

Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Third Quarter 2009

A Life Of Debt, Bankruptcy, And Bailouts Yields To Solvency And The 12 Steps

I'm Anita, a compulsive debtor. My solvency date is October 15, 2005. I'm grateful that debting is not an option for me today. Hopefully my story will explain how I am living a fulfilling life without the need to debt.

What It Was Like

I was an only child raised by strict Catholic parents who were self-deprivers. Saving money was hammered into my value system from an early age. My parents were raised during the Depression era and both had a fear of spending money. I remember wanting to spend my allowance money on a toy when I was little, and my parents told me not to because I should be saving my money. I bought the toy anyway, against my parents' wishes, and later on wanted another toy but didn't have the money for it. I didn't quite grasp the concept that you can't spend the same money twice, and I was ridiculed for that by my miserly family. I adopted their attitude about money and was quite tight with my money in my youth. I remember one day I took some of my toys outside to the driveway and sold them to kids passing by because I wanted the money more than I wanted to keep the toys.

My first real debting experience was when I was in junior high, and I started borrowing money from my best friend. She offered to loan it to me, so I would use her money for movies, etc., instead of spending my own. I never thought I would have to pay her back, and I thought it was a pretty good deal that I didn't have to pay for things. One day she told me how much I owed her, and I just about fell over. I had no idea she was keeping track of it,

and I never thought I would have to pay her back. I was very embarrassed when she told me how much I owed. I remember feeling "less than" at that point.

I managed not to get into too much trouble financially until I got my first credit card at age 22. I thought it made me a grownup. I started my first live-in romantic relationship, and my significant other at the time was ordering things through the mail and charging them. I thought it was so neat that she could get all these nice things without paying for them, so I started to do the same. I also found out I could get more than one credit card. I started maxing the cards out, one by one. Since I was in graduate school and did not have full-time wages coming in, and since I continued to wrack up huge amounts of debt, there came a time when I could no longer pay the minimums on the cards, and pay my half of the bills. That's when I learned about the cash advances on the cards. I would withdraw cash from one card in order to make the minimum payment on another. I also learned how to call the credit card company and ask for a credit limit increase. Things quickly spiraled out of control. I got a student loan, even though my tuition was completely paid for, and used that money for living expenses.

My significant other and I went on vacations with credit card and student loan money. I remember my mother questioning me about how in the world could I afford this lifestyle, and I just shrugged her off. She was dying of cancer at the time, and I didn't want to face that or the reality of my out-of-

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Ways & Means

Carrying The DA Message
Since 1988

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

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

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How Much Does DA Mean To Me, And What Do I Give It In Return?

I can't remember exactly when I first started "doubling my dollar" at my DA home group. I know I wasn't the first in my meeting to do it. That honor, I think, went to the woman who could least afford it, a woman still deeply in debt but grateful for the profound emotional, spiritual, and financial progress she has been making in DA week after week and year after year. At some point I noticed that she was dropping two \$1 bills into the basket each week. I felt a little sheepish and ashamed that I, with more years and more financial resources, wasn't doing the same.

Gradually, one or two other people started dropping an extra buck in from time to time, and then regularly. I began noticing this more, and becoming a little more uncomfortable. Week after week, I was forced to ask myself, "Why aren't I doing that, too?"

The trend to contributions above the traditional dollar amount was helped by our frequent discussions at group business meetings. After years of being flush, inflation was taking its toll, and we did not have the money to easily put on some of the share-a-days and other events we'd put on in the past. And our fund to send a GSR to the World Service Conference was accumulating much too slowly (a previous GSR had paid for his own travel, but a group should not expect everyone to do this).

And so, little by little, it became clear that all of us who could afford to needed to do more. And that included me. By tradition, my home group does not have a lot of gimmicks. We don't hold raffles, 50-

50s, or yard sales, we don't pass the basket two or three or more times, and we don't even charge for literature (it has long been our policy to give literature away as part of our 12th-Step work). We have long felt that DA members in recovery need to squarely face the fact that we are responsible for our own recovery, and that includes paying for it. We pass the basket once, and trust that members with real recovery will meet the need.

Many DA service bodies have been beating the drums for a more realistic level of self-support for years. In fact, "double your dollar" and "thrive with five" came from one of those fundraising campaigns. But, debtor that I am, I am a cheapskate, a skinflint--tighter than the bark on a tree. Doubling my dollar might be logical, affordable, and spiritually responsible; there might be no reason in the world NOT to do it; but my fear of "not enough" kept me from actually taking the action for a long, long time.

