

# Basic Chili

1 T vegetable oil  
1 medium onion, chopped  
4 garlic cloves, chopped  
Coarse salt and ground pepper  
2 T tomato paste  
2 T chili powder

2 T unsweetened cocoa powder  
1 lb ground beef  
2 14.5 oz cans diced tomatoes in juice  
2 14.5 oz cans pinto beans, rinsed and drained



In a large, heavy-bottomed saucepan, heat oil over medium-high heat. Add onion and garlic, and season with salt and pepper. Cook until softened, 3 to 5 minutes.

Add tomato paste, chili powder and cocoa powder. Cook, stirring, until mixture is fragrant, about 1 minute. Add beef and cook, breaking up with a spoon, until no longer pink, 3 to 5 minutes. Add tomatoes (with their juice) and beans. Bring to a boil over high; reduce to a simmer, and cook until chili is slightly thickened, 10 to 15 minutes. Serve with toppings, such as reduced-fat sour cream, sliced scallions and baked tortilla chips.

Cocoa powder adds depth but not sweetness to the chili. Briefly heating the cocoa, chili powder and tomato paste before adding the beef releases their aroma.

**Enhance your Chili:** Use ground sirloin or turkey for a leaner chili. Swap pinto beans for black beans, red beans or refried beans. Add brown sugar for a sweet finish. Spice up the chili by adding habanero peppers or habanero chili powder. Make chili more nutritious with fresh vegetables like tomatoes, mushrooms and carrots. A can of beer enhances the meaty flavor of beef.

## Recipe for Extraordinary Benefits

Just like a chili recipe that can be dressed up or down, spicy or sweet, lean or complex, a recipe for benefits success depends on company and employee needs. Add a little bit of this and a little bit of that when cooking up your benefits:

- Dental, disability, life and vision insurance to cover the basics
- Special provisions on disability for attorneys like Specialty Own Occupation, Business Protection and Extended Earnings Protection
- Voluntary benefits to help keep your benefit budget in check
- Maximums and guaranteed issue limits to meet the higher protection needs of attorneys and staff
- Benefit administration tools to make it easy to manage benefits

### Did you know?

According to The Principal Financial Well-Being Index<sup>SM</sup> First Quarter 2009, 64% of employees say having a good employee benefits plan encourages them to work harder and perform better.

**Working with Principal Life Insurance Company means you can create a recipe for benefits success.**

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