



DIY for Health and Wealth

How to replace your most expensive household products with something you already have in your cupboard. And a little elbow grease.

“**The** turning point, for me I think, was when I really realized that you can do it yourself. That you have to believe in you because sometimes you’re the only person who does.”

Tim Blixseth

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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.

Let's talk about NaHCO_3 , better known as sodium bicarbonate. Don't be scared – it's not rocket science and it's not just chemistry, either. You probably already have this item in the fridge, under the sink or in your cake. What's more, it could be the beginning of a DIY revolution that will save you money. We're talking about baking soda.

This common household item is nothing short of magical; with both neutralizing and buffering effects on substances with pH levels either too acidic or too alkaline, this unassuming white powder absorbs odor, cleans tough grimes, fights stains, bakes a mean batch of cookies and even whitens teeth. The best part: it's cheap. For only \$6, you can pick up a box of baking soda and a few bucks when you replace these few unnecessarily expensive home and beauty products.

Find out how you can make a cheaper, healthier version of your favorite household product on page 2.



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Use any of these common household products? Try replacing the following with a cheaper, healthier, baking soda-ier version.

1) Shampoo.

Natural beauty product revolutionaries have been going “no poo” for years; it's a much better idea than it sounds. Instead of spending nearly \$10 on a bottle on shampoo that will last one to two weeks (maybe three, depending on how much hair you still have after the stress of financial turmoil), try investing in a box of baking soda and making your own. It will save you money, and your hair will thank you for the health benefits, too. This all-natural shampoo doesn't contain any 26-syllable word you can't even pronounce, which means you are avoiding several chemicals and toxic substances.

To make your shampoo just mix **1 part baking soda with 3 parts water. Apply to hair and scalp from root to tip and let sit for two minutes. Rinse with warm water.**

To accompany your shampoo, try a vinegar rinse that acts like a smoother and moisturizer. Mix **1 part apple cider vinegar with 4 parts water. Distribute throughout your hair and rinse with cooler water after 10 to 20 seconds.** Add a few drops of essential oils to the mix for any desired fragrance.

2) Deodorant.

Due to baking soda's odor-neutralizing agents, patting it onto your underarms will eliminate any unpleasant aromas that may escape throughout the day.

3) Surface cleaners.

Replacing harmful and expensive bathroom and kitchen sprays is easy and effective with the help of baking soda. **Just sprinkle some baking soda on a**

damp sponge and scrub as usual – watch the solution cut through grease and grime. If ever it's not working, there's an easy solution – more baking soda!

4) Bleach or heavy-duty detergents.

To make your clothing loads smell fresher, shine brighter and look cleaner, **add ½ cup of baking soda to your laundry load.** This will give your liquid detergent an extra boost of baking soda power that you are sure to prefer over an expensive substitute.

5) Car fresheners and upholstery cleaners.

Avoid tacky and distracting car fresheners that merely obscure bad odors and instead **sprinkle baking soda over all cloth areas of your car.** This will absorb bad odors dwelling deep within the recesses of your vehicle and allow you to vacuum them right up afterward.





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.

Carol and Dick, from Minnesota.

Dick and I have been married 58 years on 20 August 2013. We live in Northfield, MN.

We met in California when we were 16 and married in MN five years later. I began teaching in 1959, and we were in the habit of taking summer vacations for most of our married life. Dick retired in 1998 after 43 years as a premium auditor, and I left a college international studies office, very ill in 1990; I subsequently recovered two years later.

Our son and his wife met in Turkey and were married in France in 1994. They have also taught in Moscow, Copenhagen, Dhaka, and are currently in their third year in Suzhou, China. We have visited them in Turkey and France; in fact, everywhere except Moscow and China. Our daughter helped them move from Russia to Denmark. We have traveled to Israel three times, to the UK, to Scandinavia, many times to Canada, Mexico, and most states in the U.S. We spent 26 days in Bangladesh the year of the tsunami, and visited Bangkok on both ends of that trip.