I think I gasped the first week I threw those two ones in the basket. It really was traumatic. But after a few weeks, it began to seem normal, reasonable. Within a month or so, I had become comfortable with this new level of prosperity and power and responsibility in my life. I had faced the fears of "not enough" and moved forward. I realized that even if I put \$3, \$5, or \$10 a week into my group's basket it wouldn't even come close to paying for what Debtors Anonymous has done for me, and for the wonderful abundance I enjoy today.

—Anonymous

Debt Moratoriums: Helpful Or Questionable? One DA Shares Experience, Strength, And Hope

When I came to DA in New York City in 1990, it was common to hear people in the rooms share about declaring debt moratoriums, or their experiences showing up in court over their debts. I was always struck by the strong recovery in these shares as these DAs faced their greatest fears and thrived.

Over the past few years, however, I've heard a lot of negative chatter in DA about debt moratoriums. I've heard them described as "irresponsible." Concerns have been raised about the legal implications to DA. DAs have declared that they'd never suggest one to their own sponsees or in Pressure Relief Groups, with the concern that "there might be consequences." As someone whose life got completely turned around with the use of a debt moratorium in my early days in this program, it's disturbing to me to hear the misinformation and confusion around this issue. So I'd like to try and keep it simple and share my ESH. This is only my opinion and I do not wish to present this as representative of the views of Debtors Anonymous in any way. DA has no opinion on the matter (though if one listens to all the chatter, it would appear we most certainly do.)

Where I Was

When I came crawling into the rooms for my first meeting, I was

\$35,000 in debt and was supporting a family of three in New York City on a salary of \$23,000 a year. I had no savings, was continuously out of cash, and I depended on using credit cards, paying bills late, and the kindness of others to get by. What finally drove me to my first meeting was the fact that I was 2 months behind on my rent, even longer on my utilities, and had nowhere else to turn. When my Pressure Relief Group suggested I contact my creditors and ask for a moratorium, I was terrified. But they pointed out with shocking clarity how my income didn't come anywhere near to covering my expenses, much less paying back creditors. How could I continue making payments on my student loans and credit cards when I couldn't even meet my rent and utility expenses?

My first priority was to not incur any further unsecured debt. So I needed to stay current on my rent and utilities. I promised this to my landlord and to the utility companies, and it was a promise I was able to keep. In addition, I negotiated payment plans to pay off the back rent and utility bills I still owed. As for my other creditors (student loans, credit cards, store cards, gas cards, family, therapist, and so on) I contacted each one and requested a debt moratorium of three months. Some accepted; most balked. I did it anyway.

My moratorium ended up lasting a year and a half. In that time I gained

a lot of clarity about my income and my expenses. And I began to increase my income, allowing me to spend money on things I had deprived myself of for years AND on things I had always paid for with borrowed money. After a year and a half, I reactivated the debt repayment line at the bottom of my spending plan to \$50 a month. I divided this among my remaining creditors according to the percentage each represented of my total debt. One got \$20 a month, another \$10. Two got \$5, and the remainder got \$1 or \$2 a month. Over the years, it increased to \$350 a month.

Facing The Consequences

Were there consequences for these actions? You bet. I got taken to court three times. I had my wages garnished once. And I got my bank account frozen once. I could have run from the pain and declared bankruptcy or thrown all my money at my creditors so they wouldn't "hurt me". But instead I faced the consequences of my past behaviors-- and I recovered. These consequences, which I had feared tremendously before coming into program, were the best thing that ever happened to me. I learned to show up. I learned to be an adult and negotiate terms that I could commit to. And I learned to trust in a Higher Power. I learned to work the Steps. As a matter of fact, the very first time I went to court, I

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A Vision Gone Awry Affirms The Need For Faith Instead Of Fear

I came into DA in 2001 via other 12-Step programs and after working with a therapist who is 12-Step oriented. One day at a time I have not incurred unsecured debt since 2001, thank G-d. (Note to readers: I call my Higher Power "G-d".) I came from a home that provided me with basic needs and mixed messages about money. I was allowed to dream and work toward actualizing those dreams. Somewhere along the line during my first marriage, I lost many of those dreams and visions. I'm grateful for the sanity I've gained through this program. I'm grateful for all of those who do service for me and with me in this program. Thank you.

