



# A season of JOY.

"You give but little when you give of your possessions. It is when you give of yourself that you truly give."

-Kahlil Gibran



## Making a change one toothbrush at a time: How a couple's care has touched the lives of local veterans

We've dedicated this month's issue to a cause we felt compelled to support. The story of Just Us charity exemplifies how the dedication and love of a few can impact a whole community, and how giving is not reserved for the 1 percent.

Be Inspired.

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It's not how much  
we give but how  
much love we put  
into giving.  
- Mother Teresa



**“Sometimes their stories bring me to tears, so it’s easier not to know.”  
-Veronica**



### Who We Are

Established in 1998, Superior Debt Relief Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at [superiordebtrelief.com](http://superiordebtrelief.com).

Eric and Veronica Zuniga know firsthand how difficult it can be to transition back to civilian life after serving in the military.

The two veterans returned home from Desert Storm/Desert Shield with little money and a large debt load, not unlike many of their fellow servicemen and women.

Although the Zunigas were eventually able to improve their situation, they couldn't forget this season of readjusting, or the other vets that were injured and/or without the resources to get back on their feet. In 2007, the Zunigas decided they had to do something.

So they made cookies.

It seemed like a small thing, but to those hospitalized at the VA Hospital where the cookies and candy canes were delivered, it represented so much more: that somebody cares. That the veterans weren't forgotten, that they are loved and that there is hope.

This is the message that has kept the Zunigas moving forward the last five years, now working with the VA Department whose counselors connect veterans in need with their charity.

“We have the means, the drive, and a great group of friends and coworkers that support our efforts, and it allows us to continue to help others,” said Veronica. “We would like to think that as we help these veterans and make a difference for them, they will return the favor to others when they are able.”

Now called Just Us—short for the phrase ‘Just us: a group of friends as coworkers remembering the soldiers’—the charity has expanded. Last year they had 12 individuals volunteer their time and resources, and using donations were able to adopt five veterans and their families and several individual soldiers. The charity provided basics like soap, razors, food, blankets and socks, as well as a gift to open on Christmas.

One of the veterans Just Us is sponsoring this year is struggling as a single father to provide for his two daughters. His one request was simple: food. Another vet had been living in his car, and among other things, Just Us provided him with clothes for job interviews.

“Sometimes their stories bring me to tears, so it is easier not to know,” Veronica said of those they help. “We aren't looking for any accolades or recognition; it is enough to know that we made a

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difference to our veterans."

The creators of Just Us aren't the wealthy, nor do they have access to unlimited resources or power. They are just people who saw a need and responded in love.

And it was contagious.

**We at Superior decided** to donate to Just Us this year—money that will go directly back into the community by serving the needs of those that have already served. Additionally, Superior is offering pro-bono assistance to veterans adopted by Just Us this holiday season who are in need of debt relief assistance.

Just Us does this without bureaucracy, without government assistance, and on a grass roots level where above all else the veteran's dignity and pride are preserved, they said. "Because in the end, the need doesn't go away."



**To donate to Just Us:**

Toys, food, clothing and small monetary donations that don't require a tax id can be sent to:

**Veronica Zuniga**

712 Morsman Drive  
Fort Collins, CO 80526.

Or contact her by phone at 847-636-9297.

Donations that require a tax ID can be sent to:

**Robert J. DeBernardo-10969**

3036 Cabin Creek Place  
Casper, WY 82604-3672

Or by phone at 307-333-5975.

Please mark donations specifically for Just Us charity. Checks payable to Veronica Zuniga or VFW Department of WY. Due by December 15.

Getting your gratitude back from debt

Why thanksgiving shouldn't be seasonal

"If you concentrate on finding whatever is good in every situation, you will discover that your life will suddenly be filled with gratitude, a feeling that nurtures the soul."  
— Rabbi Harold Kushner

Debt makes gratitude difficult.

If you let it take the reigns, financial stress will rob its victims of their peace of mind,

well-being, energy and joy. And without those, thankfulness doesn't come so easy.

But we at Superior think when it comes to gratitude, we've given the pocketbook too much power.

After just a bit of research, we've found that the benefits of being thankful go a lot further than next year's stuffed stocking. Here's just a few:

**Health.** People who regularly count their blessings have healthier

hearts, take better care of their bodies, sleep better and have less physical complaints in general.

**Happiness.** Practicing gratitude leads to higher levels of optimism, feelings of belongingness, lower chances of depression and more satisfaction with their lives.

**Quality Relationships.** Expressing gratitude in your relationships decreases break-ups and increases relationship satisfaction. It can lead to longer friendships and closer ties.

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If being thankful is something debt has tried to rob you of, there is not time like the present to get it back. Below are just a few ways you can teach yourself to appreciate more—and in turn, have more to appreciate.

**Take a gratitude minute every day.** Make it a ritual to reflect for just a moment on a few things you're thankful for, and start keeping a list. You can start simple—how about the air you're breathing right now?

**Tell the people you love that you're thankful for them.** Speaking your gratitude for friends, family and coworkers aloud to them will make you more aware and appreciative of their gifts. But be careful, it's contagious.

**Limit your shopping trips.** When we're surrounded by things we don't own or can't afford, we tend to focus on what we lack rather than what we have. Instead, stay away from the retail world and remember that if you will eat today, you are the rich.

Cooking  
Without Credit:

## English Muffin Pizzas



These make a great holiday party theme or activity for the kids.

12 Servings

1 package of English Muffins (White, Multigrain or Whole Wheat), split  
Shortening or Butter to spread  
6-8 oz. Pizza Sauce  
8 oz. Mozzarella or Italian Cheese Blend, shredded  
Favorite toppings  
Italian Seasonings

Preheat oven to 425

degrees. Line an 11"x14" cookie sheet with foil or grease bottom and sides well. Gather your pizza makers in line or around the ingredients, each with their muffin halves. Assemble by spreading thin layer of shortening or butter on each muffin half. Top with sauce, cheese and toppings as desired. Place each on the cookie sheet. Bake in 425 oven on middle rack for 7-10 minutes or until cheese is golden and bubbly. Cool slightly and serve. Enjoy!

Recipe Courtesy of Lauren Reighard

## Stay Up-to-Date on Debt, Online

For more money-saving tips and a place to give us feedback, check out our blog at <http://blog.superiordebtrelief.com/> or follow us on Facebook and Twitter [@SuperiorDebt](https://twitter.com/SuperiorDebt).

## Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.

**Flickr Photo Credits:** Chris J, Nina Mathews, Loren Javier, Familywyr, Shane Pope.

## Laughing Matters

- My stockbroker makes money the old fashioned way: He waits on tables. – Les Brittingham
- "I once bought my kids a set of batteries for Christmas with a note on it saying, toys not included." –Bernard Manning
- Why is Christmas just like another day at the office? You do all the work and a fat guy in a suit gets all the credit.