

# Ways & Means®

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

First Quarter 2013

## Service At Local And World Levels Powers A D.A. Member's Recovery

I'm a compulsive debtor with 10 years of insolvency—not incurring unsecured debt one day at a time. D.A. was not my first Twelve-Step program but it was the one I entered with suicidal thoughts, trembling and shaking, hyperventilating. With four years of recovery in another program, one of the promises was not coming true—the one about fear of economic insecurity leaving us. I had a problem keeping me from enjoying my recovery, a crushing weight of debt pressing down on me 24/7. I was obsessed with trying to figure out how to get rid of the debt. But my best thinking led me to D.A.

The legacy I brought with me from the other program helped me to do the right things, right away. I immediately got a sponsor and picked up a desire chip.

By the grace of my Higher Power and the D.A. members HP spoke through, I have been solvent since that day. My sponsor put a premium on service right from the start. At the same time that I was recording my numbers, having my first Pressure Relief Meeting, implementing a Spending Plan, and contacting creditors after a moratorium of 30 days, she pushed me gently into group service. I became the acting secretary of the business meeting, which was barely attended, although the meeting itself had more than 40 regulars. I soon began to experience a series of D.A. miracles too numerous to recount, one of them being the release of almost \$43,000 of unsecured debt in three years.

I served as group secretary for two years, and then

treasurer for two more. I helped form the area's first Intergroup, and put my name and phone number on the Intergroup's web site for those wanting information about D.A. I was to receive calls for many years as a result from desperate compulsive debtors and their loved ones. I was a part of several Day in D.A. workshops, spoke at many meetings, and took part in numerous PRMs. Service was a vital part of my program. And the miracles kept on occurring.

I did so much service as a newcomer because I had learned in my first program that the successful people in recovery did service. They *gave back*. Some did this at higher levels than the meeting, such as Intergroup,

*(Continued on page 9)*

**Ways & Means®**

**Carrying The  
D.A. Message  
Since 1988**

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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.

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## *Debtors Anonymous Begins To Thrive In Many Nations, Languages, Cultures*

**H**alf a century ago, members of Alcoholics Anonymous in the United States and Canada held their breath as A.A. began to spread from North America to Europe and on to many other continents and regions of the world.

Could a spiritual recovery program founded by a stockbroker from New York City and a surgeon from Ohio and written in mid-20th Century Western language take hold in hundreds of different cultures, each with its own religion, language, and disparate view of the world? To their joy and surprise, the answer was a resounding "yes". Against seemingly impossible odds, the Twelve Step program of A.A. has become established virtually everywhere on the planet, and has brought recovery from a previously hopeless illness of mind and body to millions of people in hundreds of vastly different cultural milieus.

Fifty years later, the same thing seems to be happening in the Beloved Fellowship of Debtors Anonymous. After a long period of incubation, D.A. is moving out beyond its North American beachhead, and becoming established all over the world, bringing the message of recovery and a practical program of action to debtors all over the world.

The article on page 5 of this issue tells the story of "Coco", a Japanese member who has helped bring the first D.A. meetings to Japan. D.A. has begun spreading in Japan and bringing real recovery to debtors there. On a recent business trip to Japan, the Chair of the General Service Board was surprised and heartened to find a thriving fellowship actively carrying the message to the debtor who still suffers and bringing D.A. beyond Tokyo to several other Japanese cities.

It's a story being repeated all over the world these days.

Like A.A., Debtors Anonymous was established in a specific time and place, New York City in the 1960s and 1970s. Efforts to start meetings outside of Gotham repeatedly failed until a second center was permanently established in Los Angeles in 1982. Even then, it took many years for D.A. to spread beyond a few large cities, mainly on the East and West Coasts.

D.A. had its first overseas beginnings in Great Britain, France, and Israel during the 1990s, with the assistance of American expatriates, and later had a minor presence in a few other countries, mostly English-speaking nations such as Australia and New Zealand. By the late

*(Continued on page 10)*

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# ‘Debtors Anonymous’: The Name We Almost Lost

In the spring of 1985, members of D.A.’s General Service Board breathed a huge sigh of relief. For the first time in the Fellowship’s 9-year history, the right to use the name “Debtors Anonymous” was permanent and legally secure.

Debtors Anonymous had already been “Debtors Anonymous” for a long time, even several years longer than the fellowship had had meetings and a formal service structure. But few members know how tenuous the use of that name was for many years, or how close the Fellowship came to losing the right to use it.

Here is the story:

D.A. originated as the result of a desperate search by a group of Alcoholics Anonymous members led by John H., beginning in the 1960s. During the late ‘60s and early ‘70s, the financially troubled alcoholics experimented with a number of methods they hoped would give them the same kind of recovery from financial mayhem that they had experienced from alcoholism in A.A. As they initially tried to control or manipulate such various symptoms of their financial disease as spending, shopping, saving, working, and earning, they came up with a

variety of names for their group, including, in succession “The Penny Pinchers” and “The Capital Builders”.

But efforts to control the symptoms failed utterly. And a few more years went by before they made the discovery that only the rigorous practice of not spending money they didn’t have (that is, not incurring unsecured debt) led

## Keeping The Fellowship Record

to real recovery from a wide variety of symptoms. They termed the practice of not debting the “gateway” to recovery from the disease and its symptoms, and by 1971, they had settled on the name Debtors Anonymous to reflect that laser-like focus.

During the next several years, John and the other early members struggled to put the finishing touches on a complete Twelve-Step, Twelve-Tradition-based program of recovery, and to start permanent meetings under the

Debtors Anonymous name. After a number of false starts, the first “official” D.A. meeting was held in April 1976, with the idea of a program focused exclusively on not incurring unsecured debt and the name Debtors Anonymous firmly established.

