

Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Fourth Quarter 2008

DA + HP: One Member's Formula For 'A Practically Perfect Life'

My name is Robert, and I have abstained from unsecured debt since May 1996. I have been debt free since December 1999. I have been a member of Debtors Anonymous since July 1990.

I'm going to share what it's like now, what it was like, and what happened. What is it like now? Thanks to my Higher Power and DA, I have been granted a practically perfect life. I have only blessings and opportunities, and I live in gratitude through the 12-Step way of life.

My net worth is about half a million dollars. Besides a small mortgage, I have no debt. I have an excellent job; I earn more than \$120,000 a year (more than triple what I earned my first year in DA). I have earned the respect of my professional peers and superiors. This year, my employer has paid my full salary and all expenses for me to attend a prestigious graduate school in a thoroughly prosperous location. My career is poised so that I may soon become a senior executive.

I have been married to a loving wife (our second marriage) for almost 15 years. We have two delightful stepchildren for whom I have been the loving, caring father they never had before. My stepchildren, now in their 30s, are married to equally delightful spouses. All four are intelligent, good people, building successful professional careers and looking forward to raising happy, prosperous families. With HP's grace, I'll be there to love and enjoy their

children—and spoil them rotten!

Since I joined DA, my wife and I have visited more than 20 countries on six continents. Most recently, we set foot on Antarctica on Christmas Day 2007. We have paid cash for all our trips. We live an abundant life, enjoying the simple everyday things and saving our money to enjoy adventure travel and plan a prosperous retirement. Life is very good, and my cup is always overflowing, never half full.

How is my life imperfect? My imperfections derive from the fact that I am an addict. I create almost all of my problems because I am human and my addict brain wants to relive my inherited "drama" of abandonment, betrayal, and deprivation. I was born into a family descended from five generations of addicts. My

father's family of 10 children was torn apart when both parents and the oldest child died during the 1918 Spanish flu epidemic. I grew up with 32 first cousins from the families of these orphans, almost all of whom were alcoholics, compulsive overeaters, and/or smokers. My addictive personality comes from both nature and nurture.

With this background, what was my life like before I joined DA? By the time I joined in 1990, I was \$104,000 in debt from 11 'maxed out' credit cards, two major bank loans, and myriad personal debts. I was in the middle of a difficult

divorce from an insane first marriage. During this 16-year marriage, we went bankrupt in 1975, and we moved 23 times (the geographical cure does NOT

**"I have only blessings
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Ways & Means

Celebrating 20 Years
1988-2008

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Submissions from readers on any aspect of DA recovery or service are welcome. If chosen, submissions will become the property of the Debtors Anonymous General Service Board, and will not be returned. As with all DA publications, everyone submitting writing, artwork, or other creative work will be required to sign a standard publishing release form granting rights to the work to DA and releasing DA from legal liability. Those submitting work to Ways & Means automatically acknowledge that they will not receive compensation for their work, and that the work may be viewed by an unknown number of readers in unknown locations.

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Editing and layout for Ways & Means are done by the Communications Committee of the DA General Service Board.

By Phone, Internet, or F2F, DAs Focus On A Home Group

This issue of Ways & Means contains two short but important stories about the love of DA members for their home group.

The first traces the history and growth of one of the oldest online DA meetings, Spendersda, from its early days to the multi-thousand-member present. The second tells of the dilemma of a member who left her face-to-face group on the mainland for the unknown territory of the Hawaiian islands, but was able to maintain her recovery through a connection to a DA phone meeting.

Over the years, both members have done prodigies of service for their home groups, and have received the benefits of that service. The Hawaiian member, after relying on the phone meeting, was doubly blessed by being able to start the cycle of DA growth all over again through her involvement with a new face-to-face meeting on her island.

