

## LIVE WELL – WORK WELL



### President

Joseph A. King  
[jaking@timberlandgroup.com](mailto:jaking@timberlandgroup.com)

### Senior Benefits Consultants

Karen Borowy  
[kborowy@timberlandgroup.com](mailto:kborowy@timberlandgroup.com)

Bob Crisan  
[bcrisan@timberlandgroup.com](mailto:bcrisan@timberlandgroup.com)

### Senior Account Managers

Maura Carpenter  
[mcarpenter@timberlandgroup.com](mailto:mcarpenter@timberlandgroup.com)

Jill Tocco  
[itocco@timberlandgroup.com](mailto:itocco@timberlandgroup.com)

### Client Services

Melissa Carey  
[mcarey@timberlandgroup.com](mailto:mcarey@timberlandgroup.com)

For more information,  
please contact:  
1.800.695.2921

1707 W. Big Beaver Road  
Troy, Michigan 48084  
[www.timberlandgroup.com](http://www.timberlandgroup.com)

### THREE WAYS TO FIGHT HOLIDAY STRESS

Holiday stress plagues many Americans every year. Top holiday stressors include staying on a budget, managing multiple commitments and finding the perfect gift. Use these three tips to help keep holiday stress at bay this year.

1. **Create your budget now.** If you're stressed about how your holiday spending will impact you after the holidays are over, you're not alone. Remember, the sentiment of a gift is much more important than the cost. Set a realistic budget and do not go over it.
2. **Shop early.** Sometimes, you can get great deals on presents even before the holiday season hits. Moreover, you can avoid the scenario of not being able to get the gift you want because it's sold out.
3. **Don't overcommit yourself.** Are you planning on hosting a holiday dinner? Are there any holiday parties you have to attend? Do you have to pick up loved ones from the airport? Making a list of your commitments will help you plan your time and help you avoid double-booking yourself.

Don't let stress get in the way of you enjoying your holiday season.

### Holiday Budgeting 101

Money is the No. 1 holiday stressor. Budget wisely by following these simple tips:

- Review your shopping list carefully. Does everyone listed truly need a gift?
- Set a maximum dollar limit for each person and stay within that limit.
- Leave the credit cards at home when you go shopping.



Continued

## LIVE WELL – WORK WELL



### CRUNCHY POTATO CASSEROLE



2 cups corn flakes (crushed)  
 2 pounds potatoes (peeled, grated)  
 ¼ cup butter (melted)  
 ¼ tsp. black pepper  
 1 onion (chopped)  
 1 10-ounce can cream of chicken soup  
 ¾ cup fat-free sour cream  
 1 cup low-fat cheddar cheese (shredded)

#### PREPARATION

1. Heat oven to 350 F.
2. Combine potatoes, butter and black pepper in a large bowl.
3. Add onion, soup, sour cream and cheese. Mix well.
4. Pour mixture into a 13-by-9-inch baking dish and sprinkle with corn flake crumbs.
5. Bake for 45 minutes.

#### Per Serving: (Serves 8)

Total Calories	240
Total Fat	7 g
Protein	8 g
Carbohydrates	35 g
Dietary Fiber	3 g
Saturated Fat	3 g
Sodium	340 mg
Total Sugars	4 g



### DON'T LET COOLER TEMPERATURES DERAIL YOUR WORKOUT PLAN



If you find it harder to keep up with your workout program as the temperatures drop, you're not alone. Every year, many Americans find it increasingly difficult to remain committed to their plan as the holidays, shorter days and less-than-ideal weather create obstacles.

**Whether you're a gym-goer or outdoor exerciser, there are simple ways you can overcome the winter obstacles and stay on track with your workout plan.**

- **Acclimate to colder weather by warming up inside.** If you're an outdoor exerciser, try doing your warmup inside. By doing so, you'll raise your body temperature and already be warm before you step outside.
- **Prep for your next day the night before.** If you're an early morning gym-goer, try getting everything you need for the next day together the night before. This way, all you need to do when your alarm goes off is get up, get dressed and go to the gym.
- **Have a backup plan.** Even the most dedicated exercisers will lose their motivation. That's why it's essential to have a backup workout plan that you can do at home. It doesn't have to be lengthy, doing something is better than doing nothing at all. Aim to have three or four full-body workouts ready for when you need them.

### This One Thing You Use All the Time May be Covered with Flu Bacteria



With peak flu season approaching quickly, you know how important it is to constantly wash your hands and disinfect shared spaces, but there's probably one thing you've been neglecting to disinfect: your cellphone.

Researchers from the University of Arizona found that cellphones carried 10 times more bacteria than most toilet seats. And, what's even more alarming is the fact that cellphones are the perfect vehicle for spreading germs to other people.

That's why it's so important to take the proper steps, like disinfecting your phone daily, using hand sanitizer and practicing good hygiene habits, to keep your phone germ-free this flu season.