

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2011

## A Non-Debtor's Intimate View of Debtors Anonymous

by George D., Class "B"  
(non-debtor) Trustee

**A**long about 1983 I had a call from a most extraordinary man who has since become a good friend. John introduced himself as a member of the Debtors Anonymous Board of Trustees (I subsequently learned he was a founder), and he told me that the Board was looking for someone to serve as a "Class B" non-D.A. member trustee, and that a mutual friend had given him my name in light of my experience as a member in another much larger Twelve Step fellowship. Several meetings followed during which we discussed the commitment involved and I tried to figure out whether the D.A. program made any sense at all.

As a result of John's enthusiasm and ability to articulate what D.A. is, I came to some understanding of the problem of compulsive debting and to believe that the D.A. program could provide

help. Then, and repeatedly through the ensuing years, I recognized that I have had close friends, some of whom had made wonderful recoveries in other Twelve Step programs, that suffered greatly from the problem of compulsively incurring unsecured debt.

I agreed to join the D.A. Board in 1984. At the time there were about thirty groups (at the most) in essentially four metropolitan areas. D.A. now has over 300 groups in thirty-nine states and six foreign countries, many in locations in which there was not one recovering debtor in 1984. (See sidebar.)

Looking back to those first years of service on the Board, I witnessed a few things that seem to me truly remarkable. First is the courage of John H., Donald A., Leila B., Joan S., Jim C., and John C., and others in their efforts to establish a national board in such a young tiny fellowship. Their faith and vision strike me as incredible.

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As Debtors Anonymous celebrates a double anniversary this year (our 35<sup>th</sup> birthday as a Fellowship and our 25<sup>th</sup> annual World Service Conference), many members are reflecting on our early days and how far this once-fledgling 12-Step program has come.

This 1991 article by former Class B Trustee George D. was a landmark piece of writing in our early days and is being published in *Ways & Means* for the third time. It gives a dramatic sense of the fervent desire of our founders and early members to carry the message to the debtor who still suffers despite a tiny membership and limited resources.

George D. is a legendary figure in the history of Alcoholics Anonymous, having served in virtually every position in the AA service structure over a period of several decades. His service as one of the two first Class B (non-debtor) trustees ever to serve on the DA General Service Board was of incalculable help in our early years. He lives in New York City and remains interested in the wellbeing of Debtors Anonymous.

In contrast to the statistics cited in the article, D.A. today has approximately 530 registered groups in 44 states and 15 foreign countries.

## 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.

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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.

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

# D.A.'s 25<sup>th</sup> World Service Conference Held In Detroit

I'm sitting at Detroit Metro Airport waiting for the boarding call for my flight home after an exhilarating four days at the Debtors Anonymous World Service Conference. The first Debtors Anonymous World Service Conference was held in 1987 at St. Vincent's Hospital in New York City, making this our beloved Fellowship's twenty-fifth Conference. And to make it even more memorable, we are also celebrating D.A.'s thirty-fifth year as a Fellowship. Perhaps it is time to come to terms with our maturity instead of continuing to call ourselves a young Twelve Step program.

Adding another first, our brand new piece of service literature, The Debtors Anonymous Manual of Service (DAMS), was introduced for the first time at the Conference to the delight of the delegates. This amazing, substantial, and carefully developed manual replaced the A.A. Service Manual that delegates have been receiving in their Conference binders for years—a service manual of our very own! How's that for maturity? Let us hope that it inspires a new generation of D.A.s to envision doing service for their own recoveries and the growth of the Fellowship while providing longtimers with a renewed commitment and direction to do service with integrity and clarity.

The delegates at the Conference also cheered at the announcement that a first draft of D.A.'s Twelve Steps and Twelve Traditions book

had been completed by the time the Conference was called to order. In the meantime, work on a revision of *A Currency of Hope* is under way with strong new recovery stories to inspire and provide guidance focused on our primary purpose—not incurring new unsecured debt one day at a time and carrying the message to the still suffering debtor. That will result in not one, but two important new D.A. publications in the next few years. The Literature Committee also recommended making a D.A. "Big Book" a priority.

In his Conference report, General Service Board Chair Jan S. challenged delegates to go back to their groups with a renewed commitment to our Seventh Tradition of being self-supporting by our own contributions. He pointed out how many grand visions have been launched for the fellowship at our World Service Conferences without the group contributions necessary to support them. Inviting the delegates to become "honorary members" of the WSC Resource Development Committee, he suggested they consider how to develop the resources required to meet D.A.'s goals to grow the Fellowship as they performed their own committee work throughout the year.

Well, my flight is boarding now and I'm ready to head home. Hope to see some of you next year at Conference number twenty-six in Seattle! ■

**Non-Debtor's View of D.A.***(Continued from page 1)*

In those years there was not always a great deal of recovery, at least in terms of length, on the Board. There was a lot of turnover, personality conflicts, and emotionalism. Despite these problems, the Board never lost its vision of building a D.A. service structure and of D.A. unity. Frequently the Board took two steps forward, one backward, but it always kept the faith.

Secondly was the determination and daring of the D.A. Board to create links with the D.A. groups and the fellowship it served. This was particularly true with respect to initiating a General Service Conference and the Board's willingness and desire to seek guidance from the D.A. groups through the Conference. A.A. did not establish a General Service Conference until there were over 100,000 members and groups in every U.S. state and Canadian province. I had grave reservations as to whether a Conference would work for D.A. so early on. But it has, and each succeeding Conference has demonstrated increasing interest and dedication.

