

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2009

## ‘I Had My Dukes Up’: A 1986 Story From DA’s Never-Published Big Book

*(Editor’s note: In 1986, the fledgling fellowship of Debtors Anonymous had little literature, but big dreams. As members strove to find ways to carry the message outside the few cities in which DA then had a presence, one of the ideas involved publishing a “Big Book” of DA recovery stories.*

*The General Service Board gave its blessing to the efforts of one member to tape record the stories of early members, with the idea of eventually publishing them in book form. Ten stories of DA pioneers were so recorded, but in one of the great tragedies of DA history, the tapes were lost and never could be located, despite years of searching. The “Big Book” project never got off the ground.*

*Recently, typed transcripts of six of the ten tapes surfaced, and are now in the possession of the DA Archives. The author of one of those stories, Meryl M., has granted permission to publish her story, “I Had My Dukes Up.” Efforts are under way to locate the other authors in the hope that those stories can eventually be published, too.*

*DA would not publish a book of member stories until 1998, when 38 completely different stories in A Currency Of Hope finally saw print.)*

**M**y name is Meryl, and here is what qualifies me for a seat at the table of DA.

My earliest recollection of anything to do with money involves my mother worrying aloud that we were going to go to the “poorhouse.” I didn’t exactly know what that meant, but it sounded scary. She got the message about people going to the poorhouse from her own mother, back when she was a young child from a very poor family of Southerners who had

moved to the Northeast before she was born. Raised in the Depression, she said she always dreaded that she and her family would end up in the poorhouse, although she too barely understood what that meant. I remember her telling me about her elation from finding \$10 in the street, in the gutter, and how that \$10 fed the family for a week back then.

My father, on the other hand, came from a relatively prosperous family who did not suffer at all during the Depression. His mother and father were employed; they owned their own home, and took in other family members who were less fortunate. Consequently, when I was coming of age, there were two forces at play in my family: my mother’s fear about not having enough money, and my father’s optimism that there was always enough. Indeed, there seemed to always be enough, but there was always a pall hanging over the house because of my mother’s fear.

When I was an adolescent, my mother took us to bargain basements to shop for clothes, which meant we were using communal dressing rooms and she was haggling over the ticket price in the checkout line. I was confused, embarrassed, and resentful about this. The family belonged to two country clubs, had a swimming pool and a tennis court, and yet we were buying clothes in discount stores and eating budget-extender meals from a cookbook published in the Great Depression.

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## Ways & Means

Carrying The DA Message  
Since 1988

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

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

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

Please submit work by e-mail to [waysand-meansda@hotmail.com](mailto:waysand-meansda@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.

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

## *It's The Economy, Isn't It? Or Could It Be My Debting?*

One of my favorite techniques for staying in denial during the long, dreary years of debting was to blame that convenient bugaboo, The Economy, Stupid, for all my financial disasters and degradations. My financial life clearly was in the tank because (pick all that apply): the wrong political party was in the White House, unemployment was up, consumer confidence was down, the rate of inflation was inappropriate, price/earning ratios were flat, or the temperature/humidity index was spiking.

I could not begin to recover until, sometime after I stopped debting, I was able to admit that virtually all of the many financial disasters I'd had in my life had been caused not by any of the above, but by the irresponsible actions of that unholy trio: me, myself, and I. Today I am deeply grateful that I no longer live in that sick childish world of the active debtor who desperately wants to believe, "Oh, my God. It's got to be ANYTHING except the debting."

Two stories in this issue address the challenge DA members face in the face of relentless media coverage of what has been called "the worst economic crisis since the Great Depression." Every day brings "evidence" of financial catastrophe heaped on fiduciary cataclysm. For those who haven't found recovery in DA, it all seems like some giant vacuum cleaner sucking all the prosperity out of their lives.

But for most of us blessedly recovering in DA, we've had the foresight and the faith to carry on despite the temporary fear and inconvenience.

To be sure, I and other recovering

DAers have felt some pain here and there. I've had fewer hours some weeks at work, the value of my Roth IRA, invested in the financial markets is temporarily down, and there are a few other rough spots. But because I have an ample prudent reserve, because I no longer live hand-to-mouth or paycheck-to-paycheck, or way beyond my means, the annoyances are minor ones.

At my home group, debtors with years of continuous solvency behind them continue buying houses, driving new cars, slowly and sanely paying off debts, and accomplishing their dreams and visions, all with little attention to the panic-stricken hourly, daily, and weekly reporting on the economy. Where necessary, they're tightening their belts without feeling angry or deprived, fulfilling the DA principles of living in gratitude and living in reality in both good times and bad.

Recovering alcoholics jokingly call New Year's Eve "amateur night," because while just about everybody gets drunk on New Year's Eve, it takes a real alcoholic to stay drunk day in and day out, all year long.

We DAs might want to label the current recession our own version of "amateur night." Almost everyone, no matter how responsible, gets into financial trouble once or twice in their lifetime, usually during an economic downturn. But it takes a real compulsive debtor who's still living in the disease to live in financial chaos and crisis year after year, through good times and bad, and then to blame it all on somebody or something else. Thank God and thank DA I don't have to live that way any more.

— Anonymous

# A 'Slow, Steady' Approach To DA's Program Brings The Gift Of A Deep-Rooted Recovery

In 1996, joining Debtors Anonymous saved my life. Over 12 1/2 years in DA, I have incurred no unsecured debt, paid off \$65,000 in pre-DA debt, and my annual income has more than doubled. Many of my personal visions have come true. Guided by my Higher Power, I am grateful for a daily reprieve from vagueness, deprivation, and compulsive debting.

