

FLATTMANN FILES

September 2020

"Quality Is No Accident"

FROM THE DESK OF

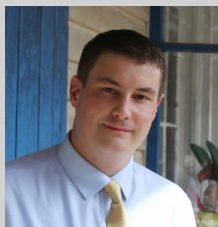
**Grady
Flattmann**

I often hear: "I've got full coverage." What's that mean? Unfortunately, it typically means a person has the minimal coverage legally required to drive. That's because when most people sit down with their insurance agent to discuss "savings," the first coverages to get the axe are uninsured motorist, rental, and collision. These are extremely important coverages and should not be cut! Liability limits are also reduced, which may save a few bucks in premiums but increases personal exposure and out-of-pocket liability in the event of an accident.

Did you get your insurance refund? Should it have been more? Unlike most other businesses, auto insurers are enjoying big profits during the pandemic. In late March and April, the number of cars on the road decreased by 50%. Accident claims decreased by more than 30% in March. At the same time, Progressive Insurance saw a \$1.3 billion net income (April-May), more than doubling its net income compared to those same months in 2019. Yet, the average insurance refunds to you and me are around 15% for April and May. Food for thought.

Stay safe and healthy!

-Grady



WHAT CAN I USE THIS APPLE FOR?

The Ultimate Guide to Apple Season

They say an apple a day keeps the doctor away, but they never specified how to prepare the apple. From pies and tarts to sauces and marinades, there are many ways to consume apples and many varieties to choose from. In the U.S. alone, bakers, snackers, and wannabe cooks alike can choose from more than 100 varieties of apples.

This September, as apple trees start to bear the freshest, fullest form of this popular fruit, consider this your go-to guide for some of the most popular varieties of apples.

Red Delicious

You likely saw these popular apples in your sack lunch as a kid or have noticed them in nearly every supermarket produce section. Red Delicious apples are one of the most well-known varieties. They have a mild-tasting flesh and thick skin. Pick Red Delicious apples in the fall, and harvesters recommend adding this deep-red variety to your salads or sandwiches. Do not cook the Red Delicious, however. The apple's skin can't handle the pressure.

Fuji

Easily the most diverse apple, the Fuji is sweet and juicy, making it the perfect snack for those with a sweet tooth. This versatile fruit is also ideal for making pies, salads, or applesauce. Fuji is a cross between the reliable Red Delicious and the less common variety known as Ralls Janet. Developed in the 1930s, it has a firm skin and sweet flavor that make it one of the most popular apple varieties today.

Granny Smith

Some people love 'em, others hate 'em. But Granny Smith apples are the classic choice for making pies and applesauce, and they've been around for generations. The Granny Smith originated in Australia in 1868. With a tart, intense flavor, this apple pairs perfectly with cinnamon and can be used to bring balance to dishes that are overly sweet. The Granny Smith offers a balance that sweeter varieties like the Fuji or Gala (see below) cannot. In addition, it can add a zing to salads or a fresh crunch to any sandwich.

Continued on Page 2 ...

Gala

What are Gala apples good for? The better question is what can't they do? The Gala is a cross between two sweet varieties of apple, with a flavor that pairs well with many foods. It can accent soft cheese in a salad, sweeten a tart dish, bring out the juiciness of a roast, or serve as the perfect afternoon snack.

Golden Delicious

Not to be confused with its red counterpart, the Golden Delicious has a tender yellow skin that is easily bruised. This makes it perfect for baking, and its sweet nature only makes baked dishes better. Through its understated flavor, the Golden Delicious adds sweetness to any dish without the overwhelming sugary taste that can often ruin the most well-intentioned pie or applesauce.

This guide is just a start! For more information on different varieties of apples and ideas for how to use them, check with growers at nearby orchards. They're the experts on our local varieties and many have family secrets they just might be willing to share with fellow lovers of this crunchy fruit.



11 Days Deleted From History

How the British Changed Their Calendar System and Caused Chaos

For centuries, Europeans used the Julian calendar, created by Julius Caesar in 46 B.C. It was based on the solar calendar, so most of Europe thought it was the most accurate calendar. However, over the centuries, dates had "drifted," and many important days, like Easter and the spring equinox, were no longer falling on the dates they were supposed to.

To compensate, the new Gregorian calendar was developed and put to use by Pope Gregory XIII in 1582. It helped put things back in order and eliminated the extra day every 128 years.

However, not everyone adopted the Gregorian calendar right away, such as the British. That meant that Europeans were using two diverging calendars for over 200 years. Talk about confusing! People realized that as the world started to expand and as countries became more connected, having a single calendar system was critical.

Finally, the British chose the year 1752 to make the change. But, in order to make it work, they had to "jump" forward. For instance, 1751 could only be 10 months long — starting with March and ending with Dec. 31, 1751. But even that adjustment didn't quite bring the English up to speed in time to make the shift. They also had to cut 11 days from 1752. The unlucky dates that were cut were Sept. 2–14, 1752.

The people were not happy. English historians found research that British citizens chanted "Give us our 11 days!" in the streets. The phrase became so popular that some politicians even campaigned with that as their slogan. Several other historical accounts state that many people were worried that by cutting the calendar, their own lives would be cut 11 days shorter. There was a lot of confusion and chaos, but over time, dates fell where they were supposed to, and everyone lived their full lives, those 11 days included.

