

FLATTMANN FILES

July 2019

“Quality Is No Accident”

FROM THE DESK OF *Grady Flattmann*

Have you reviewed your insurance policies in the last two years? Do you know what's covered under your Homeowner's policy and what isn't? Most people don't.

Take this for instance. Golf carts are becoming more and more popular in neighborhoods. We see them zooming up and down the block, sometimes with kids behind the wheel. Not surprisingly, golf cart accidents have skyrocketed in recent years.

Did you know that once your golf cart leaves your property, you may no longer be covered for liability under your homeowner's insurance? How about under your auto insurance? Probably not! But, there is an easy and cheap solution: Add golf cart insurance or a golf cart endorsement to your existing homeowner's policy.

Don't leave your family open to liability exposure. It's time to sit down with your insurance agent and have a serious talk. (Don't forget to ask about UM insurance!)



-Grady

44 FUN FACTS ABOUT PRESIDENTS

TO IMPRESS YOUR FRIENDS AND RELATIVES

Can you name all 44 U.S. presidents? By most estimates, only about 1% of Americans know the name of every person who's held the country's highest office. To help make you a member of that exclusive club, here is one fun fact about each of our commanders in chief just in time for the Fourth of July.

- Despite appearing to have worn a wig, George Washington's hair was entirely his own. The stark white color was the result of careful powdering.
- John Adams was a prolific writer of love letters. We know of more than 1,000 correspondences between him and his wife, Abigail.
- Thomas Jefferson maintained a well-stocked wine cellar. In fact, he was one of early America's foremost experts on the beverage.
- James Madison was America's smallest president in terms of stature. He stood 5 feet, 4 inches tall and weighed about 100 pounds.
- Washington isn't the only future president in the famous painting "Washington Crossing the Delaware." If you look closely, you'll see James Madison holding the flag.
- John Quincy Adams was the only president to serve in the House of Representatives after his time in the Oval Office.
- Andrew Jackson challenged over 100 men to duels during his lifetime but killed only one.
- Known as Old Kinderhook, Martin Van Buren's campaign slogan popularized the term "OK."
- William Henry Harrison was the first president to die in office. He fell ill of either typhoid or pneumonia and passed away only 31 days into his tenure.
- After his time as president, John Tyler ran for Confederate office. Many viewed him as a traitor at the time of his death.
- James K. Polk was a temperate man who didn't have time for fun and games. He even banned dancing in the White House.
- Zachary Taylor contracted cholera from a bowl of cherries served with milk. He died five days after being exposed.
- Millard Fillmore once personally helped put out a fire at the Library of Congress.
- During his lifetime, many people believed Franklin Pierce ran over a woman with his carriage. Historians dispute the validity of this story.
- Every single president has been married at some point except James Buchanan, who remained a bachelor until his dying day.
- Abraham Lincoln is enshrined in the National Wrestling Hall of Fame, having won over 300 matches.
- No president had humbler beginnings than Andrew Johnson. He spent two years as an indentured servant before running away with his brother.
- What does the "S." stand for in Ulysses S. Grant? Nothing, it's just an "S."
- In 1880, Rutherford B. Hayes became the first sitting president to lay eyes on the Pacific Ocean.
- James Garfield was ambidextrous and would often write different documents with both hands, sometimes in multiple languages.

