

Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2008

A Focus On The Basics Brings Him 21 Years Of DA Growth And Healing

I joined Debtors Anonymous on February 15, 1987, in Palo Alto, California. I found DA in the phone book, called, asked for help and literature, and a member sent it to me.

I was in debt and could not get out of debt no matter how hard I tried. I could not keep my checkbook balance above a few dollars, often less, had credit card and college loan debts, and had mortgaged my car to pay bills, then had that payment to make, too! I was working below my education level at a job I hated that didn't pay enough. The little extra income I did make from working at a job a few hours a week that was at my education level was so far away geographically that I barely broke even driving to it after all that time on the road. I was sober and clean from drugs since January 15, 1977 and from alcohol since June 17, 1979 and regularly participated in AA and still do. But I could not get the money thing, nor get out of debt. I needed extra help.

From the first meeting I attended I loved DA. These people were dressed nice, their hair was kept nice, they had jobs, were positive, were working the DA program, and paying off their debts. They too had been where I was, so they understood. I was welcomed. It felt good and I felt relieved. I did what they told me to do – attended meetings, kept daily records of income and expenses, cut up my credit cards, closed accounts, had pressure relief meetings for myself, was on pressure relief groups for others, and started paying off my debts. It worked.

I went through withdrawal at first from not debt-ing. It was a weird feeling, almost like a drug withdrawal. It passed. Where once money looked like a green piece of paper that had no weight, substance or meaning, it began to have value. I lost my first two Ideal Income Spending Plans: I think it was sabotage, as when I did them I found areas I had deprived myself and just how much I had been out of touch with hopes, dreams, my real feelings and my own life.

I used the 12 Steps to help me deal with those feelings. The third Ideal Plan I was able to bring to a pressure relief meeting. I sweated so badly I had to remove a shirt and sit there in my tee shirt! My PRG people helped and supported me. We also used a guide which I liked because it is a methodology format to follow to keep us focused. It worked.

I took my year and a half's experience in DA in Palo Alto with me when I moved back to the Midwest to see my ailing grandmother. There were no meetings, so I started one. I kept in touch by

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20 Years Plus

As Ways & Means continues to celebrate its 20th anniversary during 2008, this quarter's issue focuses on the stories of members with 20 or more years of continuous solvency. The stories tell how a few of the fellowship's long-timers fulfill DA's primary purpose of not incurring unsecured debt one day at a time.

Ways & Means

Celebrating 20 Years
1988-2008

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

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

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

Please submit work by e-mail to waysandmeansda@hotmail.com, or in hard copy form by mail to Ways & Means, c/o DA 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.

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Those Who 'Keep Coming Back' Are Our Most Important Asset

This is going to be one heck of a DA meeting.

Imagine walking into your home group one night, and instead of a meeting filled mostly with newcomers and relapsers, you found a roomful of DA "old-timers" eager to share their experience, strength, and hope with you. Imagine the magical hour that would transpire, as each of those long-timers gave, in his or her own words, an account of how they have used the Steps, the Tools, and all the elements of the DA program to create a prosperous, happy, useful life over a period of two decades or more.

That's what you'll find in this 2nd Quarter 2008 issue of Ways & Means. Every story in this special edition of our "meeting in print" is written by a recovering debtor with 20 or more continuous years of not incurring any unsecured debt.

If there's a single complaint that's heard more often than any other in DA, it's the lack of long-time recovery in our meetings. At countless meetings, in many different places, we hear the refrain, "We don't have much recovery here," "We don't have any old-timers," "Everybody at this meeting is a newcomer," and worst of all, "There's nobody here who can answer my questions about solvency, and tell me how to get deep, real, long-term recovery in DA."

This issue, part of our ongoing celebration of Ways & Means' 20th anniversary year, is devoted to addressing those issues, and giving a voice to members who've made solvency a way of life with no exceptions and no excuses, who've kept the faith and reaped the benefits our program offers to anyone who hangs around for

the long haul.

The stories in this issue are so good it was difficult to decide which one belonged on the front page; it's only sheer volume that has relegated some of them to the back of the newsletter. DA is only 32 years old, and the person with the longest continuous solvency alive today has 29 years, so the stories in this issue are truly impressive. They reach back to the early days of the then-tiny and hard-to-find fellowship.

I recently celebrated 12 years of continuous solvency, but reading these stories I feel like a babe in the program. And while I recognize that the newcomer may be the most important person at any given DA meeting, our long-timers are our most precious asset to the fellowship as a whole, because they show us how good life can be in the long term by adhering faithfully to our primary purpose through all of life's ups and downs, through good times and bad. I need the help of those who've learned, one day at a time, to live in the solution and not the problem.

