

Ways & Means®

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

First Quarter 2011

D.A. Celebrates a Double Anniversary Year

The year 2011 is a major landmark—a double anniversary year—for the Fellowship of Debtors Anonymous.

During the third week of April, D.A. celebrates its 35th year of existence. And in

mid August, the 25th annual World Service Conference will convene in Michigan, just outside Detroit.

D.A. was founded in 1976 when founder John H.

met with another debtor at a church in New York City in what is now regarded as the first actual meeting of a Debtors Anonymous group.

The establishment of the Fellowship came after an eight-year spiritual search by John and other members of Alcoholics Anonymous for a solution to their problems with money. They found that their problems were alleviated when they took the First Step of D.A. (when they stopped incurring any new unsecured debt), and took the

remaining 11 Steps toward a comfortable solvency.

In 1987, the young Fellowship held its first World Service Conference at St. Vincent's Hospital in New York to establish a permanent group conscience and service structure. A Conference has been held each year since, with the location rotating among cities in all parts of the United States.

The April anniversary is also observed in conjunction with D.A.'s largest fundraising event of the year—World Service Month. During April, many groups and individual members express their gratitude for the existence and longevity of the Beloved Fellowship by making contributions to the General Service Office. ■

Without ceasing to debt, recovery is not possible... recovery begins the moment the debting stops, and not one minute before.

—Jerry M.

Ways & Means®

Carrying The
D.A. Message
Since 1988

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

A PDF version of the Ways & Means can be downloaded free of charge from www.debtorsanonymous.org, the world service D.A. website. Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

Submissions from readers on any aspect of D.A. 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 D.A. 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 D.A. and releasing D.A. 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.

Please submit work by e-mail to: waysandmeansda@hotmail.com, or in hard copy form by mail to Ways & Means, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to the same addresses.

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

Looking Ahead

Thirty-five years is a long time. Over the years, we've watched D.A. go through the growing pains all young Twelve Step fellowships seem to go through—disagreements, low-level controversy, flare-ups of personalities, confusion about our primary purpose, factionalism. But through it all, thanks to the guidance of the Twelve Steps, Twelve Traditions, Twelve Concepts for World Service, and a loving Higher Power, our beloved fellowship steams ahead into the future, stronger than ever before.

We can look forward to our twenty-fifth World Service Conference in Detroit, Michigan, with gratitude for all those who realize that their recovery gets stronger with service—that when we stop incurring new unsecured debt, work the Twelve Steps of Debtors Anonymous, and carry the message to the debtor who still suffers, we get better. And this goes as well for those who give at all levels of service—at the group level, Intergroup level, and in World Service.

For those who haven't attended a World Service Conference...

there's something incredibly moving about being in a room with more than 100 fellow recovering debtors who are focused on doing the business of this fellowship. Just as in any group business meeting, there are those who speak with great passion and those who speak with serene detachment. There are agreements and there are disagreements. There is humor and there is sometimes anger. But in the end, a group conscience is taken, the minority is heard, a decision is reached, and the fellowship moves on. And then 100 plus debtors join hands and recite the Serenity Prayer.

The articles in this issue of *Ways & Means*—D.A.'s meeting in print—may kick up similar feelings in you. But they represent who we are and where we are. Take what you want and leave the rest.

All of this year's issues will celebrate our thirty-fifth anniversary in some way. If you have a special story to share, please send it in. For all of us that have found recovery in this program, we have a lot to celebrate.

— Anonymous

A Recovering Debtor Discovers D.A.'s Twelve Concepts

I was working the Steps again with my sponsor a few years back. For my Step work that time around, she had me weaving the Steps, Traditions, and Concepts of World Service together. Her question to me was: How do I relate Concept One to World Service in view of Step One and Tradition One?

Here's what I found at www.debtorsanonymous.org:

The Twelve Concepts for DA World Service

Just as the Twelve Steps are guides for personal recovery and the Twelve Traditions are guides for group unity, the Twelve Concepts are guides for world service. These Concepts serve as a path for Twelfth Step work on a world service level, and show how the D.A. groups, the World Service Conference and the Debtors Anonymous General Service Board work together to carry recovery in D.A. to the still suffering debtor.

1. The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the D.A. groups.

Rev. August 2006, Debtors Anonymous World Service Conference. Registered D.A. groups have permission to copy the Twelve Concepts for distribution to members.

In a nutshell:

- I need to be present for myself: Work the Steps, use the Tools.
- I need to be present for my group: Attend meetings regularly, practice and uphold the Traditions.

In doing this, I'm helping preserve D.A. at the world service level by being a responsible recovering debtor and being a responsible group member. Why? Because without D.A.—a healthy D.A.—I could slip into a debting coma and die spiritually and/or physically.

Basically, as a D.A. member, I am part of a whole. A small part, but a vital part—because I am part of the greater whole. I am part of my face-to-face and online groups and equal to all who are in my groups. My groups are equal members of all the registered D.A. groups.

