

Ways & Means®

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2012

I Had To Debt: A Debtor's Myth

"For most of us, self-justification was the maker of excuses [...] We had to drink because times were hard or times were good. We had to drink because at home we were smothered with love or got none at all. We had to drink because at work we were great successes or dismal failures. We had to drink because our nation had won a war or lost a peace. And so it went, ad infinitum."

—From Step Four, *Twelve Steps and Twelve Traditions*, Copyright 1952-1953, The A.A. Grapevine and Alcoholics Anonymous World Services, Pages 46-47

I was recently invited by some A.A. friends to attend an open A.A. meeting while traveling in another city. It was only the third A.A. meeting I had ever been to. I'm not an alcoholic, but I'm a compulsive debtor and have been working the Debtors Anonymous program for over two decades. And I have not incurred any new unsecured debt in that time. But I entered that room with a lot of anxiety. Being the self-

centered addict I am, I felt like I had no right to be there. I struggled with what I would say if people came up to me and introduced themselves. But I sat and listened. And no one threw me out. And the depth of my response to the shares caught me by surprise.

A woman who was a relative newcomer spoke emotionally of the pain of her daily struggle to not drink for twenty-four hours. Hearing her speak brought me back to my early days in D.A. as a newcomer when I walked around with a couple of bucks in my pocket wondering how I would get through another day. I remembered my desperation to get myself to another meeting for the support and fellowship I would find there to help me not debt that day. I remembered learning to handle the daily abusive phone calls from credit collection agencies, the fear

and pain of calling my creditors and facing their scorn or—even worse—their pity, showing up in court and handling the other very scary legal consequences of my debting. And yet, all the while, remembering to make no promises I couldn't keep, so that I would not incur new unsecured debt. I remembered feeling the intense shame of the total amount of my debts, the breadth of people and institutions I was indebted to, the financial and spiritual deprivation of my existence, my dire circumstances and how much I didn't want anyone to find out. One day at a time, with D.A.'s support, I showed up instead of running from the pain. And I counted my days, one at a time. I did a "ninety and ninety," attending ninety meetings within ninety days, which strengthened my commitment to my program

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Ways & Means

Carrying The DA Message Since 1988

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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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What It Is To Be A GSR

In my newer days in Debtors Anonymous, I had no knowledge of the service structure, as I was lost in the fog of trying to juggle bills in order to stay afloat. However, with more time, I committed to a few meetings, listened during business meetings, and even tentatively took a service position—refreshment person.

One of my favorite meetings was in danger of folding but, oddly enough, had a rather healthy GSR checking account, but no GSR. Higher Power raised my hand and said I would be GSR for the group. Who said that?!!! Three years seemed like a very long time, but I figured it would be one day at a time, like everything else.

At first my duties were quite daunting—leading business meetings and trying to get the service positions filled. It seemed like my attempts to provide leadership for my group were like trying to herd cats. People took service positions and never came back again! People took service positions but didn't do what they said they'd do. I was at my wits end, and sometimes wanted to knock a few heads together.

I started attending more meetings, partly to observe how other GSRs handled business meetings, particularly disruptive people who hogged the conversation and always wanted to argue. I went to a World Service Conference and got tremendous exposure to a lot of high quality leadership—experienced folk who were quite adept at handling a roomful of

rowdy D.A.ers. My confidence increased.

Along the way I got a service sponsor, and that proved to be an important missing link in my growth in service. She listened to me complain, moan, and cry about my strange little home group, saying wisely that it seemed like a normal group. Heaven help us all! She offered practical tips—praise each person, just be of loving service, spread around the responsibility because it helps people feel like they belong. There are times when efficiency isn't desirable. That was a new idea for me. I calmed down considerably.

My group and I have had interesting, frustrating, enjoyable, and deeply rewarding times together, and my attitude has completely changed. I love these dear souls like family. I can't wait to see them each week! We are a great little problem-solving group, if somewhat colorful and wacky.

What would I say if someone were considering taking a GSR position but felt apprehensive? Give it a try. You will meet wonderful people along the way who are quite serious about their recovery and dedicated to sharing their talents with others. You will have a lot of help and make friends all over the country and world. Your own recovery will jump forward light years, spilling over into every area of your life. You'll stand tall with what someone said to me "a glow of doing service." I hope you decide to take the plunge.

— Anonymous

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From Financial Floor To Acceptance

The following story was submitted due to the outreach efforts of the Diversity Caucus of the 2011 D.A. World Service Conference.

Why does a person accumulate debt? Picture the piles of unsecured debt, the stacks of unopened bills. Just look at it! What would possess a person to engage in such behavior, day after day and year after year? It's rather unconscious, don't you think?

How could this happen to me? I was overly conscious, even hyper-vigilant. I grew up with a critical and rage-prone father, the kind you must never upset. His earsplitting rants were like jolts of electricity. You'd never know when he'd strike. And those ready-to-burst veins in his forehead were unforgettable. I also grew up Gay and didn't want anyone to know about it, for fear of physical assault. I spent my adolescence walking on egg shells and banishing my true identity. That was my survival strategy: tiptoeing around Dad and keeping secrets. My energy, my sense of security and my self-esteem all drained away, but by God, the one thing I definitely had was an acute sense of self-awareness—or so I thought. With so much energy diverted to my personal defenses, I became oblivious to genuine self-care. All I sought was an escape from my harsh reality. Fantasy, food, travel and spending seemed to bury the pain. My debting was born of that pain.

Step One seemed like a no-brainer. I easily accepted my powerlessness. I was a Gay man who grew up with an abusive father, no less. Wow, what a victim! I felt so oppressed and marginalized by society, I reveled in it. But after a few months in Debtors Anonymous, I discovered a deeper personal meaning in Step One: playing the victim actually gave me a false sense of empowerment. For my mistreatment, I felt some compensation was due. For all that indignation, I sure felt entitled—entitled to material pleasures. Credit cards became my higher power. You might say the Highway to Hell is paved with credit cards and I helped shovel the asphalt.

Some godforsaken external enemy was always the source of my troubles. I blamed everyone and everything, including dear old Dad, Uncle Sam, the Republicans, the Democrats, Corporate America, Wall Street, society, religion, homophobia, and of course, the credit card companies. With all the sarcasm I could muster, I had nicknames for their products: American Distress Card, Vice Card, Slave Card and Discourage Card. I had them all in multitudes, everything but Whiner's Club. Never did I stop to look at my own role in the financial maelstrom that I myself had manifested. In hindsight, I realize my powerlessness does not mean I am entitled.