I love to hear DA members share about their love for, and involvement in, their home group, I have been blessed with the opportunity to attend dozens of DA meetings all over the U. S. and Canada, but there's nothing quite like coming home to my own home meeting on Saturday morning, and seeing the familiar faces of those who've shared this recovery journey with me for so many years.

A home group, whether it be a face-to-face, telephone, or Internet meeting, is where recovery begins and continues in DA. Besides my own, I like to attend a few other groups I'm familiar with when I travel, groups that continue turning out DA members with many years of strong, powerful recovery. Groups that receive lavish, devoted care from their members invariably return the favor by produc-

ing generation after generation of strong, happy members with a lot of recovery. There are not a great many of these groups in DA, so I cherish every one I know about.

One of the most important conversations that takes place in DA, at the annual World Service Conference, in the WSC Intergroup Caucus, or just between members, is the question of how we strengthen our home groups, how we in this "we program" make them strong incubators for individual recovery. In my own home group, we hold monthly business meetings, take inventory regularly, and we sometimes use the AA book "Home Group: The Heartbeat Of AA," which is approved for study and use in DA. This book offers dozens of perspectives on the importance of having strong home groups, and methods for doing so.

I'm indebted to the secretary of the Spendersda meeting for sending in her group's history. Spenders is the first meeting in many years to submit its history for publication, and we're pleased to run it. Ways & Means would like to run a lot more accounts of how DA was established and has grown on the group, intergroup, and city and state levels around the world.

Traditional face-to-face meetings are still the staple means of recovery for DA members in most places. But telephone and Internet meetings are becoming more and more prevalent as members without access to regular meetings find ways to better utilize those technologies.

And who knows what new technology will emerge in the years ahead to give even more compulsive debtors in more places the opportunity to hear the DA message and practice the DA program of recovery by some yet-unheard-of means in tomorrow's own version of a DA home group.

— Anonymous

Despair Gives Way To Hope For A DA Newcomer

My name is Lisa B. and I am a compulsive debtor. I have not incurred any new debt since January 23, 2008. I want to thank you for the opportunity to share, and I'll do my best to present who I was before DA and who I am now as a result of working the DA program.

I can remember as a little girl my Nana calling me a spendthrift. She said money burned a hole in my pocket, and she was right. I have never, ever been good with money. Good with money - what does that really mean, anyway? In my family it meant that you balanced the checkbook to the penny, no matter how long it took. You drove all over town to get the best deals on food and other grocery store items. My father worked while my mother stayed home to raise the kids - this meant good with money. My sister is good with money. I used to say I am not.

I ran away from home when I was 17 years old. I was thrust into the world of financial independence. I had no clue how to do anything but earn and spend. I shared a checking account with my boyfriend at the time and bounced checks all the time. This would become a way of life for me, more on than off, for over 25 years!

When I was about 19, I started getting credit cards. Did my world change! I was the big spender. I always paid for everything. I bought things on credit with no plan of how I would pay it back. I knew nothing of interest rates, late fees,

etc. I would buy things so that people would like me. I would buy to be the Big Shot. I would buy to feel grown up and special. I shopped when I was happy, sad, mad - it didn't matter. After about two years of this, I declared bankruptcy at 21 years old. I did not have a credit card again until I was in my late 30s.

In 1989, I entered 12-Step recovery for codependency. I first learned about budget counseling and DA principles. For one glorious year, I stuck to a spending plan that worked and I was not in debt, never screwed it up and was free! Then I met a guy shortly after joining AA. And of course, the plan went out the window and I was off and running. I think in the midst of all this, looking back, I have been an underearner all my life. I did not know what to do when I earned a decent wage--it scared me.

I married the man I'd met, and he debted worse than me. So I became the 'sane' one when it came to money, and I watched us get buried under the mountain of insanity he built with reckless spending. Eventually we were divorced, I was financially independent from him and started reentering the workforce while caring for three children. I earned well, but managed recklessly. It was tough, but I know today I did the best I could with what I had.

