

Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2010

DA's Journey From Clarity To Confusion: Do Debtors Need To Define The Obvious?

In the beginning there was clarity. The confusion would come later.

The recent discussion within the Debtors Anonymous Fellowship of whether it needs in some way to "define" debting is a curious one. It's carried on with sincere passion by newer members, who seem genuinely confused about DA and its primary purpose, but it's looked on as strange by traditionalists and people with long-term recovery. The recovering debtors who founded and established the Fellowship 34 years ago would be puzzled that anyone could suggest that any such thing might be needed.

The roots of this modern controversy over definitions of debting and singleness of purpose run deep in DA history. The Fellowship's history can be divided approximately into two equal halves. During the first half, DA established a clear and specific program of recovery based on not incurring unsecured financial debt, and strictly limited its efforts to that. During this period, the program grew dramatically, to virtually the size it is today.

Literature was written, a service structure was formed, and an enthusiastic service culture grew up. There was great emphasis on taking the First Step (not incurring any new financial debt), and following the First with intensive work on the other eleven Steps.

In the second half of DA's history, when concepts alien to DA's traditional recovery program began to be introduced, growth ground to a halt, and there has even been a net loss of meetings in some areas of the country. Fewer members have worked the Steps, done service, or established a clear recovery. A much larger percentage of the DA membership is symptom-based rather than recovery-based, and according to surveys, many are not even sure why they are in DA, or what DA is all about.

The two faces of DA today reflect these two historical periods. Some members and some meetings today have a clear focus on recovery, based on the traditional DA recovery program.

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What is

Debting?

A Special Section

Five members of the World Service Conference Literature Committee submitted a special package of articles for this issue of Ways & Means on the theme "What is debting?" These articles run together as a unit, mainly on pages 4 through 7. Other members of the Fellowship have also submitted their experience on this issue, or closely related ones, making for stimulating reading on several closely related DA issues.

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. 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.

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

Time To Turn The Tide On A Currency Of Hopelessness

I'll never forget how excited I was, not long after joining Debtors Anonymous in 1996, to learn that DA was in the final stages of producing its first-ever recovery book.

DA's selection of literature at that time was pretty scanty--basically a handful of gray pamphlets, which went for the heart-thumping price of \$2 each. An \$8 literature order consisted of three pamphlets and a \$2 shipping charge, and took eight months to travel 300 miles from DA's barely functioning General Service Office in New York City to Northern New England. Far from the nearest DA group, I wanted and needed more.

DA at the time was raising money to pay for the printing of the book up front. The Fellowship was determined to publish the book solvently, so it needed to raise something like \$20,000 (if my memory serves me correctly) to pay the printer in advance for the first run off the press. I got caught up in the excitement and drama, and despite not having much money, sent in a \$10 donation. As the months and years went by, I would send another \$10 contribution whenever I could scare up the money, and once I even sent in \$20. I watched the fundraising totals in Ways & Means inch closer and closer to the goal.

Finally, near the end of the decade, the moment arrived. We had the money, and the book rolled off the press. I rejoiced, along with thousands of other DA members.

By now I was prosperous enough to afford the hardback book rather than the paperback edition. I devoured it, read every story lovingly from cover to cover. I exalted in the identification with DA people, DA language, DA everything. I believed that our Fellowship had arrived, and me along with it! I even loved the quirky, unusual name, and was thrilled some years later to meet the longtime member who had coined it.

I guess that even from the beginning, I was concerned about a couple of the stories. They didn't sound very solid, and a couple sounded downright weird, or at least not very good examples of recovery. But what did I know? I was, up until this point, a loner member of DA. I'd met only a handful of DA members, and I was dependent on the Internet, some speaker tapes, and Ways & Means for my entire DA program. And I was only solvent a couple of years. I had no realistic idea of what good recovery in DA was.

DA ultimately grew in my city, and me along with it. When I started a second weekly meeting in town, I decided to make it a Currency Of Hope meeting, reading and discussing a story each week, just as AA members do with the story section of the AA Big Book. But weekly exposure to the book, and increasing sanity and clarity produced by more years of continuous solvency, brought more disillusionment. Some of the

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What Is Compulsive Debting? DA Offers Members A Clear And Simple Definition

What is debting? It's pretty simple. In recent years, there has been a lot of concern expressed about how DA "doesn't clearly define debting." However, after 20 years of not incurring unsecured debt one day at a time, I respectfully disagree. I don't think our beloved Fellowship could have done any better than it has. As the opening of the Twelve Tools of Debtors Anonymous quite clearly states: *Unsecured debt is any debt that is not backed up by some sort of collateral, such as a house or other asset.* And as my first sponsor put it so clearly, "Don't debt, one day at a time, NO MATTER WHAT."

Why does DA differentiate between secured debt and unsecured debt? When I take out an unsecured debt, and I fall behind in my payments, there is no way to make it clean. I slip down that slippery slope into deeper and deeper indebtedness. However, if I fall behind in my house or car payments, I lose the house or the car, and I'm debt free. It's that simple. DA doesn't promise you'll never lose your house or car. DA promises that if you don't incur unsecured debt one day at a time, you will stop the disease in its tracks. Even if it means losing your house or car.