Early on, a DA member on my Pressure Relief Group wished for me a "slow recovery." At the time, I did not understand her wish for me, but now I do. To be willing to show up over the past 12 1/2 years for regular DA meetings, PRGs, keeping numbers, working the Steps, completing action items, local, regional, and world service, visions groups and retreats and lots of "handing it over" to Higher Power, I've been led day by day, year by year, to a deeply rooted, sustainable recovery.

What is my experience of this "slow recovery?" The first step for me was to accept that I had a compulsive disease that would not go away, and that working the DA program and the Steps was the solution. I started by learning to live within my means, pay as I go, and not incur any unsecured debt. Stopping all use of credit cards, credit lines, loans from family or friends, and even writing bank checks, was a choice I made in the first months of DA recovery. Learning to live on cash alone and plan for expenses in a balanced spending plan was (and still is) life altering.

In addition, as part of my spiritual practice and amends, I chose to pay down my \$65,000 debt one payment

each month, until eight years later, I was debt free. I kept a page called a Freedom Sheet where I listed the retirement of each debt, one at a time, until the balance was zero. For a debtor who, before DA, could not have gone a month without a bounced check (or five or more!), to be willing to live within my means and pay down my large debt slowly and persistently required a new faith and trust in Higher Power. No way I could have done this alone.

The slow payment of my debt taught me a spiritual discipline which I later used when I wanted to increase my savings and prudent reserve (a practice that took me until my fourth year in DA to learn), or accrue funds for a European vacation. In slow recovery, I learned to be patient and not expect my goals and visions to manifest overnight. However, in the middle of this patient "progress, not perfection," I also had my share of miracles, Godshots, and windfalls.

Five and a half years ago I met my life partner, and now live with him in a beautiful home where we share all expenses. Our relationship is based on the same rigorous honesty, clarity, and pay-as-you-go principles that I learned in DA. And our partnership has grown and developed in that same slow process, guided by my Higher Power, as did my DA recovery. Year by year, we've gradually learned to resolve conflicts, compromise, do our share, and enjoy both independence and mutual dependence.

Today my partner and I are planning our retirement and using that goal to learn about investments and income

streams to support us when we choose to stop employment in a few years. Slow, consistent savings over many years has been required to accrue the balances in our 401Ks and IRAs so that these income streams will be available to us in retirement. And of course, living within our means and paying as we go without debting is another wonderful spiritual discipline we will bring to our retirement.

Four and a half years ago, an inheritance windfall came to me when my parent died. With DA principles to guide me and the help of my PRG, I completed the final steps of my \$65,000 debt repayment, as well as using some of the inheritance money for a wedding and an abundant honeymoon vacation.

As I continue to show up year after year to work the program and hand over the outcome to Higher Power, another benefit I've experienced has been integrating an attitude of humble self-respect and deservability. Thus, when visions have manifested for me such as a well-paid, challenging job in my profession or a mature life partnership with my husband, I feel calm, grateful, and "right-sized," welcoming these miracles into my life.

In recent years, due to the spaciousness of time, money, and energy in my recovery life, I've taken bicycle tours in Europe and Canada, joined a book group and a writers' group, volunteer in the community, and enjoy concerts, theater, museums, and live jazz on a regular basis.

*(Continued on page 13)*

# Program Promises: Faith Will Displace Fear Despite Ups And Downs Of The Economy

I was talking with my sponsor about the bleak economy. I told her it is a blessing that I'm so busy putting one foot in front of the other that I don't have time to be scared. (But trust me, great concern is there, and I have felt it!)

She chuckled, reminding me, "One of the promises from the AA Big Book: Fear of economic security will leave us."

"Ah, yes. I needed reminding. Thanks. I'd wondered if I was in denial."

She softly emphasized, "The fear will leave us. There may be economic insecurity, but the fear will leave us. We have the Steps, the Tools, and our Higher Power. Working the program one day at a time, the fear will leave us."

I was thunderstruck. I have always taken that promise to mean that I would have so much money in my life I'd never have to worry again. This is the first time I'd really heard that promise. I really heard it. I have attended several 12-Step programs since 1986. This time, I heard it. I heard it with my heart, not just my head, not the way I wanted to hear it. This time, I heard what it meant.

It means simply what it says: the fear will leave us.

Our own DA Promise No. 7 states: "Faith will displace fear." Our pamphlet The Twelve Steps of

DA, states: "The suggested Twelve Steps of Debtors Anonymous provide a foundation for living that forms the basis of our spiritual program." DA tells me that ours is a spiritual program.

When I first heard in DA meetings in 1990, "It's not about the money," I was incredulous. Money problems landed me in DA. How could it not be about the money?!

Soon I came to understand that it's not the money itself. It's about me. It's about my own spiritual condition. That means for me that it's my underlying attitude, my false beliefs around money that prompt my character defects, which cause me to act in self-destructive ways concerning money, such as debt-ing, overspending, not saving enough for predictable events, not having a prudent reserve for unpredictable events, not earning enough, etc).

God is my source. God is my employer. Money is a means to taking care of myself and those I'm responsible for (in my case, my cats), and to share. I am steward of the money I receive through my channels of income, be it work, gifts, etc. I'm responsible for clarity concerning my money and my responsibilities. God is my source and my employer, but I have to take the cotton out of my ears, listen, and do the footwork.

I've got to keep having faith in

these times. I've got to keep putting one foot in front of the other.