I remarried in 1999 and moved to a new state with my new husband. I married a wonderful man who was very good with money. He made about three times what I made, and

handled all the money, but I did nothing to help. He would ask me to give him receipts for purchases, but I always 'forgot.' I undermined his efforts to the point where he stopped keeping track of our accounts and what we had in them. Then I discovered that my credit had been repaired due to the work of my husband and I cleaning up our past debts in preparation to buy a house. I started getting credit cards after swearing that I would never have one again. My thinking went something like this, "It's been so long, I am better now. I learned my lesson, I will not mess it up again like I did before. I am older, wiser."

Within five years, I racked up over \$13,000 in debt. I spent when I was happy, sad, or mad. I felt resentful at my husband because he seemed able to spend whenever he wanted, but I always had to ask permission. I was able to keep up with payments until 2007. I went on a huge spending binge during a vacation trip to California. I spent over \$2,000 in two weeks! After that I was no longer able to maintain my payments. Then the calls started, and panic along with them. I continued to spend even when the calls came. The day after Christmas 2007, I looked up DA online and found an online group. I joined, then did nothing more. After another small shopping binge, I woke up New Years Day and I was done. I came to the group that day hopeless and suicidal. I could see no way out of my situation.

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Search For A Creative Spending Plan Solves The ‘Case Of The Debt-Free Daughter’

I had to tell this story as I have been around DA long enough to know it should be heard. I have been abstinent or solvent in Debtors Anonymous for three years and three months. I have worked the steps, have a sponsor, sponsor others, and participate in PRGs.

It has been the biggest spiritual challenge in my life to be a DA member. My daughter was born in January of this year. Nine months prior to her birth I asked everyone I knew in DA all over the country for a newborn spending plan. I was unable to find one. Most people I heard from were not in DA when they had their children. I did receive a monthly family spending plan for an older child, but it didn't give me items I needed for a newborn.

I was determined to have a plan, and to use it. My husband and I went to the baby store to figure out what we needed. We weren't sure we were going to register for gifts, due to my feelings about asking for gifts. My sponsor suggested I register whether I wanted to or not. I usually do what she suggests; in fact, I don't know of a time when I haven't. She felt that people wanted to give our child gifts, and we should tell them what we needed or wanted. I decided to have a gift-free baby shower as we have been so blessed financially because of DA. If friends wanted to give gifts, that would be great, but we would not be opening gifts at the shower. I wanted less prosperous guests to feel comfortable, and I wanted everyone to be there to celebrate our daughter.

My husband John and I had a blast at the store shopping for free, with no expectations of a purchase. The store gave me a gun to scan the items. John is a compulsive debtor/spender as well, so I asked if we could have two guns. The sales clerk didn't know how to get two guns on the same registry. She had never had the request before! We had a good laugh about it. She figured it out and we started on the aisles.

We received a printout of our items at the end of the "spree." I brought it home and put it into a spreadsheet with the dollar amount of each item. I found a consumer report that suggested everything we might need for a newborn. I verified the items that we had on our list and added some through the baby store website.

I then found a semiannual children's consignment show in our area, a type of event that allows parents to recycle their items and purchase the next size or educational item for their age bracket at a discount. I printed my list and was off to the show. I didn't know at first if I was having a girl or boy, so I got neutral items. A month later, I found out I was having a girl, and we had another show and I was able to get clothes. At the show, another mother-to-be saw me with my list and said, "You are so organized and know what you need." A friend that went with me said the same, and I explained that it's all due to DA. (She has since told me she is considering bankruptcy, and might check out DA.

I found some items on the Internet. One mother lived two blocks from

me and her daughter is exactly a year older than my daughter. The seasonal clothes will be perfect for her. There were certain items we wanted new, and we had plenty in the spending plan for it. We bought high-end furniture as we want it to grow with her. We came in well under our projected spending plan because we were able to buy many previously used items.