DA's founder John H. put it quite succinctly: *Live on a cash basis, one day at a time.*

Some have tried to write lists of "rules" for DA, such as, "If you use a credit card, you have debted." I respectfully disagree. I wish it weren't so, but the truth is it ain't so black and white. If my sponsee comes to me and says, "I sent \$200 dollars to Visa and I used my credit card to purchase \$100 worth of goods. Did I debt?" I'm afraid the only answer I could honestly give is "no." I might take that opportunity to tell that sponsee that he or she is insane. Or playing with fire. Or I might say, "Quit monkeying around and cut up the card." But I cannot say "You've debted." In fact, it was a secured loan.

Some claim that if you use a credit card, but you pay the bill on time, you have not debted. I have to admit I don't understand this at all. The question for me is, "Why are you using someone else's money for a month?" That doesn't sound like living on a cash basis to me. I have used nothing but cash and a debit card for the last 20 years.

Some insist that if you pay a bill late, you have debted. I respectfully disagree. John H. suggested living on a cash

basis. When I came into the program, and I missed a bill, it was because I didn't have the money. I would have definitely debted, because I used a service that I didn't have the money to pay for. However, if I have the money and the date slips my mind, have I debted? I call this a mushy line.

Some of us are fundamentalists and need to be super disciplined. I respect any DA who chooses to do this. Unfortunately, like most fundamentalists, they tend to see any other approach as a DA sacrilege. But in my experience, most DA's with long-time recovery tend to be a little more forgiving. Others of us are more like the Reform branch of DA. We practice rigorous honesty to the best of our ability. But we also recognize that DA is not a Fellowship about clutter or procrastination. We don't "not procrastinate, one day at a time."

When a DA comes to me and says, I missed the billing date, I ask, "Did you have the money to pay it?" If they say no, I agree it is debting. If they say yes, I say, "Pay the bill." And if they don't, then we have something to talk about. Either way, we talk about the red flags that indicate the beginning of the

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Debting: A Look At DA's Traditional Definition

What is debting anyway? I often hear confusion over what debting is. I understand this. Why not? One of the problems our DA literature addresses is our "terminal vagueness." I, too, have my own experience relating to this confusion. I relate by recalling my first debt. I was a month or so out of college and had gone home. I had a job interview two hours away. I landed the job, but found myself unexpectedly stranded for a month before the job started. What was I to do? I needed a place to stay to find an apartment. That would take money for the deposit and the first two months' rent, money to live on. I planned to get a part-time job waitressing as soon as possible, but in the interim I needed money to live on and money for a place to stay.

Banks! Banks have money. So off I trotted to a bank for a loan. The loan officer asked me what I wanted to secure the loan with. "What?" I didn't know what she meant by securing the loan.

She explained that I needed collateral to secure a loan. "Collateral? What's collateral?" She explained that I needed something the bank could use that I could borrow against. No problem. I had a car, an old car, but a car. I felt relieved and solid that I had something of worth to offer.

She paused and gently tried, once more, to explain to me. So, you can see, I was clueless as to what a

"secured loan" meant. I was clueless what "collateral" meant. I was more than vague. I just didn't know.

Ultimately, she said I qualified for a credit card because I had a college degree, and a job starting soon. I didn't understand how a credit card would help. Again, she patiently explained that I could take a cash advance on my credit card. "OK. What's a cash advance,?" I asked. That lady had her work cut out for her in dealing with me.

So, what is debting anyway? Our DA Preamble states, "The only requirement for membership is a desire to stop incurring unsecured debt." That statement may seem self-explanatory. It may seem simple enough, clear enough. But then again, is it? If it were, then why do so many, including some long-time members have confusion about it?

I believe that a general DA list of examples could help clarify and guide. Again, I use my own experience as an example. "Whaaat? Late bills means I've debted? I thought debting only meant overdue credit card bills. Oh, Lordy!"

I've learned the following things in DA:

- That if I have not paid for something at the time at which I made the purchase, without providing collateral (something of equal value to borrow against) then I have debted.
- That if someone loans me money, I would first have to give that person or institution something (collateral) valued at the same amount of money so that if I defaulted on the loan, that person

or institution could sell the collateral to recover the money they lent. That collateral "secures" the loan.

- That my past debt is clearing up the wreckage of my past. My abstinent date is the day after my last debt.
- That debt in DA is about financial debt.
- That if I use money from my own savings account(s), I am simply using my own money, my own financial prudent reserves.

Specific examples of what debting is I learned in the DA rooms include paying with credit cards, paying bills late, borrowing without collateral, taking out personal loans or lines of credit (unless secured, such as a home mortgage or auto loan), writing bad checks or overdrafting or "floating" checks; using a debit card against insufficient funds, not making a co-pay, not making arrangements in advance for doctors, dentists, etc; student loans, incurring library fines (note that the key word here is fines), and stealing.

I believe a general, official DA list of examples could well serve our members.

I also believe that an updated version of our beloved Currency of Hope could help clarify what is debting and what is recovery by eliminating stories that are not DA compliant. I found several instances. These perpetuate misconceptions which promote confusion. Our book was several years in the making while DA was still young and finally published in the late

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Singleness Of Purpose And The 12 Steps Bring Recovery To Compulsive Debtors

What is debting? Debting is a process addiction. As debtors we are addicted to the process of debting. This is different than alcoholics who are addicted to the substance of alcohol. The solution is the same, however. The problem is me and my selfishness- trying to have my way. Following God's will for me and carrying the message of DA to the still-suffering debtor is the solution.