It's no coincidence that these stories, as different as they are from one another, all stress the same basics: not debting no matter what; intensive work on the 12 Steps, using the program's Tools, and doing service for others in a generous and abundant manner. Those of us who hope to have 20 or 30 years some day can take comfort and inspiration that there is a way out, and a way up.

I'm thrilled these DA long-timers have agreed to come to this meeting and share. I hope more of them will do the same in future issues of Ways & Means.

—Anonymous

A Long-Timer Reflects On Two DA Decades

As I look back over the two decades that I have been solvent in Debtors Anonymous, I sometimes have to pinch myself to see if I am really here. At the time I found DA, it had been over a year since I had had a permanent address. I was in the process of getting divorced from my first wife, and my own insanity regarding money had contributed to the breakup. I could not recall the last time I had balanced my checkbook, I did not know how many credit cards I had or how much money I owed, and four private credit counselors had not succeeded in changing my ways. I was completely without hope that anything could make a difference.

At DA I found people who had been in the same kind of situations I had been in, but had come through to the other side. Now, DA was only 11 years old when I found it, and the longest continuous solvency (not incurring new unsecured debt) in the city I was living was only 6 years. But that seemed like a lifetime. Here were people who within a few years of entering DA were able to take vacations, buy homes, and live normal lives, without credit cards! For possibly the first time in my life I listened and took their suggestions: come to three meetings a week, keep records, use the other tools (we only had 10 tools back then), and work the 12 Steps of DA like my life depended on it. And above all, don't incur any unsecured debt for any reason, NO MATTER WHAT.

I've had a lot of good times and a lot of not-so-good times since then. My first DA Fourth Step led to graduate school and earning a doctorate without new debt. I've bought and sold two homes, the second losing a lot of money, but I remained solvent because I had listened when my pressure relief meeting wouldn't accept my rationalization that I didn't really need a prudent reserve! I got remarried, divorced a second time, and married again, the last time to a wonderful lady who is herself a recovering debtor, all without incurring any debt.

My wife and I attend a DA couples' issues meeting every week, and it is a new challenge to work DA as part of a partnership. (My ego had tried to convince me that I was "pretty good" at working DA, so I guess my Higher Power decided I needed a dose of humility!) I've lived in large cities and small towns, starting meetings and closing meetings, always keeping the focus on needing to carry the message in order to remind myself of how things used to be when I was an active debtor. Throughout this time, I've looked to old-timers for mentoring, to hear how to live life without debt. Listening rather than rationalizing has been essential.

Today I find myself one of those old-timers. And I find the need for that reminder just as great today as when I walked into my first meeting. I have a growing retirement fund, cash in the bank and in a money market fund, and live in a nice house in New York City. I

sometimes have difficulty relating to newcomers' problems, especially when they ask for advice on specific matters, as it has been many years since I've had to deal with creditors or lacked cash. This is embarrassing but a good ego deflator, because if I start to think of myself as a DA expert my program is on the path to ruin. And I am reminded that I was once in their shoes, feeling just as hopeless, and only working the program keeps me from being back in those shoes.

When I tell my story at meetings I try to let those who are listening know that it is possible to live without unsecured debt, in good times and bad, and that prosperity is available. But the spiritual growth I've experienced is far more valuable than all the material prosperity. I do my little piece, and let God take care of just about everything else. It took me many years in recovery before I developed a regular spiritual practice, but now I go to synagogue almost every morning and pray multiple times each day, a reminder that I am not the source of the good that I experience in life. Expressing gratitude to God and to those who have helped me along the way—those early "old-timers"—is important to my recovery. And I hope that I might give back something; that sharing my own experience, strength, and hope may inspire those who come into the DA rooms today.

—Charlie H.
Bronx, NY
(20 Years)

A Perpetual Dreamer Finally Faces Reality

I was always a deeply sensitive and imaginative child who, under the stress of my family's long-term poverty, retreated into a perpetual pink, fuzzy haze of fantasy and day-dreams, a pint-size Walter Mitty.

My devoted and hard-working mother Rachel did her best to raise and support 10 children, seven of whom survived to adulthood. In the Depression we lost our large farm in Connecticut and ended up on public assistance, with my dad working for the Works Progress Administration on construction projects. There was very often a shortage of money for rent and clothing (except shoes), but never a lack of delicious, healthful food in plentiful amounts, as Mama was a gourmet cook who could feed 10 people on two chickens and a salad!

