

"Quality Is No Accident"

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Changes to Social Security in 2020

### **SOCIAL SECURITY IN 2020** Know What's Changing

If you're in the appropriate age bracket, Social Security may play a major role in your finances. So, it's important to know how Social Security will be changing in 2020.

### TRUST FUND

Unless Congress takes some drastic actions in the coming months, the current excess trust fund revenue will be depleted by the year 2034. If that happens, Social Security will only be able to pay 79% of the promised benefits from ongoing payroll taxes. You may need to think about what your financial plan would be like with 21% less income.

### RETIREMENT AGE

If you haven't reached retirement yet, this one is important to consider. If you were born after 1959, the full retirement age is now 67 for you. You'll still be able to start taking some benefits at age 62, but they'll be at reduced monthly payments.

### **COST OF LIVING**

Low inflation means that Social Security benefits will only see a minor cost of living increase. This year, it's expected to be around 1.6%. It's not major, but if you're living off Social Security alone, every penny is important.

### **MAXIMUM BENEFITS**

Those near the top of the Social Security income scale in 2019 will see an increase in their maximum payout in 2020. The maximum payout for an individual will be capped at \$2,861 per month. That translates to \$34,332 per year, so consider how that may impact your finances.



How much your benefits are taxed depends on your household income levels. For example, 50% of your benefits will be taxed if you make between \$25,000-\$34,000 individually or \$32,000-\$44,000 for married couples. If you're above that income bracket, then 85% of your benefits will be taxable.



# FLATTMANNES

January 2020

"Quality Is No Accident"

### FROM THE DESK OF Grady Flattmann

### **Happy New Year!**

2019 was a great year for our law firm. First, we celebrated our firm's 10-year anniversary. Then, we moved into our new office, giving us the opportunity for future growth and the ability to enhance our client experience even more.

The year ended on a high note when we partnered with St. Tammany Project Christmas to collect gifts and clothes for children in need. We began that mission with the lofty goal of sponsoring 15 children. Thanks to the amazing support and generosity of you guys (our friends and family), we demolished that goal and were able to help 25 children! What a way to end

We are already working hard to fulfill our many New Year's resolutions for 2020, all focused on client experience. As always, our goal remains to provide the highest level of legal representation possible with an emphasis on communication. We enjoy exceeding client expectations on a regular basis.

As a small, local business, we continue to rely on your referrals. Our marketing strategy is very simple: "Provide excellent service and exceed expectations and business will take care of itself."

I wish you and yours a safe, healthy, and prosperous 2020!





When January hits, it's easy to tell yourself that last year's holiday treats and days of sitting on the couch marathoning Hallmark Christmas movies are things of the past. Every time a new year arrives, a fresh start comes with it, which is probably why New Year's resolutions are so popular, particularly in the health and fitness space.

That said, it's hard to ignore the dismal statistics. According to U.S. News & World Report, a heartbreaking 80% of New Year's resolutions fail by February. So what are we doing wrong? Diet and exercise experts suggest it might not be the concept of making resolutions that's faulty, but the particular resolutions we choose. To set yourself up for success in 2020, check out these smart resolution swaps below.

**RESOLVE TO EAT** 

**RESOLVE TO EAT MORE** 

The goal to "eat less" is not only vague (where does one start?) but it can also lead to disordered eating when taken too far. Instead, try setting yourself up for a healthy long-term diet by eating more of a nutrient-dense food group.

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Your vitamin intake will go up, and you'll be too full to eat that second slice of cake. "We're big fans of goals that start with 'eat more," Lauren Slayton, the director of the nutrition counseling service Foodtrainers, told TheHealthy.com. If you already have plenty of vegetables in your diet but are still struggling to eat healthily, try resolving to eat more fruit and probiotic foods, or drink more water.

**DON'T** RESOLVE TO LOSE WEIGHT.

RESOLVE TO REACH A HEALTHY BODY FAT PERCENTAGE.

As the body-positivity movement is constantly reminding us, there is no one-size-fits-all number on the scale that we should strive for. Depending on factors like age, gender, and height, one person's healthy, ideal weight can be another person's underweight or overweight. Instead of resolving to lose a set number of

pounds this year, aim to bring your body fat percentage into the "fitness" range for your gender and age group. Websites like BMI-Calories.com can help you calculate your current body fat and give you a reasonable goal to shoot for.

DON'T RESOLVE TO GET 8 HOURS OF SLEEP.

RESOLVE TO GO TO BED 15
MINUTES EARLIER.

It's hard to change a habit, which is why most people who set ambitious sleep goals are doomed to fail. If you normally go to bed at midnight but need to hit the sack at 10 p.m. in order to get your full eight hours, it will be extremely difficult to shift your routine overnight to make that happen. Instead, try resolving to go to bed just 15 minutes earlier. Such a small change to your routine should be easier to stick to, and once you have a streak going, you can move your goal back another 15 minutes until you reach the ideal amount of rest!

**DON'T** RESOLVE TO BE MORE ORGANIZED.

**DO** RESOLVE TO MEDITATE EVERY DAY.

Resolving to get organized without a road map to get there is setting yourself up for failure. If you've always been prone to clutter and procrastination, it's unlikely you'll be able to change your decades-long habits and become a neat freak all at once. Instead, focus on one area of your life you want to organize, like keeping your desk messfree, or resolve to change your mindset by adding meditation to your daily routine. According to psychology professor Susan K. Whitbourne, mental and physical clutter are psychologically linked. If you can get your mind organized with a few minutes of peaceful meditation each day, it will be easier to manage the rest of your life.