BEAM ME UP, LUCY

How Lucille Ball Saved 'Star Trek' in the 1960s

Did You know that Lucille Ball — the iconic comedian best known for her 1950s show “I Love Lucy” — is the reason “Star Trek” exists today? Ball was a Hollywood force in the '50s and '60s, and she produced hit after hit with her production company.

In fact, Desilu, co-founded by Ball and her then-husband, Desi Arnaz, was responsible for hits like “The Andy Griffith Show” and “The Dick Van Dyke Show.” The two were partners in the company until their divorce in 1960, and in 1962, Ball took over Arnaz’s share.

In that moment, Ball became one of the most powerful women in Hollywood, and Desilu, one of the biggest independent production companies at the time, had a lot of pull in the industry. In 1963, one of Desilu’s biggest hits was coming to an end. “The Untouchables” was a crime drama starring Robert Stack. Ball needed a replacement, and two potential shows hit Ball’s desk: “Star Trek” and “Mission: Impossible.”



In 1965, Ball took the pitches to her longtime network collaborator, CBS. They said no to “Star Trek” (but yes to “Mission: Impossible”), but Ball wasn’t about to give up on this new science fiction show, so she took it to NBC. The network was skeptical at first but ordered a pilot.

The pilot starred Jeffrey Hunter as Captain Pike and Leonard Nimoy as Mr. Spock. There was no James T. Kirk to be found — not yet, anyway. The pilot, titled “The Cage,” was a disappointment. NBC executives weren’t about to put it on air, but they decided to order a second pilot after Ball agreed to help finance it.

The second pilot starred William Shatner as Captain Kirk, and he was joined again by Leonard Nimoy as Spock. NBC executives liked what they saw. The new pilot, titled “Where No Man Has Gone Before,” was put on NBC’s fall schedule, though it wasn’t the first episode aired on NBC. That honor went to the episode titled “The Man Trap,” which aired on Sept. 8, 1966.

While Gene Roddenberry’s original “Star Trek” only lasted three seasons, it went on to become a major TV and film franchise. One of its recent iterations, “Star Trek: Discovery,” is about to enter its third season on the streaming service CBS All Access — all because Lucille Ball saw potential in a little show back in 1965.

Take a Break!

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Easy way out

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3	2	8	4	6	7	1	5	9
6	1	5	9	2	8	3	7	4
9	7	4	3	5	1	6	8	2



Balsamic Marinated Flank Steak

Inspired by FoodAndWine.com

Ingredients

- 2 garlic cloves, sliced
- 1 tbsp fresh rosemary leaves
- 1 tbsp dried oregano
- 2 tbsp whole-grain mustard
- 1/2 cup balsamic vinegar
- 1 cup extra-virgin olive oil, plus more for grilling
- 1 3-lb flank steak
- Kosher salt, to taste
- Freshly ground pepper, to taste

Directions

1. Combine garlic, rosemary, oregano, mustard, and vinegar in a blender. Purée until garlic is minced.
2. Add oil and continue blending until creamy, then season with salt and pepper to taste. Reserve 1/4 cup.
3. Place steak in a ceramic or glass baking dish and cover steak with the remaining marinade. Turn to coat the other side, cover, and let marinate in the fridge for at least 4 hours.
4. Remove steak from marinade and let excess marinade drip off. Sprinkle the steak lightly with salt and pepper.
5. Light grill and oil grates with olive oil.
6. Grill steak over moderate heat for 10–12 minutes, turning halfway through, until steak is lightly charred and the internal temperature reaches 125 F.
7. Let the steak rest for 5 minutes. Thinly slice, drizzle reserved sauce, and serve.



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Should You Be Able to Change Your Legal Age?
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In 2018, Dutch native Emile Ratelband was 69 years old. The thing was that the motivational speaker and founder of the Ratelband Research Institute didn't want to be 69. So, he went to a Dutch court and petitioned for the right to change his legal age. His intention was to change the year of birth on his birth certificate — bumping it up by 20 years. As a result, all records would show him as 49.

Why did Ratelband want to change his age?

He told the court he didn't feel like a man who was going on 70. He said he felt good — he felt like a man 20 years younger. He even said his doctors agreed and that they'd told him he had the body of someone younger.

WHAT IS AGE BUT A NUMBER? *A Dutch Man's Quest to Change His Legal Age*

But there was another major reason Ratelband wanted to change his age. He said doing so would increase his overall happiness and would be helpful on dating apps. He would no longer have to deal with the ageism that came with being 69. Ratelband even went as far as to say he would be willing to delay his pension benefits another 20 years if need be.

In an interview with Dutch newspaper *Algemeen Dagblad*, Ratelband said, “When I’m 69, I am limited. If I’m 49, then I can buy a new house, drive a different car. I can take up more work. When I’m on Tinder and it says I’m 69, I don’t get an answer. When I’m 49, with the face I have, I will be in a luxurious position.”

Interestingly enough, Ratelband's request wasn't dismissed outright by the court. The judge found merit in the argument and said that people desire to

change things about themselves all the time, adding that maybe age was one of those things we should consider — “maybe” being the operative word.

The court ultimately decided that “Ratelband is at liberty to feel 20 years younger than his real age and to act accordingly.” But the judge added that changing his legal documents would have “undesirable legal and societal implications.” The court added “[T]here are a variety of rights and duties related to age, such as the right to vote and the duty to attend school. If Mr. Ratelband's request was allowed, those age requirements would become meaningless.”

Today, Ratelband is 71 and continues his battle to change his age. While he may have lost in his initial quest to legally change his age, according to NPR, he intends to appeal the decision.