DA has taught me to plan for the unexpected as well as the expected. I didn't expect to be sick and unable to work during my pregnancy. God, DA, and its members helped me to be prosperous and have abundance so much that my prudent reserve covered my income needs during my entire pregnancy. I was able to serve DA members and the fellowship during this time, so my cup was filled spiritually. I was active in the Steps, continued to sponsor, and represented my group as a GSR at the World Service Conference.

We ended up with everything we needed, including unexpected items we had no clue about as first-time parents. Who knew diapers blew out every day, and that we'd need multiple pee pads?

It's so easy to get caught up in joy and get high off shopping. We thank God for bringing us to DA and allowing us to have a debt-free baby. God has carried us through this process. We have experienced prosperity and abundance in excess. Best of all, we have a happy, healthy daughter.

—Andrea R-H.
Denver, CO

Doing Service (And Having Fun) At The 2008 WSC

It was an honor to represent the Monday BDA Pasadena meeting, the Wednesday Step Study Pasadena meeting and the Sunday Pasadena Visions DA meeting at the DA World Service Conference this year in Salt Lake City.

The Conference was a 5-day whirlwind of service, fellowship, fun, food, meetings, adventures, and most of all, love. It did seem to me that we heeded the GSB chair's call to unite around our primary purpose and come together as one fellowship to help the debtor who still suffers. We all worked very hard and were spiritually fed as a result.

Highlights for this debtor included being able to room with my sponsor from Northern California and catch up with her, meet new and wonderful people from all over the world, and get closer to those people I knew already. It was so nice to have Europe represented by a recovering debtor from London, and I heard there were a few people from Canada as well. It gave an "international flair" to the Conference.

I'm grateful to another member for making me put down money in the "Friday night" category on the spending plan. I wasn't going to at first, and I'm glad I listened to him!

A wonderful woman organized an amazing evening for 14 of us who were lucky enough to go hear the Mormon Tabernacle Choir and the Utah Symphony under the stars at Deer Valley, which had been home to the slalom runs at the Olympics. It was a beautiful setting: a little nippy, but we all huddled and kept warm as we listened to the glorious music wafting our way. As we were leaving, a full moon rose over the crest of a hill, silhouetted by a tree... idyllic!

Another highlight was taking the trolley to Temple Square with another member on Saturday afternoon. Neither of us had seen Salt Lake City before. We accidentally got on the wrong trolley at one point, which ended up being perfect! We saw everything, and got back just in time to qualify on one of the panels at Fellowship Day,

"Recordkeeping, Overcoming and Removing Barriers."

Saturday night was a very uplifting evening. The gala dinner was delicious, but the best part was the keynote speaker's moving share. He talked about the importance of recovery in his life and how service has helped him, not only with debt-ing issues, but in all other areas of his life, most notably with his fam-

ily. We were all crying by the end of his share, but happily so.

The annual talent show brought us from being very moved to being hilariously entertained. I signed up for the talent show the day before, not really knowing what I was going to do. I just thought it would be fun. When I told a friend what I was thinking of doing, she said, "I know that tune, let's see if we can do it together." We went outside and lo and behold, not only did she know the song, but she has a great voice and we were able to harmonize instantly. We ran upstairs and got our dark sunglasses for the occasion, and become The Blues Sistahs.

We had a ball singing the song, and heard lots of other great talent that night. You never know what you'll hear at a 12-Step talent show. There was a belly dancer from New York, a Tai Chi demonstration, and a Yoga/12-Step comedienne among others. We even had a candidate for president from a Dallas trailer park. It was followed by a DJ and dancing into the night.

It was exhilarating being at the Convocation sessions, being able to represent my groups and vote on items that will have an impact on DA at every level for years to come. Thanks again for letting me be of service. I look forward to Dallas and Denver, and maybe even Detroit???

—Monica A.
Pasadena, California

"We heeded the GSB chair's call to unite around our primary purpose and come together as one fellowship to help the debtor who still suffers."