I've had visions that have come to fruition and one, in particular, went in a negative, challenging direction—in a word, it went awry. I know that G-d is in charge. I know that He directs how my visions, how my life moves. I know that I am powerless over debt, over other people's reactions, and yet, what happened in the process? Was there something that I did have control over that I overlooked? Were there messages He was sending me that I didn't see or hear?

During my recovery in DA, I developed a vision to get married to a healthy (physically, mentally, and financially), kind person who was on compatible pages with me philosophically and in our common faith. In order to work on this vision I shared at meetings about my

vision, formally stated it in visions meetings, put pictures and word pictures about weddings and marriage on my vision board (called by some people a "treasure map"), got the word out, worked out action items in my PRGs, and shared it and worked action items with my sponsor.

That's what I thought I had found five years ago. Early on, there were signs that this relationship was going to go well. There were also messages to indicate the opposite, especially regarding DA issues. I even heard them at the time and still went forward. Looking back, I don't know that I wanted to hear the messages. What I recall at the time was thinking, "This man is honest, he says he'll complete a task." What I saw was that he did take actions while we were dating, and so I thought that was his pattern—staying in action. What happened was the total opposite.

I married someone who is a debtor and who also has other non-DA issues, and is living in the problem. This is not about taking his inventory. This is about how this inaction has impacted me. My vision in my view has gone awry. In G-d's view—I don't know His view. I do know He knows what's best for me. There must be some things I need to learn.

For example: fear-based actions: When I act out of fear, it means I'm not trusting G-d to take care of me.

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What Is A Recovery Stories Meeting?

The latest way in which DA is carrying the message to the debtor who still suffers is through the new Recovery Stories section of the DA World Service website.

Since late 2008, the Fellowship has been gathering the stories of long-time members, and sharing them in a way that models strong recovery. As of today, 16 stories are available on www.debtorsanonymous.org, with more stories being added all the time. The stories tell how long-timers stopped incurring unsecured debt and stayed stopped using the 12 Steps, 12 Traditions, and Tools of the program.

In the past year, several DA groups have begun using the stories as part of their meeting format, and more meetings are giving the new format a try. A Recovery Stories meeting is simply a meeting in which one of the stories is read and discussed, in much the same way that other DA stories, such as those from the book *A Currency Of Hope*, are used.

DA groups have permission to download and print out as many copies of the Recovery Stories as they wish. In the next year, many new stories will be added. Simply go to the World Service website www.debtorsanonymous.org and click on the home page link for Recovery Stories.

Record Maintenance: A Simple DA Practice Can Carry The Message Anytime, Anywhere

I've had fulfilling experiences of the 12th Step variety while writing my numbers down before handing over the cash. The one that sticks out in my mind the most happened years ago at the grocery store.

I hadn't been aware that I usually ended up in one particular lane. The clerk asked me what I was doing, why was I writing down the amount every time. I told her. I told her too, that the first year I did this, I saved \$3,000. She wanted to know more.

She worked during the DA meeting time, so I gave her information the best I could. Some time later, I was in a long line at the same store. I began to notice that the clerk was straining her head to look down the line. She hollered out "There you are! I did it. I did what you did." The entire line turned around and stared at me. It was a long line. "I started writing my numbers down."

She went on and on how she was amazed. She always thought she didn't have enough money. How was she going to send her son to the private school? She began seeing where she was wasting her money. She began to bring her lunch, and so on. She didn't care who heard her. "I never thought I had enough, but when I started doing what you did, I found I did have enough, I DO have enough. Now I have enough to pay my son's private school tuition. All my bills are paid on time. AND I even have money in savings."

My heart warmed for her. The look on her face, her joy, is imprinted in my mind's eye. The entire line kept looking back at her, then back to me. They had questions in their eyes. "I always know when you're coming into the store. It's something I can just feel."

She also said her sister was so impressed that she began to do the same thing. She wrote down her numbers. She began to see where she could save. The clerk told me that she seemed to know every time I came into the store. She had a rare physical condition. She had nearly died from it before. I think it was something like a brain tumor. It was in remission.

A number of months went by and I noticed that I hadn't seen her. Did she change her shifts? I walked over to the service desk and asked about her. She had passed away from her condition some months earlier. Omigod.

I asked about her son. Her sister had taken him in and he's still in the school his mother enrolled him in. I got goose bumps. It was quite humbling.

