

The Benefits of Being a Bookworm



All the reasons you need to read (plus a **bonus** summer reading list)

“The more that you read, the more things you will know. The more that you learn, the more places you'll go.”

— **Dr. Seuss**

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Hope from a debt survivor.

Client of the Month.

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This month's recipe, a few laughs and how to connect with us on online.

Cook, Laugh, Connect.

Summer is upon us, and with it, longer daylight hours, a few three-day weekends and hopefully a bit of time off.

Whether it be beachside, poolside, or just out back on a lawn chair, now is the time to take advantage of those extra moments and get your read on.

Reading has some serious, scientifically proven perks to health and happiness, especially when it comes to good old-fashioned, printed books. From increasing your intelligence to helping you relax, there are a myriad of benefits ready to be reaped, and the good news is, they can be yours for next to nothing.

In this issue, we've done all the groundwork for you: we've laid out the pros of being a bookworm and created a summer reading list, and even offered a few methods for getting your hands on this wealth of knowledge for free (or close to it). We've left you no excuse. Read on, and then, read on.

Start turning pages on page 2.

Turn a page, change your life.



The benefits of being a bookworm are numerous. If you need some extra motivation to pick up a book, check these out:

- **It makes you smarter.** Studies show that reading increases intelligence, expands your vocabulary, and even increases your brainpower, improving memory function and speed.
- **It helps you relax.** Studies show that reading can be a serious stress-buster. Research suggests that exercising your imagination and exploring new worlds through words may reduce stress by as much as 68 percent—that's more than a bath! Bonus: it's healthier than a drink and cheaper than a yoga membership.
- **It helps your sleep.** Ever laid awake, worried about finances or family or the future? Yeah, we've all been there. In trying financial times, often our sleep suffers the most. Creating a bedtime ritual like reading signals to your body that it's time to sleep, and can actually create a physiological response that makes you sleepy. Compare this to screen time, which is proven to disturb your shuteye, and we have a clear winner.
- **It boosts your imagination.** When we read, we are able to see things we know from a different angle, and imagine things we've never known or considered before. Our brain

makes connections, links cause and effect, and thus expands our thinking. The more you read, the more connections you're able to make, forming new solutions and answers - potentially to your financial problems.

- **It improves your communication skills.** Communication is one of the most important tools we have in life. Readers develop a more solid foundation for communication, understanding more, listening more, and in turn, improving connection with other people.

Summer Reading List:

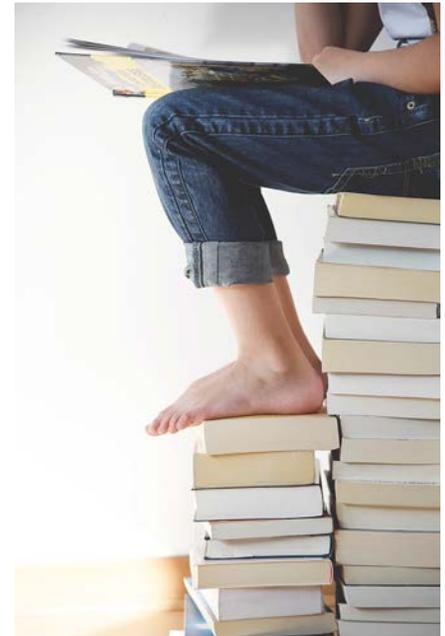
Below are some great reads for anyone with more to learn about their personal finances (which is everyone). Don't forget to mix these up with a few novels and/or pleasure reads - those are important, too!

- [Why Didn't They Teach Me This in School?: 99 Personal Money Management Principles to Live By](#) by Cary Siegal. The author originally wrote this book to pass on good money management skills to his five children. Since most high schools and colleges do not teach students even the basics of money management, this book features eight important lessons focusing on 99 principles that will quickly and memorably

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enhance any individual's money management acumen.

- Personal Finance for Dummies by Eric Tyson. This is a go-to resource for learning about investing, budgeting, debt, taxes – everything you will need to know about personal finance and how to successfully manage your money
- The Millionaire Next Door by Thomas J. Stanley and William D. Danko. Based on the principle that wealthy people didn't become wealthy by acting that way, Stanley and Danko lay out the seven simple rules to follow to become wealthy.
- The Truth About Money by Rick Edelman. Edelman provides a comprehensive look at everything about personal finance. But it's not just numbers and calculations: It's a roadmap to help you understand your money and finances.
- The Total Money Makeover by Dave Ramsey. Instead of promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters, providing not only the how-to but also a grounded and uplifting hope for getting out of debt and achieving total financial health.



Superior Introductions

We'd like to take some time to introduce you to our team.

My name is Dominick Yost and I am the Vice president of Superior Debt Services. I have been with Superior since March, 2004 and I am privileged to have such brilliant, dedicated co-workers.

I oversee the daily operations, including settlements, the negotiations and client services departments, as well as the legal department. I am also responsible for making sure all the state licenses, accreditations and certifications are always in compliance and up to date. When we are very busy, I will jump in to negotiate accounts and take client calls—anything to make sure all of our clients are taken care of. Because this can be a stressful industry, I try to make sure we keep it light and also have some fun along the way.

While I am not at work, I enjoy spending time with family: my incredible wife, my beautiful daughter, our dog Phantom and our cat (who thinks he is a dog) Xevious. When I can, I also enjoy going to garage and storage sales. Even there I search for the best deals and treasures, some of which I sell on eBay (but not enough of them according to my beautiful wife).



Grilled Mexican Street Corn

The classic Mexican street food.

Ingredients

1/4 cup mayonnaise
1/4 cup sour cream or Mexican crema
1/2 cup finely crumbled cotija or feta cheese, plus more for serving

1/2 teaspoon ancho or guajillo chili powder, plus more for serving
1 medium clove garlic, finely minced (about 1 teaspoon)
1/4 cup finely chopped cilantro leaves and tender stems
4 ears shucked corn
1 lime, cut into wedges

Directions

Set half the burners of a gas grill to high heat and allow to preheat for 5 minutes. Clean the grilling grate.

While it heats, combine mayonnaise, sour cream, cheese, chili powder, garlic, and cilantro in a large bowl. Stir until homogenous and set aside. When grill is hot, place corn directly over hot side of grill and cook, rotating occasionally, until cooked through and charred in spots on all sides, about 8 minutes total.

Transfer corn to bowl with cheese mixture and use a large spoon to evenly coat corn on all sides with mixture. Sprinkle with extra cheese and chili powder and serve immediately with lime wedges.



Laughing Matters

"A college student in Florida is accused of breaking into a building and changing his grade from an "F" to a "B." His parents were like, "Really, you can't even get an 'A' when you're cheating?" Jimmy Fallon

"The FAA is investigating why a drone appeared in the sky during a San Diego Padres game. Authorities have already ruled out the possibility that someone actually wanted to watch a Padres game." Conan O'Brien

"A new study from Harvard says you can reduce the risk of a potentially fatal heart condition by eating six bars of chocolate a week. Yeah. It reduces the chance of a heart attack because once you give up being in shape, you have way less stress." James Corden

Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelief.com/blog> 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

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 superiordebtrelief.com.