My responsibility is to do my part of “us” to preserve and to grow D.A. The final authority is the “my” part of “us” to preserve the health of D.A., so it grows. That means that, as a D.A. member, I have a duty to D.A. on all levels—personal, group, intergroup, and world service levels to:

1. Study and apply the Twelve Steps and Twelve Tools to my recovery, for my own recovery health.
2. Study, apply, and uphold the Twelve Traditions within my groups, for the group's health, to help keep us focused on our primary purpose, as we are reminded by the 2006 World Service Conference's Statement of Purpose. This helps my group's GSR represent and advocate healthy D.A. concerns from our group. And this in turn helps D.A. to grow, to survive, to help me, and thrive.
3. Study, understand and apply the Twelve Concepts,

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Concept 1

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for the health of D.A. This helps me to understand the roles of trusted servants at the world service level, intergroup level, and group level.

If I ignore my own Step work, then I stay in my sickness. If I ignore our Traditions and neglect to help uphold them, then I help my group to become sick. If I ignore the Concepts, then I help the D.A. fellowship to become sick. I, then, remain ignorant of the principles by which our trusted servants work and serve us, not only on the group level, but also in their work at the intergroup and world service level.

In *A.A. Comes of Age*, Bill W. says that when it comes to survival for A.A. (in our case, D.A.), nothing short of our very best will be good enough.

So, I have to ask myself:

1. Am I working the Steps? Or am I giving them lip service?
2. Am I helping my group grow by regularly attending?
3. Am I helping my group grow spiritually by practicing the Traditions and working to uphold them? (Or only those that serve me personally?)
4. Am I helping myself to grow and helping my group to grow by studying our D.A. Conference-approved sources: D.A. and A.A. literature? Or am I relying on my own interpretation based on my own self-will?

5. Am I helping my group grow spiritually by understanding the Concepts? (Which in turn, helps my group to function better.)

When it comes to survival for D.A., nothing short of our very best will be good enough.

6. Am I helping D.A. by doing my best, and in so doing, helping to send the group's best, our General Service Representative, to the World Conference? (And in so doing, helping D.A. not only to survive, but to thrive so that I and countless others can enjoy the same freedom.)

I have to admit, I did not begin to read and study the Traditions until after some months in my first Twelve Step program prior to my entry into D.A. The healthier I became, I began to notice something was amiss in the group. That's when I stopped yawning when the Traditions were read and began to listen with thirst. I purchased my *A.A. Twelve & Twelve*, and there were the answers.

The founders had gone through similar situations, and there was their experience, strength, and hope. Right under my nose.

I have to admit too, I did not begin to read the Twelve Concepts until I had become a GSR and had to read them. I had had the same attitude

towards the Concepts as I had had as a newcomer to D.A.: What did it have to do with me? It was better left to those more qualified. In short, I kept myself in denial.

It was suggested to me by a member, whose quality of recovery I admire, to read the A.A. Service Manual/Twelve Concepts for World Service. This mentor had the kind of recovery I wanted, so I paid attention, and I spent an entire summer weekend studying it. Again, there was the ESH, the suggestion of founders who had "been there, done that."

What did this mentor have that I wanted? Long-time abstinence (at that time, eight years!) And the emotional sobriety, peace, and humility that came from having worked the Steps many times over, relying on and practicing all of the Twelve Traditions, relying on and applying the Twelve Concepts of World Service, and having held many service offices on all levels of service.

The bottom line is that I am responsible for helping my fellowship to grow in health because:

- I am responsible for my recovery.
- I am responsible for practicing the Traditions.
- I am responsible for knowing what the Concepts are and applying them.

— Sharon S.
Cincinnati, OH

HIP, HIP, Hooray! D.A. Reaches Out To Hospitals, Institutions, And Prisons

Carolyn H. of Wyoming is a longtime member of D.A.'s Hospitals, Institutions, and Prisons (HIP) Committee. The HIP Committee focuses on carrying the message of D.A. recovery to those who have difficulty getting to D.A. meetings because they are in an "institution" such as a prison, shelter, hospice, hospital, jail, etc.

Although she is no longer serving as a General Service Representative (GSR) at the annual World Service Conference, she—like any D.A. member—can serve as a member of a committee. Her experience, strength, and hope have been an inspiration to other HIP members. Here, she answers some questions that we hope will be of interest to anyone out there who might like to try a little HIP work themselves. The following interview was conducted in August of 2009; a current update is provided at the end.

Q: What drew you to start doing HIP work in D.A.? And had you done HIP work in other fellowships before?

I had not done HIP work in any other 12 Step fellowship. D.A. was my first and only. A Seattle D.A. friend was asked to speak at a monthly house meeting at Helen B. Ratcliff, a Washington State Department of Corrections minimum security pre-release and work release residence. She asked me if I would go with her for support. After her testimony, there was a question period and one of the women asked me why

I was there and why I was in D.A. I said that I was there to support my friend, and I briefly shared that, when I lost my employment due to embezzlement, D.A. had been recommended to me by my brother. I shared that money was my addiction and that D.A. was saving my life. After the meeting, three women came to me and said that they were there because they, too, had embezzled and they wanted to know more about D.A. The house director asked me if I would speak at the next monthly meeting. This I did. After my testimony, the house director asked me if I would consider sponsoring a D.A. meeting there at the house—they had A.A., N.A., and Bible study, and now that they were aware of D.A., knew that it would be helpful for many of the women at the house. I quickly said yes. That was how it all started. But for the grace of God, and the fact that His life plan for me did not include prison, I could have been one of the women there. Sponsoring a meeting at HBR was a God call. The D.A. meetings got started at HBR in January 1994 and continued through September 5, 2008. I left Washington for Wyoming on September 13, 2008.

