

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

First Quarter 2010

## How Many Signposts Make A Debtor? Let Us... (12, 13, 44?) Count The Ways

**D**A's literature, including the readings used to open and close our meetings, has evolved and changed over the years.

Some long-timers remember when there were only 10 recovery Tools, instead of the current 12. I came to DA a few years later, when there were 11 Tools, which lasted until the World Service Conference, after a series of bruising battles, finally made it an even dozen by adding "Service."

Another Tool and its corresponding pamphlet spent most of DA's history as "Pressure Groups & Pressure Meetings" until it was changed in the late 1990s to "Pressure Relief Groups & Pressure Relief Meetings." The controversy over this name change also went on for years, with traditionalists not wanting to "water down" one of DA's most unique practices, and others thinking the insertion of the word "relief" might make DA seem less onerous, and thus more attractive to newcomers.

After DA's 12 Promises were adopted at the Baltimore WSC in 2001, a hard-drive crash on the computer of the recording secretary caused the original version to be lost. Two somewhat different, and competing, versions were reconstituted from memory, and both circulated around the Fellowship for years. To confuse matters even further, some DA groups started a campaign to rename the Promises "The 12 Gifts," a movement which gained some steam in the early 2000s, but has since gone by the boards.

Language fads have also come and gone. At one point in DA's history, some DA members with backgrounds in Overeaters Anonymous managed

to get the eating disorder term "abstinence" inserted into some pieces of DA literature, but it was later removed as a disunifying element.

Perhaps nowhere has so much change and variety been evident as in what are known today as the "12 Signposts On The Road To Becoming A Compulsive Debtor." The Signposts, in one form or another, date back to DA's early days. No record exists of why the original writers of our literature chose to have 13, rather than 12, Signposts. It's also not clear why, in 1996, the Literature Committee of the World Service Conference decided to propose replacing the original 13. Perhaps it was because some of the terms, such as a reference to borrowing cigarettes, had become politically incorrect. Or perhaps it was felt that more of DA's readings should be changed to 12 to be more congruous with 12 Steps and 12 Traditions.

The original 13 Signposts, in use from the 1980s until the late 1990s, read as follows:

1. Frequent use of the term "borrow" for such things as cigarettes, pencils, etc.
2. Borrowing small amounts of money from friends.
3. An association of charging with being "grown up."
4. A difference feeling when buying things on credit than when paying cash—a feeling of being in the club, of being accepted.

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## Ways & Means

### Carrying The DA Message Since 1988

Ways & Means, an electronic meeting in print for the fellowship of Debtors Anonymous, is published quarterly by the DA General Service Board. It is a forum for sharing the experience, strength, and hope of DA members, groups, and other service bodies. Articles are not intended to be statements of DA policy, nor does publication constitute or imply endorsement by DA as a whole, the DA General Service Board, or Ways & Means.

A PDF version of the Ways & Means can be downloaded free of charge from the world service website [www.debtorsanonymous.org](http://www.debtorsanonymous.org). Multiple copies may also be downloaded for distribution at meetings. The newsletter may also be distributed electronically via an e-mail subscriber list.

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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# *A Few Modest Proposals For Improving The WSC*

In recent years, August for me has come to mean World Service Conference week. There's something exhilarating and deeply satisfying about the hard work that goes into DA's annual business meeting, and it brings back memories of the modest roles I've gotten to play over the years as a GSR, ISR, committee chair, and in other service positions.

I have only a couple more Conferences left before I rotate out forever. I'll miss the Conference terribly, but I'll also know that by rotating after my two three-year terms are up, following the example of hundreds of trusted servants who've gone before me, I've taken the single most important action I can take to keep DA safe and strong for the future.

My experiences at the Conference over the years have led me to two conclusions:

First and foremost, how incredibly lucky we are. Unlike much larger 12-Step fellowships, which can send only one or two delegates for an entire state, DA's small size allows us a luxury of representation that almost no other fellowship can match. Every registered DA group and intergroup has the right to send a delegate (GSR or ISR) to the Conference, a level of participation almost unknown anywhere else. Delegates with just a few years of solvency get an opportunity they couldn't get almost anywhere else—to do significant work at the World Service level.

But my second conclusion is as follows: this level of participation also presumes a level of responsibility. DA's Conference is accessible, but it's not always responsible, or efficient. Which in turn leads me to three modest proposals by which our Beloved Fellowship could keep its high level of "intimate democracy" while being much more effective and in line with our principles and ideals.

**1. Solvency requirements.** Our Service Manual strongly suggests that every GSR or ISR have a minimum of at least one year of continuous solvency (not incurring unsecured debt). Yet even this minimum requirement is often blatantly ignored. Some years, as many as one-fourth of the delegates to the Conference are active debtors. This leads to some unfortunate situations: a few years ago, 14 GSRs (nearly one-seventh of the delegates) did not even show up for their required committee work at the Conference. Instead, they spent their groups' hard-earned money sightseeing and partying.

Active debtors who do show up for committee sessions and the Convocation often use up enormous amounts of time and energy bringing forward proposals that violate DA's most basic principles and seek to undermine our traditional recovery program. This detracts from the huge amount of work that needs to be done in a few days each year to keep DA functioning and effective.

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## A Member Finds A Spiritual Recovery In Facing The Challenge Of Chronic Illness

**W**hen I first came to DA, my partner and I were both suffering from devastating physical illnesses. We could no longer work. We were living off student loans, but were too sick to attend our graduate school classes. I was about to discover that I also had a spiritual disease: the disease of compulsive debting.

On the way to our first DA meeting we ran out of gas, so the two of us hobbled into our first meeting leaning on each other and carrying an empty gas can. Boy, did we look like losers! In fact, running out of gas was not uncommon. That was the level of vagueness in my life. I couldn't even plan ahead well enough to make sure I had gas in the car.

I would eventually become grateful for the physical illnesses that brought me to my knees and drove me to DA. I came to realize that I had been a debtor and underearner for many years. Severe, chronic illness shredded my denial. I knew I was powerless. In DA I found love, compassion, and help for my disease through working the Steps with a sponsor and using the Tools of the program.

