



Going green without it.

How you can care for the world and your wallet at the same time.

“I feel more confident than ever that the power to save the planet rests with the individual consumer.”

Denis Hayes

Inside...

3

Meet MSR Dee Gala.

Spotlight on Superior.

4

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

Cook, Laugh, Connect.

We've all seen him. The Prius-driving, Patagonia-wearing, vegan-eating , environmentalist, riding a bike more expensive than your car and preaching to anyone that will listen about global warming.

Clearly, environmentalism is for people with nothing one else to worry about.

Or is it?

We at Superior know all too well that when ends just won't meet, the recycling bill doesn't seem so important. But what if you could care for your environment and your pocketbook at the same time?

We've talked with the experts and put together a list of the most accessible and affordable ways to go green, proven to save you money while you do your part to save the world. Let's get started.



Saving the planet isn't as expensive as you think.

Start small.

“All over the world there are people who have entered into the exercise of imagining and bringing into being a sustainable world. They see it as a world to move toward not reluctantly, but joyfully, not with a sense of sacrifice, but a sense of adventure. A sustainable world could be very much better than the one we live in today.”

Donella Meadows

We've talked with leaders of several programs dedicated to helping individuals and businesses create a more sustainable future. They've helped us come up with accessible and affordable ways people are going green – and actually saving money by doing so. Take a look, make a change, and start saving.

Ditch disposable. Those throw-away and one-time use paper towels, plates and silverware may be convenient, but the cost adds up. Switching to cloth napkins, towels and reusable dishware can save you hundreds of dollars a year.

Unplug. Leaving your computer on overnight – even in sleep mode – is not good for your gadget and terrible for your electric bill. Energy auditors suggest that shutting down every night can save you \$75 a year.

Consider your commute. If you're draining your paycheck at the pump, ask your

coworkers about carpooling, or, better yet, invest in a bicycle. You can save on gas and on your gym bill at the same time.

Get an energy audit. Many cities offer incentives for sustainable living, including free energy audits. An audit can help you diagnose where most of your electricity is going, find leaks and reduce inefficiencies. Ask your city government for information on what they offer.

Reduce, reuse, rebate. Water saving toilets and new lights cost up front, but there are hundreds of tax rebates offered for sustainable changes, depending on where you live. Check out the Department of Energy for more information at energy.gov/savings.

(continued)



Pass on printing.

Welcome to the 2000s. Why print when you can email, smart phone or iPad whatever you need to reference? Reduce wasted paper and ink.

Bottled water is tapped out. Even buying just one bottle of water a day adds up (approximately 1 dollar x 365. You can do that math). Buy a reusable water bottle and ditch the throw aways.

Stop eating on the run. Fast food isn't just hard on your wallet and waistline – it's terrible on

your carbon footprint, too (just think of all the wrapping, packaging, condiments and napkins you go through). Plan ahead and ditch the drive thru.

It's about quality, not quantity. Cheap clothes, furniture and gadgets are typically cheap for a reason – they fall apart, and force you to repurchase – often costing more in the long run. Simplify and minimize what you purchase, and then buy for keeps.

Where are you from? I'm originally from Crowley, Louisiana. I moved to Fort Collins, Colorado in 1986.

How long have you been at Superior? Five years on September 30.

Official job title? I'm a Member Services Representative.

What brought you to Superior? I was unemployed at the time.

What is your favorite part about your job? Helping people.

What is the hardest thing about what you do? The phone call from the spouse of a client that I have been talking to for over four years to tell me that my client had died. Learning of the serious hardships that clients are going through.

What is the most important thing you've learned since being at Superior? That my problems are minor compared to my clients' and that I am very, very lucky. I now try to take joy in even the mundane, everyday little things and appreciate life more and work hard not to "make mountains out of molehills," because things could be so much worse.

What is the most rewarding thing about what you do? The phone call to those clients who have successfully completed the program to tell them they are now debt free.

What are your hobbies? Cooking and reading.

What is your favorite food? It's a tie between my mom's roast beef and her chicken and sausage gumbo – I'm still trying to get those right!



Dee with her daughter, Paige.

Cooking Without Credit

Fettuccine with summer vegetables and goat cheese.



Ingredients

4 servings

Kosher salt

1 large yellow tomato, seeded and diced

1 small yellow squash, finely diced

1/2 cup chopped fresh chives (about 1 small bunch)

Finely grated zest of 1 lemon

3 tablespoons extra-virgin olive oil

4 ounces

soft goat

cheese,

crumbled

12 ounces dried egg

fettuccine

4 ounces wax beans

(about 2 cups), trimmed and halved lengthwise

1/4 cup grated parmesan cheese

Bring a large pot of salted water to a boil.

Toss the tomato, squash, chives, lemon zest and 2 tablespoons olive oil in a large bowl.

Season with salt. Sprinkle in half of the goat cheese.

Add the pasta to the boiling water and cook as the label directs, adding the wax beans

to the pot during the last 3 minutes of cooking.

Reserve 1/4 cup of the cooking water, then drain the pasta and beans and add to the bowl with the vegetables. Drizzle with the reserved cooking water and the remaining 1 tablespoon olive oil and toss until the goat cheese begins to melt. Add the parmesan and toss. Divide among bowls and top with the remaining goat cheese.

Laughing Matters

"A former U.S. Olympic swimmer in an interview said that nearly all elite competitive swimmers pee in the pool regularly. So apparently I am an elite competitive swimmer." –Conan O'Brien

"Avoid fruits and nuts. You are what you eat." –Jim Davis

"If it weren't for Edison, we'd all be watching T.V. by candlelight." George Globol

Teacher: How many of you believe in telekinesis? Raise my hand.

"How can you tell when your co-dependent? When you are drowning someone else's life flashes in front of you." Les Brittingham

Superior by the numbers

Last month, we settled \$4,270,372 for \$1,556,455, or 36 percent.

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://superiordebtrelease.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.