Fear landed me here. Faith will carry me through. But I have to work the DA Steps and use DA's Tools. For me, it takes a willing faith to work the Steps and use the Tools. When I do that, when I work at it, my faith becomes stronger.

AA promises, "Fear of economic insecurity will leave us." DA promises, "Faith will replace fear."

It works, when I work it.

— Sharon S.  
Cincinnati, Ohio

## Gratitude For Step 3

I have been in DA for four years, and the Step that has helped me the most is Step 3.

I had to open up to new ideas and let my Higher Power help me to be honest with myself. I had to open up to new ideas, and when I was the whole 12 Steps opened my life to know that I had enough and I was enough.

Thank you Fallbrook DA in San Diego, California for changing my life. Thank you for opening up my heart with the Third Step. And thank you, DA as a whole.

— Anna W.  
Long Beach, California

## Working The Steps Leads A Member Toward A Spiritual Life Of Self-Knowledge And Service

**M**y name is K., and I'm an under-earner and pauper with the mind of a debtor, wanting everything for nothing. When I came to DA in December of 2001, my whole body, mind, and spirit were torqued with fear, my fear twisting ever more tightly with each passing day. I couldn't think, I couldn't dream, I couldn't feel anything but fear, dread, and despair. I was facing a future I couldn't see, because I had no plan for how I would be bringing in money, never mind making a living. I had just assumed everything would be all right, somehow.

I have learned a lot about myself through working the Steps in DA. I've learned that vagueness is the primary symptom of my disease; if I don't keep accurate records, do

my numbers monthly, and stay close to DA, my thinking gets vague in about three days. I've learned that I know how to not spend money, to restrict and deprive myself, and that I'm afraid to spend money, even when I have it. I've learned that I've never let myself know what I wanted--that wanting things for me (and others) is vaguely shameful, self-indulgent, and pointless. I've learned that I felt entitled to be taken care of, rather than be a grownup.

As a result of being in DA, I've also learned that money is green energy, meant to be circulated and recycled, gratefully given and gratefully received. Holding and hoarding will block the incoming channels as well as the outgoing ones. I've learned that God is in the numbers—all of them. I've learned that the disease is not

about money; it's about my beliefs and behaviors about money.

When our GSR announced that she needed an alternate to represent our meeting at the annual World Service Conference, no one could go. My Higher Power nudged me to volunteer, and I'm really glad I listened. To be with so many people committed to service was inspiring, as was knowing they were doing it to keep and grow their own recovery. Since I desperately need to keep and grow my own recovery, I was both scared and glad to give service. I am now more willing to give time and money to DA beyond the individual meeting level, because I need DA to be fully functioning on all levels so I can be fully functioning on all levels.

— Anonymous

## *A DA Newcomer Sees Hope In The People Around Her*

**I** came to DA desperate, which is probably the best way to arrive. I am still a newcomer, but after a few months of regular meetings I am not so desperate now. I still strongly desire to live out a career vision without debting, but DA

has given me the hope that my dreams can come true.

It is difficult for me to accept that I need to improve without also beating myself up for having faults. But I have great DA friends and role models who show that they accept that they have done the best

they could, and, at the same time, must do better. And how do we do better? Through working the 12 Steps, one day at a time.

May we help each other and carry out our highest purpose. Thanks for reading!

— Anonymous

## From Scamming To Service: A DA Odyssey

I'm Larry, and I'm a debtor. I've been a member of DA since February 2007 and I'm really grateful for that miracle. My life has been unmanageable around money for as long as I can remember, probably forever.

This has been a scary ride because of that. DA and my participation in DA—the Fellowship, the Steps and Tools and Service—have greatly lessened that scariness and have enabled me to start earning more, be more on top of bills (last year at this time I was living without electricity in my apartment and was constantly being threatened with eviction notices. Currently I owe nothing to my landlord and as I sit here typing I'm grateful for the electricity to do so), and to have the faith necessary to let go of a job I'd grown really tired and ashamed of doing, and really go for my vision.

My last two college credits were taken at a local community college where I grew up in Queens, New York. I was taking a painting class there because I knew it would be easy and all I needed was a passing grade to get my BA. I figured I couldn't paint anyway so I never even tried to get better. Why bother? One day I was standing at my easel throwing paint around when a woman from class whom I had never spoken to approached me and said with disgust, "God, does anyone ever take you seriously?" It really caught me off guard, and all I could respond with was the truth: "No." I knew that I had never taken myself seriously, and that exchange has stuck with me for the past 18 years.

Not long ago I was at my regular Sunday night DA meeting, where hardly anyone knew me because I would just

show up and leave without doing anything. The group's regular GSR had gotten sick and needed a volunteer to go to the World Service Conference in Salt Lake City. Something inspired me to raise my hand and volunteer. I'm not sure whether this was God at work, but the group agreed to send me.

I have to "pull my covers" and admit that my motives were purely selfish. I was looking forward to a week's all-expenses paid vacation where I could rest up, take some baths, finish reading *The Great Gatsby*, and figure out what the next phase of my life would be like. Being of service was truly secondary on my list. I know now that what I was doing for the umpteenth time in my life was setting myself up for failure, disappointment, and robbing myself of an opportunity to really shine in a way that would serve my Higher Power and my fellows, and maybe help erase that feeling of uselessness that had been gnawing at me forever.

I got to the Conference with my motive still intact. But by talking to people that first day and by listening to their stories and realizing that these people had come from all over the country and some even from other countries, and that they were all here because they were grateful to DA for giving them their lives back, and that they were here to help DA be better and grow, all this literally made my hair stand on end.