D.A. grew slowly over the next several years, until the five groups that existed in the world in early 1982 joined forces to create a General Service Board, modeled after the same entity in the grandparent Fellowship of Alcoholics Anonymous.

The creation of the GSB in 1982 sparked a tremendous growth for D.A. The Trustees began the process of creating literature, communication outlets, bylaws, Intergroups, a service structure, and other tools for recovery and service. But the burgeoning growth of D.A. also brought a number of challenges.

As the number of groups exploded in the early and mid 1980s, the Trustees were faced with protecting the very organization they were creating, including D.A.’s legal status, intellectual property, and most of all, its name.

*(Continued on page 11)*

# Steps And The 'Big Book' Lead To The Deeper Meaning Of Visions

**T**he Visions workshop is about to start. Everyone is excited. Members have boxes of pictures, tons of glossy magazines, paste or tape and poster board. Let's imagine our lives in prosperity. Let's set some delicious goals. Let's reap the abundance that the Universe desires for us.

When I first encountered this process in D.A., I was surprised. I had engaged in similar exercises over the course of many self-improvement workshops, been exhorted to do goalsetting and visioning by New Age authors, and listened to dozens of lectures telling me that the main difference between myself and the wealthy was the fact that I was not setting goals, creating a plan, and sticking to it.

In an odd way, my visions and goals prior to joining D.A. were a significant contributor to my debting behavior. I simply had to envision exactly what I wanted, set definite goals and plans, and do it! And to do it, I needed money, and for me that meant borrowing lots of it! All in a good cause, mind you, or so my debting brain told me. I was not debting for self-satisfaction or overindulgence or the like; I was funding my vision!

Somehow those visions and plans and goals never quite came to fruition. And because I did not know about DA, there was nothing to do but redouble my efforts. So I did. Over and over again. It was not until I awoke one day with more than \$100,000 in credit card debt (having twice paid it all off and sworn to never get into debt again) that it finally began to dawn on me that there was something seriously wrong. Maybe, just maybe, creating one more vision, one more plan, and doing it was not going to finally bring home the treasure trove I sought to my bank account ensure that all my problems would be solved. I was in despair. I had fought so hard over so many years to realize my visions and I was not sure I could do it one more time. It was at this bottom that a friend introduced me to the D.A. program.

I began working the Steps, and my sponsor found me! He introduced me to the Business Debtors Anonymous side of the program to begin to bring recovery to my business. And I began to do service in my home group. Working the Steps brought me the spiritual awakening promised in the "Big Book" of Alcoholics Anonymous and in Step Twelve. My life was transformed!

This did not mean that all my problems disappeared, that suitcases of cash suddenly appeared at my door, that clients magically showed up. Far from it. My sponsor taught me and showed me that D.A. is a program of action. He also taught me that my mind is like a bad neighborhood I should never go in alone. When I had a "brilliant" idea, I learned to call my sponsor or another program member to check it out. I learned to develop an action list with the input of my sponsor and PRG members and to execute them (with bookending) and let my Higher Power be responsible for the results.

As I matured in the DA program, I would encounter tremendous enthusiasm for the Visions aspect of the program: making vision boards, doing visualizations of my perfect life, meditating on abundance, soliciting my Higher Power for financial prosperity. I found this profoundly uncomfortable, as having engaged in such activities for so many years in my debting life had only led me deeper and deeper into debt. So what, I asked, does the concept of Visions mean in Recovery?

*(Continued on page 12)*



## *A Lone Debtor Finds Fellowship In Japan*

Around 1994, I used a credit card to buy a famous name-brand handbag, and it felt like magic. I started buying more brand-name items with labels, clothes and handbags, more and more all the time. Before long, my shopping became unstoppable. I felt confident, as if I were somebody when I wore these things.

I had grown up as an "adult child," with almost no experience of being told "well done!" I had entered high school by cheating with the help of my father. It was no surprise that I had no self confidence and had been overwhelmed by a sense of guilt and an inferiority complex. Ironically, it was a brand-name watch my father gave me as a gift to celebrate my becoming a high school student. I wore that watch everywhere except in the shower, because to me then, it was the only thing that made me feel that I was worth something.

The feeling was revived inside me when I bought that brand-name bag with my credit card. After that, I obsessively started shopping, like a rolling stone tumbling down a steep slope. Having emptied my bank accounts and maxed out several credit cards, I liquidated my childrens' long-term deposit accounts and special savings for school expenses, and even sold things I had purchased before to make money. My debt became

tens of thousands of dollars in some years. I begged my mother to pay off my debts, promising, "I will never do it again." When I told her that, I really meant it. A month later, though, I started buying with my credit cards again.

Fifty dollars a month would never cause the same problem, or so I thought. Such a delusion brought me to my second financial bottom in four years. Until then, I had bought anything I wanted: jewelry, bags, shoes, umbrellas, clothes, everything I needed to go out. I was unable to go out if I was not "armored" with luxurious things. I was obsessed by the thought that I had to be armored if a person like me with poor self-esteem and little confidence were to be as good as "ordinary people." My debt then turned out to be twice the amount that I asked my mother to pay off previously.

My psychiatrist diagnosed me: "You have shopping addiction." Strangely enough, I felt somewhat relieved. As advised by my psychiatrist, I asked a lawyer to negotiate with my creditors for rescheduling the payment of my debt, and started seven years of paying off my debts. Of course, I could not buy anything with credit cards during that period. I started feeling that I might stop obsessively shopping. It was then that my father passed

away, leaving a very large inheritance to me.

It was very hard for me to bear. I told myself that I should never use the money that my father had earned during his lifetime. I knew that. But my delusional thinking kept saying every day, "It should be OK if it is not too much." Finally, the first sip, or rather, the first shopping with only a hundred dollars of my father's money drove me to my third financial bottom.