Q: What steps did you have to take to first be allowed to run a meeting in a prison?

First, willingness. Then, a lot of paperwork, interviews, and fingerprinting to get clearance.

Because I had not been charged or convicted of a felony, I had no problem getting clearance. Because my employer had not been an honest business, my attorney and their attorney settled for restitution and no charges, provided they found no more losses during the statute of limitations (8 years).

Q: How were the steps you had to take, where you currently volunteer, similar to those you first took?

In Washington, the approval process was not as formal as here in Wyoming, as I was volunteering at a pre-release/work release facility and not in a prison. How it all happened was similar, however. About a month after coming to Wyoming, I started attending church here in Manville. That first Sunday, the pastor and his wife shared how they were doing ministry at the women's prison on Wednesday nights, using a program based on the Twelve Steps and the eight principles found in the Bible's Beatitudes.

After the service, I approached them and shared that I had 14½ years of experience in Washington State if they needed any assistance. They told me that this was an answer to their prayers and that in a couple of weeks it would be testimony night and would I consider

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HIP, HIP Hooray*(Continued from page 5)*

attending with them and give a testimony if they could get approval for a visitor pass for me? The approval was given and I gave my testimony.

Again, as in Seattle, I was approached after the meeting. I was told that a few women were trying to have a D.A. meeting but that the prison was changing procedures to not allow recovery groups that did not have a volunteer to sponsor the meeting. Would I consider becoming a volunteer and sponsoring the meeting? I was given the name of the person in charge of volunteers, and I contacted him. He told me that, yes, there had been a D.A. meeting, but that there was no staff person willing to lead the meeting and that until they had an approved volunteer to lead the meeting, it had been discontinued. I told him that I wanted to be that volunteer, and the process began. I was at this time completing the necessary paperwork to be a volunteer for the church's recovery group and had sent in the initial paperwork and picture I.D. Now the big question was, would I be able to be involved as a volunteer for both that group and D.A.? I was given approval to do both meetings. I would need a letter from D.A. verifying my qualifications to sponsor the D.A. meeting. I contacted Willie W., the General Service Board Chair at that time and explained that I was attempting to become a volunteer for a D.A. meeting at the women's prison in Wyoming and asked if it would be possible for the General

Service Board to write a letter of reference. A letter was prepared and mailed to Phil Myer, Unit Manager, Director of Volunteers. I was then asked to come into the prison for orientation, I.D. photo, and fingerprinting. This was all happening in December 2008 and January 2009. Our first D.A. meeting was Thursday, February 26, 2009.

Q: What kind of support have you had from local meetings, intergroups, or D.A. as a whole in doing HIP work?

In Seattle, my local meeting helped with literature for the meeting at HBR. I received encouragement from my meeting and from Intergroup, but no one stepped forward to assist me. From time to time, I would get a D.A. visitor, but no one wanting to make a commitment to help with facilitating the meeting. Here in Wyoming, there are no other D.A. meetings. The meeting at the Women's Center is it. I personally had one of every piece of D.A. literature and my A.A. books and A.A. prison literature to get the meeting started. The prison had a few copies of *A Currency of Hope* for the women so we were ready for our first meetings. The support of the HIP committee with encouragement and literature has been very helpful. This prompted me to ask to be a part of the HIP committee, knowing how important to me this support was, and perhaps I could help with experience, strength and hope for the support of other prison meetings. Every year at Conference, I shared at Open Forum how much D.A. behind bars was needed. This resulted in

the formation of the HIP Caucus. The early work of the caucus resulted in the Conference approval for a HIP Committee.

Q: What kind of support do you wish you had?

Much-needed and necessary prison-specific D.A. literature. D.A. testimony stories from people who have been incarcerated and are now out, working, and in D.A. are desperately needed. Sponsors (or accountability partners) are needed. Most D.A. literature is not relevant while a person is incarcerated. A.A. has a good selection of literature for prison meetings. D.A. needs this.

Note: There are now three meetings of Debtors Anonymous in Wyoming. All of them are "HIP" meetings! That includes Carolyn's original meeting and a second one she started in the Wyoming women's prison—one maximum security, one minimum security—and a third that was started in a halfway house (a pre-release facility) by a former member of those meetings. And Carolyn reports that there are several other members who are nearly ready to start their own meetings!

It should be noted that the prison groups are Step study meetings, with a heavy emphasis on working the Steps in between meetings as well. Members are doing Twelfth Step work among fellow inmates, and the meetings are growing with enthusiasm. They use the Steps from the D.A. pamphlet and inspiration from A.A. and D.A. literature; members do Step work between meetings and bring it to the meetings to share. Carolyn also adds that Phil Myer is now the prison warden and he is very supportive of Debtors Anonymous, as are the prison caseworkers. ■

Focus on Her Own Recovery Brings Hope for the Future

I'm Susan and I'm a compulsive debtor. I have not incurred any unsecured debt since October 20, 2009. I appreciate the opportunity to share my story.