My road has not been easy. Health issues increased expenses while

making it extremely difficult for me or my partner to earn income. I had mental, emotional, and physical health problems that exacerbated the effects of my spiritual illness of compulsive debting. Our Pressure Relief Group (PRG) helped us address our overspending, and we cut up our credit cards. However, for a time we continued living on student loans, so we were still debting.

One day at a time, we were able to make small improvements in our health. Our PRG helped us think of ways to begin generating income, such as selling things we did not need. Our PRG also helped us to stop blaming and fighting with each other. Instead, we became a team as each of us struggled with our own spiritual disease. Finally, over time, we began to earn some money and stopped debting.

One of our PRG members quit after several months, saying that we were not making enough progress. This was devastating. Sometimes people in DA do not understand the unique challenges of coping with severe illness. Eventually I found a sponsor and two Pressure Relief Group members who would support me and accept my health limitations while lovingly confronting my DA disease. They helped me distinguish between my physi-

cal illness and my character defects, such as vagueness and procrastination. They helped me take baby steps toward solvency and serenity. Baby steps were usually all I could handle. I even worked the Steps in baby steps.

“I would eventually become grateful for the physical illnesses that brought me to my knees and drove me to DA.”

At first I struggled to believe that a Higher Power really cared about me. Why would God make me so sick? Why would God place me in a situation where I could no longer work? I also had a profound struggle to believe that I deserved to live if I couldn't support myself. I believed that my self-worth was based on what I could do and accomplish. Eventually, with much prayer, I found that total surrender to a Power Greater than Myself resolved all of these problems. My

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## Honesty, 12 Steps Help Save A Marriage

**A** member recently posted in an online meeting about the trouble that debting is causing within their marriage. I am grateful for this post as it has caused me to reflect with gratitude on where I have come from since October 2009.

My marriage to my husband was seriously on the rocks. A couple of times he found out about various debts, credit cards, and loans that I had kept hidden. One time we re-mortgaged the house in order to pay off some of my debts (as well as paying for a new kitchen and bathroom). I didn't pay off my credit cards, just frittered the money away and ending up taking out new loans to cover it. I couldn't maintain honesty or openness with him, despite going into relationship counseling for a while. He was aware that I was hiding something, as I kept all bank statements away from him. I even

doctored a download of my bank statement in order to keep my debting hidden.

Last October, he discovered the debt, and we split up for a time. Before this happened I was aware that my financial house of cards was about to tumble, and I was also aware that in my mind my marriage was "worth" 7,000 British pounds of debt. Pride and shame kept me from telling him about the state of my finances. For him, it has never been about the money but about the lies and secrecy. He is sober around money.

After this discovery and the resulting rows, I left home, leaving him and our kids, by mutual agreement. It was awful. I was very ashamed, resentful, afraid, and missing my kids. Fortunately, in that time, I confided in a friend who is in another 12-Step program. She suggested DA, and came with me to my first meet-

ing. I now have a sponsor and some good DA buddies. I get support through an online group, too. I am working the Steps and taking care of myself. I have moved back in at home, and although things are not perfect, there has been a lot of progress. DA, the knowledge it has brought of my compulsive disease, and my Higher Power, have given me the courage to be honest with myself and my husband.

Today, instead of hiding in fear from my husband in my disease, I am beginning to share my feelings with him (at last!). Consequently, he has been very supportive, especially at the moment while I am struggling with depression.

I know that my salvation lies in my HP's hands, and that the route to sanity for me is via the DA Steps.

—Georgina  
United Kingdom

## *A Debtor Finds A Spiritual Awakening In The Steps*

**I** am a debtor, dependent on a Higher Power for solvency just for this day. In a meeting recently the topic was the spiritual awakening that occurs for members of DA as a result of working the first 11 Steps. After I shared, someone asked me to send my story to *Ways & Means*. Looking back, it is like trying to trace wind trails in the sea.

First some mysterious, enlightened self-interested part of me said, "You debt like Bill Wilson drank. You are a hopeless case. Only a 12-Step pro-

gram can help you. You are a gutter debtor."

Then, after I had gone without incurring new unsecured debt for a few months, I noticed that the things in my God Box had been taken care of. Then the next year, I heard my first Fifth Step and watched a woman before me go from being a black and white image to a radiating person out of an impressionist painting.

Then I made a Ninth Step amend, and the woman to whom I was re-

turning some jewelry began to cry and I looked down. When I looked up I sensed I was in the presence of a female religious figure, and she said, "I am sorry you have been carrying this burden for so long."

This summer I was praying the sex prayers on page 69 of the Big Book with regard to my pending divorce. For the first time I actually asked the Higher Power to give me a sane and sound ideal for my future sex life.

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# A Debtor Asks, 'What Is Our Fellowship's Common Problem?'

I was happy to read in the Fourth Quarter 2009 issue of *Ways & Means* about the renewed dedication to stop debting, the focus on the basic text Alcoholics Anonymous, and on working the 12 Steps of DA. I was also interested to read about the current discussion of a definition of debting and of a focus on our primary purpose. Particularly in the articles "A New Focus on Working the Steps," "The State of DA Today," and "Defining Debting," but throughout the newsletter, I also sensed a true concern for the health of Debtors Anonymous and a genuine desire to improve DA.

This concern is echoed in the October 2006 issue of the Bottom Line, where an article states, "[There is] deep concern on the part of all of the members of the GSB and many long-timers in the DA fellowship that many groups and members have drifted away from the program's historic roots, clarity of purpose, and from a strong solution to our common problem."

I have been surveying the literature of Debtors Anonymous trying to find a precise definition of this "common problem." And while there have been many descriptions of symptoms that

many DA member share such as in the "15 Questions" and the "Signs of Compulsive Debting," I have not found a clear definition of what this common problem is. The leaflet "Signs of Compulsive Debting" mentions "compulsive shopping" (Sign 4), "overworking" (Sign 10), "underearning" (Sign 10), and "self-imposed deprivation" (Sign 11) as signs of debting. So what, then, do all of these things have in common?