I did not remember what I had bought just seconds before. Who cared? I could not help buying anything I came across. No one could stop me. I totally lost control. I emptied out the money my father left me. I was in overdrive and took out a mortgage on my apartment just to have money for shopping. It was still not enough, so I got new cards to max out with tens of thousands of dollars of additional debt. Eventually, I started another phase of repaying the damage from my third financial bottom.

In the fall of 2011, my son grew ill while I was far away from home on vacation. I heard that he was in a serious, possibly fatal, condition but I did not have enough money to buy a train ticket home. As it was on a weekend evening, my sister

*(Continued on page 13)*

## A Spouse Finds Harmony In Family Finances

On a telephone meeting today, I heard someone say D.A. gives us guidelines for keeping track of our spending, but doesn't force us to do it any particular way. Some of us use spreadsheets; others, online programs; and others still, a good old pen and pad of paper. The program doesn't tell us one way is better than the others. All the tools provided to track our income, spending, debt payment, and prudent reserves are suggestions only.

We all have to decide for ourselves, with the help of our Pressure Relief Groups and sponsors, along with trial and error, which methods work best for us.

But what about those of us who have spouses with whom we share income, expenses, children, and long-term plans? If the spouse is in the program, we have a common jumping-off point. But what if our spouse or significant other is *not* in the program? How do we take care of our recovery without forcing our partner into doing behaviors they may not need or want to do?

During my seven years in Debtors Anonymous, this has been an ongoing issue. When I first discovered the extent of my D.A. issues in 2005, my wife "M" was supportive. She was all for

my going to meetings, having a sponsor, developing a spending plan, and arranging to repay our debts. She was also fine with me cutting up all my credit cards and tracking our expenses.

Some issues arose, however, when I suggested she also cut up *her* credit cards, and insisted she account for every single penny she spent. It was easy for me to justify trying to force M. to do things *my* way, when in fact this infringed on her personhood and dignity. At the same time, as the breadwinner and money manager in our family, and as the one working this program, I *had* to track our expenses in order to practice self-care, ensure recovery, and make sure the bills got paid.

I imagine many couples have this issue. One option is to have the non-debtor take over all the finances. A problem with this is that the debtor might feel deprived (a big trigger for most of us), and could relapse into secretly debting (secrecy also being a common trigger.)

On the other hand, the debtor can try tracking *all* the money, as I initially tried to. Two issues here: one, the debtor managing the money could be like a fox guarding a henhouse. If there is no accountability to the spouse, the debtor can get into his or her old patterns of secrecy and

debting. Second, the spouse may feel controlled and deprived, even infantilized, and held to an impossibly high standard of accountability.

As with so many things in recovery, balance is needed. Here is what my wife and I do, which has evolved over time and which has been guided by frequent consultation with Higher Power.

I have a spending plan on a spreadsheet, the machinations of which are fairly complex. I will not go into the details of it here, but in sum it tracks our prudent reserves, debt retirements, and monthly expenses.

The lion's share of these monthly expenses—car payments, debt repayment, utilities, rent, prudent reserve contributions, etc.—are made and tracked by me. M. also gets a set amount per week to spend as she sees fit on household expenses, as well as a set amount of "fun money," which I do not track. Both the household expenses and her fun money are lines in the spending plan which I delete once they have been disbursed to her. This works for both of us, because she isn't constrained by program specificity for these expenses, and I get to have the clarity of knowing exactly how much she needs each week and that is always consistent in the

*(Continued on page 14)*

my **2** cents

## Taking The ‘Fellowship’ Out Of D.A.: Is A Program Of Loners Dying Of Isolation?

**T**he first time I was invited to speak on a D.A. telephone meeting, I had an eerie sense of being in a large, dim hall in which hundreds of people were hiding out just beyond the range of sight in the darkness.

Turns out my premonition was right. The moderator of the meeting later told me that although only 15 people identified as compulsive debtors and admitted to being on the call, there were actually more than 150 who had called in and were “lurking” silently in the background.

I’ve since spoken on eight or nine different phone meetings, and each time the situation is the same—for each participant who admits to being there, there are 10 to 20 “lurkers” hiding out in the telephonic darkness, making the decision not to participate or identify themselves. (For those not

familiar with the technology, phone meeting moderators receive a printout detailing how many individuals have called in to a meeting, regardless of whether or not they admit to being present.)

I was delighted when telephone meetings first began in Debtors Anonymous several years ago, not so much for myself but for the Fellowship as a whole. Even after 36 years, D.A. is largely an urban phenomenon. Regular meetings have a difficult time surviving beyond the East and West Coasts and a few other large cities, and many rural debtors don’t have a lot of meeting options. Now, debtors in Kansas or Newfoundland or the Deep South could regularly attend meetings, too.

But it didn’t take long for me to discover something bizarre—the vast majority of those attending phone meetings are not rural dwellers at all, but rather

residents of large cities where there are dozens of readily available live meetings. The phone sessions are full of people from New York, Los Angeles, Washington, DC, San Francisco, and other places where you can easily get to large numbers of face-to-face meetings each week, even without a car.

What’s behind this strange phenomenon? Why are all these big-city dwellers spending so much time lurking on the phone meetings?

I believe it has to do with the nature of debtors as individuals who are attracted to isolation. I believe it has to do with the overpowering sense of shame that compulsive debtors have, and our penchant for taking part in life as mere observers, rather than full participants. And I believe the growing use of technology to “hide out” and not face our guilt, our shame,

*(Continued on page 15)*

## Saved From Herself By The Grace Of God

**A**t the first Convocation session of the 2012 D.A. World Service Conference, the chair of the HIP (Hospitals, Institutions, and Prisons) Committee reached out with the committee's guiding spiritual principle that in or out of an institution, every debtor is a person of worth and dignity, deserving of recovery should he or she seek it. He invited each member to consider whether, but for the grace of God, they might themselves have ended up in a locked facility.