In the 12-Step Program of Debtors Anonymous, I will never have my way again as long as I live. However, if I follow the precise directions in the first 164 pages of the Big Book of Alcoholics Anonymous, I can thank God one day at a time for the life God has given me.

Credit cards are not the problem--I am. My innate selfishness and self-centered behavior is what makes me a compulsive debtor. If credit cards were the problem I could just throw them out and never debt again, living happily and freely. But I can debt anywhere—my kind mechanic, understanding friends willing to “front” the cost of my meal in a restaurant, the forgiving corner market store owner, my dentist; the list is endless. In order to get the solution I must not debt one day at a time to anyone in any way.

That brings me to the “yes buts,,” things me or my prospects and protégés have cited as exceptions to

the suggestion “not incurring unsecured debt” in order to recover.

Yes, but payday loan and check cashing establishments are secured with a promise. Are they? Well, no. I could close the checking account that holds the promise of repayment.

Yes, but student loans are an investment in myself and therefore secured by me and a promise of future earnings. Really? If I try to offer myself up as payment due 6 months after leaving school do you think a bank or federal agency will accept ME as legal tender?

Yes, but I pay for my electric, gas or phone bill after I've incurred the use.. How is that not debting? That's true, but since it is based on usage, there is no way to prepay a bill like this. However, you can pay on time or the day you receive the bill. Paying late is debting.

Yes, but I'm an underearner, self-debtor, hoarder, etc, not a debtor. What are you doing in Debtors Anonymous? This is like a woman going to a prostate cancer survivor's support group. Debtors Anonymous is a program for debtors and our primary purpose is to carry the message “to the debtor who still suffers.” (emphasis mine). There is nothing in there about underearning, self-debting, etc. There are programs for those issues. Long ago, AA drew clear and healthy boundaries, and out of those boundaries a beautiful program called Narcotics Anonymous was born. That program has given a family member of mine his life back where AA could not. I hope that we of DA can also have the

courage to do the right thing, and let underearners, self-debtors, etc find their way to wholeness and recovery through programs that address those issues.

Meetings are one tool to help resolve the debt problem. But they are not the program. Keeping my numbers is another tool. But numbers are not the program. Using the telephone is a good practice, but also not the program. I love PRGs, but they are not the program. The program of Debtors Anonymous is the 12 Steps of DA. How to work these steps is laid out in the first 164 pages of the Big Book of Alcoholics Anonymous. In order to work this program, I must not debt one day at a time.

—Jennifer S.
Sacramento, CA

Debting

(Continued from page 4)

1990s. Even AA's Big Book has gone through four separate editions, each with updated stories.

Note: DA does offer newer stories of DA experience, strength and hope in the Recovery Stories section of the World Service web site www.debtorsanonymous.org.

Meanwhile, my own rules of thumb are, if I haven't paid for something up front, I've debted, and if I haven't paid for something according to terms, I've debted.

—Sharon S.
Cincinnati, Ohio

A Debtor From France Sees Solvency As The Beginning Of An Ever-Growing Great Adventure

The definition of what is debting has obviously been cause for debate. The repeated surveys shown in the 2009 World Service Conference Five Year Plan are a sure sign, as is the decision to dedicate substantial space in *Ways & Means* to the topic. From experience, I know my own definition has become more refined and more exacting in time. I also know (as, again, the surveys show) not all members agree on a definition.

Other members of our committee have already gone into lists of what debting is; I think those lists are pretty comprehensive, so I'm going to go another tack.

I would like to open with a few words from the preamble, which says that "Our primary purpose is to stop debting one day at a time...", and to

underline the word primary, in that it is a qualifier I feel opens to broader recovery. If not debting is the indispensable condition to enter successful recovery (just as in AA, our ancestor program, not drinking is the absolute condition), I believe it is a door to better and greater things in life. It is a primary condition, but not sufficient; we have to use the Tools specific to DA, and we have to work the Steps in all areas of our life on an ongoing basis so that, in time, we will change almost everything else in our life to continue in our recovery.

Only in DA have I ever heard people speak of debting in terms of things other than money (time, self...); that terminology now seem to cause very negative reactions. I understand it, yet I believe the benefits of not debting, in the purely financial comprehension of

the term, mean regaining self worth and assurance, a less wasteful use of time, a fairer and more appropriate satisfaction of our needs, and the creation of a more fulfilling and generous life.

I know from my own experience in DA that just not debting can become discouraging if the rest of our lives don't progress and change. And from my own, and the stories of others, that not debting, as the Promises tell us, is the First Step—indispensable, the absolute condition, the one 100 per cent item in the program—toward more, the entryway to the many-layered adventure that is recovery from all compulsive diseases, whichever compulsion we are dealing with.

—Lizzy
France

A Member Finds Not Debting The Bottom Line

When I came into DA for the second time in March of 2006, I was living in debt daily. I couldn't cover my monthly expenses without debting. I would borrow money to pay the minimum on every credit card and then use those same cards to live for another month. I was going insane from the stress and anxiety. I owed \$33,000 and had recently lost my house, my car, my mind, and my job. I would pace frantically when bills came in. When I found a way to squeak through another month, I'd still feel sick to my stomach.

