



Don't settle for debt stress.

An exclusive interview with psychologist Chris Berger on the devastating effects of chronic stress and how you can fight it.

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How a hard winter nearly destroyed one client, and what she did to overcome.

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

Cook, Laugh, Connect.



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.



“We’re running at a pace we’re not built for.”
—Dr. Chris Berger

Believe it or not, stress is a good thing.

In the right doses, stress enables the body and mind to respond to demanding circumstances, keeping us alert and meeting expectations that we’d otherwise fall short of.

But when life itself becomes the demanding circumstance, we’ve got a problem.

More than just a state of mind, stress is a multi-faceted emotion, causing an intense physiological response and severely limiting a person’s ability to function at their peak.

Marriage and family psychologist Chris Berger defines stress as a disconnection between one’s ideal world and their reality. When one is experiencing financial troubles or dealing with unmanageable amounts of debt, their ability to choose where they

spend their money is taken away—between bills and basic necessities, their disposable income is non-existent. This lack of choice is a stress inducer—and unfortunately for many Americans, it is no longer a temporary state.

There are two basic types of stress, Berger said. The first kind, acute stress, is the natural, temporary state of stress a person will experience in a stress causing situation—a car accident, job loss, fight with a spouse, etc. It typically wanes as the stress-causing event does.

The second kind, chronic stress, is a longer-term state and is more common today than ever before. Being unemployed for several months, a pile of medical bills with no foreseeable solution, or a permanently taxing work environment are all examples of chronic stress inducers. While the body is well equipped to handle acute stress for a short length of time, the body is much less adaptable to this chronic state.

Coping with chronic stress:

Why debt can cause it and what you can do to fight back

Stress acts as the body’s defense system: when a threat presents itself, cortisol and adrenaline spring into action, increasing your heart rate, blood pressure and energy levels. While this is a good thing when you’re running a marathon or working on a deadline, the body is not meant to operate in this way constantly.

“We’re running at a pace we’re not built at,” Berger said. “In today’s world, we’re working longer hours and more jobs, and technology is constant. We’re not finding time to disconnect.”

Prolonged stress increases your chance of heart disease, obesity, chronic pain, skin disease and hair loss, among other less than desirable side affects. And unfortunately, constant stress often goes hand in hand with **credit card debt**.

All hope isn’t lost however. Berger gave us some advice on coping with chronic stress—and showing your cortisol who’s boss.

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Sleep more, eat better and exercise. No, we're not your doctor, but healthy living has a profound effect on every aspect of your life. When one of these falls out of balance, it piles up on the rest.

Self-care. Whether it be a bubble bath, a long walk, a rest in a hammock or any thing that helps you unwind, take some time to disengage and recharge. Consider it an investment in yourself.

Do something fun. This might sound trite, but

according to Berger, when you're truly having fun, you're able to disengage from the stress. This doesn't mean we're giving you permission to vacation in the Bahamas, but rediscover the simple pleasures, the games that make you laugh or the activities that allow you to enjoy yourself.



Invest in your primary relationships. Your spouse, siblings, children and closest friends are all your primary social support. Don't sacrifice time with them to overwork. Your stress levels will pay for it.

Simplify. House and schedule clutter can actually produce mind clutter—adding to stress and anxiety. Cut back, wind down and make alone time sacred.



Describing Washougal, WA (a small town on the Columbia River Gorge) as having “bad winters” is like describing Bill Gates’ income as “comfortable.”

“Bad” doesn't even begin to describe the ice storms, lethal road conditions and overall deadness that plagues the small tourist-dependent community that Superior graduate Cathy calls home.

Those months between November and March—the slowest time of year at the spa where Cathy works as an esthetician—was the hardest time to make ends meet. Things came to a front in 2008, when school debt and bills from a former business piled up around her, her income had all but stopped and panic set in.

“I was drowning,” Cathy said, “but I didn't want to collapse in bankruptcy. I was so fearful.”

Not ready to give up, Cathy scoured over hundreds of debt relief options, eventually narrowing down on Superior. Picking up the phone to call us was a decision that would change the course of her life and her relationship with credit cards forever.

“I'm convinced Dee is part saint,” Cathy said of her member services representative. “She guided me through the whole thing. I can't believe she put up with me that entire time.”

The program was challenging for Cathy. Like most people, it took time to get used to the incessant creditor calls—which she described as “heartless” and “nasty”—and rethinking her budget and spending habits. The worst was receiving a summons.

“The person who came to my door wouldn't even look at me,” she said. “I felt like a criminal. I read the summons, cried, and then called Dee.”

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.

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After those first hard months things started looking up for Cathy. She consistently kept up with draft payments, stayed in contact with Dee and the calls began to dwindle down. Soon she started getting settlement offers and it wasn't long before hope crept in, pushing out the panic and fear.

Cathy graduated the program debt free in 2011 with a lot more than a clean slate. She is now a budgeter—saving up during the busy summers for the hard winters— and relies solely on cash. She has a newfound definition of “want” versus “need” and knows with a little hard work, financial freedom is possible.

Her advice for those still in the program: Stick with it. Stay connected with your MSR, keep away from credit cards and do anything you have to—even get a second job if necessary—to get through it.

“Buckle down, pay in cash, and just hang in there,” she said. “If I can do it, anyone can.”

Cooking Without Credit

St. Patrick's Guinness beer bread

Courtesy of Diana Sitzman



Makes one loaf.

- 3 c. self-rising flour or 3 c. flour
- 4 1/2 t. baking powder
- 1 1/2 t. salt
- 1/2 c. sugar (mounded)
- 1 can or bottle of Guinness beer

Butter a loaf pan and preheat oven to 350 degrees.

Mix all dry everything together. If you'd like to add any additional ingredients (nuts, oats, seeds, berries, etc.) do so here.

Add the beer and mix until dough forms.

Pour into loaf pan and bake for 50 to 55 minutes, or until toothpick comes out clean. HAPPY ST. PATRICK'S DAY!

Laughing Matters

For St. Patrick's Day:

Murphy: Quinn, my wife is driving me to drink.

Quinn: Well aren't you lucky Murphy. My wife makes me walk.

An Irish Blessing: As you slide down the banister of life, may the splinters never point in the wrong direction.

"There are 10¹¹ stars in the galaxy. That used to be a huge number. But it's only a hundred billion. It's less than the national deficit! We used to call them astronomical numbers. Now we should call them economical numbers." —

Richard P. Feynman

"Two missionaries, a protestant and a Catholic, were captured. The cannibals from the land conked the protestant on the head, put him in a pot, boiled and ate him. Then they conked the Catholic on the head, put him in the pot to boil him, but a native cried out to the chief, 'Stop! This one's a friar!'" —

Les Brittingham

Superior by the numbers

Last month, we settled \$4,782,485 for \$1,893,386, or 39.59%.

Thank you to all our clients for their hard work and dedication to the program.

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://superiordebtrelief.com/blog> or follow us on Facebook and Twitter [@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.

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