Keeping Connected To DA On A Pacific Island

I moved to an island without any DA meetings and wondered what I would do about starting one.

I had moved from San Diego County, California, where we had several meetings. My home group was the Carlsbad Step Study/Open Discussion Meeting. The members tried passing around a cell phone one night so I could attend the meeting from my new island home, but I knew this would not work as a permanent solution.

Someone from California told me there were DA phone meetings. I had been in DA 13 years and did not know phone meetings existed. I wasn't sure how this was going to work for me. Moving to a new place, moving cars and belongings from the mainland to an island, I thought I would give it a try.

I began attending the phone meetings in April 2006 and made the UK Night Owl North and South America Hawaii Australia English-speaking phone meeting of Debtors Anonymous (Sundays at 5:30 pm ET) my home group. This seemed to be the most convenient time for a meeting for someone living in Hawaii. Many of the phone meetings are based on East Coast time and begin very early or right in the middle of a normal workday.

I attended this meeting regularly, performed service, and began corresponding via telephone and Internet

with several members. I still had a strong support system in California as well. I did this for almost two years. I did miss the faces, the expressions, the hugs and the laughter found in a face-to-face meeting. On the other hand, without the wonderful tool of phone meetings I would not have had a meeting to attend, and I know I would have been lost.

In February of 2007 I was reading the local newspaper on a Saturday. I found a public service announcement for Debtors Anonymous. I rarely read the paper and particularly not this part of it. I wondered if the meeting had been going on for a long time. It turns out the man who started the meeting had sat with no attendees the first two weeks. The following Wednesday would be the third time he attended. We met and held a meeting on February 28, 2007. We call this the anniversary date for the Free and Clear DA Meeting in Hilo.

I am truly grateful for the phone meetings. They serve a wonderful purpose for people unable to attend face-to-face meetings. My ESH for this wonderful tool was to get involved, pick a home group, and perform service. It had always worked in face-to-face meetings, so why not a meeting on the telephone? It certainly worked for me. Thank you, and Aloha!

—Karen K.
Honomu, Hawaii

Sharing On The Steps: My Best Meeting Ever

A couple of weeks ago a DA friend offered to take me to a meeting which had recently changed its format, and would be reading Step 5 out of the AA 12 & 12 that night. I was excited; I always love to hear the literature read aloud.

After the book had gone around the room and the chapter read, the meeting was open for sharing. What I was not prepared for, was that which ensued. Each of the nine people who raised their hand to speak (save the two newcomers) spoke specifically, and in detail, about what it was like for them to take Step Five in DA, and also about the humility and transformation they have experienced from hearing the Fifth Steps of other DAs. Each share related to something in the text, too.

That was a meeting I will never forget—for me it was a momentous occasion in my recovery and, I think, for DA as a whole. I have been to a lot of DA meetings, especially Literature Study and Step Meetings, which are my favorite. In more than seven years, though, I have NEVER been to a DA meeting where everyone shared so much real DA experience, strength, and hope. I regularly hear people speak about taking one step or another they took in their other program where they have years of recovery, but that night in September, it was ALL about DA step work.

The promises are coming true for me -- I have a new found hope for us all.

—Anonymous

*A Virtually Perfect Life**(Continued from page 1)*

work!). We borrowed and had not paid tens of thousands of dollars for failed real estate and business ventures.

In July 1990, when my HP miraculously pointed me toward DA, I had been self-employed for 23 years, running a struggling at-home business. I earned only \$35,000 that year, the least I had earned since 1978. Importantly, all of these terrible events happened while I was being very successful in a different 12-Step program. Abstinent is not sane.

My first five years in DA were filled with pain, struggle, and recovery. Despite the pain, I remember those years as full of hope and love. I spent two weeks in a mental hospital for suicidal depression. Both of my parents and my sister-in-law died of lung cancer after long illnesses. The three-year-long divorce finally ended. Only the love and support of my HP, sponsor, program friends, therapist, and significant other carried me through this awful time.