The following morning I woke with a sick feeling in the pit of my stomach, and I got on my knees and asked God to let me be of service. I felt corny saying it, but at that moment I realized I had been sent to Salt Lake by my group to be of service. Lots of people

had thrown a buck or two or five into the basket every week for a year in order to make it possible. I had no other option but to be of maximum service to DA and anyone else I met that day.

After wandering into a committee room, I found myself, to my astonishment, volunteering to be secretary of a committee I never imagined I'd serve on. Although I didn't think I could do it, I just kept asking God to help me and just kept writing down whatever anyone said. Later, when a friend asked me how was I was doing, I replied that I'd never had a clearer conscience in my life—that for the first time in my life, I hadn't avoided responsibility. That night, and for the next few nights, I slept better than I'd ever slept before.

Throughout the Conference, I just kept showing up at my committee meetings, and did my best to participate and be of service. (I still managed to have fun with friends, too—guilt-free fun, I call it!). I wrote and typed reports, and felt I was doing what I was sent to do.

The final morning of the Conference I could hardly look anyone in the face because I was filled with such deep emotion. I knew in my heart that I'd participated in something terrific and greater than myself.

Since returning home, I've realized how important service is, and how anything we do to participate in DA is being of service, whether it's showing up at a meeting, sharing, picking up chairs, and so forth. It all helps to make a difference. It really does.

—Larry V.  
Burbank, California

## *A DA Long-Timer Meditates On The Reasons She 'Keeps Coming Back' To A Home Group*

I started my DA recovery at 9 a.m. on the second Saturday in September in 1987. And except for that one snowy Saturday morning when my puppy and I decided to sleep in, I don't recall a single Saturday where I've simply skipped the meeting.

In the beginning it probably took some discipline to get up at 7 o'clock on a Saturday morning. Actually, though, I don't remember much resistance. I knew I needed what was being offered here. And now, after 21 years, it's simply habit: this is what I do on Saturday mornings.

So why do I keep coming back, week after week, year after year, to the same room, and the same people, the same Preamble and the same Promises, the same Steps and the same Serenity Prayer week after week, year after year?

Here's what I know:

- I come back because I know I have a disease that's been arrested but not cured.
- I come back because I am still prey to the self-defeating patterns that devastated my life and the magical thinking that left me feeling so anxious and fearful is not so very far away.
- I come back because every week I see myself reflected in your eyes, in your stories, in your struggles.
- I come back because here I can talk about my most shameful feelings and despicable acts and

not be judged.

- I come back because I know I will hear your wisdom and be reminded of my own.
- I come back because every week I get to be awed and amazed by the power of the Program and the miracle of recovery.
- I come back because over and over again I have been touched by the kindness of strangers who have opened their hearts and their lives to me.

Why DID I keep coming back, week after week, year after year?

At some level I must have known that the kind of total transformation I so desperately needed would only happen by showing up, week after week, year after year. And so my recovery has happened, almost imperceptibly, moment by moment, week after week, year after year.

My favorite line in the Big Book of AA reads: "What we really have is a daily reprieve, contingent on the maintenance of our spiritual condition." For me, meetings are key to the maintenance of my spiritual condition and to my recovery. Thank you to each of you who is here at this meeting today.

(This story was originally given as a lead at the February 18, 2006, Saturday morning DA meeting in Chicago).

—Patricia B  
Chicago, Illinois

## What Is A Ways & Means Meeting?

DA groups looking for variety in their meeting formats, or for meetings based on solid, recovery-oriented sharing, often turn to Ways & Means, the Fellowship's quarterly "meeting in print" for help.

Each issue of Ways & Means contains many articles based on the personal sharing of DA members as they work the Steps, grapple with issues using the 12 Traditions, or perform service for the debtor who still suffers. These articles, used as readings every week or once a month, can be the basis for lively discussions of the Steps, Tools, other personal recovery issues, or Tradition situations affecting groups or the DA as a whole.

All DA groups and members are welcome to download as many copies of the newsletter as they wish. Many print out 5, 10, 15, copies or more for group use or for special workshops and share-a-days. The current issue and many back issues are available from the DA World Service website [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Recovery in DA grows when one compulsive debtor shares with another—in person, at a meeting, or through our "meeting in print," our recovery newsletter, Ways & Means.

## A Spending Plan And Commitment To DA Bring 20 Years of Progress And Prosperity

I have been a member of Debtors Anonymous, off and on, for more than 20 years. I say “off and on” only because there hasn’t always been a meeting in the small town where I live. For awhile, I was traveling one hour each way to attend meetings in the nearest big city. Luckily, for several years now, we’ve had one stable weekly meeting in my town. Pressure Relief Groups and qualified sponsors are scarce, though.

Because I was a high-bottom debtor, I’ve been debt-free for almost 20 years. It helps *not* to have any credit cards to fall back on and *not* to own property, so I can’t borrow on the equity. (I have left my IRA alone all these years, but it’s strictly small potatoes.) In spite of not

owning property, my partner does. So, I have the privilege of inhabiting a cottage that was designed and constructed just for me and decorated by me.

Living within my means is even more important now in today’s economy than ever before: credit card interest rates are soaring sky high, and life is uncertain. Still, I was a self-employed freelancer for many years but refused to consider doing a spending plan, since my income was so erratic! (I was underearning as well.) After getting a full-time job, I no longer had that excuse. Now, I can’t imagine living *without* a spending plan. It’s the main thing that keeps me out of vagueness, and staying out of vagueness (staying in clarity) keeps me sane and prevents the panic attacks that I used to

have whenever I bounced a check. Thankfully, it’s been several years since that’s happened. But that doesn’t mean I balance my checking account to the penny. (Are you kidding?)