I am one of those. Why I wasn't caught, convicted, and sentenced to prison or placed in a mental health facility can only be cast up to the grace of God, for by my actions I surely deserved to have been. Beyond a simple gratitude that I was either not caught, or when caught, went free, I have a deep sense of what I owe to the God of my understanding for the mercy I was shown. Writing this to carry a message of hope and recovery is one way of repaying that debt.

So what could I have been sent to prison or an institution for? Shoplifting. All those bangle bracelets on both my arms in my Janis Joplin days. Stolen CDs to play on high volume as I drove

drunk. Using another's credit card without permission (called access fraud), and check kiting. Stealing money from my senile mother's accounts. Stealing from people's homes or businesses. Child endangerment. Disorderly conduct (Janis was arrested for this.) Aiming a moving car at someone I was angry with, resulting in a broken bone. Threatening harm to persons I was angry with, threatening to harm myself, and attempting to do so. And so on.

After being in recovery a while, I asked a sponsor, "How did I even manage to stay alive all those rage-filled years?" "Footprints," she answered, quoting the poem. "God carried you."

When did this behavior start? To the best of my recollection, at age 7. My mother could not understand how, no matter where she hid her change purse with its precious contents, I would find it. At 9, in fourth grade, I recall not having money and stealing the candy I needed from the little grocery near the school. Yes, my compulsive debting and overeating behaviors were walking hand in hand even then.

By 1990, when I found D.A., I was in a "spiritual" debtor's prison of sleepless nights, stress, constant fear and worry; a hell of self-loathing, guilt, humiliation, anger, shame, and most of all, hopelessness. I came to D.A. with the gift of desperation. I began working the program, and little by little, I cleared away the wreckage of my past, and made amends to the people and institutions I had harmed. I learned how to take proper care of myself and live with others, work responsibly and watch as "don't debt and the money will come" became reality. Over these years, one by one I saw the D.A. promises materialize. Today, I stand on the promise of A.A. that says "No matter how far down the scale you have gone, you will see how your experience can benefit others." I thank God for what I was and for what I have become. My message is that inside of or outside of a locked door, there is no freedom in compulsive debting, or in dishonesty with myself. Freedom came for me in D.A. recovery.

— Anonymous



**Service***(Continued from page 1)*

District, Area, Region, and World Service. But D.A. in my city didn't have those multiple levels; there was the group level, there was our new Intergroup, and there was World Service somewhere far, far away. I had no notion that I would ever be able to do service at that level.

As a writer by profession, I was usually roped into transcribing the minutes of business and Intergroup meetings, and I also produced newsletter articles and created flyers for workshops. I believe my writing ability is a gift from my Higher Power and one that can benefit my fellowships. And that same ability prompted a D.A. friend to suggest that I apply for an Appointed Committee Member (ACM) position on the Literature Services Committee of the General Service Board (GSB). He said D.A. needed me, and that I could help D.A. to produce more literature. But first I had to do something I never had to do before in D.A. — apply for the position!

Appointed Committee Members undergo a rigorous application process, which includes a recommendation letter from a D.A. member and the applicant's own letter of

qualifications with a service biography. The criteria for selection are *special qualifications, service experience, and dedication*. At the time of the open position, I had a lot going on in my life. My husband was enduring a second round of chemotherapy and I was the sole support for our household. I had my Twelve Step programs. I sponsored nine people. Did I have time for this World Service-level position? By the time I finished my service biography, I knew not only did I have time, but I truly wanted to be selected to serve.

Once chosen as an ACM, I had dreams of writing and editing a veritable flood of D.A. literature, cranking it out while helping the Fellowship. And I did have the privilege of editing many pieces of literature, along with—you guessed it—recording the meeting minutes! The four Literature Services Committee members met via telephone conference call once a month, and someone recorded minutes. We opened and closed with a prayer, and then went over the various pieces of literature we were working on offline with writers, both paid and volunteer. We worked through differences of opinion using the principles of the program. Everyone did their part, even though the death of family members, health

problems, job losses, and other "life on life's terms" events occurred as they would. The other committee members, through their integrity, open-mindedness, and humility, showed me the seriousness with which they took this service and the deep love and gratitude they felt for D.A. We also had a lot of fun, and much good work was done.

My term of service term ended last year, and I landed a job across the country—another series of miracles landed us in the hometown of my youth with a dream job and a house down the street from my sister. The D.A. in my new town has a different focus than the one I left behind, and as a result, attending meetings has been quite challenging for me. Thankfully, my ACM service turned out to be my strong backbone in that respect, reminding me to focus on our Primary Purpose—to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt. Service has once again saved the day.

—Anonymous

## Many Nations

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1990s, the General Service Board was trying to produce translations in Spanish and French, but was stymied by D.A.'s anorectic finances.

With the turn of the Millennium came the slow but inexorable growth of a D.A. presence in more countries, often just a single meeting in countries like Germany, Italy, and the Scandinavian countries. Often U.S. and Canadian expats joined local members in starting meetings and making rough translations of literature.

In 1998 and again in 2002, the General Service Board recruited a member with residential and business ties to three European countries as its first international Trustee, but again, had to demur because of a lack of funds for international travel.

Since then, a growing momentum has taken hold, as groups have been started in more and more countries, and especially in countries where English is not the first language.

In 2007, the GSB held its first meeting ever outside the U.S. in Toronto, Ontario, meeting with members of the Toronto Intergroup and encouraging the growth of D.A. in Canada. It was followed a year later by the election of the first Canadian Trustee.

In 2010, the GSB formed its first committee devoted specifically to promote the growth of D.A. worldwide. The International Committee works closely with the

Literature Publications and Legal committees to expedite literature translations and to examine ways in which the D.A. Service Structure can develop worldwide to encourage and accommodate the Fellowship in many countries. Later that year the World Service Conference voted to create an International Caucus. and in the same year, for the very first time, a D.A. meeting existed on every continent of the world except Antarctica.