Unquestionably, the most rewarding aspect of my participation in D.A. has been the opportunity to associate with D.A. members. You are

really very interesting people. Some of you have become valued friends. In the course of this acquaintance, it has been impossible for me to avoid arriving at certain generalities (there are always exceptions that prove the rule) regarding the personal characteristics of the compulsive debtor. Bear in mind that I'm a businessman, not a shrink, and for that reason am a little reluctant to make these observations. With that caveat, here they are:

- From the beginning I was struck by the very high intelligence of the D.A. members I was meeting. It once occurred to me that if everyone at the Board meeting in which I was sitting were given IQ tests, I would probably wind up in the lower quadrant. I also realized an unusual number of you are highly educated and hold advanced degrees.
- As time went on I also became aware that the debtors I was coming to know are generally very creative people, frequently in a variety of areas.
- At the same time I was amazed and occasionally frustrated to observe that these charming, intelligent, well-educated, and creative folks seem to have some sort of dysfunction involving monetary considerations—

cash flow, the relationship of what comes in to what goes out, and so forth.

- A more recent observation is that compulsive debtors often have difficulty finding a career path that utilizes their very considerable talents and provides the rewards, both financial and spiritual, that they seek and deserve. This also seems to be true of pre-D.A. friends I suspect had a severe debting problem. As D.A. recovery progresses, I have happily seen some indication that the program can provide help in this area as well.

Participating in D.A. from a somewhat detached perspective, it strikes me that the fellowship is still in the process of defining its singleness of purpose. Some members feel the primary purpose should be rather strictly defined in terms of recovery from unsecured (money) debting. Others talk of "time," "self," and "emotional" debting. All of these views were expressed, without acrimony, at the 1991 World Conference. I am confident that if D.A.s maintain the spirit reflected at the Conference, these questions will at some point be answered. At the same time, recognizing the great need that compulsive money debtors have for the help D.A. can clearly give them, I feel

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# Celebrating Seven Years of Abstinence

## What it was like before

I started out as a saver. I was about five years old when Dad took me to the bank to begin saving. I got my first passbook account. I resented putting all of my money away. I would like to have kept some. I wasn't sure what the goal was, only that I was to save. I did that with all earnings through high school, where it came to be personal money at college.

My upbringing messages on the positive side: 1. "Save." No matter what. Save and save regularly; 2. "Tell the truth;" 3. "You're only as good as your word. If you have nothing else, you have your word;" 4. "It's not a bargain if you don't have the money for it."

1967: College. Vagueness sets in. Dad gave me a checkbook for expenses he was paying for. Often, he didn't tell me what he was putting in, nor when or what the balance was. I got frustrated. There were things that needed paying. There were things I just wanted. I didn't get an answer so I'd just write the checks. It was survival and revenge buying, just like Mom did.

1970: My first debt: survival. A month after graduation, my father told me harshly, in front of my siblings, that I was to be out of the house within a week and get a job. I was shocked. I asked for more time to make some decoupages for a client back in Columbus so I'd have money for my stay there. I'd had a lead for a job there.

I got the job, my dream job, but it wouldn't start for another month. I called home excited. Dad barely heard me. He said, "You can't come home." Mom was subpoenaing me for their upcoming divorce. What was I to do? I needed a place to stay. I needed my clothes. I needed money to live on. He relented and said I could come home, only late at night, pick up my things and leave. I wasn't to come to his place, because it was being watched for me. I had to drive to his neighbor's house where he'd bring things (in the night), pick them up, and drive the two hours back that same night.

It was storming that night. I got stopped for speeding. I was crying so hard I could hardly talk, but tried to explain. He had no mercy. He gave me a ticket and I stayed there until I could stop crying. The loss of home. The loss of help. The aloneness. It felt as black and stormy as that night itself.

I stayed with a friend's family and looked for a job and an apartment. The money from my decoupages would not be enough for rent etc. What was I to do? Ah. The bank. Banks have money. They make loans. So, I went to the bank and asked for a loan. I was so naive, the clerk had to explain to me that I would need something to secure it with. My old car wouldn't do. Then, she told me that since I had been in college, she could sign me up for a credit card, then give me a cash advance on that. It was that simple. My new truth: it's OK to debt for survival. I got an interim job

waitressing so that I could pay off the loan and have money to live on.

Aug. 1970: My job started: Advertising Copywriter. \$110/wk. I worked for a major department store chain.

My boss defended credit as necessary. The American Way. Without credit, we wouldn't be able to afford many things, big things. House, car, were some examples, but it included those things—big things—such as furniture, etc. I didn't agree. Later, I saw the most beautiful blouse I'd ever seen. \$25 back in '70 was a lot of money for a blouse. I saved. But then, I realized how long it would take at \$5 week saving. Instead, I could charge the blouse and wear it while I was paying it off. So I did.

That began a cycle of charging. Paying off. Charging. Paying off. At times, often taking an extra job to pay off debt. I hated owing money. After many years, I was tired from getting extra jobs to pay off debt.

1979-1980: Different advertising jobs. Fired from a job I'd relocated for. Though it was a rat's nest, and 90% of the ad department was turned over in one year, I took it hard. Very hard. Exhausted too from overwork. I lived off unemployment, then an insurance savings account from Dad, then off my \$6,000 retirement money from my 1st job. What would that \$6,000 be today, 33 years later at 10%?!!! In

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## Celebrating Seven Years

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spite of this economic down-turn. I was without a rudder and my friends were becoming disgusted with me.

