



Giving Thanks

Remembering all the
good in our lives.

“It is not **happy** people who are thankful. It’s **thankful** people who are happy.”

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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.

Last year in November, we shared with you why being thankful is one of the most important things you can learn to do. It’s proven to make you happier, healthier and even more productive.

This year, amidst all the conflict and controversy of the election (not to mention the stress that can come with being in debt and the holidays approaching), we decided we take it one step further. We’ve listed a few things that we all have to be thankful for, as a reminder to you (and ourselves) of how good we really have it. Take a moment to read through the list thoughtfully and consider all that we have. You might just find, as we did, that we have all we need to live abundantly.

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20 Reasons to Be Grateful



Friends. No relationship is perfect, and there is always room to deepen and strengthen, but stop being critical for a moment and think of those people that you can share a meal, a laugh, a thought, or a movie with.

Nature. Whether like us, you live in the Rocky Mountain majesty, near an ocean, lake or river, an expansive desert, lush forest, or under a huge open sky, we all have access to the outdoors and the rich background they offer. Step outside, look around, and breathe in that free fresh air.

Education. We don't want to start an argument about the American education system or state of higher ed. Mostly, we just want you to consider that where we live, everyone has access to some form of free education, and the right and ability to expand your mind. Take advantage of the resources we have and remember that there are many people who would do anything for the opportunity to go to school.

A place to sleep. Ahh, sleep, what a gift! If you're reading this, chances are you have somewhere to sleep, even if it's on a friend's couch. Think of how wonderful it is to drift off

and let your mind finally rest after a long day.

Clean water. Thanks to our modern infrastructure, thirst is not something we have to think about. We can simply turn on the faucet and drink, worry free. Why not have a glass right now?

Art. Since the beginning of our existence, humans have been creating and enjoying art. Statues, paintings, graffiti, pottery, design - art is all around us. If you're having trouble seeing it, check out your city's art museum on one of the free or discounted days and take a few hours to remind yourself of beauty.

Your body. Yes, we're all in different shape and states of health, but if you're reading this, you have a body, a heart that beats to keep you alive, blood pulsing through your veins and air filling your lungs without you having to think about it.

Food. Isn't it awesome that three times a day we get to treat ourselves and our taste buds and experience the joy of eating? Celebrate how wonderful this is this Thanksgiving!

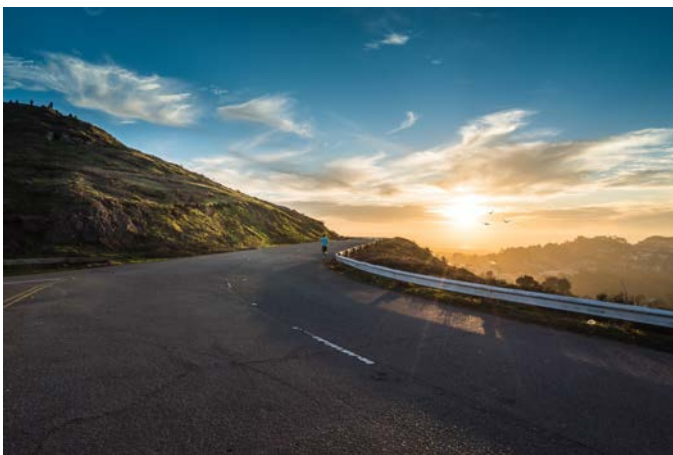
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Indoor toilets. If you have used an outhouse, you know what we mean!

Waking up today. This might sound morbid, but there are some that didn't.

Wisdom. We've all got some of it, and hopefully we're getting more each day. Be thankful you don't have to make the same mistakes today you did yesterday.

Superior. We're here to help you and we mean that. Our priority is your success in the program, and long-term financial freedom. We're thankful you found us, and we hope you are, too.



Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. Be encouraged!

Name and location:

Laurie, Wisconsin

Tell us something interesting about yourself.

I am happiest when I am doing something for someone else whether it is making a meal, sharing produce from my garden, jelly I have made or making a quilt for someone special.