So now, when people ask me if a library fine is considered a 'debt' I say not for me. For me, it is not what brought me into recovery. I have had to look at what kind of spending and vagueness brought me here. It wasn't overdue library books. I was quite vigilant about returning books and DVDs. I do know debtors who were blacklisted by a variety of DVD rental companies. For them, returning books and videos is crucial, and for them it may be critical to their recovery that they do not ever incur library fines.

As debting is a "process" addiction rather than a "substance" addiction, it is important to examine the process of debting as it manifested in each individual debtor's life, and to determine a definition of solvency, of bottom line, of abstinence, based on the individual's pre-recovery experience.

What brought me into recovery was borrowing large sums of money on credit to buy or invest in something that was going to magically change my life. If I could just have that new car, that basement renovation, that

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DA's Simple Program Of Recovery Focused On Not Incurring Any New Debt

Debting is owing. In Debtors Anonymous, debting is owing money or something that's worth money, unless something of equal value secures what's owed by being forfeited if the debt is not repaid. If something owed is not secured, DA considers it debting.

Unsecured debt includes credit cards (bank, store, and travel cards), loans or credit lines from banks or individuals, friends or relatives (personal, student, or business, or overdraft protection that doesn't transfer from another account); checks or debits written for more than the account balance, and late bills (paid after their due date) for services or goods.

Individuals decide to debt when they underearn (don't earn enough to pay for their basic needs),

overspend (bounce checks or spend without having the money to pay for purchases); spend for new items without paying for already existing or recurring bills; obtain credit, goods services, insurance, etc. dishonestly, such as lying about age, qualifications, name, details; borrow and fail to pay back; refuse to pay for services rendered; work "under the table" and not pay taxes; pay bills and taxes late (grace periods and penalties notwithstanding, the due date is when a bill must be paid, but note that when a month's security is on deposit, that current month's rent is secured); steal or embezzle from family members, employers or other peoples' or business' goods (this might include grossly dishonest overcharging or gouging); and allow others to debt to benefit themselves (debting by proxy).

DA has only one purpose: to not incur unsecured debt one day at a time. Those who desire to do so can belong to DA. Debtors are solvent (sometimes also called abstinent) when they don't incur new unsecured debt one day at a time. Solvency is for those willing to go to any lengths to become fully self-supporting through their own contributions. It's not to have paid or to be paying off old debts, but just not incurring new unsecured debt. Our solvency starts the day after we last incur any new unsecured debt.

Bills, interest and penalties for past debts are the "wreckage of the past." In DA we make amends for past debts as we work the 12 Steps of recovery. While bankruptcy and settling with creditors are legal, we repay creditors in full, as part of

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The Bottom Line

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trip to Europe, all would be well. I was positive that I would be rescued from debt and I even rescued myself repeatedly with consolidation loans, or by selling my homes to pay off debt. Eventually the debts were larger than the equity, and I was busted. With my sponsor and with the help of others in the Fellowship, I have come to understandings of what debting means to ME. Simply put, for me, debting is acquiring things

or services that I don't have the money to pay for. I pay particular attention to the things that drew me back into debt time and time again. I have to be vigilant about points, air miles, or rewards. Those are real debting triggers for me. Anything I need to purchase that feels urgent can pull me out of the sanity of my spending plan. Another trigger for me is looking at real estate and thinking I know something about purchasing property, when that is where I lost the most money, repeatedly. Those are some of my debting triggers. I discuss them

with my sponsor or support people whenever they start calling to me. Then we look at the feelings I'm trying to evade that are underneath my urge to spend or acquire things. The bottom line of my recovery in DA is that all my expenditures are covered by my spending plan and my spending plan is a gift from my HP, kept healthy and solvent through the Tools and Steps of Debtors Anonymous.

—Rachel A.
Toronto, Ontario

My **2**cents



A Focus On Outside Issues Harms DA

As a real "page 21" compulsive debtor whose only hope for continued sobriety in Debtors Anonymous is through taking others with my very same disease through the 12 Steps, Singleness of Purpose is a life or death issue for me. I attend DA meetings for one purpose only: to find a compulsive debtor I can help, someone who suffers from compulsive financial indebtedness. I do this so I may remain sober, and alive, myself.

Instead of finding people who want to stop lying and stealing, which is what debtors like me do by spending more than we earn, the sick and suffering I meet in Debtors

Anonymous meetings are mostly people I cannot help, men and women who admit they are not compulsive debtors but are afflicted with what they call "time debting," "self debting," workaholism, "underearning," "underliving," clutter, and "co-debting." Many are in such excruciating pain that, despite concerted efforts taking the Steps and using the Tools, they do not get better in DA. This is a tragedy for all of us, but most of all for the still-suffering compulsive debtor of the hopeless variety or "gutter debtors," which is one way I describe myself. Why? Because without someone with the same disease to help, we perish.

I thought having a "closed" Debtors Anonymous meeting would be one

way to be in contact with compulsive debtors like me, so I started one. The format alternated Steps and Traditions each week. Debtors were taking the Steps, getting out of debt, and sponsoring others. When the DA "Underearning" pamphlet came out, however, the same meeting converted to an "Underearners" meeting. The format changed and members began announcing their "prosperous actions" instead of length of DA sobriety. The readings changed from "What Is Compulsive Debting" to the "Signposts of Compulsive Debting" and the signs of underearning and visions, with the Step of the month thrown in since, after all, "it is a 12-Step group."