A hollowed out spiritual center can become a dumping ground for material objects. I tried filling it with hundreds of never-to-be-watched DVDs, and untold stacks of unread books. There was no such thing as enough. There was the mountain bike I bought, but never rode, and an airplane ticket to Europe that never saw the lights of Paris. Alas, "Je ne sais quoi," but there would be no funds once the landing gear hit French turf.

Once, without a plan, I ran off to San Francisco, waited tables, went broke, and moved back to the Midwest to live with Mom and Dad less than a year later. I finally finished college in my early thirties, but continued working low paying temporary and seasonal jobs. Daddy Dearest became my ATM machine in a vicious cycle of codependency. I'd ask him, "Dad, could I borrow some money?" Yet never did I intend to pay him back. For all his faults, Dad willfully played the role of lender. I hated myself for asking him, and I can only surmise it made him feel empowered.

As I concealed my purchases from family and friends, I denied my own debt problem. Enshrouded in a financial fog, I didn't even know how much debt I had, nor did I want to know. For most of my adult life, I carried tens of thousands of dollars in credit card debt. Eventually, my credit card debt exceeded my annual gross income.

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From Floor to Acceptance*(Continued from page 3)*

Chronic debting is an invitation to a crisis. A death, an inheritance or a sudden windfall can hasten that impending crisis. My mother's death posed the first big challenge. I loved Mom so much. Maybe that's why the grief was so manageable. She was the stable, nurturing parent that all children deserve. A few years later, Dad's death was devastating. All the unfinished business between us, the emotional codependency and the repressed anger were all too much to bear. Although it's draining to resent a living person, it's unspeakably painful to resent a dead person. This time the grief would knock me to the floor.

The first few months after Dad's death brought shock and denial. Then the inheritance money came rolling in. As the youngest of six children, my share was over \$100,000. I paid off my credit cards and student loans and ran off to Europe for a couple of months. This time I really did see the lights of Paris. But coming home to the Midwest in dreary late autumn, I felt demoralized. In a little over a year my inheritance was gone—all of it. Soon I was tens of thousands of dollars in debt, right back where I started, as if the inheritance never even happened. What shame and humiliation I felt. The grief was truly unbearable and a smothering depression took over my life. Like an otherworldly presence, this strange and foreign depression numbed my every fiber. It had its own gravity and its own physicality. My limbs felt heavy, as though I was wrapped in a thick lead blanket. I had lost my sanity

and I continued my debting, unabated.

So the self-defeating behaviors continued, as did the grief and depression. First the unopened mail started piling up, then creditors began hounding and harassing me. Switching off my phone worsened the isolation which in turn worsened the depression. I no longer had a mere problem, or even a crisis. This was a falling-off-the-cliff kind of predicament that thrust me into the here and now. Who would catch me? My cards were maxed out, my creditors were closing in, and my choices were gone. I had no choice left but to respond, but how?

Therapy definitely helped, week after week. Then finally, one day, my therapist referred me to Debtors Anonymous. On a cold January morning, trembling with fear and worry, I walked through the door of Debtors Anonymous. But as I listened, I also related and I felt the warmth. This was my new found home, and I kept coming back. Service became an inroad for me. I volunteered to be the key holder for our D.A. group, and I attended every meeting. I was there during blizzards. I was there when I felt under the weather. I was even there on Christmas morning for our all-time low turnout of two members. I wanted recovery so desperately.

Willful surrender is one thing, unwillful surrender is quite another. Step three was another obstacle, like jumping from a cliff, across a chasm, trusting God would catch me and deliver me safely to the other side. I've always understood God so very little, but I came to trust and I accept my Higher Power. In all my recovery, my

willful surrender, in Step Three, is the only thing that I choose to take credit for. I work the other steps simply because I believe that is what I'm called to do.

After nearly five years in the program, as I continue to serve, and as I emerge from the cold darkness of debt, a vibrant new world stretches before me. That warmth and that newfound vibrancy are gifts of the program, the promises of D.A. On a magical flight home from the Debtors Anonymous World Service Conference, I began to break down. Landing on the runway was a sacred moment. The breakdown lasted for a few days. And in those crazy few days, I felt joy, sorrow, gratitude and such deep reflection on a level I had never experienced before. The breakdown defies description, but I consider my experience an unwillful surrender, an acceptance and an embrace of reality. There's no more need to escape.

Now I refuse to play the victim role, and I forgive Dad. I recognize my father's humanity and appreciate having him in my life; he reached a certain level of consciousness and did the best he knew. And now I can do something I've never been able to do before. I can stand in front of a well-lit mirror and look myself smack in the eyes and say, "You're okay and you matter." I am happily Gay, and I am a grateful recovering debtor. I'm as worthy and as valuable as the next person, essentially no worse and no better. My higher power accepts me as I am.

The process of recovery continues.

—Tom K.

Two Sides Of The Same Coin

The following story was submitted due to the outreach efforts of the Diversity Caucus of the 2011 D.A. World Service Conference.

I have been a member of Debtors Anonymous (D.A.) since December 2001 and I have learned that solvency and a spiritual experience are two sides of the same coin. I arrived with financial vagueness, both baffled and frustrated with my own behavior. They included: an inability to pay my minimum monthly credit card bills on time, lots of self-knowledge that "I should stop debting" and yet still finding myself using credit cards. Plus, I felt stuck in a career that did not pay well (underearning) but I only complained about this fact and did nothing else to change careers.

As the foreword of the A.A. big book suggests, "... of those who really tried 50% got sober (solvent) at once and remained that way; 25% sobered up (maintained solvency) after some relapses..." I am in that 25% category, among those D.A. members who maintained long-term solvency after some relapses. Nonetheless, I am grateful.

Although I have not practiced a "perfect program," I have practiced the program to the best of my ability and have been willing to learn and grow from my setbacks.

From these setbacks I have made progress in: honesty, patience, compassion and service. Weekly

meetings have been the source of awareness, acceptance and action. Lots of daily action(s) that help me to "live in the solution" rather than camping out in the problem. By really listening to others and the voice of my higher power in meetings and working the Steps I realized that I have hundreds of choices each day to open my heart and invite higher power to act where I least thought it possible... in my life and in my finances. I have grown in my desire and willingness to release the need for financial stress, struggle and strife. Instead, I accept the power found in solvency; a spiritual awakening in regards to money. These actions and experiences are part of "living in the solution."