If I hadn't worked my program, if I hadn't written my numbers down each time, she wouldn't have had reason to ask me. She wouldn't have learned about the program. She wouldn't have made the changes she needed to make. She would have had a tougher time getting her son into the school. Her sister wouldn't have learned from her about the

program. And then, what would have happened to the son?

I never would have imagined that the simple act of writing my numbers at the cash register, this one simple act within my DA program, would have such an impact, an impact in the best spirit of the 12th Step.

I never would have imagined. I am humbled. And grateful.

—Sharon S.
Cincinnati, Ohio

A Vision Gone Awry (Continued from page 4)

It also means that I'm not thinking clearly—even if it looks as if I am. I don't ask probing questions. When I heard that this person had large debts, I could have said, essentially, "Thanks but no thanks." Looking back at the scenario, I was afraid. I trusted the referral source and not necessarily my gut. I still may have made the same decision—who knows?

G-d, please help me not to act based on fear. Please help me trust in You. Please help me listen to trusted advisors who guide me to trust in You. Please help me think through things more, especially at times when I *think* I'm desperate for a change.

—Sherri H.
Ohio

my **2**cents

Giving Up On Pressure Relief Meetings: Are They Friends Or Foes of DA Recovery?

My name is Carol. I am a compulsive debtor. By the grace of a higher power and the DA program, I have been granted relief from the compulsion to incur unsecured debt, one day at a time, since January 1995. However, I have had only six pressure relief meetings (PRMs) for myself in 14 years. I have no intention of having any more PRMs, and furthermore, I will no longer give PRMs for others. And I feel that by making this choice, I have moved my DA recovery to a new level.

Why am I turning away from the DA tool of Pressure Relief Groups and Pressure Relief Meetings? For the same reason I do not support a focus on underearning, prosperity, overspending, visions, time management, or any other direction that threatens to seduce me away from DA's primary purpose of not incurring unsecured debt.

Over the past few years, I have seen DAs from all around the country choose to focus on anything but a commitment to avoid debting. In some places, they refuse to call themselves compulsive debtors—they are simply "people who want to avoid incurring unsecured debt." In some places, they think it's all right to use a credit card as long as they pay it off at the end of each month. In some

places, people think it's OK to borrow money as long as it is for school—an "investment" in their future. Where did they get all these ideas? From their Pressure Relief Group.

Ten or 12 years ago, the first items on the PRM action plan were to cut up credit cards, get a sponsor, and start working the Steps. Gradually the focus shifted away from not debting toward an emphasis on financial management strategies. I went along with the trend—in my ignorance I contributed to the trend—until I woke up to the realization that the spiritual focus of the PRM was lost, that the tool had been perverted over time to be a rant/cheerleading session focused solely on money, spending, earning, and recordkeeping. I would often question someone's commitment to not debting, but rarely did I ever say to someone, "Stop debting and work the Steps or you will die."

Regular PRMs were actually acting as a distraction from not debting, and in some cases, actually offered an excuse for continued debting: "My PRG told me to take care of myself, so I treated myself to flowers and a massage. Now I owe my landlord half a month's rent."

DA's Pressure Relief Groups/Pressure Relief Meetings pamphlet states that the goal of the PRM "is to take the

pressure off us and to help us to live life without incurring unsecured debt....A PRM is not a quick way to pay off debts; it is not a consumer credit service, nor are the members acting as lawyers or financial experts. It is not group therapy. The members are not acting parents or authority figures. It is not a means of allowing us to go on debting compulsively."

Have you met the newcomer who comes to her first DA meeting already informed of the tool of pressure relief meetings, desperate to get one scheduled as soon as possible? Longtimers, flattered and wanting to be helpful (and show off their recovery), whip out their calendars and proceed to get her set up. After a couple PRMs, she is cured and disappears, only to return two years later in deeper financial chaos and ready to kill herself.

Or what about the mid- to long-timer who has regular pressure relief meetings but can't seem to stop debting? "I'm working the program," he says to his PRG when they question his commitment. "I have a PRM every month!" No mention of working the Steps with a sponsor, no mention of turning his will and his life over to the care of a higher power, no willingness to conduct a thorough moral inventory. No wonder he keeps debting.

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control spending/deprivation cycle. It was easier to just go on vacation. I justified needing to get away because of dealing with my mother's illness, all the stress I was under, problems in my relationship, etc. Vacations would fix all of this.