My childhood fantasy life consisted of three main elements or themes:

1. The dream of soft, comfy living like a Roman emperor, with my every whim quickly satisfied.
2. Prince Charming, riding in on a white steed from Disneyland with Cinderella to rescue me from the terrors of life—poverty, illness, antisemitism, boredom, etc.
3. A philanthropist of immense wealth. (Herein was my secret persona, my true Undiscovered Self—the Count Of Monte Cristo, the super-rich, hidden hero.) Even more intoxicating than my brother's vast collections of cow-

boy and Indian tin soldiers and BB guns was the Count's great fat wads of "funny money," Confederate dollars and Monopoly game "dough," an endless supply of riches! I loved to carry a big roll of pretty, colored, but worthless "Big Bucks" in my pocket to show how important and great I was, someone no cruel Scrooge welfare case worker dared to mess with!

Herein lies the source of my magical relation to money and reality, the desperate need of a lonely, sensitive victimized child to extricate himself from an overwhelming dilemma—powerlessness over poverty. I created a phony abundance as a cocoon of safety and never really grew up to establish a mature, adult relation to money and wealth. "When you're rich they can't touch you or push you around". Even my parents bought this idea of money as a shield from life. Their favorite expression was, "Hey, they're filthy with money," that is, objects of awe and respect.

I chose to become a social worker in Public Assistance to work out the demon of our impotence, and because my mother was in awe of such powerful positions as Welfare Supervisor, as we had suffered at their hands in closing our cases arbitrarily. I become a supervisor to make Mama proud and to hopefully prevent future abuses against others.

But, oh, the Count of Monte Cristo! Even now the center of my living room has a small shrine surrounded by two boxes of treasure

and jewels. On my junkets to Las Vegas and Atlantic City, how I loved the clackety-clack sound of ivory-plastic markers thrown on the roulette table to the call, "Place your bets!" Oh, "Fete Voyager" in Casablanca—Rick's Club! Oh, glamour! Oh, Hollywood! Oh, escapism! For a night I was not Saul, but James Bond with \$10,000 markers. How sophisticated, how debonair, how chic!

How broke!

Now the creation of credit cards was to me a fabulous event equal in wonder to Orville Wright's flying machine. Funny money was transformed into "crazy credit," funds on demand. You put your plastic card in a box, and out came a fur coat at Bloomingdale's, without cash. Unfortunately, a month later a bill came to my home requesting immediate payment—that's not like Snow White in Disneyland! I was offended and dismayed by the tone of demand and threat of these letters and calls from collection agencies to my Imperial James Bond, Count of Monte Cristo. Alas, there was no Prince Charming to rescue me and demolish my debts.

I discovered my true salvation in an Overeaters Anonymous meeting. In 1981, I came to Debtors Anonymous and listened, an unemployed social worker deeply in debt, owing \$5,500 to creditors. All I had to show for being a Count was a drawer full of tissue-paper

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She Came For A Night, And Stayed 21 Years

I stumbled into a DA meeting in New York City with the idea of one or two meetings before I left the city to share life in Boston with my latest love. I'd been telling a friend what I was up to: "Well, heck he should buy me car" and, "He'll have to take care of me and provide for me, as I'm the one moving." This wise angel suggested I consider not starting a new relationship on lies, and to go to Debtors Anonymous for a couple of meetings before leaving. "Me! In Debtors Anonymous! No way! I don't have money issues." She gently nudged again, "You'll get clarity on things. A couple of meetings will help square it away for you." I went.

Little did I know it would not be for a couple of meetings, it would be for 21 years worth of meetings, embracing a solvent life; that not only would I get clarity, but that I would not go to Boston. Thus began my love affair with DA and the beginning of the agony and the ecstasy.

I was born into the belly of the "not enough" syndrome. Not only did my family not have enough, my community didn't have enough, and my nation of origin, England, did not have enough. I was born during World War II, in a bomb shelter during an air raid, and with victory by the Allies came out-and-out poverty for the English working class. Not having enough was a usual experience.

With it, however, for me, came the skills of manipulation, coercion, thievery, deception, and hoarding. I used them well. I could look you in the eyes with money stashed away here and there, and convince you I had not one single penny. I held on tight to my hoard because I truly believed there wasn't enough out there, and that if I let go it would all vanish. And, of course, what I believed was what I created, and thus I lived out my reality. A good source of easy resources were men, and I fished for wealthy men. It didn't matter if they were married, it only mattered what car they drove, did they have money, and would they spend it on me? I was empty, cardboard-like, with no depth, a malcontent, living a futile way of life in fear and despair, which inevitably led to addictions to cover the pain, and endless broken relationships to supply me with my fix—

money. I bottomed out homeless and later living in the Salvation Army.

I had not one idea of what psychology was running my life, though I was an educated woman with a degree. One man told me to be myself. What the heck was he talking about? I was living in the depth of darkness in New York City, scrounging at the Salvation Army and plotting to embark on yet another addictive provider relationship, when I came into the DA rooms.