What it was like: I came to D.A. after a blow-out fight over money landed my husband and me in my therapist's office, desperate for help. The therapist was a D.A. member and after hearing our story, she suggested we get into D.A. I had been in other 12-step fellowships and therapy for a couple years, but obviously there was more work to be done. When she recommended D.A., I thought, "I can't possibly do one more 12-step program! How many programs am I going to need?" I'm so glad I came, though. D.A. has become my primary program, and I know I am a lifetime member. (Note: Although she did say "we" needed D.A. my husband has not chosen to pursue D.A. as part of his recovery. Although he doesn't work this program, he is willing to follow my lead due to the recovery he sees happening in me. My experience is that a couple CAN find peace with money even if only one person is working the program.)

My marriage was in deep trouble when I found D.A. Our debt was overwhelming, we were facing bankruptcy, we were separated, and it was questionable if our marriage of 20 years would make it. Arguments about money were constant, and

there was a lot of "sneaking around" when it came to spending (on both of our parts.)

My husband hid his spending in his self-owned business. I hid my spending in credit cards. Although my husband paid the credit card bills, he had such vagueness that he never actually read them. I had no idea how much money we earned or how much we ever had in the bank. I just knew there was never enough, and it was his fault. We were both in extreme vagueness and blaming each other. Things had been like this for ten years before we finally separated and realized that we would lose our marriage if something didn't change.

What happened: I latched on to D.A. like a drowning person latches on to a life preserver. I got on the website right after the recommendation from my therapist, found a face to face meeting locally, and went to it right away. There was only one meeting a week where I lived, so I knew I would need more than that. I found the phone meetings on the website and started attending the 7:00 a.m. literature study meeting (at 5:00 a.m. my time). I attended that meeting daily for over three months. That built a very solid foundation for my recovery in D.A. I look back and I'm amazed at the willingness I had been given—what a gift! That willingness to go to any length to recover... I did everything that was suggested.

I started keeping my numbers as soon as I heard about the tool of recordkeeping. I still laugh when I look back at my first little notebook of numbers. I was SO vague. One of my first entries said, "Starbucks...\$4-ish"...I knew it was around \$4.00, but couldn't remember how much exactly. I built a solid recovery by taking every suggestion I was given. I found a sponsor, I started working the Steps, I kept my numbers, I went to a PRG "round-robin" offered by our local Intergroup. With the help of my sponsor and another recovering debtor, I got a spending plan. I went to meetings; I got involved in service, taking a group position and an Intergroup position as soon as I was qualified. Most importantly, I didn't debt. One day at a time.

A debt moratorium was also part of my early recovery. When I came into D.A., I had no idea how much we earned each month or what our expenses were. My first PRG was terrifying, but SO necessary to shattering the vagueness I was living in.

I didn't know we had \$100,000 in debt. I didn't realize that our minimum payments we were making every month were \$1,800. With monthly expenses over \$5,000 a month (with five kids and the usual mortgage, utilities, etc....) and an income of roughly \$5,000 a month,

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Hope for the Future

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we didn't have enough money to take care of our family, but we were making those minimum payments faithfully every month, on time.

I lived in utter terror of not making a payment on time. I had no idea what "interest" meant on a credit card, and I had no idea that we would spend the rest of our lives getting out of debt by making only the minimum payments.

I started a debt moratorium once I had a clear understanding of what we were earning and what it took to pay our bills and living expenses. Moving my family to the top of the list of financial priorities and moving the creditors to the bottom was the scariest thing I've ever done in my life. I was used to my husband handling everything... and all of sudden I was talking to the credit card companies (sometimes daily!) and handling our finances. I couldn't have done it without the support of daily D.A. meetings and my sponsor.

Slowly, with recordkeeping, the development of a spending plan, and close contact with my sponsor, my fear started to abate, but it was a daily struggle in the beginning of the debt moratorium. Multiple times a day I had to repeat the Serenity Prayer and pull myself back into the moment—reminding myself, "I am OK at this moment; I am safe, I have enough... I'm OK 'at this moment,' I'm safe, I have enough." I made lots of phone calls, said lots of prayer, used all of the tools... that's how I made it through.

What it's like today: Well, I'm still married... LOL. So, I am thankful for that! We will be married 23 years this September. We're both in recovery programs and have hope for our future together. We don't fight about money. There is actually a sense of teamwork and support of each other that had never been present in our marriage prior to D.A.

I recently made a list of things that are happening in my life today because of my year in D.A. and I'd like to share it here.

Today, because of my recovery work in D.A.:

- I know every penny that comes in and where every penny goes.
- I handle all of our family finances, including paying all the bills (this is such a miracle to me!)
- I make conscious choices in how I spend my money.
- I have the clarity to see how my choices affect or restrict future choices.
- I have been able to cut our family spending in the "food" category by hundreds of dollars a month—clarity actually saves us money!
- I now have integrity around money.
- I know how to prioritize spending.
- I have savings accounts for the first time in my life (with money actually in them, and they are growing monthly!)
- I'm learning how to be less of a

"consumer" and more of an "appreciator."

- I'm discovering that I'm actually quite good with numbers and I'm developing some self-respect and self-esteem around money (for the first time in my life.)
- I'm looking to others in the program for help and support instead of trying to "figure it out" on my own (My sponsor reminds me regularly that "Figure it out" is not a slogan!)