In order to understand this, it may help to understand the common problem shared by alcoholics in the program of Alcoholics Anonymous, the first 12-Step program. We can find this definition in the foreword to Alcoholics Anonymous called "The Doctor's Opinion":

"We believe ... that the action of alcohol on ... chronic alcoholics is a manifestation of an allergy; that the phenomenon of craving is limited to this class and never occurs in the average temperate drinker." (Foreword to the text Alcoholics Anonymous, p. xxvi.)

Here, Dr. Silkworth outlines the exact nature of the disease of alcoholism. Since he wrote this, science has been able to confirm what he had observed: the digestive system of alcoholics lacks the enzyme necessary to

metabolize alcohol. This results in the "phenomenon of craving," and the inability of the alcoholic to control his or her consumption. It is a chemical addiction to a substance. Once alcohol is in the body of the alcoholic, he or she is unable to stop. He or she is compelled, against his or her own choice, to continue drinking. This is compulsion.

There are those who lack this enzyme who learn that they cannot handle alcohol and just don't drink again. What separates an alcoholic from these people is that the alcoholic knows this, and picks up the first drink anyway. This is what the Big Book describes as "insanity":

"Our behavior is ... absurd and incomprehensible with respect to the first drink..." (p. 37)

"However intelligent we may have been in other respects, where alcoholism has been involved, we have been strangely insane." (p. 38)

The alcoholic, even if he or she knows about the compulsion, still takes that first drink. So, according to the Big Book, the alcoholic is one who has both the "phenomenon of craving" and who is "strangely insane ... with respect to the first drink." This

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## *Recovery, Sincerity, Generosity: Prescription For A Joyous Holiday*

**B**efore DA, my family survived on a reduced income. I worked only part time in the evenings to be with our children during the day. It was especially hard at Christmastime to find “acceptable” gifts for our two children, Conrad, 13 and Bri, 8.

So, I looked for bargains wherever possible, even at the local thrift stores. As last Christmas approached, I realized we had nothing special for them. After searching through the mall, I found two beautiful wallets which we could afford. Christmas morning came and the children were delighted. I had managed not to disappoint them one more time.

Our family tradition during the holidays included one outing, and this year it was to the Science Center. Bri decided to bring her shiny new wallet which now contained grandparents’ Christmas gifts of some twenty dollars. When we stopped touring for a drink, Bri insisted on spending her own money. She proudly pulled out her Christmas wallet, ceremoniously paid, and tucked her change and receipt back inside, as I’d taught her. Then she handed me her wallet for safekeeping.

Alarm bells went off for me. The rest of the family didn’t say anything, but I felt we were all remem-

bering last August. On that summer day, we had been at a park, lolling around on the grass. Conrad wanted to race around the trees against his sister, so he gave me his new watch, bought with his entire birthday money, a huge \$60. I was to keep it safe while he played.

At the end of the day, Conrad asked for his watch. I searched my purse, my pockets, and everywhere else, but the watch had disappeared. And now, here was Bri trusting me with her own treasure.

I took on the responsibility, but when Bri asked for her wallet on the way home, to my horror it was nowhere to be found. Two strikes against me. I was not a safe haven.

This year, on December 23, I awoke full of gratitude. Times had changed for our family I was in DA. We had an abundant spending plan for Christmas for the first time in years. I asked God to show me what He would have me do that day. Then I remembered our basement. We had many toys too young for the kids, now ripe for other families. I thought a good cleanout would be as helpful to us as to the parents who would buy the stuff. But as quickly as that thought came, it went I was not doing this to get rid of clutter, but

to ease the heartache of other parents struggling at Christmas.

I began to pick out stuffed animals, a baton, a child’s oven. Eager to donate everything I could, I reached in behind the furnace where a small box lay in the dust. It had held a child’s calculator. Maybe it was still in there. I reached inside, and what I pulled out I stared at in disbelief. It was Bri’s lost wallet from last Christmas. Inside it was her Christmas change and the receipt for her drink.

Conrad solemnly swore he had nothing to do with this. “Mommy, Bri was crying.” Of course, neither my husband nor Bri had been involved. How that box with the wallet got into the basement I will never know. Just like with those scarlet ribbons.

But this is why I think it happened. I was in the habit of being too hard on myself for my inadequacies as a parent. The real truth was that I was well-intentioned, and loving, and my children knew it. I still have that wallet. It reminds me that God is watching over me and over my family, and that He knows I am doing the best I can.

—Sandy S.  
Richmond Hill, Ontario

# God Leads A Clergyman Back To Life After A Career Spent Drowning In Debt

*(This story was originally given as a talk on January 21, 2008 at the Monday night DA meeting in Providence, Rhode Island.)*

It's Monday, January 21, 2008. And it's my turn to choose a story in *Currency of Hope* or provide a speaker. So, outrageously breaking protocol, I am tonight combining those two venues. What follows is *my* story told as the *Currency of My Hope*.

My parents were models of prudence and probity in financial affairs. One good thing that came out of that was a strong witness of giving intentionally to our community of faith and to public charities, and being actively involved along with the giving.

The earliest quirk in my financial history was stealing one small Frisbee pie from the First National grocery store. But then the Providence Co-op, in which my family was involved, took over the store space when the First National moved a few blocks to the south. The Co-op store had a very attractive young cashier, Miss N.; the strange thing was my father kept on remarking at home about how attractive she was, which didn't seem to bother my mother much, but at age 7 it did bother me. So when I had the job as I often did of shopping for the family, I would insist that Miss N. keep the change for herself. She actually gave it back to my parents; and that brought my tipping her to an end.

The next thing was that I thought my allowance was never enough, so

I stole money from my mother's pocketbook. By the time of my early high school years it was ten or twenty dollars at a time. During this time I was very active in church and sometimes anonymously gave a lot in offerings.

In college I often borrowed money from my roommates which I almost always repaid. At the bar one evening I really conned a friend who admired an alpine style hat I had bought in Austria. I said, if you give me five dollars now, I will get you a hat like this the next time I go to Austria. The motivation was that I could then afford to drink for several more hours that night. Eleven years later when my mother gave my new wife and me a trip overseas, I did get a hat for my friend Dan. We are still good friends.