My money issues haven’t gone away. They will always be there, but hopefully I can keep them in the background. This is a lifelong path I’m on, and it does require constant vigilance. I am getting ready (becoming willing) to work the Steps—again. Willingness is everything. Let’s not forget that this is, after all, a 12-Step program. And none of us can do this alone. We are being guided every step of the way by the God of our understanding. I am so grateful!

—Jan D.  
California

## *Self-Pity: Numbers Reveal An Unwanted Defect*

As a member of Debtors Anonymous I define myself as a “compulsive debtor,” but clearly seeing the compulsive and addictive part of this syndrome was something yet to emerge. Not until a fellow member made the necessary but uncomfortable observation that she detected self-pity in my attitude to my financial difficulties did I finally get a big hint. Spiritual “smelling salts,” so to speak.

I began to see that any of the money transactions that caused me trouble were easily seen as emotionally propelled. Embedded in the decision to spend on this or that was a justification rooted in defiance of authority, which could be against discipline itself or a justification growing out of self-pity that demanded instant medication of

my discomfort, even if these decisions damaged the healthy interests of my life in recovery.

Tracking my numbers carefully and in honest detail, I annotated the expense on food items that numbed uncomfortable emotions, even though nutritional needs had nothing to do with it. When I saw in my little pocket spiral notebook repeated entries for cheese or salted cashews that were refugees from the three square meals plan, I started to track that as a separate category, “Snacks.” I knew that always the reasoning of this addict’s thinking was a phony hunger or nutrition-based excuse, and underneath it was a plaintive whining about how desperately I needed to be comforted for all the suffering of that day and my life. Likewise, I can recall many such

non-food purchases with a similar bogus rationale for why I should empty my wallet and compromise my solvency.

It leads me to conclude that an accurate reading of my expenditures should include the category *Self-Pity*. Let me list with precision the various items that my ego was throwing tantrums over by expressing a life-and-death urgency to spend more dollars on because I didn’t “feel good.” How much money every month will I knowingly allot to this “vital” need? If I’m honest about my requirement to brood and sulk, then how grossly overstuffed am I willing to make this “Self-Pity Envelope”?

—Bill V.  
Ridgefield Park, NJ



# MY 2 CENTS



## Debunking DA's Myths And Urban Legends

**Y**ou hear it everywhere these days; misinformation, disinformation, and some other just plain weird stuff.

I attended a big DA share-a-day recently, and instead of most of the day being devoted to joyfully sharing our recovery with one another, it was consumed by dealing with a host of questions that don't have much to do with DA, or with recovery of any kind. Most of the newcomers in attendance seemed to have either no idea of Debtors Anonymous is about, or had picked up a bunch of misconceptions from other newcomers that would make it unlikely or impossible for them ever to recover.

Why do so many of our DA meetings and events get bogged down in myths and legends that are not relevant to, or are in direct contradiction to, our recovery program?

Part of the answer is denial, the natural tendency of those with the disease of compulsive debting to find the "easier, softer way," rather than face the hard truth. Part of it comes from the fact that many of our meetings consist almost entirely of beginners, and the lack of long-timers who keep coming back. And sadly, a lot of our meetings don't even have DA literature--they have no literature or they carry outside literature that may have serious misconceptions about the DA

program. (Conference-approved DA literature does clearly explain what Debtors Anonymous is about, and clearly outlines our program of recovery. Most of the problems in this area would be solved if more members carefully studied our DA literature).

Perhaps what we need is a quick guide to debunking some of DA's worst myths and urban legends. There are many, but I'll make a beginning by tackling a few of the worst here:

**Myth No. 1**—DA is a vague, catchall program about financial problems of many kinds, and we should change our name to something like Money Anonymous or Fouled-Up Finances Anonymous to reflect this. **Reality:** After 8 years of intensive spiritual work on their financial problems, DA's founders discovered that their problems with money and in many other areas was caused by incurring unsecured debt. They made a deliberate and conscious decision to make our primary purpose not debting, and to reflect this by naming the new fellowship Debtors Anonymous.

**Myth No. 2**—The terms "solvency," "abstinence," and "financially clean and sober" mean different things. **Reality:** For 33 years, the term "solvency" has been the traditional DA language meaning "not incurring unsecured debt." The day a member stops debting is his or her "solvency date," similar to a sobriety

date in AA. Some members coming into DA from other 12-Step fellowships have used outside language from those fellowships to mean the same thing. "Abstinence" is used in Overeaters Anonymous and other eating disorder programs. "Financially sober" is used by some AA members, and "clean" by some members of Narcotics Anonymous. For DA purposes, they all mean the same thing.

**Myth No. 3**—"Solvency" means you've paid off all your debts. **Reality:** DA has never had any special language for members who've paid off all their debts. Our primary purpose is not to incur any new unsecured debt, and we are committed to paying our debts in full, but no one gains special status in DA by completing their debt repayment.

**Myth No. 4**—You have recovered in DA when you make or inherit a lot of money. **Reality:** DA has many highly affluent members, including many millionaires, who have discovered to their chagrin that money alone is not the answer to a spiritual problem. Most of them have discovered that no amount of money is enough to solve either their financial or emotional and spiritual problems until they've gained real sanity through not debting one day at a time and through practicing the 12 Steps of recovery.