"In D.A. we learn to be self-supporting through our own contributions." This was the first message of Debtors Anonymous that I ever heard. I did not understand exactly what it meant but it seemed about as likely for me as someday living on the planet Jupiter. Yet there was also hope in those words. The year was 1996 and I was just starting my recovery in Alanon. It was through that program that I also came into contact with a member of D.A. By carrying the message, she planted the seed of what would eventually become my D.A. recovery. I had just informed her of my "debting plan," a desperate, delusional and self-determined plan to financially max

out my student loans. All based out of fear and vagueness. It would be several years later before I entered D.A. but when I did start D.A. the seed began to grow into solvency and a spending plan.

I grew up in a large Hispanic family in the rural Southwest in a working class home where alcoholism, co-dependency and financial deprivation were present. Money was viewed as bad. Our religious beliefs indicated that money was the result of greed and certainly did not have anything to do with God. From what I understood, life was about suffering and being poor was part of the deal. I knew I was Gay at a very young age. I thought that this fact also made me God's enemy. I knew I was Gay in elementary school and although I had strong social skills I used them as a way of people pleasing. My attention was on "helping and fixing people" (the blind leading the blind) as a simple distraction to keep the focus on "how good" I was and away from "whom" I was.

Emotionally and spiritually I spent many years isolated, thinking that the people I loved would hate me if they knew I was Gay. As a kid I remember throwing the trash and lifting the lid and seeing maggots at the bottom. This was how I thought God viewed me. It would take me many years and several Fourth Steps before I could acknowledge

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Same Coin*(Continued from page 5)*

how this belief had grown into “arrogant low self-esteem.” I’ve also heard it described as a “malignant ego.” Over the years and after working the Steps several times, I’ve made progress. Today I know I am a beloved child of higher power, just like everybody else.

Today I know that each person has access to higher power. All of us are loved. All means all—none of us are outside the love or presence of higher power. The Fourth Step also helped me see that the habit of focusing on others was a symptom of chronic financial vagueness. For instance, I can easily see what debt is doing to others on an international, national and personal basis. What I could not see was what debt was doing to me. I’ve come to believe that God’s will for me is: to live joyfully, to accept all blessings and to share all blessings. As I choose to let go of attitudes & actions such as “I have got to fix it and that means debting to do so!” or “I have got to have it now!” then higher power can direct my attention to what is my business: solvency and an ever expanding spiritual experience. A spiritual experience is when higher power meets me on the front porch of my soul. Through D.A., higher power has showed up in the details of my life: my thoughts, my actions, including money.

D.A. has given me Steps and Tools to successfully address underearning as well. Choosing a “downwardly mobile” low paying job fed my ego of “helping

people” while also helping myself into greater credit card debt. I resented my under-paying employer and was obsessed with the thought that if “they would change” I could earn more. Through D.A., I become aware of under earning as a spiritual and financial issue. I began to accept my responsibility to change and accept the help of trusted members of the program to take actions based out of prosperity rather than fear. As I worked the Steps, my attitudes and actions regarding myself and others changed. During my first few PRG’s I decided to take actions and just as importantly the Fellowship gave me the support to do so. My PRG inspired actions included: (1) develop a clear time line to leave a career that was known for a financially meager income, (2) give myself permission to explore other career options that actually provided financial prosperity which included networking (3) conduct action steps with the intention of obtaining at least one interview within 3 months. Through the power of this program, I networked and submitted my resumes. I networked some more. Within 3 weeks I had a prosperous well-paying job offer in hand.

The Steps were a priceless source of strength during the steep learning curve in my new career. I kept working the Steps and doing the footwork, often waking up at 4:30 a.m. so I could spend time working my Eleventh Step before beginning my work day. I would often be in bed by 8 p.m. My new salary allowed me to make strides in paying off my creditors and

begin saving as well. The Steps remained a source of strength when I was laid off a year after being hired. Immediately after getting the phone call, I went to a meeting and continued to work the Steps in which I acknowledged intense feelings of fear, but also decided to act out of faith instead of fear. I picked up the Steps, Tools and the phone. My sponsor and the Fellowship were my constant guideposts. Within six weeks I was hired by a different company offering a compensation package that was far beyond the previous salary. It was an absolute D.A. miracle. Though D.A. my career has prospered and flourished. My employer, although important, is just an instrument of my higher power. Higher power is my true employer. When people ask me for business advice, I am astounded. I try to share the program

Through these actions and resulting promises of the program I have totally paid off (retired) all \$27K of credit card debt. My vision is to have \$27K become my new minimum amount in my prudent reserve. If I can use the Steps to pay back that amount to credit cards then I can also use the Steps to save that amount as a gift and amends to myself. On December 5, 2011 I celebrated ten years as a member of D.A. That same day, I was able to make my very last student loan payment. That \$40K debt is now paid-in-full. As a result of working the D.A. program I was able to walk into 2012 with 100% of my debts paid

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A Newfound Hope

The following story was submitted due to the outreach efforts of the Diversity Caucus of the 2011 D.A. World Service Conference.

Page 58 of the Big Book 'Alcoholics Anonymous' says, "Those who do not recover are people who cannot or will not completely give themselves to this simple program, usually men and women who are constitutionally incapable of being honest with themselves."

I first heard this sentence over twenty years ago in another program. It struck terror in my heart. For most of the time since then I have been afraid I was one of "such unfortunates." Could I be honest? Could I give myself completely to this program? To this day I still fear being one of those people who can't.

I came to Debtors Anonymous in 2002. My partner and I had split up a year earlier. I had taken on \$10,000 of our credit card debt and had a school loan for \$23,000. In the year after the breakup I had racked up another \$11,000 in debt without her contribution to the mortgage and taxes. Two of my children still lived at home. My daughter was already paying rent and I couldn't downsize our living expenses any more than they were. I was desperate and tried taking a second job just to pay all the household expenses and the minimum amounts on all the debt. Things seemed to be going well and I got a real high when I deposited that second paycheck.

Then a notice in the mail informed me my ex-partner had declared bankruptcy. Since her name was on the title of the house we were financially intertwined. Everything she did impacted me and my family. I was lucky that a lawyer we had used when purchasing the house was available to guide me through the bankruptcy proceedings. He set up an agreement to buy her portion of the house, communicated with her lawyer and handled all the paperwork. His personal advice to me was to declare bankruptcy. The \$5,000 loan used to buy her out brought my debt to more than one and a half times my annual income. He and all the financial sources I read stated that debt of even one time my annual income was insurmountable.