After two years in the Army and a year of graduate training to be a teacher, my father insisted that I get a teaching job out of state, as if he recognized the reality of my style of dependency. He said you will need a car. Since you have a job you can get a loan to pay for the car. Even though it was indeed a secured loan, I was then in 1959 at age 24 getting parental endorsement for an on-and-off journey of debting.

After two years of teaching, with my family's encouragement and that of the Church, at age 27 I entered seminary to study for priesthood in the Episcopal Church. Some years earlier in silent obsessive ruminations I had wondered whether the church could afford to pay me what I needed. During my college years my

parents had paid most of the cost with me taking side jobs and summer jobs along the way. It was the same with seminary. But I set aside some of the money I earned during seminary so I could have the fiction that I really had myself paid for the engagement ring I gave my future wife.

After ordination the bishop, too, realized it would be good for me to get away from Rhode Island, and start my new family out of state. But paying bills in our new location in North Dakota and then in South Dakota became harder and harder. When I was behind on paying the electric bill the power company sent me a notice saying, "We assume you want to cease doing business with us." That just got me madder. And when a nosey judgmental bank officer started asking more than reasonable personal questions about my debts when I applied for a loan, that got me madder still. It didn't occur to me that I was the ultimate cause of these indignities.

Somewhere during these North and South Dakota years, I read about Bank Americard, the beautiful blue, tan and white card. What a wonderful invention! I got one right away. In South Dakota we lived 180 miles from Rapid City where the Volkswagen dealership was. But the bank was in the little City of Mission where we lived. So on one occasion, I concluded a deal for trading in my older car for a new one, and wrote a big check for the new car. The next

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# Letters To The Editor



## Reader Seeks More Positive Coverage

### To the Editor:

I am a relatively new member of the DA Fellowship. I began attending meetings in San Francisco in February 2009 and used the last credit card I canceled on April 19, 2009. So I am a fledgling, just past one year of abstinence and committed to working my program. I hold service positions in each of my two home meetings. I have an excellent sponsor and am deeply at work on Step 8. DA has brought remarkable changes to my life.

A couple of weeks ago I sought out and read (for the first time) the *Ways & Means* newsletter. I regret having to say this, but I came away from the experience repelled, discouraged, confused, and concerned that I'd better hurry up and finish all of my Stepwork before DA falls apart completely.

Twelve Step programs are new for me. DA is the first and only one I've ever participated in, so I have no reference for comparison. I have no idea if this is a strong fellowship or a committed fellowship or an effective fellowship. I just know that it works for me and I feel very lucky and blessed to be able to participate in it. As a newcomer I felt pretty awful to read the negative commentary in two stories in particular: "The State Of DA Today: 100 Meetings And Counting" and "Defining Debting: How Deep Is Our Denial?" Reading so much about what is wrong with our program was not encouraging to

me fact, in any way. In I was quite disheartened.

I do that long- I understand members of time members of DA and those who participate in other programs have strong feelings about what they see as the Fellowship's failings. I question two things:

First, is the *Ways & Means* newsletter, for which the intended audience is the entire Fellowship, the right vehicle to express those feelings? Clearly I don't feel that it is, because reading these articles was a negative experience for me.

Second, I have always been trained in business not to present problems, but to present solutions. That's ultimately significantly more effective and more hopeful. The cover story, "New Focus On Working The Steps Engenders Hope . . ." did at least present a solution and some bright spots for the Fellowship even if it also focused in large part on the weaknesses. There were other stories in the newsletter that showed hope and solutions, but they were not the leaders. All three lead stories focused on the negatives, and only one of those presented a hopeful message.

I really do hope that DA survives, because it has become very important to me. If you feel that my message is useful in any way, please feel free to share it with any other members of the *Ways & Means* team or the global organization that you'd like.

—Lisa P.  
San Francisco

## Dislikes Coverage In The DA Focus

### To the Editor:

Having read your article in the DA Focus regarding the Charter Amendment vote at the 2009 WSC, I want you to know I am a GSR and voting delegate who was present and I have a vastly different recollection of events than what was presented in this article. The issue wasn't about changing the 12 Steps and 12 Traditions because a provision in the DA Charter already exists for this change. The motion simply would have added the words "3/4 of all responding groups" to the Charter. In addition, a "spiritual moratorium" on bringing up issues concerning the Charter Amendment in the near future was voted down by a clear majority. It is my hope that the Board will allow for an opposing opinion in its next article or at least will update it with a correction.

—Paulette B.  
Conference Committee member

## Feels Focus Article Was Not Objective

### To the Editor:

I am writing about the "opinion" regarding the Charter Amendment vote that took place at the 2009 Conference which appeared on the Front Page of the recent DA Focus.

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## Letters To The Editor

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I actually “abstained” from that vote, because I didn’t feel enough time was given for discussion about it due to a procedural issue, so I have no vested interest in the Charter Amendment passing. But something did rub me the wrong way when I read the article in question. Something wasn’t right, and I couldn’t quite put my finger on it right away. After I read it over a few more times, I realized what it was....this was not a “report,” but rather an “opinion,” and it didn’t seem appropriate for the front page of the Focus.

It belonged in an article in the *Ways & Means*, perhaps, or a local area newsletter, as one member expressing their view about a particular issue in DA. But it did not seem appropriate (and wasn’t fully accurate either...there was a procedural issue that wasn’t even mentioned that definitely played a part in the outcome of the motion. And the motion to bring this issue again to the Fellowship passed. None of that was mentioned.)

As a member of DA who believes in the Traditions, especially Tradition 1 (DA unity), I thought it was important to mention this. I don’t usually respond to this sort of thing. But I realized that if I were an “outsider” or a newcomer unfamiliar with DA, I would be very confused by this report. I would probably surmise that this “opinion” was a DA tenet, which it isn’t. It was only an opinion.

It is my understanding that the purpose of the DA Focus newsletter (which is generated to all the GSRs by mail, and is also online on our website) is a newsletter to the Fellowship about what the General Service Board has been doing. If this was supposed to be a summary of what the Board did at Conference, it certainly was not that. The Board did a lot of work that culminated in a wonderful Conference this year. It’s too bad that all the things that were presented at the Conference by the Board weren’t talked about, like the 5-Year Report, all the literature that is going forward, all the work with the InfoTech Committee, all the preparation leading up to the Conference that the Board did, etc. I would have loved to have heard about that and seen that on the front page instead of a one-sided opinion about one issue.

