

FLATTMANN FILES

February 2019

“Quality Is No Accident”

FROM THE DESK OF *Grady Flattmann*

“I have full coverage.” I hear this statement all the time from clients when I ask the question “What type of auto coverage do you have?” But what does that mean?

In Louisiana, the law requires drivers to have \$15,000 per person if they are at fault for an accident causing injury to another person. This is the bare minimum. A lot of people mistakenly think that this makes them “fully covered.”

When you purchase auto insurance, you have many options. You can increase the amount of liability insurance you have from the minimum \$15,000. You can also purchase insurance that protects you in the event the person who caused the accident has minimum coverage or not enough coverage to pay for your medical bills. This is called “UM” insurance and stands for uninsured motorist or underinsured motorist coverage.

You can also purchase collision insurance, which protects you when someone else causes the accident, but they don’t have insurance, or their insurance doesn’t want to pay for the damage to your car.

Have a good talk with your agent soon to make sure you are protected!



-Grady

KREWES, KING CAKE, AND CULTURE

THE FASCINATING HISTORY OF MARDI GRAS



Unlike most holidays, Mardi Gras is associated with a place as much as it is a time. When people think of Mardi Gras, they automatically think of New Orleans. The celebration, held on a Tuesday in either February or March, is a point of pride for NOLA residents but is often misunderstood by the general public. Here’s what you need to know about America’s most regional holiday.

THE DATE

Mardi Gras doesn’t follow the traditional holiday calendar patterns we’re familiar with. It doesn’t fall on a static date, like Christmas, or a specific day within a month, like Memorial Day. Instead, it follows the pattern of Easter, which is based on a more complicated formula.

Easter takes place on the Sunday after the first ecclesiastical full moon occurring on or after the vernal equinox (the start of spring). An ecclesiastical full moon, as opposed to a regular full moon, is determined by Catholic church tables, not by lunar patterns. While that part is pretty complex, determining the date of Mardi Gras is much easier: It’s 47 days before Easter. As such, it can fall on any Tuesday between Feb. 3 and March 9, hence the name Mardi Gras, or “Fat Tuesday.”

THE PLACE

While New Orleans is undoubtedly the place everyone associates with Mardi Gras, it is not where the holiday originated in America. That honor belongs to Mobile, Alabama, which organized the first widespread Mardi Gras celebrations in 1703. As more people moved to New Orleans, which became the capital of Louisiana in 1723, the holiday took root there.

Continued on Page 2 ...



At first, the people who participated in the festivities were of mostly French or Catholic heritage.

Eventually, though, it morphed into a citywide party more secular than religious in nature.

In addition to the Gulf Coast of the United States, Mardi Gras celebrations occur throughout the world. In Brazil, where it is known as Carnival, it is the nation's most celebrated and well-known holiday. It's also a major event in Belgium, the Cayman Islands, the Netherlands, and Germany.

THE TRADITIONS

No matter where Mardi Gras happens, it's always something of a bacchanalian feast.

That's also the result of its Catholic origins. Lent, a time of fasting and giving up earthly pleasures, begins on Ash Wednesday, the day after Mardi Gras. Historically, Mardi Gras was a chance to engage in revelry before 40 days of lean living. In other words, it was the binge before the purge.

Today, Mardi Gras celebrations certainly bring to mind images of people bingeing. The tourist experience of Mardi Gras is one of drinking on Bourbon Street, crowding the bars, and staying up all night. While you can definitely have that Mardi Gras if you want it, most locals will tell you that the "real" Mardi Gras is something else entirely.

"Mainstream media tends to showcase a very specific kind of Mardi Gras," says Solange Knowles, "but my experience of Mardi Gras is very different; it's very cultural." These cultural traditions were created by social clubs called krewes. The krewes create floats, dress in ornate costumes, and parade

down the streets trailed by brass bands known as second lines.

The official food of Mardi Gras is king cake. Though called a cake, it's actually more of an iced bread; the dough closely resembles brioche. On top of the cake, you'll find icing in green, gold, and purple, which are the colors of the Mardi Gras flag. A figurine called a feve is hidden inside the cake, usually in the shape of a baby. It is considered good luck to be the person whose slice has the figurine inside.

All of these institutions are still in place today and have come to represent what Mardi Gras means to residents. Mardi Gras in the United States is now a celebration of distinctly New Orleans culture as much as it is a festive release before Lent. From the music and the food to the costumes and the parades, Mardi Gras is New Orleans. Or, as legendary NOLA pianist Professor Longhair once sang, "If you go to New Orleans / You ought to go see the Mardi Gras."