In looking back I see I was numb and unable to look at my behaviors and actions with honesty. But I did know one thing—if I declared bankruptcy, I would never be mentally free of the debt no matter what the court declared.

So I stopped using credit cards. Working the two jobs was helping me pay the minimums and even just paying that was bringing those minimums down monthly. I was so comforted knowing this that I could happily keep working seven days a week while cooking and cleaning house.

The trouble came slowly. I began crying easily and got angry at work. Every little thing was irritating. Then I hit the biggest depression of

my life. Chronic low-level depression was normal, but this was enormous and brought me down. I could not work both jobs. Then I couldn't even work the one. Luckily my primary employer provided six weeks of 100 percent pay for short-term disability. But no one would take the insurance my company offered. I couldn't pay cash for treatment, either. My sheer stubbornness made me reject taking on more debt. My daily task was to contact doctor after doctor to find one that would take both me and my insurance. After calling every doctor in my county, I began calling those in neighboring counties.

I was desperate and alone. But I had seen a little ad in a local weekly newspaper about D.A. I knew a Twelve-Step program was free and that I would be likely to find the best kind of people there. I went and sat in a tiny chair in a tiny room used as a nursery on Sundays. And, like so many of us, I sobbed through that whole meeting. I can't remember much more. I can't even remember the next meetings. I did know that in the darkness of my heart those meetings were the first pinprick of light. It was such a tiny thing that I would have missed it if I had not hit such a deep bottom.

My calls for treatment continued, but that week I decided to start over by calling the first clinic I had called four weeks before. The woman who answered was horrified that I had been turned away. It had been a

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Thanks D.A. For Diversity, Joy and Prosperity!

The following story was submitted due to the outreach efforts of the Diversity Caucus of the 2011 D.A. World Service Conference.

My life is so much better now because of D.A. / B.D.A.!

I want to repay my creditors; I take so much better care of myself. D.A. has the Twelve Steps which suggest clear cut instructions. I find a daily reprieve in the book Alcoholics Anonymous that there is a solution where I can know that a Higher Power (HP) of my understanding loves me so much and always knows best and always gives me a life beyond anything I could have ever imagined. Instead of "alcoholic" and "alcoholism," it was suggested I replace these words with "compulsive debtor," "over spender," "underearner," "deprivation addict," "under be-er," "money obsessive," "money drunk," "pauperism." D.A. and A.A. literature shows me that I am a chronic debtor and all of the aforementioned descriptions are all manifestations of this dis-ease I have with money.

It wasn't always that way.

In the beginning I thought D.A. was for rich people who could not handle their money. I did not think I was good enough to be in D.A., to share in D.A. What could a person like me who grew up on welfare have to offer these people who had a lot of money but who just did not know how to manage it?

But I was in so much pain of feeling less than and, from another program I was in, I knew I was still so spiritually sick—especially with feeling "less than." I felt "less than" as a woman, as an African American, as someone who grew up on welfare... I could keep going.

But thanks to you all in D.A. —you suggested I keep coming back, that I begin to record my numbers, what comes in and what goes out, that I do service—keeping time in meetings, being the business meeting secretary, being a greeter. You gave me wings to take responsibility for my life, little by little. I can talk to people, I can show up and I can really live up to all the potential HP deems for me—if I am willing to follow a few simple suggestions. Actually even if I am not willing to follow a few simple suggestions, you all say to me "keep coming back!"

D.A.'s Steps, Traditions, and Tools, as I work them and seek guidance from my sponsor or Step study group, reveal that my Higher Power loves me and that HP loves all of us all the same—and that I am not better nor worse than anyone else. I am an abundant child of HP and so is everyone else.

I can be a chronic debtor, underearner, deprivation addict and over spender no matter my race, gender, religion, economic standing, mental abilities, etc... and guess what?... HP loves all of us, and this gift of solvency and prosperity is available to all. I know from experience that the program of D.A.

rooted in its Steps, Traditions and Concepts welcomes everybody.

My primary purpose is to not debt one day at a time and to help another sick and suffering debtor to not debt one day at a time.

I do not have to wait until I am fixed to enjoy life. I can laugh and have fun and dress abundantly and smile and dance and look people in the eye just because I am me.

I still get paralyzed with fear and think people who have money or prestige or celebrity are better than me and that I need these things to be on an even par. And when I do, the D.A. Steps suggest I go out and help another. I am so grateful for page 84 in the A.A. book which gives me clear instructions of what to do when my character defects of selfishness, dishonesty, and resentment come up. Through D.A., HP has performed this "divine surgery" on my insides: I care about others in a way that I never have before.

Thanks D.A. and to all the trusted servants who continue to pass these Steps, Traditions, Tools and Concepts on to me. You are setting me free from feeling like a deviant nobody beyond human aid to a confident, hopeful abundant servant of Higher Power and D.A.! Now I get to gratefully pass on what has been so freely given to me.

D.A. is for everyone.

—Anonymous

Facing Health Issues, Yet Forever Grateful

Hi, my name is Mary Jane and I am a compulsive debtor with health issues. I wasn't always a debtor and I certainly spent most of my life enjoying your average healthy body except for the many times of self-induced states of over indulgence. I was sober in AA twenty-one years when I discovered D.A. My husband was a compulsive debtor and my Al-Anon sponsor suggested that I write down my numbers and send him to D.A. Why I had to keep track of my money was a mystery. I had perfect credit and rescued our financial circumstances after every crises that was created. I would listen to the phone bridge meetings on Sunday and remark on the wonderful recovery I heard. Yet I still didn't think I qualified. A.A. and Al-Anon were my fellowships, D.A. was his. But he never grasped it and to this day hasn't had the willingness to be part of D.A., but through God's Grace I have.

I lost my job in May of 2009 and could no longer afford to pay my credit cards. I had managed to take over the family debt since my husband declared bankruptcy in 2001. I thought that if we combined our money there would be no more secrets. So I remodeled the condo on a second mortgage to the tune of \$30,000 and managed to rack up \$23,000 worth of debt on two Discover cards. We went to Europe twice, bought a

car, a new computer, a forty-two inch TV and new speakers for my husband's collection of about 400 CDs. Now the cool thing about these Discover cards was they had 0% interest as long as I charged \$25 and made two purchases on the other card a month. I never thought of asking anyone in D.A. if it was OK to continue with these purchases. I mean who could argue with 0% for life? It was a debtors dream. So when I lost my job, I started going to face-to-face meetings and tried not to debt. Pretty soon we had our first pressure relief meeting (PRM). Since my husband was chronically unemployed and we had no savings, our pressure relief group (PRG) team suggested that we take a moratorium on our credit cards for three months.