Something began to stir in my soul. At that time I could not tell you why I delayed the departure to Boston, but I did. Now I know Holy Spirit was rising. My time had come to answer the call, or not. The fear escalated in the beginning when I began making the discoveries. Oh, the shame I felt, the disgust at myself, the appalling, stunning refusal to accept what I was beginning to get clear about. I wept, felt more lost than ever; I went into nightmare depressions, and then—another miracle. The only place I felt safe was in those DA rooms.

The terror gradually faded only by keeping close to DA, and so I began to find my true Self. I began to know that the Source of my abundance was within, that the degree to which I understood my Source of All manifests my material world and emotional experience of my life on this Earth. The 12 Steps nurtured an aliveness of my living experience and were the vehicle for a viable and very real contact with the Holy Spirit for me. The DA tools became such practical actions that seemingly answered in some way, shape, or form every problem I confronted. I began to grow my own resources, and I began to accrue my own generated material wealth.

From homelessness to multiple property ownership. Visions were coming true because I believed they could. And what you believe is what you get, right? (Aha—but only the 4th Step really uncovered what I truly darkly believed deep down.) There can be no slack on my part. There can only be applied vigilance and ever-awakening, because the fear, the dark force, could seep back in. If I slacken I stand a chance of becoming lost again and I am consciously choosing not to.

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23 Years Of Solvency: A Higher Power's Gift

On considering my long-term solvency, my first thought is how extremely grateful I am for it. It is a more magnificent gift than I even dreamed it would be. The only other "experience, strength and hope" I can share about accruing long-term solvency is that I could only do it one day at a time. Daily, I made a commitment not to incur any new unsecured debt "just for today" for the last 23 years and 2 months. I sought my Higher Power's help in not debting through daily prayer, working DA's 12 Steps, and "showing up" to the best of my ability. DA was and still is a one-day-at-a-time program for me.

With the hope that it may be of some service, I will attempt to explain what I was like before DA recovery, how I got into recovery, and what I am like now.

Before I came to Debtors Anonymous in 1985, I had just applied for the fourth in a series of \$15,000 loans so as to complete the last year of a 4-year professional degree program. Prior to those four loans, I had taken four other loans to pay for college and two loans to pay for a graduate program. Additionally, I had incurred several thousand dollars in credit card debt to handle sudden emergencies. I worked full time and went to school at night, yet I was hardly meeting my needs with my salary and certainly did not have funds for school or any extraordinary expenses. In fact, what I thought were "extraordinary" ex-

penses were actually very ordinary expenses, but I lived in a state of deprivation prior to DA, and did not understand what basic needs were. I was certainly not a "spender", but I was debting to my creditors and to myself.

I was 17 years old when I took my first college loan; I was completely vague about the loan's repayment terms and could hardly conceive of the amount that I was borrowing or how difficult it might be to pay it back. I justified taking that loan and subsequent ones because they were for a "good cause", my education, and I thought that by some sort of alchemy, the degrees that I obtained would translate into financial success. As it states in the chapter on Step 3 in AA's Twelve Steps and Twelve Traditions, I willfully believed, as other addicts have, that "intelligence, backed by willpower, can rightly control our inner lives and guarantee us success in the world." I did not realize then that I had a disease around money that kept me mired in debt and prevented me from earning a decent living.

I grew up in a large family of limited economic means, where education was not valued, and certainly not for women. Yet, somehow, I seized upon the idea that if I could get an education, I might be able to find a legitimate way to escape poverty. Unfortunately, I learned that no amount of knowledge could eradicate my disease of debting. For me, only DA's spiritual solution enabled me to find relief.

When I finished my professional degree, I got a job that paid less than what I was making at the job I had when I was in school. Why? I was a debtor. Most of the people I graduated with were making five times what I made. My diseased thinking about money told me that I did not deserve an adequate salary. I thought that I could not earn more money than my parents did, or I would be betraying my family in a sense, claiming that I was better than them. Yet, I knew then that I did not earn enough to pay back the money that I would soon owe. I had always feared financial insecurity, but suddenly, facing the prospect of having to repay my creditors a staggering several hundred dollars each month once my student loans came due, created a deep desperation in me.

It was that desperation that led me to the rooms of DA. While I was attending a meeting of another 12-Step fellowship, someone shared about DA. I had been given the gift of 12-Step recovery with regard to another one of my addictions and upon hearing about DA, I felt instantly that I belonged. I hoped that it would be able to help me.

In my first year of DA I went to one, often two, meetings a day. Although DA was then a relatively small program in New York City, I was graced to have several meetings available to me each day. I did not realize it at the time, but I needed to let the program wash over and be absorbed by me on

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20 Years Of DA Recovery—What A Ride!