1980 to the present: Different sales jobs. Earliest were draw (\$250/wk.) plus commission, company car.

I was to charge my hotel expenses and they would reimburse me. Often, their reimbursements came far later than the bill's due date.

1982: My boss threatened my job if I didn't get the \$5,000 debt taken care of. I went to a free agency. I paid monthly. Monitoring their reports showed me they made many mistakes. It was much work to get them corrected. I became debt-free after a few years. One department store would not issue me a credit card. I was told "I know your kind. You'll run it up again in no time." I was indignant because it wasn't true. Not for me! And yet...

## How I got to DA

1990: Death of father in June after 9-month battle with cancer. Now, \$9,000 in debt. I found DA, gratefully!!! Oct. 16, 1990, I attended my first DA meeting.

I was in another 12-Step program. I'd joked about needing a 12-Step Group for my finances. After the meeting, two members told me about D.A. This was beyond belief for me. I could barely wait until Tuesday for the meeting. They told me about a non-conference book. I bought the book that weekend and began! It said, do these three things and life will get better right away. 1. Don't debt; 2. attend meetings regularly; 3. write down every expense. That was simple enough.

Let me tell you, me writing down every expense at the point at which I made it was my first D.A. miracle.

I've maintained my records ever since 10/13/90. I went from contempt for "anal" people who wrote down every expense to being a person who, if I strung together all my different forms of record keeping, could tell you how much I've spent on toilet paper since that first day!

I worked the program and became debt-free after five years. It was told to me that the debt would come back twice as hard unless the issues were healed. Well, not me. I kept only one card for gas on the road in my sales job. That shows me where my faith was. It certainly was not in my HP.

1998: Unexpected move. Unexpected income drop: After 18 years paying rent of \$250 including heat, my landlord gave our apartment house 30 days to move. I was nauseated at what rents had become. I found a "buy" at \$550, not including heat (which averaged \$175/month). Shortly after, I lost two accounts worth 20% each of my income. I was hurting. I lived in fear. There were times I thought how easy it would be to slip my head under my bath water. I began to rely on credit cards rather than HP. I began debt-shifting. Ultimately: 13 cards. It was a full-time job. I had some money, but was afraid to use it. I would sometimes use cards to pay utilities, and then pay my credit cards so that "I could make payments."

Dec 2002: I had just finished another intensive Twelve Step Study Group. Three months! Just before a neighborhood event, I closed my financial software program. I sighed. How was I going to meet my obligations? I said "God, I give it to you." Acquaintances were coming over. I saw them coming up the

sidewalk. But, in front of them, the postman. He handed me an envelope. I had to sign for it. Omigod. It was from a lawyer! He saw my shock and whispered "you don't have to sign it." I nodded. Then, thought "they're from church." I may need support. I wasn't used to asking for help. I signed. Ultimately, the envelope revealed a check. A check for \$8,000. The letter said it was a gift from an anonymous friend. I could call the lawyer, but could not ask who this was from. I was shocked. ME?! This was happening to me? Every day that December, every time I heard Christmas music, I wept. Who? Who was this that gave me such a generous gift? I began to make a list. Who? Why? That list became as great a gift as the money itself. To this day, I don't know who it was. But every Christmas, I send my first holiday card to that lawyer to forward to my anonymous angel.

2003: August. Debt Moratorium. The house of cards fell apart. I was worn out mentally, emotionally from debt shifting. I was using one card to pay another. Debt-shifting was a full-time job. It was hard to keep up with the moratorium letters. I often lost track. I'd been brought up on the backhand to "tell the truth" and "you're only as good as your word." Here I was, not keeping my word. I wasn't ducking on purpose. I simply could not keep up, and it sucked.

2003: Dec 26. Mother died of cancer. I had stayed with her that last week 24/7 at hospice. I returned home from the four-hour trip to a paycheck for \$7, utilities being close to shut off, again.

2004: March: On my mother's birthday, my landlord told me he was selling the house, I'd have to

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## Celebrating Seven Years

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move. Oh lord! I was just getting back to feeling, being normal. How was I going to move with no money? Where with three cats! How! The only help I asked for was for some folks to help me load/unload for the move. I was dumbstruck. Gifts of money, furnishings flowed to me like a steady shower. Each week more. I kept refusing, it did no good. I was overcome with emotion.

2004: May 5: I stopped debting on May 5. No debts, no late payments since then. My new abstinence date: May 6.

2004: The bottom line: Debt: \$29,477 on 9 credit cards, \$5,000 to IRS in taxes, Personal debt: \$268. Total Debt: \$34,560.57. Earnings: \$15,997 Gross Yr. Income (Net \$515 yr.)

2004 :My birthday

2004: July. A week later, only a few hours before a shared birthday party, I was served the notice that I was being sued.

2004: August: Two emergency PRMs: One recommended bankruptcy. My second: I asked to see how I could avoid bankruptcy.

2004: Sept 14: Filed for bankruptcy. My second appointment with the lawyer, filed bankruptcy. Paid \$910.

2004: Oct 26: Bankruptcy Court. I felt red-hot humiliation. I faced the next ten years, scared, knowing that it would be harder for me to rent when the time would come to move, harder to buy a home, that it would be harder to buy a car, it would be harder to find a job, it would be harder to get a checking account. I know this is "a job for HP." I still struggle with the fears

and facts of this aftermath.