I need to mention that in 1995 I was diagnosed with chronic fatigue syndrome. I was so ill that I had to change my profession from being a massage therapist to working in an office so I could sit most of the day. My life changed drastically on the outside, and inside the fear of financial insecurity that plagued me throughout my whole life escalated. I started working two jobs even though I didn't feel well, and I started using credit cards. I soon became the responsible worker in our marriage in spite of my health issues because I was afraid that our house of cards would fall if I didn't.

You see, I grew up in a house that looked really nice on the outside, but inside there was total dysfunction. My father drank and, even though he had no trouble getting up in the morning, he didn't feel he should have to work for anyone. He had four kids and a house with no mortgage since my maternal grandfather bought it for my parents. But he had that alcoholic/debting disease that told him he was better than all his employers. He decided to start his own business and to use my mother's inheritance to do it. Well, he did this over and over with no success until it was all gone. Then he went into the kids' college trust funds. He just couldn't seem to make it in the business world. At the time, my mother and I didn't know he was having a long-term affair with another woman and had another life with her, which may account for the money not making it back to us kids. I remember my entire childhood there being money issues, my mother complaining of sleepless nights because she "had" to worry about money. My parents would argue about money all the time and I thought that was the only issue of concern in their relationship. So, when it came out that my dad had a girlfriend for years, I was just as shocked as my mom. I was the youngest and felt just as abandoned as she did. It took me seventeen years to realize that I married my father. I knew

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I Had to Debt*(Continued from page 1)*

and my willingness to talk about a higher power in my life. And over the years, this wonderful program took me to an unimaginable place where I don't always remember quite how bad it was in the early days.

At that same meeting, a man spoke about his pre-A.A. life many years before—the risks he had taken, the hopelessness, the avoidance of life. And how he attended his first A.A. meeting and hadn't had a drink since then. And I thought about how, in D.A., so many of us go for years before we bottom out enough to truly admit our powerlessness over this disease of compulsive debting... how so many of us go for years sharing in meetings about *anything* but not debting. We focus on compulsive shopping, even though we're only using credit cards to do so, as if the problem is in the shopping rather than in the debting. We focus on underearning. ("THAT'S why I'm a debtor. If I wasn't underearning, I wouldn't be in debt.") We focus on clutter. ("If only I was more organized, I'd pay all my bills on time.") We focus on time debting. ("If only I wasn't a procrastinator, I wouldn't have all these debts.") We focus A LOT on visions. ("If

only I could achieve my vision, I could be debt free.") And many of us focus on paying off our debts, as if that's more important to our recoveries than not incurring new unsecured debt *today*, one day at a time. In many meetings, when the meeting chair asks if anyone wants to share their daily count of not incurring new unsecured debt, there's too often a strange silence in the room. Instead, everyone wants to talk about what actions they took that week toward their vision. But sitting in that A.A. meeting, I was brought back to the reality of what it meant for *me* to hit bottom and how I needed to cling to my daily count.

When I walked desperately into that first D.A. meeting, I needed to stop debting NOW. Not two, not five, not ten years down the road.

In the first years of my own recovery, when I became aware of these various very real symptoms in my own life, I totally related and wanted to shout out the good news. But something inside me told me to always begin my share with "and I'm a compulsive debtor."

Even if I wasn't sure what that meant. And over time, some truths became clearer to me: When I came into the rooms, it was not that I didn't pay my bills on time; it was that I chose *not to pay* my bills. It wasn't that I couldn't stop shopping. (Yes, I need to stay very aware of what's going on when I get the urge to shop.) It was that I ALWAYS shopped with other people's money instead of my own. That's called debting. And my underearning (yes, I am an underearner) didn't cause my debting. I was ready and willing to continue debting no matter how much money I made. Because there was NEVER enough—and NEVER would be. Waiting to make more money before I stopped debting would have been insane. And paying back my creditors was the LAST thing I needed to focus on. As a matter of fact, that's ALL I focused on before D.A. But after I came to D.A., my creditors got moved to the bottom of my Spending Plan for a reason. I needed to learn what it meant to live my life on a cash basis one day at a time without incurring NEW unsecured debt— not to immediately pay back OLD unsecured debt. I needed to live fully TODAY one day at a time, not wait till after my debts were paid off. When I walked desperately into that

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I Had to Debt*(Continued from page 10)*

first D.A. meeting, I needed to stop debting NOW. Not two, not five, not ten years down the road.

Other stories I heard in that A.A. meeting affected me in much the same way. There was a raw immediacy to what I was hearing. The option of suicide was mentioned several times. People spoke about living one hour at a time, one minute at a time... whatever it took to stay sober.

In D.A., the most powerful meetings I've attended have had that immediacy. I've seen D.A.s float along for years till the IRS caught up with them—and the bottom hit. Others focused on paying back their creditors for years, rather than taking care of themselves first—and then the bottom hit. Powerlessness became an immediate reality. In these cases, I'm deeply moved and taken back to my own painful experience of bottoming out. And I am always deeply humbled by the realization of my own impatience and intolerance of my fellow debtors slowly groping their way to their own recoveries. The only requirement for membership in D.A. is a desire to not incur unsecured debt. We have no rules or regulations. We have no policies. We're all free to

discover our own recovery path.

But what about *my* responsibility? Can those of us who have found recovery in this program do anything to spare others "that last ten or fifteen years of literal hell the rest of us had gone through" and "raise the bottom the rest of us had hit to the point where it would hit them"? (from A.A.'s Twelve Steps and Twelve Traditions, Step One)

The only requirement for membership in D.A. is a desire to not incur unsecured debt. We have no rules or regulations. We have no policies. We're all free to discover our own recovery path.

What is it about our disease that so many of us are so willing to suffer for so long before we're willing to count our days? At my home meeting, I've heard complaints about the meeting chair asking if anyone would like to announce their days because "it makes people uncomfortable."

I believe in part this is because we debtors live with a myth that there are circumstances in

which one "has to" debt. As debtors, we think, "I have to debt to pay my rent. But after I get through this crisis, I'll hop back on the bandwagon and start counting my days again."