I also believe that whoever wrote this is definitely entitled to their opinion. But the DA Focus was not the proper place to express that opinion, especially on the front page! Even major newspapers have their editorial sections in the back of the first section. Perhaps the Focus should start an editorial page in the back of their newsletter, and ask members of the Fellowship to send in their own opinions. Thankfully, DA, as a 12-Step Program, honors both the majority and the minority opinion. So there should be proper forums to express these views. However, I really don’t think that the front page of the DA Focus was the appropriate place to present only one side of a Fellowship-wide issue.

—Monica A.

## Spiritual Awakening

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And I heard a voice that I had never heard before. It said, “Your ideal man would not even dream of dating a married woman.”

A couple weeks back something so profound happened to me when I realized, as the call for burning desires went out at the face-to-face meeting I was in, that that I had not raised my hand to share. At almost the same moment I realized I had not one single thing to add. Each of the members who had spoken had articulated what was in my heart, and so I felt literally empty, My mouth had no words; had I been called upon I would have been able, maybe, to whisper “Thank You.”

A true agnostic, I have no “idea knowledge” of God. I do not know what I am praying to when I say my morning “On Awakening” prayers. I have no idea what is keeping me from incurring new unsecured debt. It is frightening and intriguing at the same time. And sometimes maddening! Something just then clicked for me, “This is like sailing, just like sailing!”

When I went sailing for the first time last June, I noticed that wind, like the Higher Power, is invisible. To move the boat into the wind I had to let the sail go, not pull it taut, which was my instinct. I became aware that it was hard for me to determine where the wind was coming from, that I could not judge the speed we were traveling or the distance we were covering in the water. I learned that day that I had to simultaneously work with others on the boat and stay grounded in

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## A Spiritual Recovery

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Higher Power and my friends in the program loved me and accepted me just the way I was. This acceptance helped me become willing to work the Steps, which allowed me to experience a radical transformation in DA.

Paradoxically, I found that accepting the limits of my physical illness led to an awareness of new options for me. For many years I tried to work at a regular job. I was able to increase my earnings and address my underearning issues. But eventually I had an accident and could no longer work. Once I admitted my powerlessness, I was inspired to begin a new career taking photographs and selling them in a nearby gallery. I believe my creative work is an expression of my Higher Power's will for me.

However, over the years my health has continued to decline. This year I finally admitted that my desperate efforts to support myself without debting were resulting in even more illness plus an unfair and unhealthy dependency on friends and family. Today my Higher Power's will, as expressed through my sponsor and fellow DA members, is for me to apply for disability benefits from the government. Thanks to DA, I have years of excellent records to support my application.

I have had to adapt the program of DA to fit my limitations. Often I cannot make it to face-to-face meetings, so I now attend phone and Internet meetings. It has also been

difficult to accumulate a prudent reserve. Sometimes I have even had to incur a debt for emergency medical care, but first I tried every action in my power to avoid debting. I've had to take steps such as asking health professionals to barter or lower their fees, asking for help from friends and family, or throwing a fundraiser, such as a simple spaghetti supper at my home for \$10 a head, or a sale of my photographs. I also tried to find a way to take out a loan secured with some sort of collateral. Even if these efforts were unsuccessful, they increased my clarity about my situation and my determination to stop incurring unsecured debt, one day at a time.

"I can honestly say that I have experienced every single one of DA's 12 Promises."

The DA program has helped me in many ways to cope with my situation. First, a loving sponsor and fellow DA members helped me grieve the losses of my illness, such as the loss of the ability to work and of my self-esteem. Working through these emotions helped me gain clarity.

Second, my Pressure Relief Group helped me set priorities on the use of my money, time, and energy. All of these resources were severely limited by my illness. Holding regular Pressure Relief Meetings also helped me cope with the chaos caused by my illness. DA members also helped me practice patience so I did not waste valuable time and energy on frustration and anxiety. I learned to listen to my own body and accept its limitations.

I was eventually able to find ways to perform service in DA that respected those health limitations. For example, I could sponsor people if they were willing to talk to my answering machine when I was too sick to pick up the phone. Doing service, no matter how tiny, has helped me feel I have something to contribute and that my struggles can benefit others.

Most importantly, DA helped me choose gratitude and hope. Even though my health has deteriorated, my experience has brought unexpected gifts, such as the discovery of creative talents I never would have explored if I could still work a regular job. Most of all, DA has steadily deepened my dependency on a Power Greater than Myself, who is the true source of the abundance and joy of my life today. I can honestly say that I have experienced every single one of DA's 12 Promises. Today my life does not look anything like the life I once expected, but it is a rich life, full of meaning and purpose.

—Liz G.  
Chimayo, New Mexico

**Back To Life***(Continued from page 7)*

day when I got home to Mission I went into the local bank and negotiated an installment loan to back up the big check I had just written. I was a regular customer in the bank; and there was no judgmentalism from the bank officer. I suspect others who lived there may have done the same thing. But the transaction just affirmed my sloppy and irresponsible handling of finances.

When we left South Dakota to come home to Rhode Island, I realized I needed to change my ways. So I used money I had inherited from my mother to pay off all my debts; and threw away the credit card. When we bought our own house in my home community, I borrowed money from my father for the down payment, which I never paid back even though I had agreed to. Money borrowed from my wife's mother we did pay back.

Happily, for nine years after returning to Rhode Island I did not have a credit card. However, there were a lot of overdrafts for which I always paid the exorbitant fees. The bank manager had the audacity to write me a personal letter stating that if I did not stop the overdrafts they would drop me as a customer.

When we planned a month-long vacation trip to revisit old scenes in North and South Dakota, I *prudently* determined several months in advance that we would need a card for this great vacation. My bank kept not responding after I sent in numerous applications for a card; the local bank staff kept saying just send in another application. But now it was coming to a few days before our departure, and still no card. So I went up to the main office in Providence, and an execu-

tive came downstairs to personally help me try one more time. He said they would mail the card from Ohio; it would arrive in two days. And sure enough it did.