—Anonymous

## I Had My Dukes Up

*(Continued from page 1)*

For a short while, I remember getting an allowance but never understanding how to use it. I think all of it went into a savings account for a bike. Once I purchased the bike, I never again made a deposit, so the savings account was closed. Then the allowance vanished. This adolescent behavior around money was to follow me well into adulthood, right up to my first DA meeting at age 37.

When I was 14 years old and in my first year of high school, I decided I wanted “financial independence” from my family. I defined self-sufficiency at that time as my working whenever possible (school holidays, weekends, vacations, and summers) to provide myself with spending money and buy my own clothes. I thought that if I were taking no money from my family, I would be autonomous and could decide my own fate. Of course, in my naiveté, I ignored the fact that my parents provided the roof over my head, transportation, medical care, etc. If I ran low on funds, I would supplement my stash by sneaking money from my parents. That began a lifelong practice of blurred boundaries around money, thinking I was self-supporting and actually denying that I was taking money from my parents. In truth, it was stealing, outright stealing.

When I was about 17 and applying for college, feelings of hostility ran very strong in my family. My parents wanted me to be more involved in the family and to be

more compliant if they were going to pay for my college education. I routinely rejected all their support except for the financial, and thought my life would be wonderful if I could get away from home permanently. I got what I wanted and left for a Midwestern college a few months after my 18<sup>th</sup> birthday. During my first year in college, my parents paid all the expenses, although I did take a part-time job for spending money. About three quarters of the way into the year, my mother called and said my father was going to declare bankruptcy. I couldn't quite understand what that meant, but I was very annoyed that I was being told this. What did it have to do with me? It had a lot to do with me, as it turns out. The night before I was to transfer to New York University, my father told me it was too expensive to go there. Instead, he packed me in the car and took me to his alma mater to start classes as a sophomore. I thought the college was beneath me. Only the stupidest kids from my high school had applied there; I deserved better.

Of course, I ended up attending this second-rate institution, sulking for an entire semester. During that time, I decided I would apply for a scholarship to return to the college in the Midwest. I was awarded a needs-based scholarship and was back in Minnesota the following September. That's when my behavior around money turned into full-blown debting. I took out a credit card for every clothing store in the town. I loved how using them made me feel: flash the

plastic at the salesperson and you get to take home prizes! I maxed out on every credit card I held.

I also got my first checking account then. From the way I behaved with that checking account, it was as if I thought that having a checking account gave one access to all the money in the bank, not just one's own. I mostly wrote checks that bounced. At the time, when you were a student in a small college town, there were few if any consequences for debting the way I was going: neither the banks nor the stores were hard on you, and therefore it seemed like there was no problem. It was always sort of understood that you would make good on your account, or they could find you at the college. However, the debts weren't resolved when I left college and the state. Two stores that were my biggest creditors were still owed money, with few prospects of getting the cards paid off.

After graduation, I took a trip to Europe—a gift of my now-solvent parents—to get my head clear and to think about what I was going to do with my life. I was a child of the Sixties, hanging loose. I'd spent the Summer of Love in San Francisco. I didn't really need a plan for living. I was happy living in the flow, emulating the Hippie movement. Living on the edge was exciting and perfect for an addict-in-training. When I came back from three months in Europe, it was without a plan of my own design. Instead, I got a plan handed to me by my parents. They had contacts which were going to help me get my start in the

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## I Had My Dukes Up

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publishing world. I made a sorry attempt for about three weeks to follow their plan before I decided to go back to my college town and get a job there, which I did. I had to borrow money from friends for the airfare and to cover expenses until I got a job. As soon as I got a job, I took out another credit card from the biggest department store in the city nearby, and proceeded to rack that up to its limit. It was my first of many binge-fast episodes with credit cards.

Despite the manic behavior with credit cards, I managed to think of myself as responsible. I was pretty much on time paying my bills. I didn't seem to be borrowing too many things from other people. For awhile, even my credit card use seemed normal. I wasn't earning much, but I wasn't spending much either. For the first time since I was in middle school, I was actually saving money. Because I was engaged to be married, I had put away a few thousand dollars, maybe three or four. When the engagement broke up, I was heartsick, so I rented a car, drove from Minneapolis across the Canadian border to Winnipeg, Manitoba, where I visited a fellow alumna from college. Over the next two weeks, I proceeded to spend all the money I'd saved. In 1969, that took some doing if you were buying just little incidentals, records, and whatever.

To heal my still-broken heart, I quit my job and tried several geographical solutions. I drove across country to New Haven, Connecticut, and, when that didn't

satisfy me, I left for Cambridge, Massachusetts. I had to borrow money for all these moves. I borrowed from my brother and my college roommate. Every time I got to a new place, I'd be broke. I'd always work, though. I would get a temp job or serve drinks at a bar or restaurant. I earned my keep, or so I told myself. Yet there were times when I walked down the street looking for money just as my mother had as a young girl. I lived on rice, toast and jam, eggs and pasta for weeks at a time. Sometimes I thought I should become a prostitute so I could make easy money. In the desperate state of mind I was in, even that seemed okay.

I began to notice that I had real anger and desperation around anything having to do with money. I never thought I would be able to get enough of it or hold onto it. It seemed to be a mystical substance. It just sort of floated in and out of your hands, and you had no choice what happened to it. Before I could do anything with these insights, it came time to leave Boston for my next geographical solution...it had become clear that I wasn't going to end up furthering my career there, too much competition from other recent graduates. The truth was I was out of control in many areas, hanging out with a crowd of people who included Black Panthers, drug dealers, and all sorts of other "negative elements." It was not a good scene for a (formerly) nice little girl from suburban Long Island.