Or "I have to debt to start my new business. As soon as I get it off the ground, I'll start counting my days again."

Or "I have to debt to go to college. It's an investment in my future. After I start taking classes, I'll count my days again."

It's as if we have our recoveries backwards... like being able to avoid incurring new unsecured debt is the benefit we get AFTER the "actions" we've taken around pursuing visions, overcoming underearning, keeping meticulous financial records, buying the right accounting software, paying back our creditors, etc. In my experience it's the other way around.

And the painful part is I have to confess I've contributed to this myth myself. I have watched D.A.s who telephoned me slip into financial ruin as their visions crumbled around them, and I didn't have the strength to be honest with them and say, "Look. You need to get a B or C job if you have to. Do anything you have to, to keep from debting today." We had been too focused on their

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I Had to Debt*(Continued from page 11)*

vision, and the loss of it, rather than on maintaining their daily solvency. I had a sponsee who decided he needed to get a college degree in his chosen field and that the only way he could do that was to take out an unsecured student loan. He disappeared, never to be seen or heard from again. We were so focused on his vision in our chats that he surrendered to the myth before I had the opportunity to tell him how I had seen others in D.A. miraculously attend college without debting, because their commitment to not debt was that solid. My heart went out to these fellow sufferers and I justified my dishonesty with “Well, maybe they had to debt, and who am I to suggest otherwise?”

In that A.A. meeting I watched newcomers eagerly share the triumph of a day, a week, a month of sobriety—the unimaginable. And old-timers did the same... ten years, fifteen years, twenty years, and more—the unimaginable. I remember how unimaginable it was to live without debting—how I thought I debted because I had to. I remember how much it meant to me in D.A. to reach ninety days, a year, five years, twenty... How much it meant to me to see and hear others doing the same. And I remember how much counting

my days inspired me to start doing service, D.A. recovery’s greatest secret, which completely changed my life and recovery.

In my personal experience in the program, and certainly that of the founders of our Fellowship, real recovery comes when we stop debting in its tracks. And not a day before. When we do that one day at a time... or one hour at a time, or one minute at a time... as the first and foremost action in our D.A. program... No matter what. We can choose to debt when times are hard. Or not. We can choose to debt when we are faced with the possibility of not getting what we want. Or we can choose to go to any lengths to not debt. I’ve heard countless individuals in the D.A. rooms talk about choosing not to debt and sharing about the small unimaginable miracles that came their way as a result of that commitment. We not only survive, but we thrive. For some of us, it may require a willingness to lose a house or a car—in order to not debt one day at a time. (Secured loans backed up by collateral are fine, but if we can’t pay for them without incurring new unsecured debt, we need to be willing to let the collateral go, with the benefit of coming out of it debt free. And trust that a higher power will show us the way.) For some of us, we need to be willing to face our

creditors in court or to have our wages garnished, if that’s what it takes to not incur new unsecured debt one day at a time.

I remember how unimaginable it was to live without debting—how I thought I debted because I had to. I remember how much it meant to me in D.A. to reach ninety days, a year, five years, twenty...

The A.A. Twelve and Twelve’s Tenth Step says, “... pain [is] the touchstone of all spiritual progress...” The more we run away from it, the farther away from recovery we find ourselves. The more we face it, the stronger we get. I was moved by the pain everyone shared at that A.A. meeting. And I’ve been moved by the pain I’ve heard shared at many a D.A. meeting as well and the deep and lasting recovery I’ve seen come out of facing that pain. But I have to ask myself why it took that A.A. meeting, rather than a D.A. meeting, to shake me out of *my* slumber.

There are those who face catastrophic health issues and

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A Newfound Hope*(Continued from page 7)*

mistake. They should have made an appointment during the first call. My treatment began immediately and I recovered quickly. However I did learn that I had a lifelong condition which would need continual treatment.

That was nine years ago. I honor that time in my life. We learn in the program that the times we thought were so unbearable frequently turn out to be the best thing that could happen. That month was one of those times. Though there are still many aspects of the program that are difficult for me to complete, I am here and recovering. Recently I was asked to speak and, in preparing, realized how far I have come and how central D.A. has been not only to my solvency but to my continued mental health.

Our town usually has only one local meeting. Others are several hours away. I attend that meeting religiously. Since it is a small meeting I am always able to do service. I do not incur more debt. In order to stay out of debt I continue working at the same job I have had for five years now. To leave I need a plan that includes enough income or savings to ensure continued solvency.

In other words, for the first time in my life I have had to be consistent. Each day of each week I know where I have to be. The people at work and in the group have been consistent as well. While that consistency may be boring to some, it has lead me to a more honest view of myself. I am finally

more aware of my true defects and strengths. I am finally able to continue work and group relationships when personalities clash. In order to discover and honor the principles we so highly value, I have had to learn to cooperate and collaborate with group members. It is always hard but it is less difficult than it once was.

And, because D.A. required living consistently, my doctor and I began seeing patterns in the happy, irritable, angry and depressed times. The diagnosis of Bipolar Disorder was finally confirmed and I began a new, more successful treatment plan.

Through this whole experience I have finally come to believe another sentence in that same paragraph of the Big Book. "There are those, too, who suffer from grave emotional and mental disorders, but many of them do recover if they have the capacity to be honest." That sentence has given me hope and has opened me up to see my struggles in a completely new way. I have learned to be honest enough to know I belong in D.A. and always will. Life may never be easy but it will be easier if I stay. My reality still includes all the same people, situations, problems, and emotions. It is the change in my perceptions since joining D.A. that has changed my life. Of course you probably know my favorite promise. "Where once we felt despair, we will experience a newfound hope." Yes, indeed!

—Linda G.
Vermont

I Had to Debt*(Continued from page 12)*

suddenly find themselves deep in debt and unable to work. My heart goes out to them, as I would hope others' hearts would go out to me if I found myself in the same position. But before I would declare that "I have to debt," I would want to stay close to the program, explore all my options, and turn over the results to my higher power. I would want to go to any length to not debt. And if I lost my solvency anyway, I would remember that solvency in D.A. begins on day one. For me, yesterday's debt would become old business and I would begin THIS day anew with a renewed commitment to not incur new unsecured today. And the next day. And the day after that.