I put on a lot of debt which I did not pay off for years. But it was a good trip. On the day after we got back I went to the post office, found my box full of credit cards; they had finally responded to my many applications. But I knew that if I tried to be a good boy and report the difficulty I would be ignored. So I just waited till the Bank felt a need to deal with it. I got dunning letters for the initial fee I should have paid for each card. And still I ignored the letters. About three months later I got letters requesting the payments. So I gave in. I made several attempts to reach the signer of the letters, but they kept telling me she was in a meeting. I called one more time and explained my attempts to reach Mrs. Parks, and another staff member with motherly warmth declared, 'Sir there is no Mrs. Parks! That is just a name the company uses. How can I help you? So I told her the whole story. She responded with even more motherly warmth, 'Oh, sir. I understand, it must have been a terrible experience. I will take care of this. Don't you worry about anything (except the credit card you are using) So in the non-Mrs. Parks I had found a credit card person with a heart. That just kept the debting going.

Then just about the time our oldest child was getting ready to apply for college, and we were planning another big trip, I discovered second mortgages, or "homelines" as they were called. Our home was in a moderately nice area a few minutes' drive from the water, so the equity had grown over the years.

With our nice new "homeline" we helped pay for our daughter's education, paid off some big debts and took a few modest trips. My wife began to worry about how we could keep up the monthly payments for our debts. But I was too confident in creative schemes I would concoct to work it out.

When my father became seriously ill I exercised power of attorney for him and on the whole managed his finances well; but for a number of months I wrote checks on his account to take care of my own family needs. The day after he died I managed to get a temporary loan so I could pay the estate some six hundred dollars I owed.

During all this time there were many aspects of my life that were going well. You can see that even as my addiction to debting and cheating was growing, I had, at the same time a lingering sense of responsibility; I attempted to do the right thing, even though my honesty was often a bit tardy.

When my father died, I used up what I inherited within a couple of years. I kept my closed out Golden Passbook Savings book as a guilt-laden testimony against myself. Actually I had spent some of that inheritance rather well. I paid off some of the homeline debt. I paid for a trip for my daughter and myself and for a summer course in Spanish in Mexico for her, and I paid for the cost of publishing my first book. These are things my father would have liked. I only wish I spent the rest of it like that, but I nicked and dined it away to pay off deficits in my monthly expenses.

And so on and on until I retired. While clergy in our denomination have a very good national pension

*(Continued on page 13)*

## Our Common Problem

*(Continued from page 5)*

can be described as the compulsion and the obsession.

These two things are what AA member have in common. What then, do members of DA share? What is the exact nature of our "common problem"? I would like to invite a discussion of what this exact problem is, and invite everyone to participate. I have posted this article at <http://daexactnature.blogspot.com> and invite anyone to respond in the comments section there. In a follow-up article, I will collate the responses. Thirdly, I will take these things to 11<sup>th</sup> Step time, and then write an article with my best thinking on the subject. You may also respond to me directly at gratefulcraig@gmail.com

Please keep in mind that I am interested to hear about the exact nature as a parallel to Dr. Silkworth's "phenomenon of craving" and the "strangely insane with respect to the first drink." I make a distinction between these two elements and the symptoms and 15 questions.

Keep showing up, everyone.  
Yours in service,

—Craig  
New York City

## Three Modest Proposals

*(Continued from page 2)*

Active debtors, of course, are welcome in DA, assuming they have a desire to stop incurring unsecured debt. But they have not experienced the spiritual awakening or the dramatic change in their perception of the world that comes with long-term solvency. They still see the world in a limited, negative way, and for DA as a fellowship, that lack of recovery is not good. Debtors aspiring to do service need to have at least some recovery themselves before they can carry the message of recovery to others.

If every registered group that sends a GSR or ISR would simply make certain that their delegate has a minimum of one year solvency, or even better, many years, the entire energy and tenor of the Conference would be changed for the better. The kinds of proposals voted on and adopted by the Convocation would be at a much higher level, more in keeping with DA's Traditions and more effective in carrying the message to the debtor who still suffers.

**2. Three-year terms.** Back in the 1990s, the Conference voted to increase the terms of GSRs and ISRs to three years, because it realized that experienced delegates get a lot more done. There's a long learning curve at the WSC, and very few people are highly effective in their first year. Sadly, most delegates only stay one year, and do not keep the three-year commitment they've made to their home group. About two-thirds of the delegates to the Conference each year are brand new, leading to a great deal of time being spent "reinventing the wheel" over and over again.

If more delegates were to fulfill their commitment to serve a full three-year term, the balance of experienced-to-inexperienced delegates would shift dramatically, and a whole lot more

quality work would get done in a much shorter period of time. And delegates who find they have a real knack for service should consider serving a second three-year term. Such second termers make highly effective GSRs and ISRs, and are often "worth their weight in gold" to the effective operation of the WSC.

**3. Rotation.** The spiritual principle of rotation is one of the most important in DA service. Fortunately, almost all delegates willingly pass on their service positions to other members of their group when it's their time to go.

But a few refuse to do so. Although the number who have defiantly refused to rotate over the years is very small, they have caused enormous damage to DA and its institutions. At least 90 percent of the serious problems experienced at the Conference over many years have been due to the refusal of these few individuals to release their hold on pet projects and causes, and allow others the opportunity to find workable solutions. In a spiritual program of recovery, we learn that no one is irreplaceable, that we have a responsibility to share with others and make room for newer members with new ideas.

No DA group should ignore this key principle. Every group and intergroup should insist that its delegate rotate off permanently after the maximum allowable two three-year terms.

There are doubtless many other ideas that could improve the experience and effectiveness of the Conference, but these three would be great for starters. If implemented, they could absolutely revolutionize the WSC, bringing it to the level of effectiveness and spiritual decision making our founders dreamed of when they launched that first, modest one-day Conference on an autumn day long ago in 1987.

—Anonymous

**Back To Life***(Continued from page 11)*

program which has benefited from very astute investing and divesting, and I was very well taken care of; the fact is our income after retirement was less than before. About a year after retirement I found myself overwhelmed with efforts make all the monthly payments. I once asked a bank staffer if it was all right to borrow from one checking account's open-ended loan line to make the monthly payment on the open-ended loan line on another checking account. She said 'No! That's *kiting*. *Kiting* sounded like such a dirty word as she pronounced it. I realized I was crossing a bad line.

