

Take That Turkey and Stuff It (Safely)!

Cooking a home-stuffed turkey can be riskier than cooking one not stuffed. If the stuffing is not cooked and handled properly, food borne illness could occur. However, with careful preparation and use of a meat thermometer, you can safely enjoy the holiday tradition.

- **The USDA urges that consumers cook all poultry (and stuffing) to 165° F.**

- A conventional meat thermometer should be used. A "pop-up" thermometer can tell when meat is done, but it will not be able to tell the temperature of the stuffing, which is just as important.

- Insert the thermometer in several places, including the innermost part of the thigh and the center of the stuffing.
- Once the meat and stuffing have reached proper temperatures, the bird should be removed from the oven and allowed to "stand" for 15 to 20 minutes before removing the stuffing and carving.
- For frozen turkeys that have already been stuffed before purchase, make sure to follow the included instructions carefully.



Other Turkey Tips

- Place the turkey immediately in the fridge or freezer after purchasing.
- A fresh turkey should be cooked within 2 days.

- Defrost frozen turkeys in the refrigerator, not out on the counter, allowing 24 hours for each 5 pounds. So, for example, a 20-pound turkey would need 96 hours, or 4 days, to completely defrost.

- For faster thawing, place it in cold water, allowing 30 minutes per pound. The water needs to be changed every 30 minutes. Turkey can also be defrosted in the microwave if it fits, but follow the instructions carefully.

Source: USDA Food Safety & Inspection Service

Managing Stress

Feeling overwhelmed is natural considering the holidays are right around the corner, the weather is changing, work loads are heavy and flu season has arrived. Take some time to de-stress:

- **Turn it off!** Unless your job requires you to be on call, there is no reason your cell phone or BlackBerry needs to be on all the time. Try turning it off for an hour at a time and use that hour to do something you enjoy.
- **Find healthy outlets.** Turning to alcohol, junk food, or smoking is only going to lead to a temporary high – and you'll likely regret it later. Exercise, meditation, playing with your pets, and even simply conversing with family or friends are all better options, with healthier results.
- **Keep a daily "to-do" list.** You will be able to prioritize what tasks need to get completed. Create one for work and one for personal use, and tackle one chore at a time.
- **Take a break!** It sounds obvious, but many people are so consumed with daily activities they forget to take time for themselves. Pick up a book, take a short walk, stop at a local café for a treat, get a massage or manicure, or listen to your favorite CD... and unwind!



Pop Quiz!



How much do you really know about retirement? Wonder no more – you're about to be put to the test! This quiz will help you sort fact from fiction.

1. In order to be secure in retirement, workers should look to replace how much of their pre-retirement income?

- A) 5% - 10%
- B) 25% - 50%
- C) 65% - 85%
- D) 90% - 100%

2. **True or False:** People should not rely on the equity in their house to finance their retirement.

3. **True or False:** If people make good choices in their 401(k)s during their careers, they really don't need to worry about income in retirement.

4. When moving from one job to another, which of the following is NOT recommended for most workers regarding their 401(k)?

- A) Cashing it out and paying off bills
- B) Rolling it over to the next place of employment
- C) Leaving it where it currently is
- D) Talking to a financial adviser regarding additional investment opportunities

5. **True or False:** Workers who contribute to their company's 401(k) plan are prohibited from saving additional money in an IRA.

Source: AARP

Protect Your Identity

More than 10 million Americans a year report being a victim of identity theft, according to the Federal Trade Commission (FTC). Most personal information is stolen online.

Unfortunately, you can't always control becoming a victim of this crime, but following these tips can minimize your risk online:

- If you are asked for personal information, find out how it will be protected before giving it out. Make sure you are on a secure website – this is indicated by an "https" in the web URL and/or an icon of a padlock at the bottom of the screen.

- If you get an e-mail or pop-up message asking for personal information, NEVER click on it. If you believe a company with whom you have an account has asked you for information, call them directly to ensure that the e-mail was genuine.



- Protect your passwords. Don't share them with anyone. Your Internet Service Provider (ISP) should never ask for your password. Also, change your password regularly, and avoid common words; some hackers have programs that can try every word in the dictionary!

For more information, visit www.consumer.gov/idtheft.

A Thanksgiving Treat!

Green Salad Alternative



- 1 head red cabbage
- 3 tablespoons high-quality olive oil
- 2 tablespoons apple cider vinegar
- ½ teaspoon salt
- ½ teaspoon pepper
- ½ teaspoon sugar

Shred cabbage. Combine other ingredients and toss. You're done! Serves 8.

Health and Wellness tips for your work, home and life – brought to you by the insurance and healthcare specialists at Corporate Health Systems, Inc.

RETIREMENT QUIZ ANSWER KEY

- 1) C
- 2) True – Retirees need to live someplace, so using all the equity wouldn't be wise. A portion can be used with a reverse mortgage, though.
- 3) False – Most workers take their 401(k) savings as a lump sum. If they don't have an annuity, they risk running out of money or being forced to limit their standard of living.
- 4) A – There can be a tax penalty for cashing out before age 59-and-a-half.
- 5) False – Many financial planners recommend contributing the maximum toward the 401(k) and then putting the maximum (\$4,000 for under age 50; \$5,000 ages 50+) toward an IRA.