We always paid our credit card debt, but we had too many cards. When I broke my wrist and hip on the last day of our vacation in Cape Cod in October 2006, our expenses skyrocketed. I was in rehab for two weeks, and Dick had to deal with a rented car, meals, and lodging. We had to fly our daughter to Massachusetts to help get me through the airport in a wheelchair, and home, while Dick returned the rented car and joined us going through security. After that, our medical expenses went wild.

Flying brought on a blood clot in my leg, which our daughter discovered one Sunday morning when she was watching me while her father went to church. Perhaps from the stress of caring for me 24/7, when I slept on the couch for seven weeks because I couldn't get up the stairs, Dick had a TIA in February 2007. Clinics and

ERs are only too glad to put their charges on Visa. When we reached the limit on one card, it was easy to transfer the balance to a card with a lower rate.

In 2010, we confided to our attorney that we were in trouble, but we did not want to file bankruptcy, if there was an alternative. He suggested Superior. At that time we had more than \$100,000 in debt on eight cards.

It's hard to describe what a blessing Marie and others at Superior have been. What incredible relief we have felt as each settlement was made; one huge weight after another lifted off our shoulders!

It has not been easy. For nearly three years, we have learned to live on only one of our two social security checks, plus Dick's pension. Our debt repayment took one third of our income. We learned how to wait for a whole year until we had cash to purchase even items we really needed, like a pair of shoes for Dick when his only pair had holes in them.

The day after Marie called in June to say that our last account had been settled, Dick woke up singing his version of an old hymn from our childhood: "I was sinking deep in debt, far from the peaceful shore...love lifted me, love lifted me." We can both say that we have appreciated the loving care that Marie has shown us through this three-year process, adjusting as necessary the amount we deposited into our account, because of \$1,000 for real estate taxes, twice a year, unexpected car repairs, or other non-negotiable financial needs.

We recommend Superior to anyone whose debt is causing anxiety and sleepless nights. We like to think that others can do this for three years. The process is doable, and the results are so-worth-it. We thank God for our freedom from the heavy load we were carrying, and we bless all of you at Superior for the expertise that has resulted in our being free at last.

Cooking Without Credit

Zucchini and Rosemary Fritata

The perfect use for the late summer harvest.

Ingredients

- 1 tablespoon olive oil
- 1 clove garlic, minced
- 2 cups zucchini, halved lengthwise and thinly sliced
- 4 large eggs
- 2 egg whites
- 1/4 teaspoon salt, divided
- 1/4 teaspoon pepper, divided
- 1/2 teaspoon chopped fresh rosemary
- 2 ounces Parmigiano Reggiano, grated



Add zucchini; cook 5 minutes or until tender, stirring continuously. Season with salt and pepper.

3. Meanwhile, whisk together the eggs, egg whites, and rosemary, and season with salt and pepper. Pour the egg mixture over the zucchini and cook, just until the eggs begin to set, about 3 minutes.

4. Sprinkle cheese evenly over the top. Place pan under the broiler for 3 minutes or until the fritata rises slightly and becomes light and settled. The eggs should not be runny. Transfer to a serving plate, cut into pie-shaped wedges, and serve.

1. Preheat the oven to broil.

2. Heat oil in a skillet over medium-high heat; add garlic, cook for 1 minute. Do not allow garlic to brown, or it will turn bitter.

Laughing Matters

"Two lions on bluff were watching two men under a tree. One was reading a book and the other was writing a letter. One of the lions pounced on the man reading the book and ate him. The other lion said, "Why did you choose this guy to eat and not the other man?" The lion said, "Writers cramp but readers digest." *Les Britingham*

"In North Korea, they developed the first-ever smartphone, just like an iPhone. But if you ask Siri any questions, she reports you to the police." *Jimmy Kimmel*

Connect with Superior

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.

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.