My last geographic brought me back to New York City, with barely any sanity left. I got a job

working as the receptionist in an agency of the United Nations. I worked in that position for about a year before my whole world started to cave in and I was facing emotional collapse. I got into therapy. I couldn't afford to pay for therapy, so my parents, who I was in therapy about, ended up paying for my therapy. My salary was only enough to pay my college loan, my rent, and whatever else my basic expenses amounted to. Eventually, my parents had to take over my college loan payments, too. I probably should have been hospitalized for depression, but I wasn't. I began to function at a subsistence level, but I was functioning. I started to think I was capable of doing more and earning more. I argued for a higher salary as if I were entitled to more. People seemed to think I was worth it, and I got the increase. Then I parlayed my way into becoming an assistant teacher in a private school. At nights, I trained for and got my teaching certificate, and finally, when one opened up, a full-time teaching job at the same school. And of course I earned more money. All I did with the higher salary was go crazy. I went from buying nothing for myself to buying too much for myself, and always being on the brink.

I felt like I was living on the side of a very sheer cliff. It made me feel alive and even thrilled from running up to the edge, nearly falling off it, then coming to and backing away! During the school year, I would save money so I

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## I Had My Dukes Up

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could go away in the summer. I'd go away and I would come back with no money. I'd be behind in my rent and behind in everything else. I did that for about four years until I met my future husband, and I got married. Once I was married, I quickly rebelled against the values of the family I had married into. My husband came from very frugal Eastern European stock. His parents were outfitted with every kind of insurance, saved every bit of their money, and in my view, suffered from the most deadly boring existence possible. Who in their right minds—I thought—wouldn't use all their money to immediately gratify their wishes, but instead would save it for the future? I interpreted that philosophy of life as stiff, lacking in spontaneity, and therefore, unimaginative and unsophisticated.

To my way of thinking, my husband's family had a serious problem. I wheedled my husband into doing things my way, spending freely entertaining ourselves, throwing parties, going on vacations. We simply didn't have that kind of money. He was a student and tended bar to pay his tuition; I was basically supporting us. We were barely living within our means: some would call it "early matrimonial," with used moving boxes as furniture, supplementing hand-me-downs from the in-laws. At the outset, to make a show of matrimonial partnership, I put all my money into a drawer to share. However, my husband wasn't putting all his

money in the drawer, and I began to attack him for being greedy. Never noticing my own problems with money, I was surprised that my money in the drawer could vanish so fast. I began to feel scared with an abundance of money and safer whenever I had very little money since then I seemed to know my boundaries better. Left to my own addictive devices, I am a person with no boundaries. I'd only find my boundaries after I'd been clipped by a car while jaywalking, as described in the book *Alcoholics Anonymous*. Even then, I found it hard to recognize my boundaries. I'd have to rely on others (like credit card companies' credit limits) to set them.

My husband's practice of holding on to his own money made me very angry and insecure. It was a point of great contention all the time, resulting in screaming bouts and fights. At one point my husband went into his own business, but never took a salary, which left me, on a salary of \$25,000 a year, supporting the two of us and a business. In the meantime, I had tired of my teaching job and wanted to leave. It felt like a prison sentence to have to stay. I started to get afraid that we were being sucked down by our financial obligations, by underearning, and by overspending. Was I going to end up having to declare bankruptcy like my father? My husband tried to shore up his failing business by applying for loans. He asked me to cosign loan applications for him, and I initially refused. Finally he wore me down with insinuations of my being a bad wife, and I did

cosign for a line of credit.

Unable to tolerate teaching any longer, I left my job, and did part-time work while trying to figure out what to do next. When the school paid out the money I'd had in my pension account, my husband pestered and pestered me, until I relented and we put it into his business. Within a few months it was lost: all of it. By now the fascination with running up to the side of the cliff, looking over, and then backing up had turned into panic. I thought if I left my husband, I'd feel safe again. I did leave him in December of 1982. In January of 1983, I spent \$750 entertaining myself and, as I had no disposable income, that meant entertaining myself on a credit card.

Essentially homeless, I was a corporate vice president who was working to pay her creditors. I was camping out at one sister's apartment because I had no money to rent a home and no possessions except my clothes. In February, I moved from my sister's couch to my brother and his girlfriend's spare room, where the windows didn't close and the snow came in. After shopping for food, I didn't have enough money left for transportation to and from work, or to buy an alarm clock. In May, I entered DA.

The first few days I was in DA, I sat immobile listening to people talk and tell their stories. I didn't identify with their feelings or recognize anything in what they said as relevant to my own situation. I didn't relate to the words "compulsive debtor" or

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**I Had My Dukes Up***(Continued from page 12)*

"compulsive spender." I had no idea what people meant when they said they were under earners. All I knew is that my entire body shook from the beginning of the meetings until the end, and that I had to be physically assisted to leave the room at the close. But I continued to come back, and after about three or four weeks of going to meetings I got the message that I had indeed been under earning and compulsively debting for a long time. This realization and the program actions it generated were transformative. Within a few months and a few pressure relief groups, I had the confidence to compete for a job that paid twice as much as my previous job, and I won it.