One morning in the early summer of 1999 as I started out on an early morning walk I began to think about a lot of different dimensions of my life in which things were going wrong, including finances. On that sunny day I began to plan and promise to God all kinds of things I would do to straighten out my life; But then I stopped and said, "It won't work that way. I just have to put everything in God's hands, and wait to see what God will do."

The first thing God did that summer was to help me with an addiction I didn't even know I had—speeding on the Interstate highway. Even if I wasn't even late for a meeting or under some kind of schedule pressure, I would crank it up to 80 every time I got on the Interstate. True to my style, I would drive very carefully on local roads most of the time. God used a \$325 speeding fine to change this pattern. I say *God used* because my response to this speeding fine was uncharacteristically different from earlier tickets.

By the Friday before the last Monday of August 1999 I had reason to

be thankful about some changes that had taken place. I was in the home of my Spiritual Director and telling him what had happened. As I left I said, "God is just going to have to do something about the financial mess my life is in because I'm helpless. I can't handle it." That was Friday. On the following Monday I looked at the financial section of the Providence Journal. Strange as it may seem, I did at least glance at the financial section regularly. That Monday morning was the *only time* that the Journal had published a notice that read, "Having trouble with bills and paying debts? Debtors Anonymous meets tonight at the Central Congregational Church at 7:30." I had never thought of my problems as an *addiction* but just as *my failures*. I came!

Shortly after that initial meeting a Pressure Relief Meeting helped me to get many things straightened out. My pressurewoman stated with passionate urgency that it was not just stopping credit card use, but I must also stop all my charge accounts at local stores, even the one I had been paying regularly every month for years.

Within a few months I dedicated myself to finding part-time work to supplement my pension and Social Security. I wanted to just pour in more money to keep my financial merry-go-round in motion. At one business the manager asked me if I knew how to operate a credit card machine, and then to top it off, 'did I know how to operate a lottery machine?' I was able to avoid the judgmentalism of the newly recovering addict regarding these machines by telling the truth: I am not good at running machines of any kind. It would have been like the recovering alcoholic working as a bartender; possible, but very risky!

It wasn't until the first Visions meeting that I got down to the basics of my situation. My struggles with finances were keeping me from the vision that was always rather clear. Along with some limited ministry a retired priest can do I hoped to do writing and research during my last years of life.

So, while we had loaded onto our mortgage debt twice the amount of the original sale price of our house, with the appreciation of its value we were able to sell it for about three times the original sale price. We could thus walk away with a small purse to use for relocating ourselves and the one child still at home; and a small amount for savings. Now I would be free for the kind of retirement I had envisioned.

I still have problems keeping the financial details of my life carefully disciplined. I sometimes after using savings for a legitimate planned special item start to go on a roll using savings now for items I should plan ahead for. It is true there were and are many good and happy aspects to my life, but my debting was like a growing cancer, and given my history of depression, it would have killed me. In fact after joining DA my good psychiatrist and my good therapist were able to help me along the way significantly.

After reading the Providence Journal on that last Monday of August, 1999 I got to the meeting that evening; the meeting had proceeded for just about ten minutes when I *knew* I was in the right place. And I knew I had to stay!

Thank you for your help in keeping me here!

—Larry S.  
Providence, R.I.

**Signposts**

*(Continued from page 1)*

- 5. An inordinate sense of accomplishment in just meeting normal financial obligations.
- 6. Inordinate apprehension when applying for a loan.
- 7. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
- 8. A lack of concern about things that don't have to be paid for this month.
- 9. Unusual difficulty in recalling and relating specific obligations to available funds.
- 10. Unrealistic expectations that there will be funds available in the future to meet obligations incurred in the present.
- 11. Inordinate feeling of euphoria on opening a charge account.
- 12. A feeling that someone will take care of you if necessary, so that you won't really get into serious financial trouble—that there is always someone you can turn to.
- 13. The underlying, sometimes subconscious feeling, that you need someone else to help you get out from under your financial problems.

The committee decided to make the revision by surveying the entire Fellowship for a new, or revised, set of Signposts. A

survey was circulated in 1996 and 1997, and in addition to the original 13 Signposts, contained the following possibilities:

- 14. Bouncing checks, overdrawing checking accounts, writing checks hoping the money will appear to cover them, unconsciousness about checking balance.
- 15. Lack of clarity about balances, interest rates, fees, fines, and contractual obligations; vagueness about your financial picture.
- 16. Mismanaging, embezzling, commingling, or entangling entrusted funds with personal finances.
- 17. Multiple high balance credit cards run up to the limit; inability to make payments; using one credit card to pay another.
- 18. Not planning for taxes or other irregular but predictable items, and being surprised when they come due.
- 19. Sleeplessness about your financial position; tormenting, obsessive thinking about money and debt.
- 20. Not opening bills; throwing bills away or stuffing them in a desk drawer.
- 21. A tendency to live on the edge, living paycheck to paycheck. Living in chaos and drama about money. Not working enough to make ends meet. Underworking or overworking.
- 22. A feeling of deprivation, of never having enough. Envy of how others live. Hoarding.

- 23. Fear of having friends into your house because you're embarrassed by the way you live.
- 24. Dishonesty in small matters; taking things home from work because "they owe me," keeping change that belongs to the store, etc.

**A Signpost**

A feeling that someone will take care of you if necessary, so that you won't really get into serious financial trouble—that there is always someone you can turn to.

- 25. Secrecy and shame about monetary affairs; embarrassment at revealing your financial position; feeling afraid to ask for help.
- 26. Feeling trapped in a job you hate because you need the money; hopelessness about the future.
- 27. Frequent arguments with spouse or close friends because of money; unhappy home life.
- 28. Lying to obtain credit or to manipulate others.
- 29. Drinking, smoking, overeating, using drugs, depression, and/or inability to function at work because of financial preoccupations.