On the positive side, my current wife and I married in a beautiful, debt-free wedding in 1993. I completed graduate school, earning my first masters degree. I began to change careers, doing what I loved to do, rather than what I forced myself to do to pay my creditors. My debt slowly but surely went down, thanks to small monthly payments to my creditors and many large miracles from my HP. By early 1995, my debt had been reduced to \$42,000.

Unfortunately, with my new marriage, graduate school, challenging work, and stepchildren, I had begun to slowly drift away from DA. I became arrogant and launched a grandiose plan to build a million-dollar consulting business by myself in one year. I signed numerous contracts with only a verbal guarantee from a financial backer. In April 1995, my dreams of grandeur were destroyed with one phone call: the guarantor withdrew his support, and instantly I faced \$165,000 in unsecured debt.

Within a day, I almost literally crawled back into a DA meeting that I had started and begged its few re-

maining members to take me back. Of course they did. They have been the loving base of support for my rapid recovery and successful life during the past 13 years. For the next four years, putting my recovery first in my life, I did whatever DA told me to do, and for a time, I worked three jobs. Receiving numerous miracles from my HP, I was debt free by the end of 1999.

In 2002, I joined a large organization, continuing to do what I love to do, and have earned increasing levels of respect and responsibility, increasing my income by 75 percent.

What happened? What made the difference? I can say only three actions—taken each day—have created my virtually perfect life:

- I am willing, however imperfectly, to do whatever this simple program (and my sponsor, mentors, Pressure Relief Group, and therapist) suggests that I do. I often kick and cuss, but I work the Steps and use the Tools. They work if you work them!
- I give service, service, and more service. I have served DA at every level. I continue to do whatever I am asked to do and whatever I can do to be of service. I know that for every hour of service I give, I receive 10 hours of recovery; for every dollar I donate, I receive ten dollars in return.
- Most importantly, I seek and do my HP's will for me, as well as I can understand it, one day at a time. That is my only prayer these days: Each morning, I give thanks for all my blessings and ask ONLY for the knowledge and strength to do my HP's will for 24 hours.

Finally, I know that I am just another DA member. I am an addict with a deadly disease. My feet rest on a foundation of addictive quicksand. My HP's grace arrests my illness one day at a time, and only my HP's love and DA raise me from sure destruction and death to the blessed life I lead today.

—Robert P.
Annapolis, Maryland

A Credit Card Addict Breaks The Cycle Of Debt

I came into Debtors Anonymous in August 1992. I had just sold my house and was in a lot of debt, about \$40,000, all credit card debt. I and my ex-husband racked this up while trying to fix up our house to sell. It was the third time I had paid off credit card debt with large sums; it seems every time someone died or we sold property, we paid them off.

When I got divorced, we split the debt and I only got paid once a month. My pride was on the line so each month I would send all the credit cards payments and it was always more than they asked for. I got divorced in 1990 and we had put our house on sale in 1988, and had charged most of the money during that time. The house didn't sell for two years so each month I would make my payments. It was important to me to have a good credit score, but I didn't have enough money to eat for the month. So, I would buy anything I could with my credit cards because in those days you could not use your credit card in the grocery stores. I struggled with this each month, it seemed that I got paid at the end of the month and I was broke by the 2nd of the next month.

When the house finally sold in 1991, I wanted to get rid of my debt, so I sent checks to each of my creditors. They all bounced because I did not wait until the check I received from the house had cleared. A big part of my disease is impulsiveness, and it has taken me quite a long time to calm it down. After I paid all my fees for the bounced checks I made the same usual promise that I always made—I was never, never, never going to do it again.

It seemed like each time I made this promise, it lasted a few months and then something always came up—a car repair, house repair, or one of the kids needed shoes. Each time I paid the cards off I would not use them, and I would think I had it licked, I could live without credit cards and be free.