Not everything is perfect in my life now... even though I've come a long way—I realize I have a long way to go. I still get panicked (although less regularly now). I still have that feeling that there isn't enough (even though we are earning more now than a year ago, our expenses are reasonable, and our savings accounts are growing). Life still throws me curveballs. But I don't have to debt anymore to deal with it. I have better tools now, and I have people I can rely on for experience, strength, and hope.

Most importantly, I am working the Steps to remove the obstacles between me and my Higher Power. Everyday I see growth and greater connection to my HP, and for that I am truly thankful.

It feels good to not be alone and not be stuck anymore. I have choices, I have optimism about my future, and I'm creating a life I love, and it's because of D.A. Thank you D.A., and thank you for reading my share!

—Susan Colorado

my **2** cents

Five Red Flags That Suggest I Might Be Veering From D.A.'s Primary Purpose

In D.A., our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt. As addicts, we are experts at finding a multitude of ways to distract ourselves from this simple purpose. Here are five red flags that I've observed over the years. (The opinions expressed here are strictly those of this individual. The D.A. program saved my life and taught me how to live solvently, and abundantly, one day at a time for the last twenty years.)

Red flag #1. If my primary purpose is paying back my debts.



Most of us come into D.A. with a lot of unsecured debt. That

actually didn't bother me all that much for many years—after all, I kept adding to my debts despite the fact that I already clearly couldn't pay them back. But when it got ugly and the creditors started calling and harassing me, I panicked and looked for a door to walk through, and there was D.A.

So naturally for many of us, our first impulse is to pay back those debts as quickly as possible—to get that nasty monkey off our backs. But we learn in D.A. that our primary purpose is not incurring any new unsecured debt, one day at a time—NOT paying back our debts one day at a time. For most of us, that meant putting our needs first and our creditors' wants last. For some of us, it has meant a debt moratorium—not paying anything to our creditors temporarily until we got some clarity about how much was coming in, how much our expenses were, and then how much was left over to pay our

creditors. For others it has meant paying less than the monthly minimum payment set by our creditors. Getting our feet on the ground financially—in other words, living without actively debting—was important preparation before we could sanely begin to pay back our debts, as opposed to the insane way we dealt with them before we came to D.A. Some of us are able to pay back our creditors more quickly than others. Some of us take longer to do so. The amount of time doesn't matter. What matters is doing it in God's time as opposed to in our time—or even worse, in our creditors' time. We learn that our creditors are not our Higher Power. Our recovery goes more smoothly when we take care of ourselves, rather than making fear of our creditors our primary purpose. Our primary purpose is not incurring any new debt. It is NOT paying back old debt. But,

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Red Flags*(Continued from page 9)*

miraculously, when we stop compulsive debting, suddenly the idea of paying back our creditors—and living abundantly—is something we can actually envision for the first time.

Red flag #2. If my primary purpose is following my Vision.

Having a vision in this program, while living solvently one day at a time, is a powerful thing. Many of us—including myself—with the help of a vision, have seen our recovery go places beyond anything we could have possibly imagined when we first came to D.A.

However, if our vision is our primary purpose in the D.A. program, and whether or not we are debting plays second fiddle, or if we follow our vision but are continuing to live in total vagueness around our finances, a vision is nothing more than magical thinking and grandiosity. In the D.A. program, a vision is a gift we receive, not a demand we make. We commit to a life of not incurring any additional unsecured debt one day at a time, we clean house, we work the Steps, and we wait for our Higher Power to reveal to us where to go next. A vision is part of the abundance we learn to allow in after we have experienced living solvently one day at a time. A vision without

solvency is a hallucination. But a vision that flows out of our primary purpose—of not incurring unsecured debt one day at a time and reaching out to the still suffering debtor—that's a miracle.

Red flag #3. If my primary purpose is getting to share at meetings.

When I started attending D.A. meetings, I was overwhelmed by the relief that came from being able to share and be heard in the safety of knowing I was not alone. I often felt desperate to speak and be heard.

Many of us—including myself—have gotten rankled when others rambled during their shares or when time ran out and we couldn't share too. Many of us have brought up our concerns at business meetings and made sure that shares were timed so all may speak, or we continuously asked for group consciences to extend the meeting time so all may speak. But in reality, not everyone gets to speak at every meeting. Some of the most powerful meetings have more than 50 attendees of whom only a handful get to speak at any given meeting. Sharing at a meeting isn't a guarantee or a right. Being able to listen, however, is a guarantee, a right, and a gift. And sometimes it is quite surprising what you walk away with and from whose share you learn the most. Sometimes it comes from the person whose shares rankled earlier. Being

able to walk up to someone after a meeting and sharing, or using the Tool of the telephone, is a gift, too. If getting to share at meetings has become our primary purpose, it may be time to just listen. Don't incur new unsecured debt one day at a time. And if we're blessed with the opportunity to share, let's do so in order to help others, rather than to "get our needs met."

Red flag #4. If my primary purpose is paying bills on time.

Living solvently for today, one day at a time, requires rigorous honesty. When I came into the program, I had fallen behind in my utility payments, rent payments, therapist bills, and more. I knew that if I continued to do so, I would be debting. So I had to commit to staying current on my bills and treat past bills as old debt.

