



THE *novadebt* CONNECTION

A GARDEN STATE CONSUMER CREDIT COUNSELING ORGANIZATION

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Community Outreach

By: Becky Winters, Education Developer

October has become synonymous with “Making Strides for Breast Cancer” here at Novadebt. For the past 10 years, Novadebt employees have held fundraisers, collected donations, and walked together on hot, cold, sunny, rainy, windy and calm Sundays in support of the effort to fight back against breast cancer. We are joined by spouses, children, parents and friends. Even a few pets have joined us from time to time! But no matter the weather, we have fun and when the walk is completed, we have a feeling of accomplishment, both physically through our exercise, but also mentally, knowing that funds we have raised help increase awareness and improve treatments. Both our San Diego and Freehold offices are ready to go on Sunday, October 18, 2009!!

Making Strides Against Breast Cancer is the American Cancer Society's premier event to raise awareness and funds to fight breast cancer. But it's more than just the name of a walk – it describes the amazing progress we're making together to defeat this disease. Since 1993, nearly five million walkers have raised more than \$340 million through Making Strides. In 2008 alone, nearly 600,000 walkers across the country collected more than \$60 million to help fight breast cancer.

This event gives us the opportunity to honor breast cancer survivors, educate women about breast cancer prevention and early detection, and raise funds and awareness to help achieve a day when no one will have to hear the words “You have breast cancer.” Though the two most important factors for breast cancer are being a woman and growing older, it can occur at any age. And even though the numbers may not be large, men are affected also. We have asked some of our employees why they walk. Their answers are reflective of their stories. We all know someone who has been affected by this disease.

“I have watched family members and close family friend's battle this illness. Some survivors and some that have lost that battle. I walk to help find a cure. I walk so one day others have a chance to beat this horrible disease. I walk so future generations have hope!”

“I walk for my Aunt Debbie. When she was first diagnosed with breast cancer, there wasn't as much advancement as there is now. There weren't the early detection methods that we have today. The disease doesn't only affect the person who has it; cancer affects everyone around that person. Your life and the lives around you change in an instant. I walk because each dollar raised helps increase the chance of finding a cure. I walk because the research and advancements in finding a cure have significantly increased since my Aunt was diagnosed and I know one day we will have a cure for this disease. I walk because I love my Aunt Debbie and always will.”

I am sure you have a reason to walk...why not join the “Making Strides” effort in your area? Maybe next year we can walk in celebration that there is no more breast cancer!!

Thank You Novadebt!

“The Client Service Reps have made this a painless and smooth transition. I was really impressed with their speed of service. Novadebt has really settled all the knots and butterflies in my stomach...I would highly recommend Novadebt to anyone trying to correct their financial circumstances.” - Cedric—NJ

“Novadebt saved me! I was in a deep hole of debt with no way out on my own. A friend of mine recommended Novadebt and immediately after talking with the Representative, I had a sense of hope for the first time in a long time. I would definitely recommend Novadebt to others” - Sharon, WV

If you have any comments, questions, or suggestions for future news bulletins, please email bulletin@novadebt.org.

Trick and Treat'Em: Halloween Decorations

Source: Bankrate.com

You can host a horribly good Halloween party with tips from our ghoulishly great experts. And here's a treat: It doesn't have to kill your budget!

Let the inexpensive Halloween decoration planning begin!

Masquerade Madness

If you want to carry out a spooky theme party at a low cost, Diane Warner, author of "Diane Warner's Big Book of Parties," suggests that you let your costumed guests be the main attraction, and keep the lights dim. Indulge in some inexpensive decorations such as jack-o'-lanterns lighted with black and orange candles. Buy a spray can of fake spider webs, a string of small white Christmas lights and fake spiders.



At the entryway of your house, Warner suggests placing your fake spiders in a web made of the Christmas lights. For your dimly lit living room, she recommends spraying it with fake spider webs and dispersing the jack-o'-lanterns.

If you want to go hog wild, how about a haunted house, a retro disco or a hippie Halloween party?

For the haunted house, Wendy Moyle, co-owner of Shindigz.com, suggests using eerie music, lining the walls with black gossamer material, hanging glow-in-the-dark spider webs, setting up the entrance with mock cemetery gates and black mylar curtains, and creating a maze with the furniture.

For a flower-power flashback, Moyle says decorate with tie-dyed ghosts, skeletons wearing bandanas, and darken the room. Instead of decorating with scary things, hang glow-in-the-dark peace signs, and use a few black lights for a trippy sort of trick.

Double, double, toil and trouble

A creepy presentation of your Halloween food and fixins' can add to the decorative atmosphere of your party.

Concoct a cauldron of witches brew: Rinse a rubber or latex glove inside and out, then fill it with a red juice or punch, secure it closed and stick it in the freezer. Once frozen, cut the glove off and peel it from the ice hand. Then put the ice hand in your punch bowl. For the foamy, bubbling brew, Warner suggests combining pineapple juice with scoops of orange sherbet. Top the look off with the frozen hand.

To add a foggy spin on a witches brew, Jyl Steinback, author of the "Fat Free Living" cookbook series, recommends taking a black bowl and filling it with a cider or orange-tinted champagne and dropping in some food-grade dry ice.

If you plan on serving a buffet-style meal at your party, make your tabletop come alive. Warner suggests making a ghost or skeleton tablecloth. To make a ghost, take a white sheet, fill it with crushed tissue paper to give the ghost a head, arms and a puffy body and cover the table with it. Then place the buffet on the ghost: one dish on the face, one on each of the ghost's hands, and the main dish in the center of the ghost's midsection. Or make your table cloth with a skeleton. Buy a five- or six-foot long paper or plastic skeleton. Lay the skeleton on the table, and set the food dishes on top or put the plastic bones among the buffet spread.

When it comes to food presentation, Moyle suggests serving nothing but black and orange colored food – anything from grilled cheese sandwiches on pumpernickel to carrot sticks and black olives – or use food coloring on your party favorites. Other ideas that Moyle suggests include using plastic foam tombstones wrapped in cellophane as food serving trays. For the food table, she suggests a black table cloth on which you place patches of fake green grass, then dot it with mini tombstones and fake cobwebs.

It's the Great Pumpkin

Don't forget the million-and-one uses for our favorite gourd, the pumpkin. Hollowed-out pumpkins are great as means to serve dips or soups, Moyle says. She adds that carving out minipumpkins (called Jack-be-littles) and using them as candle holders is a way to make a great centerpiece for the table. Moyle also recommends taking dead tree branches, spray painting them black and inserting them into a hole made in the top of a pumpkin, and then hanging ghosts from the branches.

It's a dead man's party

If your costumed guests are acting like zombies, get some party games going to bring them back to life. Have a pumpkin carving/decorating contest or even a tombstone decorating contest, Moyle suggests.

Warner points out that guests who go through the trouble of concocting a Halloween getup should be rewarded with a costume contest, judged by either the host or the other guests.

Now there's no excuse not to get yourself and your "crypt" decked out in ghoulish garb for Halloween.