July 7, 2008, will be my 20-year anniversary in Debtors Anonymous if I continue to successfully work the program for just a few more months. If I were looking at my life from the vantage point of myself 20 years ago, I would be amazed. I have a husband I love, we are building a house in Vermont, and I have been successfully and professionally self-employed for 7 years.

Twenty years ago I lived in Boston. I was sleeping on the floor of my ex-boyfriend's apartment with no job, no home, and no money of my own. I was 29 years old and harbored a great sense of inferiority, particularly in relation to my older sister, who had all of those things. I grew up in a family in which people were expected to excel. In fact, I had done well in college and went immediately on to graduate school. At the continual prodding of my father I finished a Ph.D. in psychology. All the while I had no sense of self esteem. I drank, used drugs, and barely got through. I was always terrified I would not be able to complete my work, which required maturity and sanity.

I don't know how I had gotten to be the debtor I was at 29. I was a happy child up until 3rd Grade. My parents often fought about money and parenting. I didn't get along with my mother, but I was very close to my father. Then one day my father came home from work and found me fighting with my mother. He went into a rage at me, packed all my clothes in a suitcase, which he put outside, and told me to leave. I'm sure he never really meant for me to leave the

family, but I didn't know that, and I had some type of a nervous breakdown which led to getting sick for 3 months with a temperature that kept going up and down. This led to chronic depression. And I now felt that I was an outcast. I don't think my parents caught on to how unhappy I had become. I learned quickly how to fake it after that. I didn't believe in myself and my abilities. I was jealous of others and felt inferior.

After graduate school in California I moved to Boston with my boyfriend. He was unemployed I was working at two low-paying jobs. We couldn't make ends meet. I had never used a credit card, but had one during school that my father had given me for emergencies. My boyfriend talked me into using it. I quickly began spending money that was not my own. My father gave us some money in addition.

When I broke up with this man I became very isolated. I could not make friends. I always felt desperate and inferior on the inside, even though I worked hard to have people see me as competent on the outside. I had a spiritual awakening of the worst kind in 1986 at 29 years old when I crashed up my brand new Toyota Corolla SR5. No one was hurt but I finally realized that life was not working for me. I was miserable and hopeless. I quit my job and began to take money from my father (to my mother's dismay). I could not support myself and eventually lost my apartment.

I went to a career counselor and by some strange set of circumstances met a woman in a 12-Step program. She took me to my first (non-

DA) 12-Step meeting. The day my ex-boyfriend asked me to leave his house (after 3 months of sleeping on his floor) I was at a 12-Step meeting when a man began talking to me about Debtors Anonymous. I knew right away that was what I needed, and took down the meeting information.

DA miracles started happening for me right away when I agreed to stop debting one day at a time and stop taking money from my father. I got a temp job right away. It was at a hospital in Cambridge, Mass. where seriously brain-injured people had permanent housing. (I could easily identify with their mental condition!) There I ate meals for \$1 and drank coffee for 25 cents. I was there for 6 months and got paid \$9 an hour, which was enough to pay my meager bills. I had lucked into a funky apartment overlooking the ocean for only \$200 a month, and was able to support myself for the first time in 2 years.

My first Pressure Relief Group wanted me now to get a permanent secretarial job. It was easy to be a temp secretary, but to be a REAL secretary was a major blow to my ego. After all, I had a Ph.D. in psychology! That was one of my first surrenders in DA. There would be many more over the years. God's will, not my will, was not something that has ever come easy to me.

Over the next 3½ years I attended DA meetings regularly and grew tremendously as a person. I was working at Massachusetts General Hospital and got into my first rela-

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23 Years: Higher Power's Gift

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physical, mental, and spiritual levels. I was a slow learner; it took me time to understand that my Higher Power wanted me to stop debting, be able to meet my own needs as well as those of my creditors, and learn to live in abundance. I had a lot of very confused ideas about money, more than I realized when I walked into my first DA meeting. Yet, at that meeting, I was told to not debt one day at a time, go to meetings, and keep records of my numbers. I was desperate, so I did what was suggested.

I still do not completely understand why or how those actions enabled me to stop debting. For me, that is the spiritual element of DA; it worked because I worked it, however imperfectly. I know also that it worked for me because I was working Steps 1, 2 and 3 at that time. At my first meeting, I admitted that my life had become unmanageable due to my debting. By listening to others at meetings, I came to believe that I, too, could be restored to sanity. Then, somehow, I made a decision to turn my will and my life over to the care of DA, the Higher Power of my understanding at that time.