# HISTORY'S SWEETEST THEFT The Great Canadian Maple Syrup Heist

Maple syrup holds a proud place in the history and culture of Quebec, Canada. It's also a big part of Quebec's economy, with 72% of the world's maple syrup produced in Quebec alone. Due to tactics employed by the Federation of Quebec Maple Syrup Producers (FPAQ), the NPR-backed podcast "The Indicator" estimates that maple syrup is valued at approximately \$1,300 per barrel — over 20 times more than crude oil. The FPAQ controls the available syrup supply, never releasing enough maple syrup to meet demand, which increases the price. As a result, most of the world's maple syrup is stored in various reserves.

Between 2011 and 2012, a group of thieves decided to liberate the syrup from an FPAQ facility in Saint-Louis-de-Blandford, Quebec. Stealing syrup from Canada doesn't sound as glamorous as stealing cash from a Vegas casino, but their plan could rival the plot of "Ocean's Eleven."

At the FPAQ facility, syrup was stored in unmarked metal barrels and only inspected once a year. The heist, led by a man named Richard Vallières, involved transporting the barrels to a remote sugar shack in the Canadian wilderness, where they siphoned off the maple syrup, refilled the barrels with water, and returned the barrels to the facility.

The stolen syrup was then trucked east to New Brunswick and south across the border into Vermont. Wisely, the thieves sold their ill-gotten goods in small batches, avoiding suspicion from legitimate syrup distributors.

In what is now known as the Great Canadian Maple Syrup Heist, thieves made off with 10,000 barrels of maple syrup valued at \$18.7 million. This remains one of the most costly heists in Canadian history. Vallières himself became a millionaire and took his family on three tropical vacations in one year.

Unfortunately, the thieves got sloppy and stopped refilling the barrels with water. When an FPAQ inspector visited the targeted facility in the fall of 2012, he accidentally knocked over one of the empty barrels. The inspector alerted the police, who would go on to arrest 17 men in connection to the theft, including Vallières himself.

Police were then able to recover hundreds of barrels of the stolen syrup, but most of it was never recovered — likely lost to pancake breakfasts far away.

# WHO WEARS THE PANTS? LADY JUSTICE! How One Judge Lost a Frivolous Lawsuit and His Dignity

After losing an article of clothing from a dry cleaner, most would say "c'est la vie" and move on. At most, someone might leave a bad review and ask for a few dollars to cover the loss, but for one administrative law judge, that wasn't enough. He decided instead to launch an all-out legal battle.

Roy Pearson, a Washington, D.C., judge at the time, sought \$54 million to cover the loss of his pants after his dry cleaner lost them. He argued that the "same-day service" sign located in the window of the dry cleaners meant that the company had to provide same-day service. However, Pearson never specified a specific time he needed his clothes returned. He also insisted that the "satisfaction guaranteed" sign meant that the cleaners had to satisfy a customer's wishes without limit. Based on those arguments, he claimed the signs were fraudulent.

After the initial allegations, the dry cleaners scoured their business to find the pants and, to their credit, found the judge's trousers untarnished. Even so, Pearson argued that he didn't need to prove the pants were lost or damaged to satisfy his "satisfaction guaranteed" claim.

Unfortunately for the judge, the court found his position to be ridiculous and ordered him to pay the dry cleaner's attorneys' fees. In response, Pearson sought that his own attorneys' fees be covered to oppose this motion.

In the end, Pearson did pay the dry cleaner's legal fees, but the case isn't the only thing he lost. The verdict also cost the judge his job and any semblance of professional dignity. Ten years after the case closed, the District of Columbia Board on Professional Responsibility sought a 90-day suspension. As the board put it, Pearson "failed to conduct an objective appraisal of the legal merits of his position. He made and continues to make arguments that no reasonable attorney would think had even a faint hope of success on the legal merits." From a legal standpoint, we'd call this judge's behavior "dissatisfaction guaranteed."

## Take a Break!

H P P J N U L M K R F M M W J C V
L M I D N I G H T H Y S R R V O K
X I F X L G J S H Z U Y E F L U Q
E K H H F L A E Z N R S T P N N G
H L G R Q O S N A A O G N X U T G
V T F T T X V J U L D D I E R D E
L M V M E P E N U T S G W K F O M
Q H K W A B A T Q L V H Y I Y W A
C X Q N W J I I A X A L U P L N S
H Y E V W O Y O C R A E Y W E N V
A G H T N D G F I G B J G K N K A
M L M X H W F C O N F E T T I N J
P C Q M Y V Z H R S B B L Z T P Z
A V V Y P L H V N V Y N R E Z X X
G J P I J H G O I T O V E P C V N
N V K M L A H H V Q H P A G T G C
E J M Z L D G O A J L A V K I X D

CELEBRATE
CHAMPAGNE
CONFETTI
COUNTDOWN

GOALS
JANUARY
JANUS
MIDNIGHT

NEW YEAR
RESOLUTION
TOAST
WINTER



A traditional New Year's favorite in the South, Hoppin' John includes black-eyed peas that are said to represent coins, a sign of prosperity for the coming year. It's usually served alongside collard greens, which represent cash.

### Ingredients

- 1 cup dried black-eyed peas
- 5–6 cups water
- 1 dried hot pepper, optional (arbol and Calabrian are great options)
- 1 smoked ham hock
- 1 medium onion, diced
- 1 cup long-grain white rice

### **Directions**

- 1. Wash and sort peas.
- 2. In a saucepan, cover peas with water, discarding any that float.
- Add pepper, ham hock, and onion. Gently boil and cook uncovered, stirring occasionally, until peas are just tender, about 90 minutes. At this point, you should have about 2 cups of liquid remaining.
- 4. Add rice, cover, drop heat to low, and simmer for 20 minutes, undisturbed.
- Remove from heat and let steam for an additional 10 minutes, still covered.
- 6. Remove lid, fluff with a fork, and serve.

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