*(Continued on page 15)*

**Signposts**

*(Continued from page 14)*

- 30. Buying lottery tickets or engaging in other forms of gambling because you hope a big win will save you.
- 31. Putting your life on hold while awaiting an inheritance or large gift; running through an inheritance or gift when you receive one.
- 32. A desire to declare bankruptcy as the easiest way to get out from under your financial problems, often while simultaneously scheming about how to get more credit.
- 33. Grandiosity; waiting for your big break or for your ship to come in to get you out of debt overnight.
- 34. Lack of basic self-care; no groceries in the house, clutter, feeling overwhelmed by normal, everyday chores.
- 35. No health insurance, car insurance, retirement plans or savings, as if the need for such planning would never apply to you.
- 36. No savings habits; a “live for today, worry about tomorrow” attitude.
- 37. Not taking care of basics: socks, underwear, toilet paper, hair care; more concerned about appearances than at meeting real needs.
- 38. Social isolation; lack of friendships, dating, fun, entertainment.
- 39. “Blackout,” unconscious, or “out of body” shopping;

inability to keep money in your pocket or pass up a “good deal.”

- 40. Leaving price tags on clothes so they can be returned; making impulsive purchases and then returning them; not using items you’ve purchased.
- 41. Using ATM cards, credit cards, and checks without keeping records, as if their use had no relation to your financial picture.
- 42. Denying your own basic needs in order to pay off creditors all at once, or in a lump sum.
- 43. Giving too much when you don’t have, and not giving enough when you do; a propensity for taking care of other people while neglecting yourself; always “picking up the tab”
- 44. Secretly holding credit cards or loans.

No records survive of how many votes each of the 44 suggested Signposts received. The winnowing process would take a few more years before the WSC would approve a brand-new set of 12 Signposts. Some of the original 13 were retained in modified form, and a variety of others from the list of 44 were chosen, in most cases also with somewhat different wording. (The current 12 Signposts are available for viewing on the World Service web site [www.debtorsanonymous.org](http://www.debtorsanonymous.org), or in the book *A Currency Of Hope*).

But while 32 of them did not make the cut, they give a fairly comprehensive picture of many of the outlying symptoms and characteristics that go with the practice of incurring unsecured debt. They also provide a fascinating look at how compulsive debtors in the DA Fellowship viewed themselves and the many symptoms associated with the disease at an earlier time in our history.

— Anonymous

**Spiritual Awakening**

*(Continued from page 9)*

the middle of the bay, and keep returning my attention to the power above, below, and around the vessel.

I’ve often longed for a “burning bush” awakening experience like Bill and others have had, but I guess the Higher Power speaks to each of us in a language only we understand, and I got to experience the “educational variety” expansion of consciousness. I am so glad that old-timers pulled me aside and told me what was happening, because to be honest, I’ve wondered at times if I am not losing my mind.

It’s a good thing the early AAs got the order of things right because this all happened BEFORE I got called to make my first old-fashioned “Working With Others”-type 12th step call last Friday.

— Anonymous

# Around The Fellowship



## LA Forum Well Attended

DA's third—and final—experimental Regional Forum drew about 50 recovering debtors with a commitment to service recently to Burbank, California, a suburb of Los Angeles, and was pronounced a success by most of those in attendance.

The all-day event featured presentations by four General Service Board trustees and panels of trusted servants from DA's Southern California Intergroup and GSR Area Group. Among the many topics discussed were DA's service structure, history, primary purpose, General Service Board, General Service Office, 12 Traditions, 12 Concepts for World Service, current and future literature projects, and uses of technology to carry the DA message.

Half the time was devoted to questions and comments from those in attendance, and these seemed to show a strong hunger on the part of many DA members to know more about how DA functions and can be strengthened on the national and regional levels.

The three Regional Forums held in the 2009-2010 Conference year in Boston, Minneapolis, and LA were patterned on those held regionally for many years in Alcoholics Anonymous and Al-Anon. They were arranged as experiments, and the General Service Board will now analyze how valuable they were and whether they should be continued for another year. Participant surveys were collected at all three forums, and will be used to help determine their future.

If the forums are extended for another year, they are expected to be held in the same pattern—three forums across North America, with one in the East, one in the Midwest or Great Plains, and one on the West Coast.

## New Outreach Program Launched

The World Service Conference's Fellowship Communications Committee is seeking to beef up the Fellowship's outreach to those debtors most in need of support for their recovery.

The committee recently voted to merge three programs, two of which were moribund, into a revitalized outreach effort. It will be called, logically, the Fellowship Outreach program. The Adopt-A-Loner, Group Sponsorship, and

Literature Grant programs will all be combined under the title Fellowship Outreach.

DA has had a variety of outreach efforts since the Pen Pal program was launched in the 1980s, but the programs have been organized and operated outside the WSC committee structure, so they waxed and waned as volunteers came and went.

The advent of technology has dramatically changed the types of outreach needed in DA. The former Adopt-A-Loner program for people who lived in areas without face-to-face meetings had virtually disappeared with the creation of Internet and telephone meetings. The FCC proposed dismantling it, but the 2009 World Service Conference insisted that it be continued.

At the same time, the Literature Grant program had been moved from the Public Information Committee to the FCC, and the Group Sponsorship program, which had been started by a volunteer some years ago, had been abandoned.

The FCC last month decided to merge the three programs into one, and to provide "one-stop shopping" for individuals and groups reaching out for support. Individuals and new or struggling groups seeking literature grants should contact the General Service Office, which will forward their requests to the FCC. Groups interested in sponsoring other groups or being sponsored should send their e-mail requests to [gsponsorship@gmail.com](mailto:gsponsorship@gmail.com).

## Longest Issue Of Ways & Means

This issue of *Ways & Means*, at 16 pages, is the longest edition in the newsletter's 22-year history.

For most of its existence, *Ways & Means* has run four to seven pages. It has increased substantially in the past few years, with 12- and 14-page issues becoming common. This issue also showcases diversity, with stories from members in several regions of the U.S., as well as Canada and the United Kingdom.

*Ways & Means* is always interested in hearing about interesting and inspiring events and accomplishments going on around the fellowship. Please send submissions by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com) or by physical mail to *Ways & Means*, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492