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- Long before Obama, Chester A. Arthur was the victim of spurious claims that he wasn't born in America.
- Grover Cleveland remains the only president to serve nonconsecutive terms.
- Electricity was very new during Benjamin Harrison's presidency. Harrison was skeptical of the new technology and refused to touch light switches as a result.
- Speaking of new technologies, William McKinley was the first president to take a ride in an automobile.
- Teddy Roosevelt used to hold impromptu boxing matches with his aides, encouraging them to punch him as hard as possible.
- Due to his habit of dozing off during meetings, William Howard Taft was dubbed "Sleeping Beauty" by his wife, Nellie.
- Woodrow Wilson loved golf so much that he'd paint golf balls black so he could play during winter.
- He may be a footnote in presidential history, but Warren G. Harding wore size 19 shoes.
- Calvin Coolidge wins the award for weirdest presidential pets. He kept two raccoons named Reuben and Rebecca at the White House.
- Herbert Hoover and his wife often spoke in Mandarin to keep their conversations secret.
- FDR is America's most famous philatelist. He collected stamps from the age of 8 onward.
- Harry Truman wanted to provide universal health insurance and double the minimum wage, two issues that are still discussed to this day.
- All of the boys in Dwight D. Eisenhower's house were called "Ike," a nickname which stuck with Eisenhower for the rest of his life.
- JFK won a Purple Heart and a Pulitzer Prize, and no other president has been awarded both honors before or since.
- In lieu of a meeting room, Lyndon B. Johnson would often give instructions to his staff from the toilet.
- Richard Nixon never learned to read music, but he could skillfully play five instruments.
- No president was a better athlete than Gerald Ford. He received offers to play for two different NFL teams.
- Jimmy Carter gave up a career in the military to run his family's peanut farm.
- Joan Quigley, Ronald Reagan's in-house astrologer, helped set the president's schedule.
- George H.W. Bush celebrated many of his birthdays by skydiving.
- After hearing MLK's "I have a dream" speech, a young Bill Clinton was moved to memorize it.
- George W. Bush holds the records for both the highest and lowest approval ratings in history.
- Despite his good looks, Barack Obama was denied a place in a Harvard calendar of campus hunks.
- In one of his less successful business ventures, Donald Trump attempted to brand bottled water with his name.



There's nothing like taking a dip in a nearby pond, lake, or even the ocean. For many, it's a summertime tradition. However, swimming in open bodies of water brings certain safety risks, as these environments are not nearly as controlled as public, club, or backyard pools. Everyone should follow these tips to have a fun and safe time cooling off under the summer sun.

NEVER SWIM ALONE. When you swim in virtually any body of water, having someone there to keep an eye on you can be a lifesaver: the more people, the better. Stick to bodies of water with a professional lifeguard on duty when possible, though that's not always an option. When swimming in open bodies of water, have a "designated spotter" to keep an eye on the swimmers. This way, you're prepared if anything bad happens. It's also a great idea to keep flotation devices nearby, such as life jackets, life rings, foam boards, etc.

KNOW WHAT YOU'RE GETTING INTO. Sometimes, it's next to impossible to see what's under the surface of the water. If you are

unfamiliar with a body of water, don't jump or dive in without knowing how deep it is. If you cannot confirm what is under the surface (and the spot is not a known diving location), don't risk it. It may be okay to swim or wade, but jumping is out of the question. Along these same lines, be VERY careful around bodies of slow-moving or standing water. These can house dangerous microbes and other contaminants that can make you ill and potentially be deadly.

WATCH FOR RIP CURRENTS. These can occur at any beach without warning. They pull swimmers away from shore and are strong enough that even excellent swimmers struggle to get through them. In fact, rip currents are behind nearly 80% of beach rescues. Keep an eye on the foam at the surface of the water. If it seems to suddenly pull away from the beach, there's a good chance a rip current is lurking beneath. If you find yourself in a rip current, it's crucial to remain calm and avoid expending energy swimming directly back to shore. Instead, try swimming parallel to the shore until you're out of the current.

Gone to the Dogs

How Can a Thief Sue the Family He Robbed?



Have you heard the story of Terrence Dickson? Even if you don't know the name, you might have heard his strange tale. Dickson was a burglar in Bucks County, Pennsylvania. One day, after breaking into a house and helping himself to some valuables, Dickson decided to leave through the garage. After discovering the automatic garage door was stuck closed, Dickson turned around and was horrified to realize he'd locked himself inside.

To make matters worse, the family he was stealing from had just left for an extended vacation, so Dickson lived off of soda and dried dog food for eight days. When the family returned and found the unlucky burglar, a lawsuit was filed — by Dickson!

He sued for mental anguish, and the jury awarded him \$500,000.

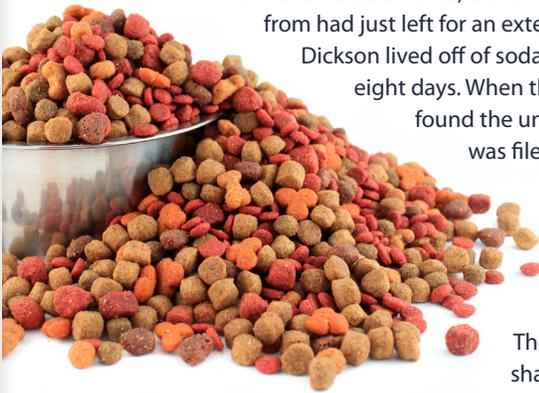
There's nothing that shakes our faith in the

justice system quite like injustice being served. When Dickson's story first gained notoriety in 2001, thanks to an email circulated by the now-defunct Stella Awards newsletter, which highlighted "outrageous lawsuits," people were rightfully enraged. There was just one problem: Terrence Dickson never existed.