2008: August. I had to move again. Again, miracles happened: nice apartment nearby, at the price I wanted. (The landlord said she wanted \$600. Thanks anyway. I explained that I could do \$500. She said she'd been wanting a tenant such as myself, so she could do \$500.) Again, friends helped beyond my hopes.

I had a car that could be "in college" and got 35 mpg. And it had been paid off for many years.

I was offered an amazing gift from a friend: \$100,000 for a house or annuity. It was only through the persistence of my sponsor who kept reminding me "to keep an open mind," that God works in many ways. After many months I agreed to accept the gift...only after many months.

Out of that extraordinary gift, I purchased a new car. The balance is in a 2.5-year CD.

## What my life is like now

Today, I have clarity on my bills. I usually pay them the next day. I have peace knowing that in any clutches of fear there is a HP solution. I know now that it is vital for me to get to a place of serenity first if I want anything to get better. I started a full-time seasonal job, at 62, that could work into a full-time position with benefits.

Today, the worst day now is still far better than a "good" day before the program. I have a greater serenity because despite my fears, I have a HP to rely on. I have a serenity that often "passes all understanding." I have a greater sense of self: not dependent on outside sources.

Today, I have enough. I am enough.

I have a great sense of "I have enough" in every aspect of my life. And that "enough" feels like abundance. I have an inspiring, warm church community. I have a beautifully appointed apartment that is reasonably priced in a friendly pedestrian neighborhood. I have furniture I like and most of it was gifts. I have an organized work space. I have a job I basically like that uses my talents and skills. Last year, I entered a new career, at 62, when many of my high school classmates began retiring. This job is one that I like, fulfilling, and rewards me with a reasonable steady income along with 70% medical & dental insurance paid in pre-tax dollars and life insurance. I work for pleasant, ethical people who are spiritually based. I have honest friends who live in integrity and that I can depend upon through thick and thin. I have reconnected with extended family members. I have what I need, and often what I want without that painful yearning struggle...through the gifts of HP.

Today, I have a prudent reserve, in addition to four months each of reserve for rent, energy bills, car payments, car insurance, medical insurance, dental insurance, (three months of phone bills.) I also have separate savings accounts for my cats, health, clothes, gifts, wish list, car license, my CPA for next year, tax savings, savings for a camera, and more. I have an IRA. I have a checking account and am restocking my prudent reserves.

I have served as GSR, 3-year term, for my face-to-face group representing them at the D.A. World Service Conference in 2008 at Salt Lake; 2009 in Denver, and

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# My **2**cents



## ‘Regionalization’ And The Lessons Of History

In the 1980s, D.A.’s General Service Board (GSB) took a dramatic step that almost certainly saved our Fellowship from splintering into two or more separate programs. The GSB abolished the position of Regional Trustee and decreed that from that time on, all of the members of the board should be National Trustees devoted to the wellbeing of the Debtors Anonymous Fellowship as a whole.

This move, made in an attempt to keep D.A. from dissolving into warring factions, turned out to be much more than a temporary fix. It turned out to be an inspired long-term strategy that would lay the groundwork for a solid, unified service structure and ensure D.A.’s survival and unity for decades to come.

This bit of history is important to remember as we once again consider the topic of “regionalization,” so-called, a fad that seems to blow through the Fellowship in a vague way every few years only to disappear again once it is clearly investigated. It’s an appealing-sounding term, something like “reform” or “change,” that is essentially meaningless but sounds like some sort of all-purpose cure-all or panacea for many things.

Regionalization, of course, can mean many different things in different contexts. But most of the regionalization schemes that have been proposed during the 1990s and 2000s have come from D.A. members who are also members of Overeaters Anonymous. What they call “regionalization” is in actuality a dramatic alteration in D.A.’s service structure that would turn it into a carbon copy of O.A.’s

To look at the regionalization issue fairly, we need to examine the history of D.A.’s service structure. D.A.’s General Service Board was created in early 1982 when there were only five D.A. meetings in the entire world, all of them in the Borough of Manhattan in New York City. Earlier attempts to spread the Fellowship nationwide had failed, although shortly after the creation of the GSB meetings were finally, permanently established in three other cities—Los Angeles, Washington D.C., and Boston. D.A.’s founders, most of its meetings, and all of its service structure remained firmly based in New York for many years.

With the formation of the GSB and Intergroups in New York and Los Angeles, D.A. began to grow nationally. It spread quickly to Northern California and many other cities on the East Coast. And with it,

regional rivalries and jealousies began to grow and fester. The early domination of the Fellowship by New Yorkers caused increasing resentment, and even when a few Californians were added to the GSB they felt shunned and ignored by what they considered a “clique” of New Yorkers.

This was a time of great experimentation on the part of D.A.’s early Trustees. Although many of them had extensive service experience in the predecessor Fellowship of Alcoholics Anonymous, no one was sure how an effective service structure could be created for a widely scattered organization of just a few dozen (soon to be a few hundred) groups scattered all over the U.S. Many things were considered and tried as they groped toward a workable solution.

An early attempt to deal with regional jealousies was the creation of a two-tiered system of National Trustees (based mainly in New York and other nearby East Coast cities and elected at the Fellowship’s Annual Meeting, then held every year in New York) and Regional Trustees, elected by D.A. members in other cities.

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**Regionalization**

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This system only added fuel to the fire of sectional animosity. Regional Trustees again and again felt ignored and neglected by the New York “clique” and felt that resources of money and manpower were directed to New York and not to other areas. Even after New York and California Trustees eventually reached an accommodation between them, those in other parts of the country were angry at what they perceived as a New York-California “axis” of domination.