One for the Ages

How Super Bowl XXXIV Made an Icon Out of a Grocery Store Clerk

Going into the 1999 NFL season, no one expected anything from the St. Louis Rams. When starting quarterback Trent Green went down with a gruesome knee injury in the preseason, ESPN The Magazine slated the Rams to be the worst team in the NFL that year. With few options, coach Vermeil named a virtually unknown player as his new starting quarterback, humbly stating in a press conference, "We will rally around Kurt Warner, and we'll play good football!"

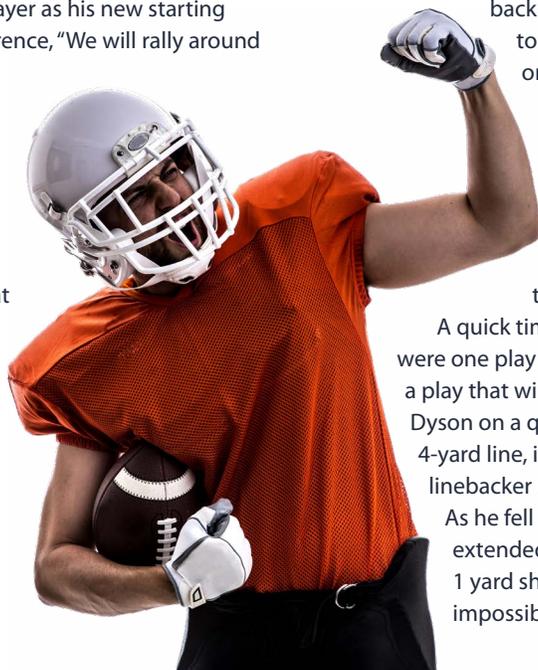
Five years before his start, 22-year-old Kurt Warner was stocking shelves at a Hy-Vee grocery store in Cedar Falls, Iowa, for \$5.50 an hour. However, he had amassed a whopping 16 snaps in the NFL prior to taking the reins for the 1999 season, and what proceeded to transpire on the field was utter pandemonium, giving the Rams the nickname "The Greatest Show on Turf." This improbable season and the resulting MVP award for Warner set the stage for one of the most dramatic games in Super Bowl history.

After going up 16-0 against the Tennessee Titans in Super Bowl XXXIV, Warner and the Rams looked poised to coast on their way

to the Lombardi Trophy, but the late Steve McNair and the Titans had different plans. The Georgia Dome was rocking after two Eddie George touchdown runs, and a field goal brought the Titans level at 16-16, with just over two minutes of play remaining. In response, Warner dropped back and found receiver Isaac Bruce for a 73-yard touchdown, bringing the score to 23-16 with 1:54 left on the clock. But the Titans weren't done fighting.

Quickly moving the ball down the field, Titans quarterback Steve McNair found himself with a third and 5 inside the Rams 30-yard line with 22 seconds left. Scrambling around and fighting off two players trying to pull him down, McNair threw the ball to Kevin Dyson at the 10-yard line.

A quick timeout left six seconds on the clock, and the Titans were one play away from tying the game. What proceeded was a play that will be forever known as "the tackle." McNair found Dyson on a quick slant, and when he caught the ball at the 4-yard line, it appeared a touchdown was imminent. Suddenly, linebacker Mike Jones wrapped the receiver up at the hips. As he fell to the ground with the ball in his hand, Dyson extended his arm, but when he hit the AstroTurf, he was 1 yard short of the goal line. The Rams had pulled off the impossible, earning their first Super Bowl title ever.



What You Didn't Know About

Chocolate

Fun Facts to *Wow* Your Loved Ones This Valentine's Day



Chocolate is a treat savored by people all over the world. What we know as the sweet, creamy decadence that sustains Valentine's Day actually has greater historical and cultural significance. Fermented chocolate drinks have been dated back to as early as 350 B.C. The Aztecs believed it was the beverage of wisdom, and the Mayans saw it as something to be worshipped. While the history of chocolate is as rich as its flavor, there are some common misconceptions about the treat.