In 2002, a reporter from Pennsylvania contacted the Bucks County prothonotary's office, where all records for civil cases in the county are kept. He discovered there was no record of any cases involving such a burglar. It's worth noting the original email where this story first appeared ended with a call for tort reform from a made-up law firm in Ohio. Likely, this hoax was an attempt to manipulate the public perception of the justice system.

Despite being debunked 17 years ago, this tall tale still makes the rounds and often appears on lists of "outrageous lawsuits," many of which are featured on the websites of legitimate law firms!

There are plenty of wacky legal cases, but when a story is too ridiculous, there's a good chance a few important details are being left out or the readers are being lied to. Don't believe everything you read online!



Take a Break!

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BARBEQUE
 CAMPFIRE
 CANCER
 FIREWORKS

FISHING
 HOTDOG
 INDEPENDENCE
 JULY

LEMONADE
 LEO
 OUTDOORS
 WATERMELON



Inspired by Bon Appétit Magazine

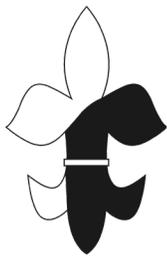
Juicy Lucy Sliders

Ingredients

- 2 lbs. ground chuck beef, 20% lean
- 8 slices melting cheese (like American, Swiss, Muenster, or cheddar)
- 16 small potato rolls, toasted
- Salt and pepper, to taste
- Your favorite burger accompaniments

Directions

1. Divide beef into 16 evenly sized balls.
2. Rip cheese into roughly equal pieces, creating 16 equal portions.
3. Using your index finger, create a small indentation in each ball.
4. Fill indention with cheese and pinch meat around to seal. Then gently form balls into 3/4-inch-thick patties. Season patties.
5. Meanwhile, heat a cast-iron skillet to medium-high.
6. Lightly coat skillet with oil and cook patties in batches. Brown one side undisturbed, about 3 minutes. Carefully flip and cook until desired doneness, about 3 minutes for medium.
7. Serve on toasted potato rolls with your favorite accompaniments.



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DID YOU SEE THAT? 3 Famous UFO Sightings (Besides Roswell)



Going stargazing this summer? Be sure to keep your eyes out for unidentified flying objects (UFOs)! July 2 is World UFO Day, commemorating the supposed UFO crash that took place in 1974 in Roswell, New Mexico. Everyone knows about the strange things that happened in Roswell, but let’s look at a few lesser-known, but no less strange, UFO sightings.

THE FIRST FLYING SAUCER

On June 24, 1947, civilian pilot Kenneth Arnold was flying his plane near Mount Rainier in Washington when he reported seeing nine blue, glowing objects flying in a V formation at around 1,700 mph. Arnold would later describe the crafts’ motions like “a saucer if you skip it across water.” The government confirmed there were no aircraft tests in the area that day. In the following weeks, other sightings of Arnold’s flying saucers would crop up across the region.

THE RENDLESHAM FOREST INCIDENT

Things got weird at a Royal Air Force military base in England on Dec. 26, 1980. At around

3 a.m., two Air Force members saw odd lights falling into the nearby Rendlesham Forest. They reported finding a metallic object giving off lights and still moving. The object was gone when police arrived, but they found unusual markings at the site. A few days later, more servicemen went into the forest where they spotted three mysterious bright lights in the sky that shone for hours.

EAST COAST GO FAST VIDEO

In 2015, a U.S. Navy Boeing F/A-18F Super Hornet strike fighter captured video of a bizarre, fast-moving object that had no visible wings and emitted no heat or no exhaust trail. The video, which can be viewed at COI.ToTheStarsAcademy.com/2015-

go-fast-footage, shows the object in the fighter’s targeting system. The pilot and the weapon systems officer can be heard shouting and asking, “What is that, man?” The video leaked in 2017 along with news of the Advanced Aviation Threat Identification Program (AATIP), a secret U.S. government organization investigating UFOs.

Most UFO sightings have rational explanations. Even the famous Roswell Incident was proven to be debris from a surveillance program the U.S. military used to spy on the Soviet Union. But there’s something to be said about how a UFO sighting makes us look up at the night sky and wonder if we’re not alone.