I went back to my routine of buying, which wasn't much, but I never had any money left over by the end of the month. Then my car broke down and it was a large bill and I had no money. So out came the cards again and I put them into full swing. It hurt this time because I knew I had made a promise, and again I had to break it. I was so disappointed in myself that I knew I had to do something.

A friend of mine was in Debtors Anonymous and we talked often. She had told me about DA years before, but the only meeting I could make was at 6 PM on a Sunday night and that was my dinner time. But when I hit my bottom I knew I had to do something. My way just didn't work anymore, and I made it a point to go to that DA meeting.

There were about 15 people there, and quite a few of them were long-timers. I told them what I had done and they encouraged me to keep coming back. I did what they said, even though it was hard because I didn't know any other way. They said that if I tried to the best of my ability it would get better. After six weeks and writing down my money (very painful), I put my first Pressure Relief Group together. We talked about how I needed to change my thinking about money, and how to do a spending plan. The woman on my PRG could not make a second meeting, but the gentleman said he would come, and he sat with me for two hours and he hammered out a spending plan for me. I was angry at him because there was no miscellaneous column for me to use. I stayed angry with him for years, and I told him about years later. He laughed and said he could understand because he had a similar reaction to his first PRG.

I have been in DA 16 years, and I have shown up each week. I am grateful for all the lessons I have learned and for the recovery I have.

—Mary C
Chicago, IL.

An Early DA Listserv Shows Growth In A Decade Online

In 1998, there was a group called "Spenders" located at Spenders@yahoo.com. On December 1, 1998, the list owner registered Spenders with the DA General Service Office as Group No. 450.

In the beginning, all posts to the list also had to be approved by the list owner, but in January 1999 this requirement was dropped. Originally, each member had to be approved by the list owner before joining Spenders. In 2002, this requirement was also dropped; anyone could then join the group without being pre-approved.

The list was set up as a weekly meeting, with the standard readings and topics for discussion. Over time, additional components were added to the meeting, such as the regular posting of the AA Thought For The Day, the We Care List, How It Works, etc. Spenders also referred its members to a chat portal offered to registered DA groups via Solvency.org, where meetings were held four days a week at 9:30 PM Eastern Time.

In June 2000, the list owner left the list and another member took over ownership. Later that year, the group lost contact with this member, who had been the sole owner of the list.

Group business meetings were originally held right on the list. A separate list was created on August 27, 2001, as a place to hold business meetings. This list is located at <http://health.groups.yahoo.com/group/spendersBUSINESS/>. All files related to past business meetings were relocated to this site.

All members of the Spenders group were encouraged to join the business list and participate in the business meetings. In November 2003, a special business session was held to address a logistical action that could not be taken on the spenders list, because of the absence of a group owner. The group decided to leave the original website and relocate to a new website, <http://health.groups.yahoo.com/group/spendersda>. All of the files were transferred from the old site, and all trusted servants at the time were made owners of the new site. To prevent similar problems from recurring, several trusted servants now serve as owners of the group.

At the time of the move to the new site, there were 1394 members on the old list. Of those, approximately 500 joined the new list immediately. In 2004, we were able to send a GSR to the World Service Conference for the first time. Our membership grows daily; by November 2005, we had over 1500 members, and by August 2008, 3080 members.

We continue to grow and prosper.

—Cheryl D.
Spendersda

Despair Gives Way To Hope

(Continued from page 3)

The first thing that happened for me was hope. Hope was restored. After about three weeks with no new debt, I incurred an overdraft fee on my checking account due to vagueness. I got a sponsor from my online group and started taking direction from her about how to work the program. I started writing down everything I spent and earned. I started taking the steps. I posted to my online group regularly and eventually took a service position for the group. Shortly after joining DA my husband discovered the extent of my debt. I told him about DA but he really didn't understand. I just kept doing what DA members told me to do, and I didn't run around trying to make things better.