Naturally most speakers began to share experience with issues other than recovery from the disease of financial indebtedness, and slowly the meeting ceased attracting people I could help. I relapsed to the tune of almost \$20,000 in new unsecured debt

At the encouragement of my sponsor, I started another meeting. This time, instead of having a speaker, it was a literature-based meeting where the text was the "lead" and per the meeting format, members were requested to share only on the passages read or their recovery from the disease of compulsive debting. Interestingly, I observed a similar phenomenon occur as the discussion would regularly be diverted away

from our primary purpose. This time, however, the terms "time debting," "self debting," overworking, "underearning," "clutter," co-debting, family of origin issues, and other extraneous concerns were being raised right off the pages of DA pamphlets and the book *A Currency Of Hope*.

Gratefully I was sober just long enough to actually consider how helpful I actually was to the still-suffering compulsive debtor showing up at the meeting. Sadly, it was evident to me that our own Conference-approved literature interferes with carrying out my own vital Twelfth Step work.

Debtors Anonymous, by writing about outside issues, many of which have their own dedicated 12-Step programs, is doing itself as much harm as it is harming compulsive debtors seeking help. By lacking singleness of purpose in our books and pamphlets, we are distracted from our common purpose. By being peppered with everything from clutter to underearning, we attract many who have problems with money and debt but who are admittedly not compulsive debtors! Of course the only requirement for membership is a real desire to stop debting. The issue, however, is that that unless we as a Fellowship are clear about our common problem, and that our literature consistently

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Outside Issues*(Continued from page 8)*

reflects our clarity, it is unlikely we will be able to attract precisely the people we can and must help to stay alive, much less thrive.

If we as members of Debtors Anonymous really want to help the still-suffering compulsive debtor, anywhere, anytime, independent of another man or woman carrying the message of 12-Step recovery from the disease of compulsive debting, we must take what some may deem drastic action around our literature. We must realign the body of DA literature itself with our Fellowship's First Tradition.

Enormous amounts of love and service went into publishing and republishing *A Currency of Hope*, the pamphlets "Underearning" and "Recovery from Compulsive Spending," not to mention the

"Signposts On The Road To Becoming A Compulsive Debtor." In addition, there are many who, over the past two years especially, have worked tirelessly to try to establish consistency in DA literature as it is republished.

My prayer today is that our fellowship receive, from a greater power the courage to change the things we can. As I see it, all we can change are the contents of our literature. We can remove all references to anything that is not our common problem. This would include, but not be limited to, "time debting," "self debting," workaholism, "underearning," "underliving," clutter, "co-debting," codependence, family of origin issues, other addictions, and other treatment models.

As inextricably intertwined with compulsive debting as we may feel underearning, deprivation, clutter,

overworking and even shopping are to our individual situation, we must recognize that these are not common problems and moreover, are but the symptoms of our individual problems and can be addressed either in Steps Four through Nine or, in cases of broken willpower, in the appropriate 12-Step Fellowship. If, as a Fellowship, we don't get down to common causes and conditions, we will surely perish.

When any real compulsive debtor reaches out for help, I want to be able to carry out my Twelfth Step and be able to give him or her any pamphlet or book I have handy knowing that it will clearly outline our common problem, the 12 Steps that provide a solution and describe what it is like for us living in sobriety.

— Anonymous

Spiritual Progress: Not Measured In A Credit Score

I am powerless over debt—past, present, and future debt; mine, yours, the government's, the debt of humanity. This means I am powerless over the effects my debt has on other things, like my credit score.

My credit rating was low when I got to DA. People in the rooms said, "You are not your credit rating." Then it got worse (though I was actually paying all my creditors a little bit and the debt was going down). Different people reminded me, "You are not your credit score." Then about seven years into DA, with sporadic lapses in abstinence, I went to rent an apartment, ran a credit report to see what potential landlords would see, and I could not believe my eyes.

Balance \$0 - Account Closed - Paid as agreed.

Balance \$0 - Account Closed - Paid as agreed.

Balance \$0 - Account Closed - Paid as agreed.

All the way down the page on debts that went back 22 years!

I was so proud, so relieved, and felt so "accomplished." I shared a lot about this in meetings. Thank heavens someone had the courage to come up to me and ask, "Have you taken Step Three?" That was in mid-2008.

I clearly had not taken Steps 3, 2, or even 1, because I was in the middle of a \$17,600 relapse that would more than double my debt. I went from being cocky and proud, to delusional and in denial, to feeling hopeless and despairing, to admitting to my innermost self that I am a compulsive debtor beyond human aid.

Steps 2 and 3 I took because I had no choice. I was crumpled on the floor eating donated oatmeal out of a silver porringer with \$40,000 of unsecured debt and a highly desirable credit score, and I wanted to be shot. Making a decision to turn my will and my life over to the care of a Greater Power was about as easy as handing over my jewels and my purse to a mugger—I did it willingly.

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A Currency of Hopelessness

(Continued from page 2)

other members of DA in my town were also getting solvent, and they, too, began to look askance at more and more of the stories in the book. As time went on, we found ourselves apologizing to newcomers about how weak and hapless some of the stories were, and found ourselves repeating over and over, "This is not really the DA program."