As the D.A. Promises promise: When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours. How do we work the D.A. program with integrity? We don't run from the pain. We go to any length to not debt, we work the Steps, and we carry the message. Simple stuff. Not necessarily easy stuff. But the good news is that, in D.A., we don't have to do it alone.

—Anonymous

My **2**cents



Which Fellowship Do You Prefer— D.A. or D.A. Lite?

As I travel and attend D.A. meetings around the U.S. and Canada these days, I am saddened by the loss of unity and focus that I see in Debtors Anonymous in so many places.

The clear, simple program created by John H. in the 1960s and 1970s, has given way to a bloated, confusing potpourri of addictionology that few of the original D.A. members would even recognize. And the strong unity that once motivated so many to give so much to build our Beloved Fellowship has been replaced by a scattered confusion in which a constant stream of newcomers vie to see how little they can give, and how different they can appear from one another.

It seems to me that, today, instead of a single, cohesive program of recovery based on the Twelve Steps and Twelve Traditions, we have two separate and distinct programs, coexisting uneasily side by side, but as different from one another

as night and day. Members of these two programs may attend the same meetings, but look at each other across a gap of understanding that grows wider with each passing year.

For the sake of convenience, I'll call the first of these programs "Debtors Anonymous" and the second "D.A. Lite"

In Debtors Anonymous, we follow the traditional program of Twelve-Step recovery created by John H. and the debtors around him in the sixties and seventies—a program focused exclusively on financial debt and not incurring any new unsecured debt, one day at a time. Every part of this program, including the First Step and the remaining eleven, was written cogently and designed specifically to support the idea of not incurring any new financial debt, no matter what.

In the program of D.A. Lite, the concept of debt has expanded in kind of a crazy-quilt pattern to include many kinds of irrelevant and phony debt. Many character

defects or bad habits have been relabeled or repackaged as debt, such as "time debting" "self debting" or "vacation debting" and many outside issues, such as cluttering or bad shopping habits have been given equal status with debting as a primary focus of the program. The effect of this "laundry list" of bogus forms of debting is, of course, to take the focus off D.A.'s original primary purpose and make debting seem like a minor issue rather than one of life and death.

The Debtors Anonymous program stemmed from the discovery, unique in human history, that compulsive debtors could not effectively deal with a wide variety of symptoms unless and until they addressed the cause of those symptoms. In other words, the early D.A.'s found it was impossible to control symptoms such as various types of shopping, spending, earning, working, and confusion over finances without first eliminating the "gateway" cause of spending money they

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My Two Cents

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didn't have; that is, incurring unsecured debt.

The D.A. Lite philosophy stems from a number of alien concepts that entered D.A. beginning in the 1990s, in which some members believed they could control the various symptoms of the disease without giving up the practice of debting, or that they could define for themselves various types of debting that they could or would like to get away with. Where a member of Debtors Anonymous would simply stop using credit cards and close out all his or her accounts, a member of D.A. Lite might say, "I define my abstinence as using Visa and American Express cards, but not MasterCard or Discover."

Here are more of the obvious characteristics seen in these two very different approaches:

In the Debtors Anonymous program, members identify by the clear, traditional moniker of "debtor" or "compulsive debtor." But in D.A. Lite, members might call themselves by any of a couple of dozen baffling titles that have little to do with our primary purpose, including "overshopper," "underspender," "clutterer," "time debtor," "underearner," "overworker," "recovering from capitalism," "vague about powerlessness," "powerless over vagueness," "self-debtor," or as many as half a dozen of these in various combinations. The

apparent point of these strange, irrelevant terms is a willingness to go to any length to avoid taking the First Step.

In Debtors Anonymous, the recovery program is based clearly on the Twelve Steps, with the Tools as a helpful adjunct. In D.A. Lite, almost all of the focus is on the Tools, regardless of whether or not the member has actually stopped debting. Few members of D.A. Lite focus on the steps, especially Step One, which suggests that members identify as a debtor and stop debting.

Most members of Debtors Anonymous have a solvency date, the last date on which they incurred any new unsecured debt. Members of D.A. Lite almost always look uncomfortable when asked about a solvency date. They are normally evasive and say something like, "Well, I've been going to meetings for a few years," meaning usually, of course, that they are still actively debting.

Members of Debtors Anonymous almost always have a service position, show up reliably almost every week at a home group, and contribute regularly to support D.A. services. D.A. Lite members rarely do service on a reliable basis, and don't often carry through reliably on commitments of time or money to D.A. service entities.

In Debtors Anonymous, most members show respect for the

program by using the language of solvency, the clear, specific terms passed down from D.A.'s founders. Many in D.A. Lite favor the confusing terminology imported more recently from the eating disorder and sexual disorder programs, such as "abstinence" and "setting your own bottom line."

Members of Debtors Anonymous are adamant about following the Twelve Traditions and using only Conference-approved D.A. literature at meetings and recovery events, while members of D.A. Lite often flood their meetings and workshops with a variety of outside literature that financially benefits some individual members, endorses various arcane New Age or business philosophies, and improperly utilizes the copyrighted intellectual property of other Twelve-Step fellowships.

Members of Debtors Anonymous define such terms as "prosperity" and "abundance" in a very broad and spiritual way, seeing them as more about spiritual and emotional characteristics than purely financial ones. Their counterparts in D.A. Lite focus almost exclusively on "prosperity" and "abundance" in terms of money and possessions or social class.

Most profoundly, members of Debtors Anonymous see the entire program as a spiritual program of recovery, one that

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My Two Cents*(Continued from page 15)*

transforms their entire perception of reality and their place in the world, while those in D.A. Lite tend to view it mostly as a money management program, a place for job “networking,” and to pick up personal finance tips.

The growing popularity of the D.A. Lite philosophy over the years, including the loss of our singleness of purpose and clear focus, is undoubtedly due to the fact that it seems, indeed, an “easier, softer way” for many people coming to D.A. And yet as our book, *A Currency of Hope* states so eloquently, the D.A. Lite philosophy, while seemingly easier, turns out in the end to be “a soft road (that) lures you on to further despair.”

The traditional Debtors Anonymous program, although no longer predominant in our Fellowship, is still available to all who choose to work it and, in the words of *A Currency Of Hope*, is “the other road, a more challenging road (that) leads to self-respect, solvency, healing, and personal fulfillment.”

—Anonymous

Same Coin*(Continued from page 6)*

in full. I will keep coming back to D.A. so it remains that way.