Next I discovered a face-to-face meeting in my area. I was so thrilled I got to the meeting 30 minutes early! I found a face-to-face sponsor after my second meeting and my program launched into a whole new level of clarity and understanding. I have had one pressure relief meeting and am getting ready for a second one.

What are the gifts I have received from working this program? I have met many people from around the world who are working it with me. I was given hope. I learned that my situation was not so unique after all. I found the value of record keeping and clarity. I have not bounced a check or paid a bill late in over seven months. I began paying down my debt through a debt management program. Best of all, I have regained the trust and respect of my husband. I made an immediate amend to him by admitting my faults and letting him know what actions I am taking to avoid doing it again. And daily I am asking God to help me do just that. I also believe that God is restoring me to right thinking with money. I never thought my HP could do that for me because I felt so different and so hopeless.

I love DA! I love my group and the relationships I am developing. I am learning to love myself again. Thank you for sticking with me, and for reading my story. I hope and pray that something in it helps just one person find the new life that I am enjoying today.

—Lisa B.
Las Vegas, Nevada

Around The Fellowship



Recovery Stories Go Live

The DA World Service website, www.debtorsanonymous.org, is now carrying the message in a new way .

The 2008 World Service Conference unanimously approved a proposal to establish a section of recovery stories on the web. The idea behind the stories is to “model” strong DA recovery by presenting the accounts of members who have successfully worked the DA program for significant lengths of time, and to show what is possible for members who work the 12 Steps.

The story idea is an initiative of the General Service Board’s Communications Committee, which receives frequent requests for help in defining what constitutes strong recovery in Debtors Anonymous. The committee believes that by presenting the stories of a highly diverse group of DA members in this easily accessible format, the common denominators of strong recovery will be made clear.

All of the stories will be by members who have a minimum of three continuous years without incurring unsecured debt, and who have utilized other key elements of the program, such as sponsorship, service, the 12 Tools, and the 12 Traditions.

Several original stories have already been collected, and more will be added over time, including reprints of some stories that were previously published in the fellowship’s recovery newsletter, *Ways & Means*.

Chip B. Is Mourned

Chip B., a long-time member and trusted servant of Debtors Anonymous in New England, died in July in Holyoke, Massachusetts.

Chip performed many types of service over the years for New England Intergroup, and represented his area as a GSR at several World Service Conferences. He was a member of the committee which managed the transition of the General Service Office from New York to the Boston area in the late 1990s, and had also

been active in efforts to form a Western New England Intergroup.

One memorable moment from Chip’s service career was in Albuquerque at the 2000 World Service Conference, when as chair of the WSC Internal Operations Committee he presented outgoing GSB chair Chris F. with a tee-shirt emblazoned with the name of every WSC she’d attended (Chris F. still holds the record for attending more WSCs than anyone in DA history).

New Milestones For The GSB

DA’s newest General Service Board trustee brings at least two milestones to her work on the GSB. Donna W. of Hopkinsville, Kentucky, the new Class B (non-debtor) trustee, is the first Kentucky resident ever to serve on the Board, and is also the first former national trustee of Overeaters Anonymous to do this level of service for DA.

In the past, all of DA’s non-debtor trustees have either been trusted servants with many years of national and international service experience in Alcoholics Anonymous, or professionals working in fields such as psychology and addictions.

Donna was ratified at the 2008 World Service Conference in Salt Lake City and will serve a three-year term as trustee, renewable for a second three-year term.

The General Service Board considers geographic diversity and other types of diversity important factors in choosing new trustees, and in selecting non-debtor trustees also seeks qualified candidates with extensive service experience in AA, Al-Anon, OA, Narcotics Anonymous, or other 12-Step fellowships.

Ways & Means is always looking for interesting and inspiring things going on around the fellowship. Please send submissions to waysand-meansda@hotmail.com or by postal mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492