What brought you to Superior?

We had reached a point that something had to change. Desperation was setting in and I was tired of robbing Peter to pay Paul. It was time to take drastic measures, something that should have been done long before.

What was the hardest thing about being in debt?

Fear of others finding out how stupid I had been. The feeling of being in quicksand and the despair that comes with feeling that I would be sucked under and lose everything, not to mention the stress.

How did being in the program change the way you thought about money?

I don't know if being in the program has caused me to think differently about money so much as to think more about what is important in my life. I am learning to be more content because things can change on you in an instant. For me that instant was when I faced severe and life-threatening illness. I have been given a second chance at life and I do not want to live it with debt hanging over my head.

How has your life changed since being in the program?

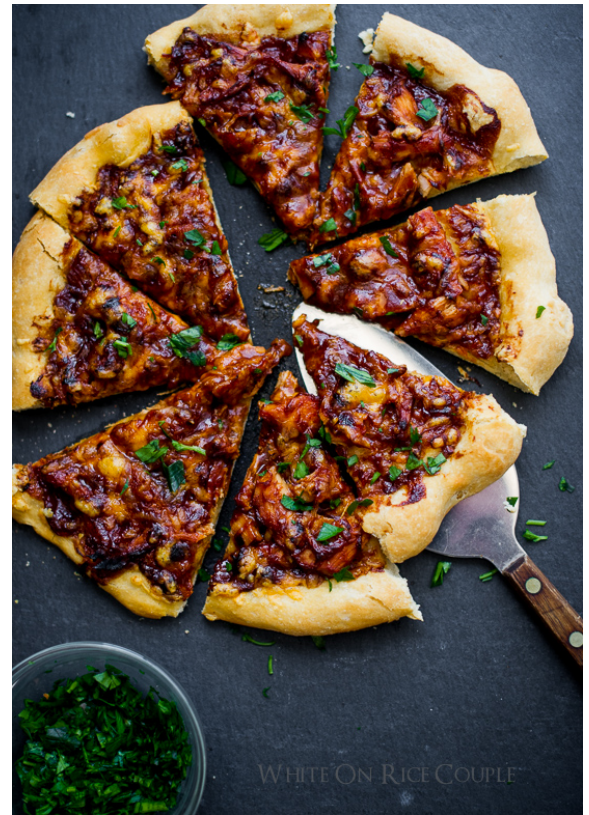
I see a light at the end of the tunnel, so to speak. I also am less judgmental and more understanding of others. This can happen to anyone and I believe does happen to more people than we realize. Finally, I am a little more humble.

Do you have any advice for those just entering the program?

Keep a positive attitude and don't despair. It will take time but you will come out on the other side. You are not alone. We have been very happy with Superior Debt. Never did we feel like we were being judged or looked down on. We are so grateful to have found them and all of their help.

Leftover Turkey BBQ Pizza

Thanksgiving leftovers have never been so exciting.



Ingredients

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| 1 cup BBQ sauce, or amount to preference | kosher or sea salt, to taste |
| about 1 cup cooked turkey pieces | fresh cracked black pepper, to taste |
| 1 cup grated smoked gouda cheese (or other preferred cheese) | cornmeal for dusting peel |
| | extra-virgin olive oil, for brushing the crust |

Gently brush oil on the outer pizza crust.

Ladle and spread 1/2 of the sauce on the dough. Spread 1/2 of the turkey on the pizza, spread 1/2 of the cheese, and season with additional salt and pepper if desired.

Bake for 10-13 minutes or until the crust is golden or even slightly charred if you like.

Laughing Matters

Q: What kind of music did the Pilgrims like?

A: Plymouth Rock

Q: Why do pilgrims pants keep falling down?

A: Because their belt buckles are on their hats.

“The turkey that President Obama will pardon this year is from California. The turkey said, “I don’t need a pardon. I need a job.” – Conan O’Brien

“My cooking is so bad my kids thought Thanksgiving was to commemorate Pearl Harbor.” – Phyllis Diller

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](#).

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.