Currently I contribute 12% of my income to a 401K as well. I also contribute to my home group and the D.A. General Service Office to expressing my gratitude. My partner and I have built a loving life together over the past ten years. We save and travel as much

As part of my Eleventh Step, I journal each morning. This process of writing helps me see if and how I am choosing to live in the problem or live in the solution. It helps me ask direction, guidance and grace from my higher power. It helps me focus on my solvency rather than the lives of others, as mentioned in the D.A. Visions pamphlet.

As it states in *The Twelve Promises of D.A.*, “When we work

Today, at dawn, I wrote this:

- S**—Spiritually realizing and accepting that a solvent life is for me. Awareness and Action.
- O**—Opportunities to grow in honesty, patience, compassion, joy for myself and others.
- L**—Living well. H.A.L.T. Loving myself enough to be solvent. Let it begin with me.
- V**—Visions based in solvency. Participate in life, recovery. Responsible for my dreams.
- E**—Everyday place myself in the presence of HP. Ask and accept simple actions.
- N**—Now. Here and Now is the best place to be solvent. Yesterday is gone. Now is great.
- T**—Today is the best day for a D.A. program. The D.A. Promises keep me coming back.

as possible. We live in a vibrant community that we love. He is not in a recovery program but he does deeply appreciate that I turn to the Twelve Steps when making everyday choices. It’s been a long and slow recovery in D.A. but it has been filled with hope, grace and abundance.

this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.” I have come to believe all the promises are true.

—Mary Jane
New Mexico

Forever Grateful*(Continued from page 9)*

my husband was unable to make a living but I thought he was true to me. In the past year it has come to light that he had been involved with many women and treated me just as my dad had treated my mom.

In the past couple of years, I was diagnosed with chronic lyme disease and fibromyalgia, have filed for disability, and have hired a lawyer for my credit card debt and divorce. The reason I wanted to share my story is because when a person in D.A. recovery has health issues, there are so many more complications. In my case, I felt so helpless and hopeless because I was misdiagnosed for over twelve years with practically no medical treatment. Then when I found out I had Lyme, I felt I had

to work to keep my health insurance. There was no local doctor to treat me so I flew up to PA four times a year to be under a lyme-literate doctor's care. This of course contributed to my credit card debt since I always lived above my means and had no prudent reserve.

I have been solvent in D.A. since October 8th, 2009 in spite of all of these complications. Believe me, it's through my surrender to a power greater than myself that has given me the hope, faith and prosperity, not anything I could have done for myself with my unaided will. I am very grateful to D.A. and all the people that have given me support. I sleep at night instead of waking up and worrying about how I am going to pay my creditors. I live in the day and try not to project the worst possible financial future which is

what my disease wants me to do. I have a local sponsor and a phone sponsor that I work the Steps and Traditions with. Both women have wonderful, long term recovery in D.A. I wanted to be a part of the D.A. and Health Issues meeting, so instead of feeling left out and not part of the group, which is what my disease would have me believe, I volunteered to be the timekeeper for six months and then chaired for six months. I've become an active member and feel a connection with these people like no other meeting. Now I am working on accepting my illness and my limitations and learning how to take care of myself the way the program has shown me. This past year D.A. and its members have helped carry me through a divorce and qualifying for disability. I am forever grateful.

— Anonymous

Recovery Stories on the D.A. Website

The Communications Committee of the Debtors Anonymous General Service Board is looking for members' stories to include on the website under the Recovery Stories tab. The suggested requirements are:

- Three years of not incurring any new, unsecured debt
- Experience in working the Steps in D.A.
- Knowledge of the Traditions
- Service experience

Story length is between you and your Higher Power. Do keep in mind that these stories may be downloaded and read at meetings. Anyone interested can send their story to DARrecoverystories@gmail.com.

International D.A.

Ways & Means invites D.A. members from outside the U.S. to submit stories sharing experience, strength, and hope for publication in a future issue.

Please submit work by e-mail to: waysandmeansda@hotmail.com, or in hard copy form by mail to Ways & Means, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name, mailing address and e-mail address.

Around The Fellowship



Sayings From D.A.'s Founder

D.A.'s founder, John H., was fond of talking in metaphors and parables about the recovery program he formulated in the 1960s and 1970s. It was his discovery that debting is a disease of perception caused by incurring unsecured debt that opened the door to recovery for thousands of compulsive debtors.

One of his favorite sayings focused on the way debtors see the same amount of money differently than other people. "A normal person with \$100 in his pocket and a credit card with a \$5,000 limit thinks he has \$100," he would say. "But a debtor with \$100 in his pocket and a credit card with a \$5,000 limit actually thinks he has \$5,100."

In another favorite metaphor, he would illustrate his belief that debtors are not defined by the amount of money they have, but rather by the way they use it. "It's a good thing they don't give debtors a week's supply of air at one time," his saying went. "If I got my week's supply on Monday morning, I'd be in deep trouble by Tuesday night!"

Former Trustees Carry The Message

When Trustees rotate off the Debtors Anonymous General Service Board, they generally return to their home groups and once again perform service at the local level. But once a year, a number of them take to the road for a reunion and a chance to carry the D.A. message of recovery nationally.

The D.A. Former Trustees, known affectionately as the DAFTies, meet annually somewhere in the country for a reunion and social weekend, but also coordinate their visit with a local D.A. Intergroup and offer their services as speakers for recovery workshops and retreats.

This year the DAFTies were in Woodstock, NY, at an event sponsored by the Empire State Intergroup. Several former board members spoke on the topic "Recovery in D.A. begins when we stop incurring unsecured debt" to members from numerous groups from upstate New York. The response to so many collective decades of solvent experience was enthusiastic and appreciative.

Previous speaking engagements have been in Seattle in 2010 and Chicago in 2011. No word yet on where the group will be for 2013.

New Features Found On Web Site

D.A.'s World Service web site, www.debtorsanonymous.org, has some new features aimed at keeping the Fellowship in touch with service opportunities and a variety of legal forms and procedures.

Recent additions to the site include a link on the home page titled "Open Service Positions." Clicking this leads to a page on which all current national-level service positions are listed, along with the duties and qualifications.

A second link entitled "Writing/Editing" alerts members to opportunities for writers, editors, and those with expertise in graphics. Some of these positions are unpaid service posts, while occasionally paid positions are posted.

A growing number of legal forms, policies, and procedures surrounding D.A.'s literature and foreign language translations are now available on the "Legal Forms/Documents" page, also available from a link on the home page of the web site.

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.