In 2012, the chair and vice chair of the GSB were invited to attend the monthly meeting of the United Kingdom Intergroup in London via video conference call, the first time D.A.'s trusted servants on the World Service level had attended an overseas service meeting.

Besides these landmark events, the GSB and its committees have worked steadily on the largest need in the international arena, reliably translated, Conference-approved D.A. literature in many languages.

Fellowships like Alcoholics Anonymous, Narcotics Anonymous, and the Al-Anon Family groups have found that the single most important factor in their growth outside of North America has been the availability of literature in native languages. The last five years, in particular, have seen an avalanche of requests for translations of D.A. literature into a large number languages, not just major languages such as Spanish and French, but also some spoken only in limited areas, such as Icelandic.

Despite daunting limitations of time, manpower, and money, the

GSB in the past several years has devoted very significant resources to these projects. D.A. now has its first Conference-approved pamphlet in Spanish, and a number of other literature projects in a number of languages are under way.

D.A. has worked closely with publishing professionals and other Twelve-Step fellowships to determine the best ways to produce accurate translations that capture the true meaning of Twelve-Step, Twelve-Tradition recovery language in an affordable and timely manner, and the future for the production of more literature that will serve more debtors in more countries around the world brightens with each passing year.

Just a few years ago, there were registered D.A. meetings in 14 countries. Today that number stands at 19, with more being added each year. Delegates from abroad are becoming more of a fixture each year at the annual World Service Conference, and in 2012 even Australia, 9,500 miles away, sent a delegate for the first time.

The Big Book of Alcoholics Anonymous, written in 1939 when A.A. was young, said, "Some day we hope that every alcoholic who journeys will find a Fellowship of Alcoholics Anonymous at his destination...."

A few decades later, that dream came true for A.A. to a degree no one could then imagine. It's a dream that's beginning to come true for us in D.A., too. ■

**History of D.A.***(Continued from page 3)*

At the very first meeting of the permanent General Service Board in December 1982, trustees stressed the extreme urgency of establishing a firm legal foundation for D.A., including its name, its service entities, and its literature and other intellectual property. As the GSB had virtually no money at the time (its first-ever bank account was opened later that month with a grand total of \$169.51), the services of a pro bono attorney were obtained to begin the process of creating a legally valid organization. (The attorney offered to give D.A. one hour of free legal services, enough to make a bare beginning on the job).

To the Board's dismay, the attorney discovered that another organization already existed under the Debtors Anonymous name, and was registered with the federal government as a non-profit entity.

The other "Debtors Anonymous" was a New York City-based subsidiary of the National Council of Negro Women, a clearinghouse for a variety of social services for African-American women. The NCNW's Debtors Anonymous had been a federally registered non-profit since 1977, and provided financial counseling services to several dozen families who were members of the NCNW. (It was not a Twelve-Step, Twelve-Tradition program).

In addition, another New York-based Twelve-Step program, Drugs Anonymous, was using the initials "D.A." in its publicity, causing considerable confusion in the Twelve-Step community over who or what D.A. really was.

The next two years were spent frantically attempting to deal with the existence of another "Debtors Anonymous". GSB minutes throughout 1982, 1983, and 1984 reflect urgent attempts by trustees to gather information, discuss, pray over, obtain legal advice on, raise money, and otherwise resolve the problem.

Over a period of time, in a series of events that seem almost comical today but that were nearly tragic, the board on various occasions had to delay taking legal action for months at a time due to a lack of funds. Its inability to find \$250 for a servicemark application on one occasion, or \$175 for a trademark attorney's fee another time, seemed torturous. For a period of time, the GSB seriously considered giving up the use of the name Debtors Anonymous in a legal gambit that would strengthen its case to win rights to the name in the long run. But at the same time, it seemed unthinkable that a recovery program with a clear singleness of purpose and determination to be a program focused exclusive on not incurring new unsecured debt could be called anything other than "Debtors Anonymous."

The GSB was further jolted when it learned that the NCNW's Debtors Anonymous subsidiary had, earlier in 1982, actually filed an application for a servicemark on the Debtors Anonymous name. But for reasons that remain unclear today, it never completed the final paperwork on the application, and after a long period of suspense, the application was finally declared abandoned. Had the legal paperwork actually been completed, D.A. would have lost forever the opportunity to legally use the Debtors Anonymous name.

The Fellowship finally raised sufficient funds to follow through the process of filing for ownership of the name, and after going through an intensive legal process, earned in early 1985 the exclusive right to servicemark the names Debtors Anonymous and D.A. Cease and desist orders were filed against Drugs Anonymous and the NCNW's Debtors Anonymous later that year.

D.A.'s effort to become a fully functioning Twelve-Step Fellowship and nonprofit corporation did not end with the acquisition of the Debtors Anonymous name. Still ahead were years of work by the GSB and its Legal Committee to gain status as a federally tax-exempt organization, to incorporate as a non-profit corporation in the state of New York, to copyright its intellectual property and obtain

*(Continued on page 12)*

## History of D.A.

*(Continued from page 11)*

other trademarks and servicemarks, and to reach a number of other necessary legal landmarks.

The efforts to maintain D.A.'s legal right to exist, carry the message to the debtor who still suffers, protect its intellectual property, and comply with a growing number of increasingly complex state and federal laws and regulations continue today, bolstered by the presence of increased sophistication on the part of the General Service Board, adequate funds for legal representation, and the work of a reincarnated GSB Legal Affairs Committee. That work is ongoing, and will continue to be.

But the name of our Beloved Fellowship, the name Debtors Anonymous, still belongs to us today, and hopefully always will.