As we try to live on a cash basis, we observe our behaviors carefully. Are we accepting services without having the funds to pay for them? Are we using others' funds instead of our own to pay our expenses? For many of us, we didn't have money for the rent, the electric bill, and groceries, so we only paid the rent, and the electric bill went delinquent. That was clearly debting. We were accepting services we couldn't afford for today. We were taking from Peter to pay Paul. We were not living within our means.

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A D.A.'s Meditation on Meditation

This morning I was feeling feelings and kind of hid out in bed until noon.

Toward the middle of the afternoon, after I had been doing chores around the house, I began noticing that I was looking for emails, texts, and calls every five minutes on my phone and having trouble not thinking about the past and wondering about the future.

A voice inside me said softly, gently, "Why don't you meditate?" and I thought to myself, "But, I don't want to meditate." Then I watched myself turn off my phone, turn up the heat, and put on a sweater. I

went to a good spot and played some music to help me get centered. While I was sitting there wondering what exactly I was communing with, a spider came over to my spot and walked in front of me. So I thought to it, "Okay, Spider, please help me".

I prepared for about 15 minutes, then lay down with an eye pillow and meditated for thirty minutes. Some feelings came up in the process. For instance, I felt frightened, but I just noticed the feeling and let it go. I always know I am having a deep meditation when this happens because I feel like I kind of get lost,

and this makes me feel nervous. Sometimes I feel like my extremities are being pulled away or stretched. It is not painful or scary, but just curious. I just tried to notice the feelings and let them go. I reminded myself that it was the middle of the day, I was in my apartment, and nothing bad could happen to me. I was just meditating.

After the meditation I felt really energized and clear and focused. I sensed something in my heart during the meditation and though it was not a physical pain, when I took the eye cover off, I knew it was

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Red Flags

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However, if we are accepting services we do have the money for, but we find that we are focusing all our attention on the sins of procrastination, then maybe we're distracting ourselves from true D.A. recovery. We need to pay our bills on time because to not do so puts us on the road to vagueness and financial disorder. And that puts our recovery in jeopardy. Paying bills on time is the discipline of clarity. But if our primary purpose is not incurring unsecured debt one day at a time, then we focus on living on a cash basis—not procrastination or forgetfulness. Live within your means. It's pretty simple. If our primary purpose is not incurring

unsecured debt one day at a time, paying our bills on time makes perfect sense. It's simply the right thing to do. And it's a sign of a rigorous and strong program. But it's not our primary purpose.

Red flag #5. If our primary purpose avoids the word *solvency*.

The founders of D.A. used the word *solvency*, as in "How many days of solvency do you have?" Many well-meaning newcomers found that term confusing. How can you be solvent if you still owe money to creditors? That was not the intent of the founders. This is a "one day at a time" program. In D.A. we live solvently for today—by not incurring any new unsecured debt, one day at a time. Our old debts are old business. We will pay them off as we grow stronger in recovery. As

compulsive debtors, we need to experience solvency when we stop debting, just as alcoholics get to experience sobriety when they stop drinking. Avoiding the word solvency, as if it is something we get to experience only after we have paid back all of our debts, whether that takes two years or twenty, is insane. We need to experience solvency today, one day at a time. Not years from now.

In D.A., our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt. It's such a simple, yet powerful, program.

Happy 35th Anniversary D.A.!

And thank you.

— Anonymous

Meditation

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time to do something with odds and ends I had lying around where I was sitting that were associated with past romantic relationships. These included a set of meditation beads from N, a shell from a trip with E, a thing for J that I made, a leaf that I associated with D, and a metal dragon fly that I got when I was living with D. I felt guided to make a bundle of these things and added a few other stones that represented several particular men I have loved and a couple of stones for the ones I imagined that I had forgotten.

As I put each item in the bundle, I remembered something about our time, something joyful, something that I got or learned, and something that I offered. Then I prayed for the individual and the space between us, for our highest good, freedom, and for the love we want. It was so easy; the thoughts just came through my mind, easily, effortlessly, like I was not even thinking. I felt so willing to pray for them, and to thank the Universe for bringing each one to me. I also, at least at that moment, felt so willing to let the item and the person go. I also remember thinking that I did not have to worry about forgetting something, that I could always make another bundle if I needed to.

When the bundle was complete, I wondered what I was supposed to do with it. After all, I don't make bundles every day, and I knew that I couldn't just have a fire on my balcony! I did not want to

burn it on the grill in the common area, I did not want to just throw it away, and I did not want to call someone up and ask them to come over because I had something to put on their fire. So I meditated just a couple moments more asking for and receiving a clear instruction about what to do with the bundle.

It was simple, straightforward, and I had everything I needed to wrap up the bundle and let it go. I followed the instruction I received and included a note to a goddess whose image came to me in that second meditation, explaining my situation and what I was trying to do, and asking for help in the area of love, the Beloved, and the ache in my heart. I did not feel sad or depressed. I felt grateful and at peace. The note I wrote was as if I were writing to a friend. I admit I felt kind of silly writing the note but it just felt right.

The whole meditation, bundle making, and prayer for each man took about an hour and I noticed a shift inside me when it was over.

I have no need to be in contact with any of these men; in fact, direct amends have been made to some and indirect and living amends have been made to all, already, as I completed my Ninth Step Amends last year. This was a Tenth Step exercise. I became aware of some fear and sadness, and asked for these to be removed, and took action in advance of turning to someone else I could help, per the Big Book instructions for Step Ten.

