discounts and Angry Shoppers A Massive Black Friday Lawsuit

Shoppers flock to retailers every Black Friday in hopes of securing the best deals on the year's hottest products. There are many nasty aspects of Black Friday — the long lines, the overzealous shoppers, the limited stock of items — but phony pricing and fake sales shouldn't be among them. But that's exactly what happened to folks in Los Angeles during the 2016 holiday season, leading to the biggest Black Friday lawsuit in history.

In December of 2016, the Los Angeles City Attorney's Office sued J.C. Penney, Sears, Macy's, and Kohl's for a practice called "false reference pricing," a nefarious tactic whereby retailers lie about the original price of an item to make a discount appear bigger than it actually is. For example, Sears sold a Kenmore washing

machine at a "sale price" of \$999.99, compared to a "regular price" of \$1,179.99. The problem was the so-called sale price was actually the price that product was offered at every day. Therefore, it wasn't actually on sale.

Duping your customers is a bad business practice, but what makes it illegal? Well, California law requires that retailers post a retail price no higher than what the product was sold at within three months prior to the ad. "Families today ... are striving to get the very most they can get from an extremely hard-earned holiday shopping dollar," said LA City Attorney Mike Feuer. "They deserve to make an informed decision." After the suit was brought against them, the retailers all quickly moved to settle, promising to never engage in false reference pricing again.

Most retailers offer discounts around the holidays to encourage shoppers to come into their stores or visit their websites. Promotions and sales are great tools in any business's arsenal, provided they aren't out to mislead customers. Big-box stores may try to manipulate innocent people, and it's up to aggrieved customers to hold those corporations accountable. Nearly every year, you'll read about a class-action lawsuit that develops in response to the shady tactics of businesses eager to secure those holiday shopping dollars.

Are there great bargains to be had on Black Friday? Of course. But if something sounds too good to be true, it very well might be. Keep your eyes peeled and don't let retailers trick you into a purchase you wouldn't make otherwise.



# A Member of the Family

## Health Coverage for Furry Companions

The close bond that humans form with their pets can be mystifying to those who proclaim they are not “pet people.” A dog given a spot on the bed or a cat given specialty food might seem extravagant to some, but a glance back in time shows that this close companionship developed long ago. Ancient Egyptians were sometimes mummified with their feline or canine companions, and when given the choice between losing a battle or harming cats, Egyptians chose a loss to their Persian adversaries rather than attacking soldiers who’d strategically strapped felines to their bodies. A special relationship developed between humans and their animals during the process of domestication, and pets earned their proverbial place at the table.

For some pet parents, this close bond makes insurance coverage for their fur babies a no-brainer. Some employers are even offering it as an employment benefit. When it comes to caring for our furry companions, veterinarian Jean Maixner points out that having pet insurance can keep families from having to make a gut-wrenching decision when a pet gets sick or hurt. “If you get the right policy, it can be an asset to the health care of that pet and have a significant impact on the bill that results from an emergency visit,” Maixner says.

As with human health insurance, pet health insurance policies vary. A higher deductible usually means paying a lower monthly rate. You can

find plans that cover accidents and illnesses, and some plans even cover routine care, like vaccines. In an assessment of policies, Consumer Reports found that for a relatively healthy pet, most policies actually cost more than they would ultimately pay out. However, they also found that for a pet that develops a serious illness or condition, many pet insurance policies will indeed pay out more than what they cost. Talk with your vet to see if there are any conditions your pet is prone to. Consumer Reports also recommends reading all the fine print when looking at plans to make sure you understand what will be covered.

For many people, pet insurance offers peace of mind that their companion will be protected. As Herb Weisbaum, consumer advisor for NBC News, says, “If you buy pet insurance and don’t use it, consider yourself lucky.”



## Take a Break!

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Solution on page 4



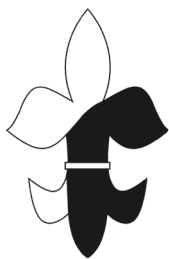
### Ingredients

- 2 pounds fresh chestnuts, unpeeled
- 2–3 sprigs rosemary
- 1/2 cup unsalted butter, melted
- 2 teaspoons kosher salt, or more to taste
- Pinch of freshly ground nutmeg
- Freshly ground black pepper, to taste

### Directions

1. Heat oven to 450 F.
2. Place a large sheet of foil on a rimmed baking sheet.
3. On a large, flat workspace, place chestnuts flat side down. Using a sharp knife, carve an X on the rounded side of each chestnut.
4. In a large bowl of hot water, soak chestnuts for 1 minute.
5. Pat dry and transfer to a medium bowl. Add rosemary, butter, salt, pepper, and nutmeg. Toss to coat and transfer to baking sheet. Arrange in a single layer. Gather the edges of the foil together, leaving an opening at the top.
6. Roast until peels curl up, about 30–45 minutes.
7. Transfer to a platter and serve while hot or warm.

Inspired by Bon Appétit



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## SURVIVING THE SEASON OF SWEETS

### How to Indulge Your Sweet Tooth With Less Sugar

Cookies, cakes, and pies, oh my! The holiday season is brimming with sweet treats of all kinds. Sometimes it can feel like candy and sugary desserts are around every corner, and yet you still want to indulge. However, when you consider that over 50 percent of Americans are insulin-resistant, prediabetic, or diabetic, that piece of pumpkin pie with whipped cream starts to look more dangerous than appetizing. During the holidays, how can you satisfy your sweet tooth without worrying about consuming excessive sugar and calories?

Skip the candy and go for the fruits and nuts. Keeping a bowl of fruit and nuts nearby can help keep sugar cravings at bay. Dried fruits, such as cranberries, pineapple, or apricots, are both sweet and nutritious. Just be sure to check the packaging for added sugars. You can even make your own dried fruit with a food

dehydrator. This way, you are completely in control of the ingredients. No matter what you do, just be mindful not to overindulge. Dried fruit is high in sugar and calories, but the fiber and vitamins make fruit much healthier than just about any other sugary treat.

Another way to cut down on your sugar intake is to use dark chocolate in all your chocolate-based treats. Dark chocolate has about half as much sugar as milk chocolate, twice as much healthy fat, less cholesterol, 4-5 times more iron, twice as much potassium, fewer carbs, and more flavonoids and theobromine. The antioxidant properties of the theobromine and flavonoids make dark chocolate as good for your heart as it is for your soul. If you have a recipe that calls for chocolate, reach for the dark stuff, whether it's dark chocolate chips, cocoa powder, or baking chocolate.



While it may seem as though everyone and their grandma is overindulging in sugar this season, know that you have the choice to opt for healthier sweets. And come New Year's, you won't have to spend the first few months of 2019 working off that extra cookie weight.