*(This column featuring previously unpublished information about the history of Debtors Anonymous is the first of a series that will appear in Ways & Means under the heading 'Keeping The Fellowship Record,' a title that was created by D.A.'s first historian, Anni W., in 1985 and used for two years in the earliest issues of D.A.'s first national newsletter, The Newsletter To The Groups, the predecessor publication to Ways & Means. Without Anni's outstanding efforts, very little of D.A.'s early history would have been preserved for future generations of members.)*

## Visions

*(Continued from page 4)*

Lo and behold, the "Big Book" held the answer! As our DA literature recommends, I read the last chapter of the "Big Book" (before the personal stories) called "A Vision For You" while substituting debt for alcohol and debting for drinking.

So what does our founding literature tell us about Visions? Interestingly, the entire chapter is devoted to the implementation of Step Twelve, carrying the message to the debtor who still suffers and to practice these principles in all our affairs. It also focuses on our primary purpose—to help the debtor who still suffers.

Early in the chapter we find these words: "You say, ... 'I know I must get along without debt, but how can I? Have you a sufficient substitute?' Yes, there is a substitute and it is vastly more than that. It is a fellowship in Debtors Anonymous. There you will find release from care, boredom, and worry. Your imagination will be fired. Life will mean something at last. The most satisfactory years of your existence lie ahead. Thus we find the fellowship, and so will you."

The chapter then goes into some detail about carrying the message to still-suffering debtors, all centered about life inside the fellowship for support, love and caring.

And then the chapter delivers its zinger: Speaking of what debtors would find in the fellowship, the

A.A. founders say: "The very practical approach to his problems, the absence of intolerance of any kind, the informality, the genuine democracy, the uncanny understanding which these people had were irresistible.... They knew they had a host of new friends; it seemed they had known these strangers always. They had seen miracles, and one was to come to them. They had visioned the Great Reality—their loving and All Powerful Creator."

There it was: Visions in the D.A. program is knowing the Great Reality, my loving and All Powerful Creator.

My Vision in the program is to submit my will to my Creator's will, to play the role in this life that God has assigned me. And this chapter tells me exactly how to do so: "Abandon yourself to God as you understand God. Admit your faults to Him and to your fellows. Clear away the wreckage of your past. Give freely of what you find and join us."

Thus I am learning in recovery what true Vision is. Giving up what I used to demand of life before I would be happy, letting go of insisting life proceed a particular way. Instead, I simply allow my Higher Power to guide and instruct me on His Will for me. All I need to do is to follow His action plan.

And where do I find this plan? In the Fellowship of the Spirit, together with my fellow DAs.

—Anonymous



**D.A. in Japan***(Continued from page 5)*

refused my request to wire me some money. I tried to sell the bag that I carried with me then, but all the shops were closed. I tried to beg strangers for some money, but in vain. I asked the police to lend me train fare, but they refused. I bottomed out spiritually, alone at a train station far away from my home and my family. A person who had wasted hundreds of thousands of dollars on shopping bottomed out for lack of a two hundred dollar train fare.

Fortunately, my son's condition stabilized later that night, and I was finally able to get home on borrowed money. This experience was followed by series of sharp reprimands by my brother and sister over my indebtedness. They found I had even pawned my father's platinum watch. They told me, "We will stop helping you financially anymore. We will tell your sons that you are addicted to indebtedness."

It was that I feared the most. I was afraid my sons would learn of my addiction. I was terrified that I might be condemned as a terrible mother. I told my sister and brother, "I will kill myself if you tell my sons that!" I held a grudge against my sister and brother, and reached a new bottom in the depths of my soul.

That night I experienced something like a "white flash." Something white and bright abruptly entered me, just as I was at the darkest bottom point of my life. I could not understand what

had happened, but I knew suddenly that I must sincerely beg forgiveness of my mother, sister, and brother. I visited them to ask their pardon the next day.

I made up my mind to start a recovery program at a local institute. I sincerely tried to follow the Twelve Steps because I learned that I had developed a fatal disease. At Step One, it totally made sense that I have something like an allergy to actions like shopping and borrowing money. At Step Two, it was too hard for me to accept the word "God," but I came to believe in a so-called "Higher Power." At Step Three, I made up my mind. At Steps Four and Five, I did a thorough inventory of myself, and found blemishes in my personality, and at Steps Six and Seven, I prayed I could let blemishes in my personality go, and tried very hard to let them go every day.

As I worked the Steps, the staff in charge at the institute advised me on practical actions I could take, such as ending my membership in an Internet auction site, and sealing a button on the TV remote control with putty so that I could not to tune in the seductive shopping channel at night. I made detours to avoid department stores. I sold labeled bags, clothes, shoes, and jewelry. I gradually removed shopping opportunities from my environment.

Then, at Steps Eight and Nine, I started making amends. First, I cleaned up the past with my mother, brother, sister, and other relatives. The positive feedback they gave me allowed me to see I

was actually changing.

The biggest hurdle I faced was making amends to my sons. When I started the Steps, I found it difficult to discuss the effect of my addiction on them. Gradually, though, while I proceeded with the Steps, I understood that my amends would not be meaningful amends if I covered up the facts. It was very, very scary, including the facts that I had deceived my sons for 13 years and the total amount of my debts. I was almost overwhelmed by the fear of being labeled as a failed mother for my sons by disclosing such facts. I even feared that the relationship between my sons and me as their mother would be totally ruined. But I had no choice other than leaving everything to my Higher Power. Finally, with the courage and power given to me by many fellow members, I managed to make amends to my sons. I was grateful for their reaction. They accepted the fact that I am ill, and gave me feedback. They came to understand the reasons behind many strange things I had done. They appreciated my courage in revealing my secrets to them, despite my fear. They told me to devote my time to my recovery. I thanked them from the bottom of my heart. I felt happy and relieved.