Although regional animosity is barely a problem in D.A. today, it is impossible to underestimate the serious problem it became in the early years of D.A.’s history. Many long-timers feel it is a miracle that two or more sections of the country did not split off into rival fellowships.

Still searching for a solution, the Trustees came up with a brilliant one. Instead of different types of Trustees (Regional and National), D.A. would have only one type: National Trustees, elected by region, with a strict limit on the number of Trustees from each region. This arrangement solved the problem almost overnight. All Trustees would take an oath pledging their loyalty to D.A. as a whole, and during their term of service on the GSB surrender their loyalty to their home group, Intergroup, or region. And no one region, or even any two regions combined, could ever dominate the entire country.

The Trustees of that era, after much trial and error, had come up with a service structure that could serve the Fellowship well, even as it gradually extended to other parts of

the U.S., and then into Canada, Europe, and other continents. They had married the best elements of a regional structure with a national/international focus, and D.A. went on to rapid growth and a high degree of unity without regional rancor.

*(This structure started out with just four regions, but has grown to 13 over the years, as D.A. has spread to more and more places. And as groups have been established in previously fallow areas, Trustees have been elected from those areas.)*

The Trustees also enhanced this marriage with another bright move. When D.A. gave up the practice of holding an Annual Meeting, which had always been based in New York City, they decided to rotate the location of the annual World Service Conference, which was established in 1987. Unlike A.A., the Al-Anon Family Groups, and O.A., which hold their conferences in the same city every year, D.A. decided to use its annual Conference as a tool to spur growth in various areas of the country, even areas where there were only a handful of D.A. meetings. In the WSC’s first six years, it was held in New York, Los Angeles, Washington D.C., San Francisco, Boston, and Dallas, and in more recent years has gone to cities where D.A. has only recently become established, such as Denver and Salt Lake City.

Furthermore, when Trustees began holding an annual Face-To-Face business meeting in the 1990s, the location of those meetings was rotated too, also to encourage the growth of groups and Intergroups in areas where there had been a sparse D.A. presence. Through the Face-To-Face meetings, the GSB has helped bring growth and service experience to previously

underserved areas such as the Deep South, Canada, and the Midwest.

In short, D.A. did regionalization right—adopting those elements that respected the rights and needs of individual regions, but keeping an overall focus on national (and eventually international) D.A. unity.

Despite this historical experience, many members from an O.A. background have tried on several occasions since the 1990s to impose the O.A. service structure on D.A. The most recent attempt was investigated a few years ago by a Regionalization Commission created by the WSC composed of five General Service Representatives, five Intergroup Service Representatives, and five Trustees. As other service bodies have in the past, the Commission, after two years of intensive study, found the regionalization proposal unworkable.

One of the key components of the O.A. proposal is the reversion to the two-tiered system of National and Regional Trustees. Another would be the creation of an entirely new level of the D.A. service structure between the Intergroup and World Service Conference levels called Regional Assemblies.

These proposals ignore reality and are based on faulty premises. For one, the O.A. service structure was designed for a fellowship with 25 times as many groups and members as D.A., and dozens of times the revenues and paid staff members of D.A. For another, D.A. has special challenges in that it lacks the “service culture” of other 12-Step fellowships, in which a much larger percentage of the members of those fellowships take personal

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# D.A. Pioneer Byron S. Is Remembered In Illinois

**B**yron S. of Lake Zurich, Illinois, an early member and trusted servant of D.A. in the Chicago area, died May 1, 2011. He was known throughout the Midwest for his extensive service to the Fellowship and to hundreds of individual D.A. members.

He attended his first D.A meeting twenty one years ago in May 1990 at the Unity Church in Evanston, Illinois. After attending several meetings, he and his wife Jeannine opened their home in June 1990 and started D.A. and another 12-Step Fellowship, Debt Anon, in the Lake Zurich area, establishing the Fellowship in that part of the Chicago suburbs.

They had three meetings a week in their home: on Tuesday and Thursday evenings and on Sunday 8:30 am, which continued for 21 years until his death. Byron was the chair of the Great Lakes Area D.A. Intergroup (GLADA) for many years, and also represented his group at the World Service Conference. He and Jeannine shared their story at the 1990 World Service Conference in Chicago.

Chicago-area members grieving his loss stress the strong foundation he helped establish for D.A. in the Great Lakes Area. Members who knew Byron S. contributed the following recollections of him for this article:

"Byron came into my life 22 years ago at a time when I was deeply immersed in debt, which was overwhelming and causing me great anxiety and pain. I was

miserable and desperate when I was forced to go to a DA meeting even though I wasn't convinced it would help me. Byron opened up his home and heart to me at this meeting and said, "Welcome, you are not alone," which is exactly what I needed to hear. Coincidentally, he was going through the same situation in his life so he understood how I felt. I was hesitant to open up and be vulnerable, but Byron was compassionate and a good listener. Slowly I came to believe in D.A., and to trust Byron. There was no lying between us; we shared our deepest secrets and became very good friends. Byron always managed to keep a positive outlook in spite of how much pain he endured. He had a gift for giving to others from the heart. Over time it became apparent that Byron would not be able to battle his health problems much longer. When he passed, I lost one of the best friends I would ever have. He was like a brother who could look into my heart and see the goodness. He gave me the drive to go on, one day at a time. Not only did he help me and others in overcoming our debting through D.A., he also was a source of prosperity, acceptance, and friendship. I'm grateful that he made my life so much better. Through his D.A. support, hugs, and love, he helped me change my life and got me on the straight and narrow path, fulfilling all the dreams of recovery. D.A. and I will always cherish our memories of Byron!"