After about a year in the program, I got up the courage to ask for a Pressure Relief Meeting. I had almost no idea how to ask for things for myself, and thus that was a very significant turning point for me. With the help of my pressure relief team, I developed a Spending Plan, negotiated lower payment rates with my creditors, and began to formally work the Steps. It be-

came evident at my Pressure Relief Meetings that I needed to earn more money if I wished to continue to not debt, as my loan payments were coming due. My determination to stay solvent was strong and I took a part-time job in the evenings as a cashier while continuing to work at my "real" job by day. That was certainly not the success that I thought my education would bring me.

With the extra part-time work, I was able to not incur any new unsecured debt. During those years, I also worked Steps 4, 5, 6, and 7. Gradually, because I was not debting one day at a time and because I was actively engaged in Step work, I was able to get some clarity that I was hurting others and myself by not securing employment that was commensurate with my abilities and at which I was paid the market rate for my skills. My Pressure Relief Group believed in my ability to earn enough at one job and I committed to them to devote at least 10 hours per week to seeking a better full-time job. I took those actions and after months of searching, I finally landed another job at which I earned \$20,000 more per year.

Over my years in DA, I continued to change jobs for better opportunities and better compensation and benefits; I was only able to do so because I was not debting, one day at a time. I was free of the fog of debting and was able to gain enough clarity to begin to acknowledge that I had some value in the workplace. Thus, I began the process of becoming "right-sized."

I also came to understand that as I had taken money from persons and

institutions without knowing how or if I could repay it, likewise I had habitually given away my time and services for compensation that was less than adequate. My PRG supported me in being somewhat more adequately paid for my skills and abilities. I would certainly not have been able to ask for adequate compensation for myself if I had not already been working Steps 8 and 9 by making financial amends to my creditors. While I still have not yet overcome my chronic underearning, I began at that time to make enough money to be able to save, have a prudent reserve, and allow myself to pursue some of my interests, many of which had been lost amidst all the deprivation with which I had lived for so long.

After 17 years in the program, I paid off my last debt. I followed DA's advice and paid my debts consistently and at the amounts that my creditors and I had agreed upon. As I would make those monthly payments, I would often fantasize about what a jubilant day it would be when I surrendered my last debt. In actuality, that day was much more about deep gratitude. I was so grateful to DA for showing me a way to make my 9th Step financial amends by fulfilling my obligations to all of my creditors. I was grateful also for the opportunity to work Steps 10, 11, and 12 in earnest.

After retiring all of my debt, I began to identify some of my recovery goals or visions. During the first 17 years of DA, my vision was to not incur any new unsecured debt, repay my debts in full, and

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The Basics

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phone with friends in California and kept on working the program. I got out of debt on October 15, 1979 that way. DA helped me take a spiritual pilgrimage to Garabandal, Spain, buy a vehicle, visit the grandmother whom I cherished, helped me get a degree in art painting and a prudent reserve. When I was ready to move on to the Southwest, I had the money to do so.

I've been in the Southwest since 1991 and still do the DA tools of daily recordkeeping, including projected income and spending plans, adding to my prudent reserve so I have it to use when I need it, and I recently finished a 6-month literature service position. I sponsor a man, also. I talk confidentially to my priest and work the Steps with him. And thanks to DA I bought my own mobile home and art studio and truck. I paid cash and have no mortgage, which was one of my goals. I do artwork, get paid for it, and teach part time.

I am still in process and keep on repeating the basics to maintain and grow. Working the 12 Steps specifically with a DA focus has created a shift inside me that I just could not seem to find in Alcoholics Anonymous, even though I love AA and have worked it faithfully for 30 years. I guess there was something in my mind that still needed a psychic change and a Power I could trust with my whole life, including money, work, spending, time, and a real deep healing around pain and re-

lationships. It is getting better. I am growing closer to being my real self and have so much today, free of so much baggage—resentments, fears, old ideas, and pain. I still use the Steps and tools to live daily life, mature, and feel more of a sense of belonging, relaxation and peace, knowing that I do have a Higher Power that hears and cares for me.

There is a sense of stability now, and willingness on my part to trust this Higher Power. This is a big step from being a kid who had nothing, not even hot or cold running water in the house on the farm, and no phone until I was 9. Due to very severe childhood and adolescent abuse I thought God was deaf and did not care, so I gave up on God at age 9. It has been a very slow, piece-by-piece process to get to trust a Higher Power that I know now actually hears me and does care. I see evidences of it in my personal life. Daily I practice letting go to this Power, talking with it and trying to work with it better.

I don't understand even half of what and why things are the way they are on the planet, but I personally have a part to play and I am committed to playing my part. It helps a great deal to have the 12 Steps, tools, meetings, and service work. We are very lucky to have these things. We have a way out, a way that provides us with a sure anchor, a sure method for dealing with our fears, resentments, confusions, successes, numbers, actions; a way out in which there is a program to empower us to be who each of us really is, and to deal with pain and suffering in the

world. I feel more peaceful, optimistic, and relaxed than I ever have.