To be sure, not all stories in the book are bad. There are several that are excellent, wonderful examples of what it was like, how debtors recovered, and what it's like now. But the majority of stories in the book have several strikes against them—they don't talk about the DA recovery program, they are full of "magical thinking" rather than recovery actions, they focus on outside issues that are not part of the DA program, they offer bizarre excuses and rationalizations for debting, and so on. Some of the authors had not even stopped debting, or had stopped for, at most, a couple of weeks or months, hardly long enough to find a recovery worth writing about. Indeed, a very large percentage of the writers ultimately went back to debting and are not solvent today.

I think it's important to state that, although I no longer believe *A Currency Of Hope* serves the DA Fellowship well, that there's no criticism attached to the dozens of people who worked their hearts out to create and print the book. Indeed, the publication of such a book during the 1990s, when DA was flat broke and at the lowest financial ebb in its history, is an incredible miracle. Anyone who's done service on any of DA's publications knows how difficult it is to get most debtors to actually finish a story they've

promised. *A Currency Of Hope* (CoH) will always remain a proud and major milestone on our Fellowship's journey to maturity.

There's plenty of precedent for publishing a less-than-perfect product, and revising it later on. The First Edition of the AA Big Book, has some utterly dreadful stories that offer some of the worst recovery writing and editing ever seen in print. AA has steadily improved its book through four editions, dramatically improving the writing and editing, and eliminating stories by authors who later drank. Ditto for the Narcotics Anonymous Basic Text, which has also improved incrementally through six editions.

DA could do the same, and this is a good time. Sales have slumped, and are not likely to ever match the heights achieved in the late 1990s and early 2000s. Authors who are still solvent could rewrite their CoH stories to reflect their enhanced recovery. The Recovery Stories on the DA web site offer more than 20 excellent tales by long-term members that focus clearly on the solution and on DA's primary purpose. Most of them are of book quality. And an open invitation to the Fellowship could result in some other excellent stories submitted by members.

I'm grateful we had *A Currency Of Hope* during our Fellowship's infancy. But it's now time to grow up, and put away childish things. We're big boys and girls now, and we deserve better, a lot better. Let's put our shoulders to the wheel, and produce a recovery book that we're proud of, a book that, in a clear and unambiguous way, can actually help us all recover from the disease of compulsive debting.

—Anonymous

A Simple Program

(Continued from page 7)

making amends in doing Step 9 ("Made direct amends to such people wherever possible, except when to do so would injure them or others.")

Some of the consequences of compulsive debting can include eviction, arrest and incarceration, court judgments, fees, fines, garnished wages, payment of compound interest, liens against property, bad credit, embezzlement or other types of stealing, depression and suicide, a range of negative emotions and actions such as resentment, hostility, aggression, homicide, family feuding, fear, anxiety, and panic disorders; and increased illness, accidents, and physical, dental, and mental health problems.

Recovery from compulsive debt can be had from using the Tools of the DA program, including attending meetings; working the 12 Steps of spiritual recovery in DA with a sponsor and within the Fellowship, and keeping detailed financial records which help with balanced spending, earning, saving, self care, debt repayment, service to others, with the help of regular pressure relief meetings.

—Lillie K.
U.S.A.



Debting*(Continued from page 3)*

slide down that slippery slope. But I find that there are more DAs who spend their entire “recoveries” beating themselves up about late bills, and in the meantime, no one has the qualifications to do service in our home group all because of late bills, and the shortcoming of procrastination, rather than real unsecured debting. To me, that’s a sign of something deeper going on. Ultimately, this is an area that I think is best left to a DA and his or her sponsor. The two definitions at the beginning of this article provide all the information one needs to have that discussion.

And what about borrowing pens and the like? Again, this is a personal decision. If one feels he or she needs to be rigorous honest at this level, then I totally support that decision. However, I would probably not ask the chair of my home meeting to step down from that service for borrowing a pen. Unless perhaps if this person never ever bought his or her own pens! Again it comes down to the concept of living on a cash basis, and it comes down to practicing rigorous honesty — something that each DA has to establish for his or herself.

I hope I haven’t left readers more confused. But I haven’t incurred unsecured debt for more than 20 years, and my life has only gotten better. The most important three words in my opinion are “no matter what.” I find that that’s where most newcomers flounder. As soon as we think, “Oh, in this case, I have to debt,” we’ve lost the battle. It seems like more and

more meetings avoid providing the opportunity for members to announce their solvency (or abstinence) counts because there are so many who simply aren’t willing to not incur unsecured debt one day at a time, no matter what. It’s not their fault of course; instead, they complain about how DA doesn’t clearly define what debting is.

Years ago, I took a magazine from my dentist’s office because it had an article in it about debt. So I felt entitled. I walked home holding my young son’s hand with that stolen magazine in the other, and I felt incredibly dirty about it. I immediately called my sponsor. He suggested I return to the dentist, return the magazine, make an amend, and donate ten dollars toward a patient who needed it. The dentist thought I was nuts, but I did. I suppose some fundamentalist somewhere out there would argue that I had debted because I walked off with the magazine. My sponsor said I hadn’t because I chose immediately to take the right response.