—David S.

"Byron was put into my life exactly

when I needed him. I met Byron about one year ago when I was brand new to D.A., and Byron's impact on me was huge. A few days after I met him, he asked me to build a web site for him. He said, "This is a blessing from God that you are helping us!" I thought, "Hey, it's a blessing that they want me to create a web site and pay me for it." It truly was a gift from God, as I was in terrible financial straits after having just come into D.A., and I think he knew that because at his memorial service I found out Byron and Jeanine helped many people who were in terrible shape by finding out what they did best and hiring them. Byron taught me so much in a short time. He made me feel useful and whole at the lowest point in my life." —Jeff E.

"Byron First-Stepped me when I came into D.A. in April 1993. With his stories of prosperity, I came to believe my life of deprivation, debting, and overspending could improve. He never criticized or judged me but was brutally honest. In my first PRG I had a folder full of overdue bills, and Byron told me to write down what I would like in life if money were no object. I couldn't imagine dreaming so big, but today almost every one of those visions has come true—*incredible!* This gentle but truly strong man created recovery through laughter in spite of physical illness, loss of job, and a huge bag of unopened bills that he framed. Byron left a path for me to follow. I can continue to move

*(Continued on page 10)*

**Byron Remembered***(Continued from page 9)*

toward recovery no matter what my circumstances, and I can carry the message as he did. He taught me to do service. He believed in me, and that I could support myself and three children as a single parent. Miracles happen; I'm proof of it!" —Kathy J.

"We went to our first D.A. meeting 18 years ago on a Sunday morning at Byron and Jeannine's house, desperate and scared. We were welcomed and made to feel very much at home in spite of our tremendous fear and shame that our lives were unmanageable. After six meetings we asked Byron and Jeannine if they'd be part of our first PRG. Again, we were vague, scared to death, and had no idea how we'd get our figures lined up. It all came together and was going well until Byron asked if we were ready to cut up our credit cards. "Are you kidding?—we might need them in a crisis!" We agreed to leave them in a vase on the mantle in Byron's house so there would be no easy access, but they'd still be there if we needed them! About six months later after our Sunday am meeting, we joyfully cut them up. Byron was very kind, patient, and supportive but always told it just as it was! He lives on in the wonderful stories of so many of us who have rebounded from serious debt. The impossible dream has come true in so many people's lives, including ours!"

—Jerry and Pat B.

**Celebrating Seven Years***(Continued from page 6)*

currently serving as GSR for SpendersDA, and represented them WSC last year, 2010, in Denver. I have served as GSR on the D.A. World Service Conference Literature Committee for three years and this year I am serving as Literature Committee Chair and a member of the D.A. Tech Caucus.

Today, all the promises (Gifts of D.A.) are true for me. I have been abstinent from unsecured debt for seven years: May 6, 2004. (This means I have not debted. This means I have not used a credit card nor have not been late on a single bill, etc.). Only through a daily reprieve of my HP. One day at a time, working the program.

Gratefully,  
— Anonymous

PS: As a direct result of doing service on the World Level, my HP connected me with a sponsor that exceeded my long list of what I wanted in a sponsor. She is an angel in disguise and I shudder to think of what my life would have been like without her. She's been a rock for me since Sept 2006. My dear sponsor, thank you.

**Regionalization***(Continued from page 8)*

responsibility to see that service positions are filled.

The difficult reality is that D.A. can barely support the service structure it has, let alone create a massive new one with hundreds of service positions that no one will fill and hundreds of thousands of dollars in expenses that no one will contribute.

In recent years, D.A.'s Intergroups have been in trouble, as fewer members work the 12 Steps and carry the message through service. Several once-active Intergroups have folded, and others have become moribund. At every level, group, Intergroup, and World Service, a very large number of service positions chronically go unfilled. D.A.'s biggest challenge is creating a service culture that will lead to the filling of those service positions and a thriving network of groups and Intergroups, not the fantasy of being just like another 12-Step fellowship dozens of times our size.

With nothing realistic to recommend it, why does the regionalization issue keep coming up every few years? Possibly because of the nature of debtors themselves. Many members of D.A. have a history of dealing with deep and increasing debt by borrowing even more money, thus getting still deeper in the hole.

The regionalization proposals feel suspiciously like that practice—since D.A. currently can't fill hundreds of service positions it desperately needs filled, the "answer" is to create hundreds more that can't be filled, creating even more chaos, drama, confusion, and frustration in our service structure.

Those who don't heed the lessons of history are doomed to repeat them. D.A. has many service challenges that can be resolved in realistic ways, growing the Fellowship through hard work and a culture of Step-based service. What we don't need is another service gimmick that, just like financial debt, puts us deeper and deeper into the hole.

— Anonymous

# Abstinence, Solvency, And Visions: One Man's Opinion

**T**he bedrock of the Debtors Anonymous program is avoiding debt. We are a community of debtors, whatever our individual demons might be, and we are in the program to get out of and stay out of debt. But on this journey, we encounter three concepts and it is important to understand exactly what they mean, and how they relate to each other.

The three concepts are Abstinence, Solvency, and Visions.

The guiding credo of Debtors Anonymous is not to incur any new unsecured debt, one day at a time. This, in my view, is the essence of Abstinence. Abstaining from debting, much the same as a member of Alcoholics Anonymous abstains from drinking, or a member of Gamblers Anonymous abstains from gambling. No new unsecured debt, one day at a time.