While I was in the middle of making my amends, it was suggested I begin helping others through the program of Debtors Anonymous. At that time, there was no D.A. in the Tokyo area. I thought it might the next task given to me by my Higher Power

*(Continued on page 14)*

**D.A. in Japan***(Continued from page 13)*

that I help others recover by applying the 12 Steps. Meanwhile, thanks to my fellow members, English texts of some of the critical D.A. Tools were made available in Japanese translation. By reading the translations, I recognized how important Pressure Relief Meetings are, and I asked two fellow members to form my Pressure Relief Group. The PRM helped me recognize how I had been inappropriate in managing my money out of the fear of facing my spending behavior. I found many things to reconsider and change.

Four months after my Pressure Relief Meeting, I paid my son's school expenses as scheduled, replaced a broken refrigerator with a new one by using savings earmarked for the replacement of electrical appliances, succeeded in negotiating with the tax office the repayment of my back taxes, made appropriate purchases of clothes required for the season, and repaid my loans according to schedule.

I live without debting month by month. It is amazing! I have no money worries! The fears, nervousness, and depression I had about money in the past have lifted. I realized that Pressure Relief Meetings really works, and I am grateful for having been provided with such a great tool.

Today, I do a daily inventory in Step 10 and try to strengthen my relationship with my Higher Power in Step 11. I try to carry the D.A. message day by day as suggested in Step 12.

Although I am still fairly new in recovery, I have become aware of the reason why I am still alive. My Higher Power has given me the task of helping those who are still suffering from the same disease as me.

I, a person who once wished to be separate and covered in heavy "armor," am now sincerely happy to be one of those striving to recover together, one day at a time.

—Coco  
Tokyo, Japan

**Harmony***(Continued from page 6)*

spending plan.

We also have a business meeting once a month. It always takes place on the weekend, when we are not stressed or tired. In this meeting, we begin and end with the Serenity Prayer, and we ask Higher Power to help us make good decisions. We share our spending plan, debt repayment, and savings plans, and M. can weigh in on anything she feels we should modify. All these decisions are made as equal partners in a team spirit, again with help from HP. Once the spending plan is modified, I carry on managing it each week.

M. and I do not use credit cards at all, but we do use debit cards. We have found doing cash only wreaked too much havoc in our marriage (as did tracking paper receipts and writing things down by hand.) I'm sure that works well for some couples, and I'm not saying our way is best. It's just what works for us. We have a joint account and M. has an account as well. I also have my account, from which I pay out our spending plan and track all my own debit card expenses daily.

This system, a hybrid of D.A. specificity and "normie" behavior, works well for us. She enjoys having me take care of the finances, knowing I am diligent in doing so. At the same time, I feel happy doing the self care of tracking the spending plan and balancing the books. We have trust, after all these years in what the other one is doing. We have prudent reserves for health care, car repair, vacations, clothing, fun, and long-term savings. If an unexpected expense comes up, we talk about it and adjust accordingly. When I travel, we are in daily contact to make sure all the bills are paid and the shared account is in the black, and I continue to do Steps 1-3 and 10-12 on a daily basis to help ensure my spending behaviors are as close to HP's will as I can make them.

We love our life, our marriage, and our finances today. I'm so grateful to D.A. and hope this article will help some of you to find balance in your family finances.

—Josh W.  
Arizona

**My Two Cents***(Continued from page 7)*

our distress openly is a threat to the future of our Beloved Fellowship of Debtors Anonymous.

I rarely attend phone meetings. One reason is that there are very few phone meetings with members who have any substantial time in D.A. recovery. But the main reason is the sense of isolation I feel when calling in to these meetings—the idea that hundreds of debtors are out there in the darkness, never participating, never contributing, never being a part of, regarding Debtors Anonymous as some kind of remote-control spectator sport rather than the warm, intimate program of recovery I've found in my small face-to-face home group.

D.A. members with long-term recovery often talk about the gift they've been given, the release from the terrible burden of shame that kept them separated for so long from their fellows, so unable to feel a part of and function well in the world around them. When the D.A. program was created in 1976, it was designed, among other things, to face head-on these crippling maladies.

Our founders, most of whom had long-term recovery in Alcoholics Anonymous, prescribed frequent face-to-face meeting attendance, strong sponsorship, regular service commitments, and intensive involvement working the Twelve Steps in person with a sponsor as the tools that would

"I believe the growing use of technology to 'hide out' and not face our guilt, our shame, and our distress openly is a threat to the future of our Beloved Fellowship..."

bolster and fulfill our primary purpose of not debting one day at a time.

A great many D.A. members have had a blessed and deep recovery following these practices. But thousands of less fortunate members remain mired in fear, desperate for some kind of recovery but unwilling or unable to take the rigorous action called for by the traditional D.A. recovery program to shed the crippling onus of shame and emerge from isolation.

And it's getting worse, not better. D.A. is dying of isolation. Here's what's happening to our "fellowship" in the age of social media, telecommunications, and digital technology, where everyone is (at least theoretically) connected to everything and everyone else all the time:

- Telephone meetings are the only category of D.A. meetings that are growing. And yet telephone meetings are places where thousands of people lurk in fear, never sharing, not relating to others, and almost never contributing to D.A. of their time, money, or experience, strength, and hope.
- Many face-to-face meetings are shrinking, as those who previously had no alternative abandon them. Some members even gloat that now they don't have to leave the house, take a service commitment, or put a dollar in the basket because they can go to phone meetings instead.
- Many members clamor for D.A. to publish a "stepwriting guide," so that they don't have to work the 12 Steps under the guidance of a sponsor, but can do so alone, in the privacy of their own misery, or, at best, attend a two-week telephone "Step Study" where they can superficially "work the Steps" electronically without ever having to look another human being in the eyes.

