

+ Give Thanks.



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Superior by the Numbers...

Last month we settled \$4,614,341 for \$1,698,469—meaning our customers paid an average of only 36.81%.

Celebrating the season of plenty when your cash isn't not only can be done, but can leave you just as bloated.

The first thanksgiving was a celebration of survival through many months of hard labor. It was a coming together of people to share what they had, to make

peace and to be in community before what would be one of the most difficult winters the pilgrims would see.

Edward Winslow, one of only two primary sources recorded from the event, wrote: "And

although it be not always so plentiful, as it was at this time with us, yet by the goodness of God, we are so far from want, that we often wish you partakers of our plenty."

What he does not mention is that it was the best time for them to show off their best cutlery and max out the Visa on new candleholders and designer sweaters.

Inside are some ways you can return to the roots of the festivities while cherishing your holiday and being wise with your wallet. And for everyone else, there's Mastercard.

+ Who we are.

Established in 1998, Superior Debt 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 superiordebtrelease.com.



Feasting Frugally

Top seven ways to enjoy the year's biggest meal on the season's smallest budget.

1. Don't buy your decorations. Gather them.

Colorful leaves, rustic-looking branches, pine cones and leftover Halloween pumpkins all make for a thrifty themed atmosphere. Bonus, it might just give the kids something to do.

2. Go authentic: Throw a potluck dinner.

The first Thanksgiving was not hosted by any single person, and yours doesn't have to be either. Asking your guests to bring their favorite dish reduces stress, saves money, allows everyone to participate and gives you more time to focus on the people.

3. Buy plane tickets now.

Rates aren't getting any cheaper, so don't procrastinate on travel plans. If you are flying, try limiting yourself to a carry-on suitcase. Chances are, you're only going to be gone a few days and those extra sweaters aren't worth the baggage fee.



4. Pitch the paper.

Using real plates and silverware saves more than trees. The cost of all that disposable dining ware adds up faster than you can say dishwasher. Put in the extra dishwashing time—or better yet, let your children. It just might cure the Thanksgiving evening boredom.

5. Start from scratch.

Pre-made and/or prepackaged Thanksgiving dishes are not only typically worse for you, but they often cost more. If don't have time to make everything from scratch, consider trimming down your menu. Three or four homemade dishes beats five or six store-bought, hands down.



6. Play. Be it a board game, cards or football in the yard, you're never too old to have a little fun. Especially if it's free.

7. Skip the centerpiece. Don't waste money on table doodads. Let the food be the focus (it probably will be, anyways. Just go with it).

+ But most of all, be thankful.

“I would maintain that thanks are the highest form of thought; and that gratitude is happiness doubled by wonder.”

-G.K. Chesterton

Amy is a living example that you can't plan for everything.

When her husband had a heart attack followed by triple bypass surgery, it didn't matter whether the couple had been previously financially responsible. The bills were enormous, and with three children and no assistance, they had no choice but to turn to plastic.

First it was just one card, then two, and before Amy knew what had happened they had seven maxed out with thousands of dollars of debt and no sign of expenses letting

up. She had heard about debt settlement from commercials but it wasn't until she felt completely hopeless that she decided to call Superior.

“I had nowhere else to turn, and it really bothered me that I could not pay these bills,” said Amy. “After I talked to Superior, I could have just cried because I saw light at the end of the tunnel.”

Amy's path through the program hasn't been carefree. Her husband has had continued medical expenses and her daughter

has needed surgery for a broken arm—and like any good mother, Amy only wants the best for her kids.

“My children are the most important thing to me,” she said of the sacrifices they've made to keep the children in school and activities. “I feel I started living when they were born.”

With an adjustment to their way of life, dedication to a budget and commitment to communication with the company, she'll be graduating this year, debt free. She's excited, and it's contagious.

“It was such a relief to not have to worry so much anymore,” Amy said. “Thank you to Dee [her MSR] and Global Client Solutions. I could not have done it without your help.”

Client of the Month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

Cooking Without Credit:

Autumn Pork Chops

- 4 T. butter
- ½ cup maple syrup (or ¼ c. brown sugar to substitute)
- 1 t. salt
- ¼ t. ground cloves
- 1 T. brown mustard (I like using a 'grainy' variety)
- 1 t. fresh ground black pepper
- 4 pork chops, cut 1" thick (bone optional)
- ¾ c. corn flour or cornmeal/flour mixed equal parts
- ½ c. apple cider
- 2 medium tart apples, cored and sliced thinly



Preheat oven to 375 degrees. Put the butter in a 13x9x2-inch baking dish and put it in the oven to melt. When melted, whisk in the maple syrup, salt, cloves, mustard and pepper. Once combined, coat the pork pieces with the mixture then roll the pork in the corn flour to coat thoroughly. Shake off excess corn flour. Arrange pork in the baking dish. Pour apple cider and apple slices around the pork but not over it. Bake uncovered for 30 minutes, basting occasionally with pan juices. Turn pieces over and bake for another 15 to 20 minutes or so, or until pork speared in middle runs with clear juices. Add more cider if liquid evaporates.

This is great served with baby carrots steamed among chopped sweet onion and parsley, then seasoned with cracked black pepper and salt (to taste). Add a side of seasoned wild rice or warm whole wheat rolls. You will make an enjoyable meal that will make your home smell great on a chilly day.

Courtesy of Lauren Reighard

+Laughing

Matters

- They say that Christopher Columbus was the first economist. When he left to discover America, he didn't know where he was going. When he got there he didn't know where he was. And it was all done on a government grant.
- Q: How do you make a million in the stock market?
A: Start with two!
- What's the difference between an investment banker and a large pizza? A large pizza can feed a family of four.

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

*Not available in all states.