Abstinence is a state of action that anyone can experience the very first day he or she seriously accepts the D.A. program. There may be differences of opinion as to what constitutes Abstinence—is it not using a credit card, is it not borrowing money (or anything else), is it not paying bills late, etc., etc.? It has proven very difficult for the program specifically to define Abstinence, particularly as it applies to any individual member. Each member of D.A. must come to

his/her own personal understanding of Abstinence and then, most importantly, must live by it. Experience has shown that while there are strong guidelines, there is not one dogmatic rule that will apply to all.

Solvency, the second concept, is a state of being, a goal. Solvency means being free of unsecured debt. Solvency is achieved by not incurring any new unsecured debt (Abstinence), and by retiring all old unsecured debt. Solvency does not come easily, nor quickly, for most of us. Some may not achieve Solvency for years. That is why it is so important to distinguish between these two concepts.

Solvency is the goal, but not having achieved the state of Solvency on any given day is not a measure of success in working the program. If it were, this would be a discouraging endeavor indeed.

No, it is Abstinence that is the measure of working the program, and as stated above, that measure can be achieved on the first day, or as soon as the member understands the program and understands the definition of Abstinence in his/her own life. That makes this a positive program.

Now we come to the third concept: Visions. Let's picture life as a graph or, maybe more easily, as a landscape. Many, if not most of us, come into the program in debt to

one degree or another. Being in debt means that you are in a minus position on the graph, or, in our landscape analogy, you are in a hole. You are below zero, below ground level.

Some holes are shallow; some are so deep you can hardly see the top. But whatever the degree, you are in a negative position. Solvency means being free of unsecured debt; Solvency means not being in a minus position. Abstinence is the means of getting out of, and staying out of, the hole. Without strict adherence to Abstinence, one falls further back into the hole, further from Solvency.

Where do Visions fit into all of this? How does this concept relate to a program about debting? Abstinence is digging one's way out of the hole. Solvency is a measure of being on ground level, out of the hole. Think back to our other image, that of a graph. Ground level is zero on a graph. But D.A. is a program of abundance. Our Higher Power wants each and every one of us to prosper. That is why we have "Spending Plans," not "Budgets." That is why Pressure Relief Meetings stress allotting money for self-care and enjoyment. It's not about deprivation. And that is where Visions enter the picture. If Abstinence gets us out of the hole,

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## Some D.A. “Best Practices”

### Face to Face Meetings

1. Add a Step study meeting before a regular meeting once/month.
2. Add a newcomers meeting once/month before the regular meeting time.
3. Have a meeting focus each week of the month (for example, Steps, Promises, Tools, Speakers, Visions/ candle vision meditation, readings from *A Currency of Hope* or website stories, etc.).
4. Prohibit cell phones, texting, crosstalk.
5. At the start, introduce ourselves and say an accomplishment we made during the week.
6. Recognize abstinence time and anniversaries.
7. Set aside a regular amount of time after regular sharing for newcomers to share.
8. Set a time for members with an urgent need to share.
9. At the end, state a commitment we are making for the week to come.
10. Written guidelines for service positions: Chairperson, Treasurer, Literature, Business Chair, GSR, Intergroup Rep.
11. Set up a PRG for the Treasurer.
12. Have short, well-managed business meetings regularly.
13. Promote other meetings, D.A. events, GSR and Intergroup meeting ,and events.
14. Events: Vision Fair, PRG Fair, Out-of-Town Speakers, Workshops, Fund-raiser to send the GSR to the WSC.

### Online Meetings

1. Function as a regular face-to-face meeting. This provides those who are without face-to-face meetings a real D.A. meeting format “to carry the message.”
2. Have a Netiquette for how our group functions (just as face-to-face meetings have Group Guidelines).
3. Have regular business meetings.
4. Elect trusted servants.
5. Have rotation of trusted servants.
6. Have a Treasurer and Treasury.
7. Send a GSR to the World Service Conference each year.
8. Have weekly topics based on the Steps, Traditions, Concepts of World Service, D.A. Signposts, and D.A. Gifts.

### Newcomers

- Designate two members (man and woman preferably) to greet newcomers and answer questions after every meeting.
- Pass around a newcomer packet with basic D.A. info that people can sign with their phone numbers and give it to newcomers after the meeting.

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### Abstinence, Solvency, and Visions

(Continued from page 11)

and **Solvency** represents being out of the hole, then **Visions** are what lift us up from ground level, up from zero, into positive territory, into prosperity.

It is simply just not enough to pay off all your debts, stop debting, and then sit there, trying not to fall back into debt. When you are in the hole, getting out may seem like the greatest Vision of all. But anyone who has the strength of character to truly work the program and overcome the deficits will not be satisfied “on the ground.” We deserve more, and **Visions** help us achieve more.

And while **Visions** may not be the stated goal of Debtors Anonymous, in my opinion, **Visions** are essential to successful working of the program. For without the reward, the promise of greater things, of a better life, there is little incentive to prevent slipping back into the hole, into debt. The absence of a Negative is simply not enough; there has to be the promise of a Positive to motivate us, to keep us putting in the hard work to achieve the goals of Debtors Anonymous, and to realize the prosperity and self-worth that our Higher Power wants for each and every one of us!

#### **Abstinence – Solvency – Visions**

Three interlocking concepts, three keys to success in the program of Debtors Anonymous. ■

*Editor’s Note:* These definitions represent the opinion of one individual. They do not necessarily represent the opinion of D.A. as a whole.