It feels good to have a nice home and not be homeless. It feels good to have money in the bank, some nice clothes, do my artwork painting guardian angels for people and pets, and actually get paid for it. It feels good to be of service. It feels really good and a big relief to have a Higher Power to ask, "Hey, what do I do next? You want me to do what? How do I do this? What is my business? I need more courage than fear to do my part here!"

Thanks to DA and my Higher Power, I am no longer alone. I never was.

—Jay P.
Tucson, Arizona
(21 Years)

Stayed 21 Years

(Continued from page 5)

I have a sponsor in my life to help me; my well-wisher, my mentor, my grounding. Oh what joy to have such an individual instantly there loving, caring, and suggesting. Now, living the 12-Step way of life has released a life's purpose for me of helping others, of carrying the message of hope to those despairing, that same hope that was given to me those long 21 years ago. This is my life. DA is my life.

—Maria F.
Mill Creek, Washington
(21 Years)

20 Years in July*(Continued from page 7)*

tionship in recovery. But slowly I started getting irritated by other people's character defects, stopped going to meetings, and eventually moved away from DA. The only good thing I did that indeed kept me solvent for the next 5 years was to use a Spending Plan. I am a huge believer in them because this was the key to remaining solvent in spite of starting to make bad choices for myself. I let my father buy me a car and give me money for some living expenses during the next several years. He decided to take out a loan at almost \$500 a month, which was in my name and which I could never afford on my own. (But I did take it over after returning to DA, and it took an excruciating amount of time to sell the damn car!).

I moved to Vermont with a fiancé in 1996. The engagement did not work out, but I ended up remaining in Vermont and meeting a woman who wanted to start DA in Montpelier. We had regular meetings for the next 6 months. The next year I moved to Burlington and joined with a group of people who were also trying hard to get DA off the ground. I was back in the center of the program! It has been about 8 years since I have once again been attending DA regularly, doing

service, and working a program. I have been a slow grower in the program. But I finally got one of my visions--to be married--at 49 years old! I still remain solvent and am making more money in my chosen profession, psychology, than I ever have before. I carry a high level of responsibility, something prior to DA I felt incapable of. I live with much less anxiety about money, although it does come and go. I am just beginning to develop a retirement plan, something others in DA were better at doing earlier in their lives and programs. I have many friends in and out of the program and consider my DA community to be my family. I have known many of them for 5 to 8 years now, and enjoy watching each one of them recover and add new successes to their lives.

We have an active group in Burlington. We have a Do-DA Day event every fall and a Winter Lights recovery celebration in the winter. We have high attendance at the Wilson House retreats in August and April. But mostly we support each other in staying solvent one day at a time and living lives that are filled with joy and satisfaction. Thank god for DA!

—Carolyn E.
South Burlington, Vermont
(20 Years)

23 Years: Higher Power's Gift*(Continued from page 8)*

learn to care for myself adequately. Of course, my first and foremost vision continues to be to stay solvent. One other goal that I did identify at that time was to own a successful business. I attended Business Debtors Anonymous meetings and began to build a client base slowly and steadily. I was blessed to achieve that goal in my 19th year of recovery.

Then, in late 2006, I met with a new challenge, one I am learning to cope with. Of course, I had had many challenges in my DA recovery. Being in DA has not meant that I found a smooth, straight path to prosperity. There have been fits and starts along the way, yet I have always continued to make slow but definite progress. My current challenge is that I developed a chronic illness which has prevented me from working the long, workaholic hours to which I was accustomed. I now have to learn to work sanely, and still feel that I deserve to be adequately compensated. While this has

been a very difficult time for me, I have been fortunate to be able to remain solvent due to DA.

Because I work in a very stressful industry, it was suggested to me at a Pressure Relief Meeting many years ago that I purchase disability insurance. I took that suggested action and had the insurance in place for many years when I got sick. That act of planning helped me to be able to remain solvent despite enormous medical costs. I could not have foreseen such an occurrence more than 23 years ago. Yet, not debting one day at a time and learning to care for myself in honest and open ways has resulted in many gifts for which I am most grateful, not the least of which is being able to face serious illness with faith and with less fear of economic insecurity than I had when I came to DA.

—Jean C.
New York, NY
(23 Years)

Perpetual Dreamer Faces Reality

(Continued from page 4)

slips marked Visa, Mastercard and Northeast Bank.