For me, the best thing I ever did in DA was to take all my credit cards and cut them up. It was a spiritually symbolic act that said, “No, I don’t NEED to debt ever again. I can survive without them.” It was scary. But it was necessary to my recovery. I visited a meeting in Portland, Oregon, a few years ago where they had a jar on the literature table filled with cut up credit cards. It gave me goose bumps. I wish more meetings did that.

And of course I stopped borrowing from friends and family. Quite simply, I chose to

live on a cash basis. And quite frankly, in order to do that, I had to face my underearning and work on increasing my income. Because I had a commitment to not incurring any new unsecured debt, no matter what. There was one time that, when I discovered my bank account was frozen, I took out a secured personal loan to get through it. I avoided incurring unsecured debt, no matter what. It was a new behavior I learned from the simple program of DA. Yes, it’s a simple program. In my experience over the years, there’s always someone who feels it needs to be made more complicated. But that’s not my experience, strength, and hope, and it’s not my choice.

— Anonymous

Credit Score*(Continued from page 9)*

In writing my Fourth Step I discovered the Fear Prayer, which helped me through Steps 4, 5, and 6, and then discovered the Seventh Step Prayer, that helps me still.

I notice that having made my direct amends and actively taking steps to clean up the past one day at a time, I am less fearful. I do not understand how this works, but it is true.

My sponsor encourages me to spend more time in prayer and meditation each day, so I know that the freedom I feel is not coming from Steps 10 and 11, since I am weak in those areas. But I see a correlation that I had not understood before, that when the obstacles are gone, my vision is clear and I am free.

— Anonymous

Define Debting?

(Continued from page 1)

Others have become more like budget clubs, swapping personal finance tips and books, networking for jobs, and focusing on clutter, procrastination, shopping binges, and many other types of vague or obscure problems that have little to do with DA's historic purpose.

How did DA arrive at this place? How did so much that was valuable and effective become lost?

When DA founder John H. went on a spiritual quest in 1968 to find an answer to his financial problems, he was a desperate man. A highly successful businessman and sober member of Alcoholics Anonymous for 17 years, he despaired of ever straightening out the financial mess he'd made of his life. Despite a high income, he could not prevent himself from falling into financial disaster again and again.

John noted that for thousands of years, people had tried, without success, to control various aspects of their financial problems such as shopping, spending, earning, saving, etc. Not knowing where else to begin, he, too, tried to find ways to control those symptoms, through establishing such predecessor groups to DA as the Penny Pinchers and Capital Builders. All failed.

At last, John stumbled across the answer. The solution to these many problems came not in controlling the symptoms, but in eliminating the underlying problem. He and the other recovering AA members who worked with him to establish Debtors Anonymous found that when they stopped incurring any

new unsecured debt, they not only experienced improvements in their monetary life, but more important, they experienced a dramatic change in perception. Their entire perception of money and finances changed dramatically and positively, and they were able to easily deal with their individual symptoms.

Based on this profound breakthrough, John and the other early members established the Fellowship of DA in April 1976. After a period of incubation in its native New York City, it began to grow dramatically around the U.S. and Canada.

By the early 1990s, DA's future seemed incredibly bright. Despite some regional animosities, the Fellowship was strongly united around its singleness of purpose of not debting one day at a time. The 12 Steps had been written to reflect a focus on not debting. And the Fellowship had adopted a clear and specific language to reflect the concept of recovery from unsecured debt (the words "solvent" and "solvency"). It seemed only a matter of time until DA would have thousands of meetings, growing to rival programs such as Alcoholics Anonymous, Narcotics Anonymous, and Overeaters Anonymous.

But instead of growing even more dramatically, DA seemingly hit the equivalent of a brick wall at this time. Most of the early members had been AA members, but growing publicity brought in thousands of new members, many from eating disorder, sexual disorder, and adult children of alcoholics programs. Many of these

new members had never worked the 12 Steps, and many had little familiarity with such concepts as the 12 Traditions and singleness of purpose.

The thing that most dramatically changed DA was the so-called "abstinence philosophy," imported from the eating disorder and "S" programs. The "abstinence philosophy" propounded the idea that members did not have to stop debting. Rather, they could pick and choose whichever forms of debting they wished to indulge in and which they would not. Soon, phrases like, "My abstinence includes Visa and Discover Card, but not Master Card or American Express" became common.

Related concepts also began to enter DA, such as so-called "situational debting" (as in "I only debt for my vision" or "I only debt if my cat gets sick"). Not far behind were still other ideas, such as so-called "prosperity and abundance DA," where DA recovery began to be defined by obtaining more money or things through any means, rather than experiencing a personality change and a dramatically altered perception of the world through solvency and the 12 Steps.

Some meetings and intergroups abandoned work on the Steps in favor of workshops on investing in "New Age real estate" or using particular brands of computer spreadsheets.

Finally, a great many strange terms and phrases began to creep into

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Define Debting?*(Continued from page 12)*

DA. Concepts that had nothing to do with debting but were the character defects of individual members relabeled and repackaged to sound more impressive or ominous. Irresponsibility and procrastination became “time debting,” as though the person who chronically refused to show up on time were somehow the victim of a dreaded disease. Those who did not want to admit their debting behavior damaged others became, conveniently, “self-debtors.” And such comical phrases as “art debting,” “love debting,” “vacation debting,” and even “surf debting” began to be heard in DA meetings.