With this, I saw the program start to work for me. That's the way I thought it should work: get me more money. About a year later, I had tripled and then quadrupled my salary. I thought that was DA working in my life. That's all I thought recovery was about. There were still a lot of loose ends in my past. I was comforted by the fact that other people in the program had the same problem as I had, but I didn't quite want to resolve the problem their way. I had heard about a sane method of debt repayment from my pressure relief group people. Their counsel went in one ear and out the other. I wasn't willing to take a moratorium; I wasn't willing to go slowly, paying creditors proportionate to the amount of debt your liability to them represented. Instead I did it my way and, in a couple of years, I got my debts paid off.

A month after I was so-called solvent, marshals started appearing at my office and leaving summonses. My husband's creditors were suing me for the loan I had cosigned for him years before. I tried to deal with it through my lawyer, and we thought the creditors had been satisfied, since they stopped bothering me. Four months later, I got subpoenaed to appear in court. Affronted, I bitched and moaned about it in DA meetings. The generous souls in DA tolerated my whining for a couple of weeks. Finally, two men took me aside and asked me whether I was sick and tired yet of my moaning. They helped me see that the debt really was my debt, and that I should assume it in full. Don't negotiate--assume it in full, they suggested. And I did what they suggested. I agreed to pay what I was able to pay when I was able to do so—the DA debt-retirement way. That's what God and DA showed me how to do.

I came into the program of DA with my dukes up. I said I needed help, but then I held up my hand like a traffic cop to prevent you from reaching out your hand to me. Despite early signs of prosperity, it wasn't until a year after starting the program that I recognized my powerlessness over debt and the unmanageability of my life because of debt. I had to admit that I had been in a blackout most of my life where money was concerned. Now I know that alone I will debt, together we will achieve and maintain solvency.

Today, surprisingly enough, I am in my own business, and I own my own home. I'm remarried and together we have only collatera-

lized debt. I am no longer afraid to go to the mailbox. I am no longer afraid that the phone will ring and someone will tell me I owe them some money and they are suing me for it. Most of all, I know I'm on a course that's charted by spiritual principles. I'm no longer a misguided missile, careening around without a target. I don't feel like an infant any longer at the prospect of having to deal with money. That's a gift worth changing for!

—Meryl M.  
New York City

**Slow Steady Approach***(Continued from page 3)*

Do I still have challenges to face, difficult decisions to make and disappointments to accept? Yes, of course. But now I'm convinced that every circumstance I face has a divine purpose, and I become curious to see how the circumstance will unfold toward my highest good. All I need to do is get clarity on what my part is, consult my God-squad in my DA program, take the action steps, pray, and hand it over. Higher Power does the rest!

Without Debtors Anonymous and my Higher Power, this "slow recovery" journey from desperation, vagueness, and compulsive debting, to solvency and an abundant, spacious life could never have happened. So I keep coming back. Thank you, DA!

—Dale W.  
El Cerrito, California

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# Around The Fellowship



## Rocky Mountain High Point For DA

The Rocky Mountain/Intermountain West region of the United States is taking on more importance to the Fellowship of Debtors Anonymous. One of the fastest-growing regions in the U.S. population-wise, it is also the scene of many new DA meetings and members taking part in service.

The General Service Board recently revised the regions used for the election of GSB Trustees, adding a new region in the area of the Rockies. Most of the states in the new region had few or no meetings until several years ago, but have seen substantial growth since then. DA trustees are elected from regions, with a limit of three trustees from any one region, to ensure that no one geographic area dominates the Board.

Shortly after the creation of the new region, Marci W. of Utah was elected as its first trustee. The growing prominence of the region is reflected in the fact that the recent 2008 World Service Conference was held in Salt Lake City, Utah, and the 2010 WSC will be held in Denver, Colorado.

## DA Meetings Circle The Globe

As DA continues to grow, new meetings are being registered around the world, sometimes in nontraditional places.

DA, during its 33-year history, has been slow to grow outside the United States. Most of the foreign meetings have traditionally been in Canada, England, France, Australia, and New Zealand, plus a few other European countries and Israel. Meetings have been starting up gradually in other places, including a few in Latin America and some of the smaller countries of Europe. Recent additions to the international meeting roster include Cape Town, South Africa, Bogota, Columbia, and Reykjavik, Iceland.

The lack of foreign-language literature is the biggest barrier to DA's growth outside the U.S. During the past year, the General Service Board has devoted sub-

stantial resources to the production of DA literature in Spanish. Translations of DA literature into other languages, including French, is also being reviewed, with an eye toward carrying the message both to linguistic minorities within the U.S., and to speakers of native tongues around the world. In addition to face-to-face meetings, the number of e-mail and chat meetings in foreign languages continues to increase on the Internet, and special-interest telephone meetings on various topics also continue to grow.

## New York Intergroup Is Resurrected

After coming dangerously close to shutting down, the venerable Debtors Anonymous Intergroup of Greater New York appears to be rising, phoenix-like, from the ashes. The Intergroup had suffered serious declines in membership and service in recent years, and financial problems caused it to come within a whisker of closing out the checking account first established by DA founder John H. in the early 1980s.

New York was DA's first Intergroup, founded in 1983, just after the 1982 establishment of the General Service Board. Many of DA's oldest members were active in it, and it was for many years the largest and most active Intergroup in the country.

Following the resignation of its officers in late 2008, a group of long-timers came together to recruit new officers, deal with chronic financial problems, and get Intergroup services going again. They are meeting regularly, but face several challenges: the Intergroup's monthly newsletter, *The Bottom Line*, has not published an issue in nearly 18 months, and it is uncertain at this time whether the annual fall share-a-day, traditionally the biggest DA event in the world, will be held in 2009.

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Ways & Means likes to hear about interesting and inspiring things 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, MA 02492.