Dutch chocolate doesn't necessarily refer to chocolate made in the Netherlands; the name refers to a specific chocolate-making process that uses the cocoa press. Before Dutch chemist and chocolate-maker C.J. van Houten invented the machine in 1828, chocolate was only used in beverages. Dutch chocolate is chocolate that has been modified with an

alkalizing agent in order to produce a milder flavor, making it a fantastic option for use in baked goods, candy, and ice cream.

German chocolate actually has nothing to do with the country of Germany, either. It used to be called "German's chocolate," named after its inventor, Sam German, an American who made sweet chocolate for baking. Adding sugar to the chocolate made it a go-to option for bakers around the world, and the base for German chocolate cake was born.

For chocolate to be classified as Swiss, it has to be made in Switzerland, as chocolate-making is considered an art form in the country. Known for its "melt in your mouth" quality, Swiss chocolate uses condensed milk to add a velvety texture. Many chocolate makers outside of Switzerland will refer to their interpretations of Swiss chocolate as milk chocolate instead.

Take a Break!

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Solution on Page 4



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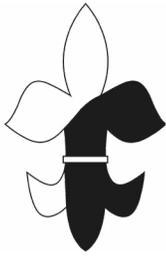
Ingredients

- 6 egg yolks
- 3 tablespoons sugar
- 1 pound mascarpone cheese
- 1 1/2 cups strong espresso, cooled
- 2 teaspoons dark rum
- 24 packaged ladyfingers
- 1/2 cup bittersweet chocolate shavings, for garnish

Directions

1. In a large mixing bowl, use a whisk to beat together egg yolks and sugar until thick and pale, about 5 minutes.
2. Add mascarpone cheese and beat until smooth.
3. Fold in 1 tablespoon of espresso.
4. In a small, shallow dish, combine remaining espresso with rum. Dip each ladyfinger into mixture for 5 seconds. Place soaked ladyfingers at the bottom of a walled baking dish.
5. Spread half of the mascarpone mixture on top of the first layer of ladyfingers. Top with another layer of ladyfingers and another layer of mascarpone.
6. Cover and refrigerate 2–8 hours.
7. Remove from fridge, sprinkle with chocolate shavings, and serve.

Inspired by foodnetwork.com



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INSIDE THIS ISSUE

From the Desk of Grady
PAGE 1

The Holiday of New Orleans
PAGE 1

The Most Iconic Super Bowl in NFL History
PAGE 2

All About Chocolate
PAGE 3

Take a Break
PAGE 3

Tiramisu
PAGE 3

Getting Important
Greens on Your Plate
PAGE 4

SOLUTION
3 1 5 9 2 6 7 4 8
4 6 2 7 8 1 9 5 3
9 7 8 3 5 4 1 6 2
2 5 6 4 1 3 8 9 7
7 4 9 2 6 8 3 1 5
1 8 3 5 9 7 4 2 6
5 2 7 1 3 9 6 8 4
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ADDING NUTRIENTS TO YOUR MEALS

The Importance of Green Foods

Being healthy is at the forefront of many Americans' minds. The nutrients you put into your system are critical to keeping your mind and body healthy. Everyone knows that staying away from junk, fried, and sugary foods is a good start, but knowing what to *add* to your diet is equally crucial.

Leafy greens, such as kale, mizuna, and spinach, are rich in dietary fiber, calcium, potassium, and iron. They also contain vitamins C, K, and E. Adding these greens into your diet can support weight loss and reduce your risk of high blood pressure and heart disease.

To make sure you're eating enough greens, divide your plate up between fruits, vegetables, grains, and meats. Vegetables or fruits should take up half of your plate. One-fourth should be lean proteins, and one-fourth should be whole grains. This guarantees that

you're eating a well-balanced meal and not overloading yourself with large portions of unnecessary calories.

When you eat a well-balanced meal, you provide your body with the right nutrients and the calories it needs. If you're unsure how many calories you should eat to maintain your current weight, multiply your weight in pounds by 12. If you want to lose weight, start by subtracting 500 calories per week to lose approximately 1 pound per week.

You can start adding greens into your diet by adding them as side dishes. For dinner, serve a bowl of steamed broccoli or green beans. Instead of grabbing a burger at lunchtime, pack a leafy green salad topped with protein, such as nuts or chicken. This time of year, soups and stews that contain leafy greens will warm you up. If you don't enjoy eating greens, hide them in smoothies and juices.

The more you eat leafy greens, the more you'll develop a taste for them. Who knows? Before long, you might find yourself reaching for the broccoli instead of the potato chips when you're craving a snack!