My first sponsor, Jane S., immediately taught me how to deal with nasty collection agencies and pushy creditors. However, my first pressure group with Bill L. and Rhoda F. was a scene of cold-turkey withdrawal out of Man With The Golden Arm, The Lost Weekend, or Days of Wine and Roses. I sweated

like a pig! I got a spending plan, an action plan, and a debt repayment plan that changed my life. I found in the 12 Steps a gift from my HP, a way up and out, a gift of clarity sweeping the fog and mist of delusion away, revealing a beautiful, shining city on a hill.

Now I live one day at a time, trusting that it's OK to live this life in the real world rather than in my head. I've found that reality can be a good friend, not a bleak, empty wasteland, that Disney tales can be

cruel, but most important of all, that my HP (Hope Perpetual) is always there for me, my Prince on a white steed, and that the truly abundant life is not one of imperial, aristocratic, glamorous, rescuer illusions and fantasy, but a life of service, love, honesty, and purity which the Promises offer.

I guess I'm finally OK, and it's great!

—Saul M.
Brooklyn, NY
(25 Years)

Do You Know Your Tools?

ACROSS

- 2 We perform this at every level: personal, meeting, Intergroup, and international.
- 3 We have found it essential to our recovery to have one and to be one.
- 5 We maintain frequent contact with other DA members by using this, e-mail, and other forms of communication.
- 7 We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.
- 9 We attend these things that are held monthly.
- 10 With the help of our Pressure Relief Group, we develop this to resolve our debts, improve our financial situation, and achieve our goals without incurring unsecured debt.
- 11 We maintain this by taking note of bank, loan company and credit card advertising and their effects on us.

DOWN

- 1 We do this to track our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.
- 4 This puts our needs first and gives us clarity and balance in our spending.
- 6 We study this to strengthen our understanding of compulsive disease and of recovery from compulsive debting.
- 8 We attend these at which we share our experience, strength, and hope with one another.

—Virginia B., Orange County, CA

Around The Fellowship



The Great 'Big Book Tape' Mystery

It's one of the biggest mysteries in DA history, and it's been solved—at least partially—after more than 20 years.

In the mid 1980s, when Debtors Anonymous consisted of just a handful of groups in New York and a few other cities, ambitious members were already seeing the need for something like the Alcoholics Anonymous "Big Book" to carry the message to the debtor who still suffers. Early DAs launched an ambitious project to record and transcribe the stories of early members, many of whom had only a year or two of solvency at the time. Interviews were taped with 10 of the fellowship's oldest members, but according to long-timers who are still alive today, the custodian of the tapes eventually feuded with others and moved from New York to Florida, taking the only copies of the tapes with her.

Efforts to locate the tapes over the years were unsuccessful, and the custodian was believed to have died without ever communicating their whereabouts. Until recently, it was believed that they were lost forever. The "DA Big Book" project died, not to be revived until a dozen or so years later, when the recovery story book *A Currency Of Hope* was published.

Recently, typed transcripts of six of the 10 tapes were unearthed, and are now in the possession of the DA Archives. They will be permanently preserved for the fellowship and may be considered for possible publication someday. They give a glimpse of some of DA's earliest members, and DA as it then existed in its pioneering days.

Many important documents and mementos of earlier times are believed to still be in the hands of members. The Archives eagerly accept donations of such items, so they can be preserved for the entire fellowship. Items can be sent to: DA Archives, c/o General Service Office, PO Box 920888, Needham, Mass. 02492.

Service Structure Feedback Sought

Should DA expand its service structure to include more levels, like much bigger 12-Step programs? Should it attempt to "regionalize" by creating large numbers of regional assemblies between the intergroup and World Service levels?

Those questions are being investigated by a special commission created by the last two World Service Conferences. The commission, composed of five trustees, five General Service Representatives (GSRs), and five Intergroup Service Representatives (ISRs), meets monthly, and will be asking DA's intergroups for their feedback. One possible scenario would be for the regional assemblies to be built on existing intergroups. Questions have been raised, however, as to whether DA has enough members willing to do service work to fill the large number of additional positions such assemblies would require.

The last time DA's World Service Structure was expanded was in 1994, when ISRs were made permanent voting members of the WSC.

New Intergroup Websites Launched

A great way to spend a rainy afternoon—and to broaden your DA horizons—is to invest a couple of hours surfing the ever-expanding world of Internet websites produced by DA intergroups. More than 20 U.S. websites and several in foreign countries are linked to the official international website www.debtorsanonymous.org. Some of them have been around for many years, and have extensive features, while others are newer and have just basic information.

Some of the most recent websites to appear include the Fresno, California, Intergroup's www.dafresno.org, Hawaii Intergroup's www.hawaiiida.org, and the site for Australia and New Zealand, www.debtorsanonymous.org.au. Some are even in foreign languages—at www.debtorsanonymous.dk, you can learn how to say "Don't debt!" in Danish.