It felt like I was simply sweeping

away of some residual sand or grit that showed up on the floor of my mind or heart about past love. I was not letting go or sending away the items with the intention of making space for a new man, or getting something—in fact, I had not even planned such a ceremony or even thought about the items until I got up from the long meditation. It was like the meditation cleared my mind enough to become aware of the hope or whatever it was that I was holding on to instead of opening my hand to a Greater Power.

After it was all over, I felt lighter, free, and kind of in awe at what had happened.

It really helps that my sponsor just does not stop talking about Step Eleven, whenever we talk. Today, for instance, without her even telling me, the thought came to me to meditate, and it did indeed feed me. It also really helps that the way to pray, meditate, or “promptly admit it” is not given to us entirely in A.A.'s Big Book. The authors left room for my own practice and ways that suit me and enable me to feel connected consciously to a power greater than myself. There is no one in D.A. telling me for instance that I cannot ask a spider to help me meditate, just like the prayers in the Big Book don't tell me what the word God means.

Thank you for letting me share.

— Anonymous

After Years of “Working a Perfect Program,” She Learns to Surrender

For the first seven years I was in D.A., beginning in 2001, I worked what looked like a “strong” program. I had a binder, was super organized, had monthly PRMs, always had a sponsor, worked the Steps, paid off debt, did service. DID A LOT OF SERVICE.

I remember a PRM telling me that they had never seen anyone as organized and “on top of her numbers” the way I was. Things were color coded, in triplicate for our meetings. I “ran my program” like a well-oiled machine.

Clarity, more clarity and still more clarity. Paying off debts, earning more, doing more D.A., “a poster child”...a “great” program... I wanted and was getting an “A” in D.A. I did everything I was told, and more.

I attended a meeting a day, I started meetings, sat on four and five PRMs every month, sponsored and lived and breathed my program... there was not enough for me.

Someone mentioned to a friend of mine in D.A. that I was really intense — “a zealot” someone else said. I kept slipping and getting back on the horse, so to speak, and “working it” harder still.

The concept of wearing my program like a loose garment was just too abstract for me. I had to CONTROL it, be VIGILANT, hold on TIGHT.

Then one day, and I don't even know when or how, or why (the why part is irrelevant) I slipped and did not even know it, and I just kept slipping, free-falling in a “drunken” state not even realizing that I had lost all control, that I was incapable of stopping.

My systems—organizational, functional—were all in place (I still had monthly PRMs, went to meetings regularly, sponsored) but were failing absolutely since I was quickly amassing as much debt as I had when I came in. Then more. And me so incapable of telling the true from the false, I continued in my delusion.

Then one day, BAM, I realized that I could not stop. No system, no calendar, no handheld device, no network, no magic number of meetings, sponsees, service hours or amount of money could keep me from debting. I was incredulous. I had failed. Utterly and completely failed at being able to control my spending and my debting.

My new sponsor kept telling me that my systems did not “fail” but that I just had passed from being a “Hard” (page 21) debtor to a “Real” (page 22) debtor, and that nothing short of a spiritual experience would stop me from debting.

She had to go over this again and again and again. I did not want to admit defeat (and I am writing this

because I need to remember). I did not want to admit that I was different from a lot of people in the D.A. rooms who are not beyond human aid, who can debt with impunity. Delete purple, OK?

We looked at the systems (calendars, meetings, service, record keeping systems, binders and archives, and monthly rituals including PRMs, tallying, number-keeping programs, recording devices, regular review of bank balances) and saw how each worked perfectly and despite working perfectly... were useless from stopping me from debting, even a little. *Even a little.*

I realized this in my head, and slowly, SLOWLY, had to concede that these were all forms of HUMAN aid, each system was MAN-MADE and SELF-IMPOSED.

It's not for nothing that they call this a spiritual program, that the word GOD is in almost every Step and that each Step has at least one prayer, she explained. Those early alcoholics tried everything, too, just like me and could not stop...

They were insane, clearly. I had no problem reading the stories in A.A.'s Big Book and saying, RIGHT, totally whacked out, each and every one, starting with Bill.

But something inside me clung to the notion that if I just made more

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Surrender*(Continued from page 13)*

money... just learned to tell the truth better... just rearranged things... that I could be like a lot of the people outside the rooms who did not debt to the point of wanting to be shot like me, who could debt a little and stop, or who did not even debt, just had problems balancing their checkbooks.

Right, my sponsor said, they can, and you cannot. The Big Book was written for people like you and me—those whose willpower, with regard to other things, worked fine, but NOT with debting.

Little by little I began to see how my “small plans and designs”—my “systems” really supported me a tiny little bit and served mostly to provide me the illusion of clarity.

The only real system that works, for her and other real debtors with any kind of sobriety my sponsor explained was the system of turning, and turning again and again to a greater power, A POWER SO GREAT I COULD NOT SEE IT, UNIMAGINABLY powerful...

“God, no!” I thought to myself and must have uttered under my breath at some point because I remember my sponsor asking me what I meant by “God, no.”

Who knows what I meant. Maybe “NOT GOD” but maybe more like unconsciously addressing something and wishing I did not have to.

