



# Spooky Spending

Why you spend more on Halloween than you think – and how to keep your creditors in the dark this year.



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

**Cook, Laugh, Connect.**  
**Client of the month**

During hard times, the only items we don't cut back on as a nation are typically those that are most important to our daily lives.

Necessities unaffected by an economic downturn include healthcare, groceries, rent/mortgage payments, Dracula face paint and candy corn. Just the staples.

If the amount one is willing to spend on something truly reflects its value to the person, it's safe to say Americans love Halloween. This year, the National Retail Federation predicts Americans will spend \$6.9 billion on Halloween—more than double what we spent in 2005. The largest chunk will go to costumes, followed by candy, decorations, pumpkins and greeting cards. More people will carve a pumpkin than vote (may we suggest giving out candy at the polls?).

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# Spooky Spending

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**“Once in a young lifetime, one should be allowed to have as much sweetness as one can possibly want and hold.”**

**Judith Olney**

**1. Do not buy a Halloween costume.** The mark-up on pre-packaged costumes proves a sucker dresses up every minute. Take a look at what you already have, borrow from a friend, sew/tape something together, explore a thrift store, etc. Be creative. Or skip dressing up all together and go as a “smart shopper.” Great conversation starter.

**2. Trick or treating is free.** Haunted houses, amusement parks, mazes, etc. aren’t. Save your entertainment money for nights the neighbors aren’t providing it.

Regardless of the reason, the roughly \$70 spent per person Americans spend on Halloween is too much. This doesn’t mean that we’re against celebrating—heaven’s no. It just means that we’re against sporting over-priced and over-commercialized outfits when you know even before you buy it you’ll only wear it once. This is the opposite of smart spending.

Which is why we have decided to dedicate an article to ways you can squeeze the most out of your holiday without doing the same to your wallet. Because the only thing scarier than red blood is a red balance.

(Read the full article on our blog [here](#).)

**3. Don’t buy extensive decorations.** Pumpkins are fine. Decking out your entire house into a haunted mansion complete with the latest technology in motion-detecting scream tracks is not.

**4. Go to someone else’s party.** If it’s a particularly tough time financially for you, skip having the masquerade at your place this year. Providing drinks, eats and scares for 30 doesn’t fit into a burdened budget.

**5. Brush your teeth post candy.** A toothbrush is much more cost effective than a root canal. Not to mention more pleasant.

**6. Do not buy a Halloween costume.** We just want to make sure we’re clear here.

**7. Make a harvest meal.** Homemade breads, chili, pie and pumpkin anything celebrates the season without all the Halloween price hikes. Make it potluck style with a few friends and watch your bounty multiply.

**8. Bob for apples.** When was the last time you got your child excited about bathing and/or eating fruit?! Now is your chance.

**9. Buy bulk candy.** This is probably the one time we will recommend this.

**10. Have fun.** Enjoy an excuse to be silly, to play pretend, to scare children. Life is too short not to eat chocolate and talk like a pirate.



## 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](http://superiordebtrelief.com).

## Spotlight on Superior

### Meet MSR Marie Chamberlain

**Where are you from?** Somerset, England **How long have you been at Superior?** 4 1/2 years.

**Official job title?** Member Services Representative.

**What brought you to Superior?** From what I heard in the interview, I knew I would be with a company that cares about its clients. I used to work with a larger company and all they cared about was the bottom line. This is not the case here. We all truly believe this is a much-needed service and Superior takes steps every day to help clients accomplish their goals.

**What is your favorite part about your job?** Informing clients of settlements and knowing that they are one more step toward their goal.

**What is the hardest thing about what you do?** Talking to clients about their financial situations and knowing that they are struggling. We become such a big part of their



Marie (third from left) with her family.

lives and pretty much ride out their emotions with them. When clients are hurting in any way, it's hard not to be affected.

**What is the most important thing you've learned since being at Superior?** Teamwork. We all work as a team to make this all happen. It's not just one person; it's a whole company and everyone's role is as important the other.

**What is the most rewarding thing about what you do?** Settling out clients and letting them know they hung in there and are now debt-free.

**What are your hobbies?** Football, crosswords and hiking in the mountains with my two dogs.

**What is your favorite food?** Indian and sushi.

## Cooking Without Credit

### Spiced Pumpkin Butter



#### Ingredients

- 4 cups Pumpkin Puree (see Recipe Center) or two 15-oz. cans pumpkin
- 1 ¼ cups pure maple syrup
- ½ cup apple juice
- 2 tablespoons lemon juice
- 2 teaspoons ground ginger
- ½ teaspoon ground cinnamon

- ½ teaspoon ground nutmeg
- ¼ teaspoon salt
- Chopped hazelnuts (optional)

#### Directions

1. In 5-quart Dutch oven combine all ingredients except nuts. Bring to boiling; reduce heat. Cook, uncovered, over medium heat, stirring frequently, 25 minutes or until thick. (If mixture spatters, reduce heat to medium-low). Remove from heat; cool.
2. Ladle into jars or freezer containers, leaving 1/2-inch headspace. Cover; store in refrigerator up to 1 week or freezer up to 6 months.
3. To serve, top with chopped nuts.

## Laughing Matters

"The president's re-election campaign slogan is "Forward," which is also his policy on paying for stuff." –Jay Leno

A vertically challenged psychic was arrested one day. He escaped from jail and the newspaper headline read, "SMALL MEDIUM AT-LARGE."

**Q:** Why didn't the skeleton cross the road?

**A:** He didn't have the guts.

**Q:** Where do baby ghosts go during the day?

**A:** Daycare centers.

## Superior by the numbers

**Last month we settled \$3,400,402 for \$1,276,792, or 38%.** 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.