The bright promise of DA, which shone so clear in the early 1990s began to fade. By the end of the ‘90s, much had been lost. Today, DA is no bigger than it was 15 years ago, and the one-time unity and strength of common purpose have diminished in many places. Intergroups have folded or become moribund, many long-timers have left, and some meetings have sunk into irrelevancy. Most tragically, the high recovery rate DA once exhibited is no more. Many active debtors sit in meetings for years in pain about their

money problems, never suspecting that there is a program of recovery that could transform their lives.

Interestingly, DA on the national and international level has not acquiesced to the non-DA elements that have entered into many meetings. The General Service Board and World Service Conference have fought to maintain DA’s singleness of purpose. DA’s official definition of debting remains exactly the same as it’s been for 34 years (not incurring unsecured debt. Unsecured debt is further defined as any form of debt not backed up by collateral).

But some of the new language and ideas have inadvertently made it into literature here and there, or to various intergroup web sites. Many newer members have no knowledge of DA history, or how the recovery program developed, and how powerful and successful it once was. And there seems to be a strange disconnect between the clear message that is carried everywhere in DA about what debting and singleness of purpose are, and the non-DA language and concepts that seem to be the focus of members at so many meetings.

— Anonymous

DA Around The World

Debtors Anonymous is alive and well across the United States, Canada, and in more than 15 countries on several continents. There are now dozens of meetings in the British Isles, and a growing number in France and several other European countries.

Meetings have recently registered in such unusual locations as South Africa (more than 4,000 miles from the next nearest meeting), Iceland, and Bali, Indonesia. Attempts are under way to form intergroups and service structures in many places, as the number of meetings in a country grows from one to several.

Ways & Means is looking for stories by members about the history, growth, and recovery practices found in nations around the world.

Please tell the worldwide DA community about DA where you live and recover.

Submit stories in English to waysandmeansda@hotmail.com. Help us produce a special issue on DA around the world.

All authors will be required to sign a standard publishing release form. Send questions and comments to waysandmeansda@hotmail.com, or by physical mail to Ways & Means, PO Box 920888, Needham, MA USA 02492.

Around The Fellowship



Special Focus Group In 'Battle Of Britain'

Special focus groups have been part of the DA landscape since earliest times. The founding of the former BODA (Business Owners Debtors Anonymous, now BDA) in 1979 was a milestone, and other types of groups with a distinct focus within the program have come along over the years.

In recent years, two new special focus groups—DA HOW and No Matter What—have started meetings that attempt to recreate the more rigorous DA recovery program that was common in the 1970s and 1980s, but which has eroded in some places in the 1990s and 2000s. Groups under these names have registered with the General Service Office, as all groups are welcome to do provided they have no other affiliation and have the sole purpose of helping members recover from compulsive debting through the 12 Steps.

The groups have been the subject of some controversy. While some DAs regard them as the key to a DA revival, others see them as cultlike or controlling. But no one has attempted to dispute their full status as registered DA groups, until now.

DA HOW groups, which number five in Great Britain, have been banned from participation in the annual Fellowship convention there, creating something of an uproar. The reasons for the ban are unclear, but the controversy has stirred up emotions in the United Kingdom.

Special focus groups have always the subject of some controversy. For many years, there were periodic disagreements and ill feelings between BODA members and others in DA. At one point, some BODA groups even quit DA and formed their own 12-Step fellowship, winning legal rights to the BODA name. But that fellowship was short-lived, and over the years DA has reaffirmed BDA as an integral part of the fellowship with equal standing on all levels.

Archives Looking To Fill Gaps

DA's Archives have come a long way since the collection was just four boxes of jumbled material stuck in a dusty corner or the General Service Office. In just four years, the collection has grown to 29 boxes of historical material, partially catalogued, sorted, and stored in acid-free containers in a climate-controlled storage facility in Norwood, Mass.

Along the way, numerous gaps and holes in the collection have slowly and painstakingly been filled. Donations from many long-time DA members have helped, and several groups and intergroups have also donated valuable materials.

While there are still several key pieces of DA history missing, the "holy grail" of DA's Archive wish list consists of four sets of official minutes. One is for the Second World Service Conference, held in Los Angeles in 1988, and the other three are for the Third, Fourth, and Fifth Annual Meetings of Debtors Anonymous, held in New York City in the fall of 1984, 1985, and 1986. At least one copy of minutes from all of the other World Service Conferences and Annual Meetings now reside in the Archives.

Other items on the "wish list" include written histories of DA groups and intergroups, accounts of the founding of DA in various cities, states, and foreign countries, and interviews with long-timers.

In addition, virtually anything "old and DA" is a welcome addition to the Archives. In many cases, more than one copy of key documents is being sought. In others, cleaner copies are being sought to supplement rumpled or coffee-stained documents. To contact the Archives, contact the General Service Office by phone, e-mail, or letter, and ask to be put in touch with the Archivist.

Regional Forum Focus Turns To Future

With an experimental program of three Regional Forums now deemed a success, the focus is turning to the 2010-2011 Conference year, and where the next three forums might be.

The DA General Service Board will soon decide whether to give the go-ahead to a second year of forums, building on the highly successful ones held in Boston, Minneapolis, and Los Angeles in 2009-2010. If approved, they will be held in three more cities of the U.S. and Canada—one in the East, one in Mid-America (the Midwest or Great Plains), and one in the West.

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