You see, my debting and financial problems weren't my fault. I needed to spend all that money because I was in an abusive relationship and I needed comforting.. Also, my mom was dying, so that somehow justified sending myself into financial ruin. I started not to be able to make the minimum payments on the 12-plus credit cards I had. I finally went to a consumer credit counseling agency. They set up a budget for me and determined how much per month I was going to send them to pay my creditors. The idea was for me to live on a shoestring budget and deprive myself to pay the creditors. I thought that was a commendable, almost saintly, way to live.

The problem is that I reached a point where I could not live on the amount they allotted me while paying them what they required each month for creditors. I had just gotten my first professional job out of graduate school, and I was coming home from work every day in my suit, pantyhose, and

high heels, and having to go out in the back yard to use the restroom because we had no water in the house. We had no electricity, gas, or phone. It was a miserable existence, and this way of living didn't last long. It was completely unmanageable, and it left me in tears every day I had to live that way. I decided to file bankruptcy. When I told my dad I was filing, he offered to loan me the money to bail me out of the situation (my mother had passed away by this time, giving me another excuse for why my situation was not my fault). I took him up on his offer and did not end up filing bankruptcy that time. This has become known to me as Bailout No. 1. I learned nothing and so nothing about my actions or attitude changed. Nothing about my life changed, either.

This whole situation brought about terrible feelings of shame for me, especially because my dad was so good at saving money. I felt like a total failure, and to his way of thinking, I was. The problem was that my dad is a controlling person, and his loaning me the money was his way of maintaining control over me. I see now, after working the Steps on the issue, that I brought this upon myself due to my debting behavior.

I placed myself in the position to be hurt and to be vulnerable. As the Big Book says, I "set the ball rolling."

After Bailout No. 1, I started

debting again with new cards and quickly ended up in another mess. Dad bailed me out again – Bailout No. 2. Again, I learned nothing. The cycle of insanity continued. He bailed me out a third time. I learned nothing. I got into another relationship that I needed to get out of, and we had bought a house together, so I had to borrow money from my dad to buy my partner out of the house. The shame of my financial situation took a tremendous toll on my self-esteem. I was on Bailout No. 3 and wasn't sure how many more would be available to me.

With each bailout, the image of myself as a failure became more and more cemented into my self-concept. Because I saw myself as a failure, I had trouble succeeding in any area of life, including managing money, my career, romantic relationships, family relationships, etc. It was all a mess. My pattern was to spend compulsively, and then deprive myself in order to pay for the compulsive spending. It never occurred to me that, to get out of debt, I would have to stop debting. I had no idea of what living within one's means looked like, nor did I have a clue how to accomplish that.

When I finally settled down with the man I am now married to, we both came into the relationship with quite a bit of unsecured debt. He had a similar debting past, so putting

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us together was like putting gas and fire together, at least financially. We refinanced our home twice in a short period of time (what I am calling Bailouts No. 4 and No. 5). Each time we refinanced our home, we rolled our credit card debt into the mortgage so then we could start charging them up again. With each bailout, we learned nothing. We quickly ended up in bankruptcy court, and I did not even tell my dad about it because I didn't want to be bailed out again. I believe I was finally recognizing the insanity in my life and I knew that I would have to face the consequences of my behavior, and that my dad bailing me out was not helping me.

My husband and I discharged \$50,000 of credit card debt in our bankruptcy in 2004. This is debt that was incurred by both of us over a period of 13 months. Part of the debt related to a business that I started on a whim, which I will discuss later. I thought getting rid of the credit card payments was going to be the answer for us, and that we could quit living in deprivation and finally have enough to live on. The problem is that we had no concept of what was "enough". Even with the credit card payments eliminated, we still felt we were barely making ends meet.

My reaction was to stop spending

money at all. His reaction was to spend compulsively.

What Happened

It was about a year after the bankruptcy I finally sought help through DA. I had been working another 12-step program, and the money issues just kept coming up in my Step work. The fact that my husband and I made a living wage and yet struggled to keep the bills paid finally hit me, and I realized that something was terribly wrong. It was a moment of clarity for me, realizing that I would never get out of debt (and in turn quit worrying about money) unless I could learn to live within my means without incurring more debt. I just didn't know how I could possibly accomplish that. I found an online DA meeting (there are no face-to-face meetings where I live) and joined the group. I was so relieved to find others who were like me. I was willing to do what the solvent members suggested, even if I didn't think it would work for me. I had nothing to lose at that point. I stopped incurring new unsecured debt one day at a time, even though it scared me to death because I thought I couldn't provide for my needs without debting. I never believed I could stop debting permanently but just committed to doing it 24 hours at a time.