I preferred to use my systems as a crutch but refused to depend on something called God. The notion of dependence on something I associate with religion, and

therefore for ignorant people, is and was something I did not and do not like.

It has taken me many turns and much resistance and a lot of inner conflict and many, many long discussions with many, many, many a sober D.A. and others inside and outside D.A. who are spiritual, religious, agnostic, atheist and non-theist.

Nothing was much help, and I remain rather conflicted. At some point, and then again and again, I have come to a kind of inner understanding that I depend on something, a state of being, in the ambiguity and uncertainty of the present moment, for my sobriety.

I pray the prayers in the book, and use an agenda, and record by hand, and have monthly PRMs and sponsor several women at a time, and use the word God and Greater Power, Higher Power, Lower Power all things I did before my relapse, but it is different for me.

Something, something that is ambiguous, unclear and elusive keeps me from debting, comes in (to me?) and today I am sober.

It seems so weird to me that my sobriety involves progressively more clarity, more information and more truth (and progressively less vagueness, delusion) and depends on my surrendering to something so vague, nebulous and indescribable.

In a meeting about anonymity I was at yesterday, I talked about how important it is for people NOT to know I am in D.A. How guarded I am about mine (and your) anonymity, not because I don't want to admit I am a debtor or want anyone to know I am a debtor... but

because I do not want to admit I pray to “God,” that, while I identify as a non-theist, I pray at all.

I wonder when I will surrender absolutely.

Thanks for letting me share.

—Anonymous

A Short History of D.A.

The idea that would become the Fellowship of Debtors Anonymous started in 1968, when a core group of recovering members from A.A. began discussing the problems they were experiencing with money. D.A. re-emerged in April 1976 when John H. and another debtor met at a church in New York City for the first regularly scheduled D.A. meeting. By early 1982, there were five meetings, all in Manhattan.

In March of 1982, representatives from those meetings took a daring step and established a Pro-Tem Board Of Trustees for D.A. Newly established meetings in Boston and Washington elected Regional Trustees, and these were later joined by a Regional Trustee from Los Angeles. In 1987, the GSB created a World Service Conference and turned to it for guidance and direction for D.A.'s future. Debtors Anonymous today has more than 500 registered meetings in more than 15 countries worldwide. It has a recovery book, a large stock of literature, and recently produced its first foreign-language literature.

—(adapted from www.debtorsanonymous.org)

Around The Fellowship



FELLOWSHIP DAY IN TORONTO

The D.A. Toronto fellowship organized a three-day retreat and communal celebration of recovery on the theme of The Promises. The event included guest speakers, food, fellowship and fun. For more information about future events: www.debtorsanonymous.ca and click on News.

TWELVE STEP BASIC D.A. RECOVERY TELEPHONE WORKSHOPS

Michigan Intergroup of D.A. announces the schedule of four new sessions of 5-week 12 Step Basic D.A. Recovery Telephone Workshops for 2011. All members of the Fellowship of Debtors Anonymous, including newcomers, to both Debtors Anonymous and Business Debtors Anonymous are welcome to register and attend. Previous Step Study participants may rejoin to help as sponsor/sharing partners of newer members. We meet in an online -desktop sharing/conference call format. There is a \$20 suggested 7th Tradition contribution. No one will be turned away due to lack of funds; 50/50 scholarships are available upon request. All contributions go to support funding the spending plans for Michigan GSRs/ISRs to attend the D.A. World Service Conference, the John H. Scholarship Fund, and the General Service Office of D.A. located in Needham, MA. FOR MORE INFO OR TO REGISTER, SEND E MAIL TO Facilitator Pete M. at: 8pmEST12StepWorkshop@gmail.com

WINTER LIGHTS CELEBRATION IN VERMONT

The Northern Lights Debtors Anonymous Intergroup of Vermont presented the annual Winter Lights celebration of recovery February 12, in Burlington. This year's event focused on how to create, use, and follow a spending plan. Winter Lights is one of two major events sponsored by the Intergroup each year.

FELLOWSHIP DAY IN BALI

Bali D.A. Fellowship Day is scheduled for June 22, 2011. This year's theme is "A Practical Program of Prosperity." This will be an all-day event that will have lots of recovery and information. We are a small growing fellowship in Bali so in the spirit of the 12th step we request folks from around the world to come share their experience strength and hope with us. If you are an old timer that has lots of ESP to share or you are a brand newcomer with lots of questions, the program will have lots to offer. There will be further information posted on the D.A. Australia website at <http://www.debtorsanonymous.org.au/>

2nd ANNUAL NORTHWEST REGIONAL CONFERENCE IN TACOMA, WASHINGTON

This three-day conference will run from June 17 to June 19. Our location is the beautiful campus of Pacific Lutheran University in Tacoma, WA, just 30 minutes from Seattle, WA. On-site lodging is available so that fellowship and unity can really grow during the weekend. We hope you will come to our website and register right away—last year was so amazing, and this year promises to inspire us all to "keep on trudging that happy road of destiny" together!

D.A. EVENT IN THE UNITED KINGDOM

The 11th London D.A. Convention, Living in Abundance, will be held on October 15, 2011, at the Bloomsbury Central Baptist Church from 9:30 a.m. to 4:30 p.m. £5 suggested donation. ■

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 or by physical mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492