



Image courtesy of Modern Web.

Fighting against the fall back

How to make the most out of the waning natural light to save money (and sanity) this season

“Hope is being able to see that there is light despite all of the darkness.”

Desmond Tutu

There is a lot to love about the fall – the electric colors, the relief of cooler temperatures, a rhythm that causes passers-by to slow down just a little bit to admire the decorative gourds on your stoop.

But the waning amount of sunlight is not necessarily one of them.

October can tend to be a dull month – literally. The days are rapidly shortening as fall barrels towards winter and cloudy days tend to roll in unexpectedly. This can mean your home’s greater dependency on electricity, as flipping light switches becomes more of a habit, even during the day. The loss of ambient light also tends to dampen a room’s color, causing more purchases of colorful throw pillows and accents. Not to mention the toll the lack of vitamin D takes on your mood.

There are several reasons why increasing the amount of natural light in your home could save you money and you from an emotional crisis.

Inside are the secrets for keeping your fall just a little bit lighter.

Read how to save the light on page 2.

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Hope from a debt survivor.

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

Cook, Laugh, Connect.



Image courtesy of Build Direct.

Light up your life

Decrease excessive electricity spending by naturally brightening up your home

Accent rooms with mirrors, black backsplashes and reflective surfaces.

These types of accents reflect light, rather than absorb it. Try placing a large mirror opposite a window to double the amount of light reflecting throughout the space. Small mirrors used as accents on shelves, tables and doors will help.



Black backsplashes, for example used behind the kitchen sink, have highly reflective properties that will instantly brighten up counter space.

Table tops painted with a reflective paint or color, or even accented with glass elements, are the last component to truly maximizing the light potential of a room.

Think light colors.

When painting walls and ceilings, try to navigate towards light blues, greys and creams. This will really lighten up the feel of the room and painting the ceiling a slightly lighter color than the walls can give the illusion of even more natural light. Avoid using flat white for the ceiling, as this tends to feel oppressive.

Using wicker furniture or light-colored pieces will help reflect light instead of absorb it, so try to keep your eyes off the dark browns and blacks.



(Continued on next page.)

Keep it clean.

Dust, dirt and grime can easily gather on the surface of a light bulb, a lampshade, and windows. With diligent wiping and dusting down of these light sources, you can be sure you are receiving the maximum light potential in any room. Keep glass especially clean – it is lights best friend.

By taking these simple measures, ensure yourself a fall devoid of emotional stresses and unnecessary spending. It's possible to walk on the bright side of the road all year round – it's happier and less expensive!

Images Courtesy of Remodelista



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.

Name and location: Laurie from Liverpool, NY.

Tell us something interesting about yourself.

Long distance runner, mother of 3, and grandmother of 2.

What brought you to Superior? Divorce and a lot of debt.

How many accounts did you have when you started and about how much debt? I believe 9.

What was the hardest thing about being in debt? Being strapped for cash on a monthly basis.

How did being in the program change the way you thought about money? I saw an end to this financial crisis. I could see that I could start a new life.

How has your life changed since being in the program? I believe so. It has taken longer because I've had to miss some payments and I've had some family emergencies, but I can see financial freedom.

How many accounts do you have left to settle? 1

Do you have any advice for those just entering the program? Stick with it because there is a light at the end of the tunnel.

Cooking without credit

Butternut Squash Soup

Ingredients

2 20-ounce packages (2-1/2 pounds) pre-cut butternut squash
 1 red bell pepper, roughly chopped
 1 medium yellow onion, roughly chopped
 3 cloves garlic, smashed and peeled
 7 cups water
 1 tablespoon salt
 2 tablespoons sugar, plus more if necessary
 1/2 cup heavy cream
 Fresh thyme sprigs, for garnish (optional)



Image courtesy of Victoria McGinley.

Directions

Combine all of the ingredients except for the heavy cream in a large soup pot. Bring to a boil, then cover and simmer for 35 minutes.

Using a hand-held immersion blender, purée the soup until silky smooth. (Alternatively, cool the soup slightly, then purée in a blender in batches, making sure to leave the hole in the lid open to allow the steam to escape.) Stir in the heavy cream and bring to a simmer. Taste and adjust seasoning (depending on the sweetness of the vegetables, you may need up to a tablespoon more sugar). Ladle the soup into bowls and garnish with fresh chopped thyme or thyme sprigs, if desired.

Laughing Matters

"A new study estimates that only 3.4 percent of Americans will vote in the midterm elections next month. But on the bright side, 100 percent will still complain about the results." –Jimmy Fallon

"Today is Vladimir Putin's 62nd birthday. When he got his presents he said, 'You didn't have to get me anything. I could have just taken it.'" –Seth Meyers

"They're doing everything they can to tighten security at the White House. Today, on the roof of the White House, they added one of those fake owls." –David Letterman

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

Stay Up-to-Date on Debt, Online

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.