*(Continued on page 16)*

**My Two Cents***(Continued from page 15)*

- D.A.'s service crisis gets worse than ever, as more people stay home and fewer are willing to show up for even the most basic forms of service at live group and Intergroup meetings. Fewer members make and keep the commitments necessary to the operation of a vibrant, successful recovery fellowship.

To be fair, there are a few telephone meetings that have some individuals with long-term recovery, and a handful of individuals in those meetings who do service, help others, and contribute to the D.A. service structure. But the numbers are so small that, if the growth of phone meetings and the shrinkage of live D.A. meetings continues, we may in a decade or two no longer have the resources necessary to support a General Service Office, a World Service Conference, or the publication of new literature.

This is not intended as a Luddite diatribe against technology. Technology, including the telephone conference call, has the potential to greatly benefit a program like Debtors Anonymous. For example, a series of training calls for GSRs and ISRs, media contacts, and public information representatives has been highly successful in recent years. The General Service Board regularly conducts lively and well-

attended forums with interested members by phone, and D.A. recovery meetings through phone, Internet, and even video conferencing technology can still be a great blessing to those who live in rural areas or need a special-interest type of meeting they can't find locally.

But when that same technology is used in a way that enables a very large number of members to remain isolated in fear, shame, and denial, hanging out on the far fringes of recovery, and taking from the Fellowship without any thought of ever closing the circle and giving back, it's time to consider whether the "convenience" of not leaving the house or the indulgence of not having to meet real human beings with the same problem face to face is worth it.

My nightmare: 10 or 20 years from now, instead of 450 live meetings and 50 phone meetings, we have the reverse. A "fellowship" dominated by a few chatterers and an army of insolvent lurkers, little or no recovery program, no literature, no Office, no Conference, no contributions, no service—just the silence of thousands of debtors listening desperately on the telephone and going down that soft road of despair, isolation, hopelessness, and compulsive debting.

—Anonymous

*"my2cents" is an opinion column. No individual member speaks for D.A. as a whole.*

**Stories Sought**

Wanted: Solvent debtors to share their experience, strength, and hope in the next issue of Ways & Means.

Share on the Steps, Traditions, Tools, or any other topic related to compulsive debting and the D.A. program of recovery.

Ways & Means is particularly interested in hearing from members outside the U.S. and Canada, and from members with long-term freedom from incurring unsecured debt.

Submit stories by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com) or by physical mail to Ways & Means  
PO Box 920888  
Needham, Mass. 02492  
By April 1, 2013



# Around The Fellowship



## Intergroup Histories Sought For Archives

The D.A. Archives are asking each of the Fellowship's registered Intergroups to consider writing a detailed history of their Intergroup, and of D.A. in their area.

Very few Intergroups have any kind of written history, although in recent years a few have appointed Archivists and are attempting to collect minutes, event flyers, artifacts, written histories, and other historical materials.

As many of the founders of Intergroups get older and pass away or no longer attend meetings, the importance of preserving their memories grows more urgent. Some of subjects that might be included in an Intergroup history include the names of the founders and early members, meeting locations, special events such as share-a-days and workshops, Intergroup bylaws, mergers with or splits from other Intergroups, Intergroup newsletters and other publications, the number of groups participating in the Intergroup, and relations between Intergroups and the General Service Office of D.A.

Histories can be submitted in either hard-copy (paper) form, or electronically via e-mail, or both. Printed submissions should be sent to the D.A. General Service Office, P.O. Box 920888, Needham, Mass. 02492 and marked clearly "For Archives" Electronic submissions should be sent to the Archivist at [stillsolvent@yahoo.com](mailto:stillsolvent@yahoo.com). Questions regarding the writing or content of the histories can be directed to the same e-mail address.

## The Difference Between IGR and ISR

One of the topics of discussion at the 2012 World Service Conference in Seattle was the confusion that exists in many areas in D.A. between two different service positions—Intergroup Representatives and Intergroup Service Representatives (ISRs)

Despite the similar-sounding names, the two jobs are very different, and operate on different levels of the D.A. service structure.

An Intergroup Representative is the elected representative of a registered D.A. group who attends regular meetings of one of the 22 registered Intergroups in the U.S., Canada, or Great Britain. Most Intergroups allow one representative per group,

although at least one Intergroup allows each group to have two. The IGRs operate solely on the Intergroup level.

Intergroup Service Representatives (ISRs) are part of the World Service level of the D.A. service structure, and have existed since the Permanent World Service Conference Charter was adopted in 1994.

Both positions are important in the D.A. service structure because they link their group or intergroup to a wider area of service—the group to the Intergroup in the case of the IGR, and the Intergroup to the World Service Conference in the case of the ISR. And because of the demands of time and energy, trusted servants customarily serve in only one position at a time rather than more than one, and allow other members to serve in other open positions.

## Meetings For Underserved Populations

There's been a great deal of talk in recent years about making D.A. more available to underserved populations, groups that, for a variety of reasons, do not have easy access to meetings. While it can be difficult at times to keep such meetings going, there are some success stories out, especially in multicultural New York City.

The only Spanish-speaking D.A. meeting in the U.S. or Canada was started several years in the New York Borough of The Bronx, and has since moved into Manhattan. El Grupo Juan H. (the John H. Group, after D.A.'s founder) meets every Saturday afternoon.

The only French-speaking meeting in all of North America meets each Wednesday evening in Montreal. Although 7 million people speak French in Canada's Quebec Province, two previous French meetings floundered and failed before the current meeting got firmly established several years ago.

And New York's Harlem has had a D.A. meeting for well over a year now, thanks to the efforts of the WSC Diversity Caucus and local volunteers. It meets every Thursday evening. The times and locations of all three groups, and many other special interest meetings around the world, can be found on the World Service web site's searchable meeting list. ■

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