**Non-Debtor’s View of D.A.**

*(Continued from page 3)*

it is vital that groups retain a focus and not simply try to be all the things that people walking into the doors of D.A. meetings might want D.A. to be.

It also seems to me that the way beginners view their own debting problem will be critical to D.A.’s survival as a Twelve Step fellowship. Will they come to feel, as they achieve solvency, that their problem was a dysfunction or possibly a defect of character from which they recovered, or, borrowing from A.A.’s “disease” concept, a condition that has been arrested but not cured? During a recent Board meeting we discussed just what compulsive debting is. One view was that it does not matter what word is used so long as it is understood that debtor cannot go back to unsecured debting without risking a return to the hopelessness that brought them to D.A.

For D.A. to grow, indeed to survive, as a fellowship offering help to the suffering debtor, as they achieve solvency members will have to understand and practice D.A.’s Twelve Steps and D.A.’s Twelve Traditions. This means acknowledging that continuing recovery requires carrying the D.A. message– in other words, some form of D.A.

service. It means that groups and members will need to appreciate the necessity for D.A. unity and the idea that a group has but one primary purpose– to carry the D.A. message. These principles are clearly stated in your Twelve Traditions and are implicit in the Twelfth Step.

During my first years on the Board, I was concerned about the long-term commitment of members once they achieved solvency and even “abundance.” The concern was two-fold: whether recovery would be maintained by those who did not stay involved, and whether D.A. could meet the challenges of growth and fill the very clear need for its message if were simply a fellowship of newcomers. Now, down the road a little, I’m far less concerned. I now members who have achieved happy recoveries who talk about their need to stay connected. These people, D.A. “longtimers,” have remained active and dedicated in D.A. service at all levels.

One final observation: D.A.’s Tools are truly remarkable, pragmatic, and effective. They give the newcomer a simple focus in their effort to climb out of the abyss of compulsive debt. Simultaneously, D.A. is a Twelve Step program, and I hope that the early concentration on the marvelous Tools will not deter D.A.s from

truly working D.A.’s Steps for the opportunity to experience the spiritual recovery and the joy to be found in living a life based on the simple principles encompassed in the Steps.

When all is said and done, D.A.’s Steps simply suggest that D.A.s live a life of love and service to the best of their ability, in all areas of their lives. ■

**Best Practices**

*(Continued from page 12)*

9. Have qualifying Lead Shares.
10. Have “Milestones”: celebrating weekly those who have achieved abstinence/solvency “Milestones” (our version of a “count-up.”)
11. Use and share only on CAL (Conference-Approved D.A. Literature).
12. Stick to our Primary Purpose.
13. Share ESH (Experience, Strength & Hope) on our meeting site and reply to personal messages offline.

—In Service,  
compiled by the  
WSC Literature Committee

*Editor’s Note:* These practices are suggested by individuals and groups. They do not necessarily represent the practices of D.A. as a whole.

# Around The Fellowship



## Phone Sessions Carry The Message

As demographics and technology change the face of Twelfth Step work, Debtors Anonymous is relying more on telephone conference calls to carry the message to the debtor who still suffers.

For the first time ever, a portion of the Fellowship Day program at the August 2011 World Service Conference was “broadcast” to members around the world through a phone conference. The three one-hour sessions drew approximately 100 members each, and a large number of congratulatory e-mails from those who participated. Members from as far away as the United Kingdom and Sweden took part.

Just a month earlier, the General Service Board had inaugurated its first “Ask The GSB” phone forum, and drew more than 50 members interested in making comments and asking questions.

Both projects were considered so successful that they will be repeated in the future. The GSB is considering increasing the number of Fellowship Day tracks available in 2012, and also offering as many as four call-ins with GSB members during the coming year.

Telephone trainings for D.A. members on various aspects of service have grown substantially in recent years, as have the number of registered groups that meet by telephone.

## D.A. Service Anniversaries Abound

No sooner had Debtors Anonymous observed two significant anniversaries during 2011, then it has begun to get ready for another milestone in 2012.

Earlier in 2011, the Fellowship celebrated the 35<sup>th</sup> birthday of its founding in 1976. What is generally regarded as the first “official” D.A. meeting took place during the third week of April in that year. Then, in

August, the 25<sup>th</sup> annual World Service Conference was held in Michigan, with delegates noting the end of the WSC’s first quarter century. Upcoming in 2012 will be the 30<sup>th</sup> anniversary of the D.A. General Service Board, the administrative arm of the Fellowship.

A Pro Tem Board of Trustees was established in February of 1982 by representatives of the only five D.A. groups that then existed in the world. All five groups were in the New York City Borough of Manhattan. Later in the year, D.A. held its first Annual Meeting, also in New York, and elected a permanent General Service Board, which has continued to this day. With the establishment of the GSB, D.A. began to create a permanent service structure and quickly started growing all over the U.S., and in later years, all over the world.

## Meetings Spread To Six Continents

D.A. is no longer merely a North American phenomenon.

A recent survey of Debtors Anonymous groups around the world shows a great deal of growth in locations that formerly hosted no meetings at all. In the past few years, meetings have been established in South America, Africa, and Asia, joining the much larger number of meetings that have existed in the U.S. since the 1970s, Canada since the 1980s, and Europe, Australia and New Zealand since the 1990s.

There is now at least one D.A. meeting on every continent except Antarctica.

Also increasing rapidly are nontraditional meetings that often cross international boundaries, such as telephone and Internet meetings.

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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.