At other members' suggestions, I recorded all of my income and expenses. I got a sponsor from my online meeting, and as it turned out she lives very close to me so I

consider that to be a God thing. I started working the Steps. I started having pressure relief meetings and got a spending plan. I learned exactly what our household must bring in each month to meet our needs, and that we do bring in enough. I learned how to plan for future anticipated expenses. My very bleak financial situation very slowly started to get better, even though there was no additional money coming in.

I had to work through a lot of rough spots in my marriage when I was initially solvent, because it was such a different approach and my husband was not on board with it. He was resistant to the idea of not using credit cards anymore, and he wouldn't participate in my PRMs and didn't want to follow a spending plan. Over time, I think he has seen how much we have both benefited by my being in DA. I have a spending plan for me and for our household bills, and then he has a certain amount allotted to spend on himself. I do not keep track of how he spends his allotted money, but I track mine to the penny. He used to overspend his allotted amount and then we would fight about that, because his overspending meant that I had less to spend on me than what we had agreed on. Even though it was uncomfortable, it felt good to be standing up for myself for once. I had to let go of the control I

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wanted to have over my husband's spending and to realize that he could spend his allotted money on whatever he wanted, even if I didn't think he was spending wisely. Over time, things changed with my husband. Now he does not use credit cards and he never overspends his allotted amount each month. I don't know how this happened, other than DA being in our household.

About one year into my solvency, I finally cut up the only remaining credit card in our household. I identify that point as the instant that I completed Step 3. It was the physical evidence of my decision to turn my will and life over to the care of my Higher Power. I knew the only thing one can do with a credit card is debt, and debting was no longer an option for me.

What It's Like Now

I no longer stay awake at night in angst about money. That is a big freedom. That "money serenity" didn't happen immediately upon joining DA or even getting solvent. It developed over a period of time, resulting from not debting, working the Steps, and using the Tools. I had to prove to myself I could live each day without debting, and that just took having a bunch of days in a row where I lived without debting.

I have seen my unsecured debt go down tremendously since I've been in DA, and I haven't really concentrated on debt reduction that much. In fact, in my early days of solvency I was encouraged by my sponsor and PRG to NOT self-deprive, and that was uncomfortable because I felt that self-care money should be spent on debt reduction. But as I followed their suggestions and as I learned to take better care of myself, there seemed to be funds available for debt repayment.

My PRG helped me to see that I could use the two extra paychecks I received twice per year (I am paid biweekly so get 26 paychecks instead of 24) to set money aside to make my monthly student loan payments. That thought never occurred to me on my own. I always thought getting extra money meant I had to go spend it before someone else (my husband) got to it. Having my PRG members come up with this solution for me was a perfect example of the reason I needed to have PRMs. I can't use the same method to get solvent as I did to get into debt (my mind is a scary place to go alone). I have to receive help from other solvent debtors.

My student loan is now the only unsecured debt I have to pay off. I took so many deferments and forbearances during my debting years that I am still paying off loans that I took out in my early 20s (I am now 40). I used to resent having to make payments on my

student loan. I felt somehow I should be entitled to an education.

I also felt that I deserved student loan forgiveness because I did not realize when I took out the loans that it would be so difficult to pay them back on the salary I was making. I did quite a bit of Step work on my resentment against the student loan company. The Step work helped me to change my outlook regarding the student loan, and transformed my feelings from resentment to gratitude.

I am aware that our monthly mortgage payment is elevated due to all the refinancing and rolling of credit card debt into mortgages. This is the result of past behavior and there is nothing I can do to change it. I no longer use my debt to beat myself up. It is a fact of my past behavior, and every month when I send in my student loan and mortgage payments, I am thankful I have it to send, and also am thankful that I don't have to live the way I used to live. My life during the debting year was a complete train wreck, and I am reminded of how far I've come each month when I make these payments.

I've watched in amazement as the principal I owe on my student loan goes down every month. It still seems miraculous to me that I have money every month to make this payment, and that the

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Debt, Bankruptcy, Bailouts*(Continued from page 9)*

payment is enough to actually reduce the principal on the loan. I never saw my principal on credit cards go down, because I always made the minimum payments which barely covered interest.

I also no longer feel deprived. I was used to going through cycles of compulsive spending and deprivation, and it was uncomfortable at first to challenge myself to stay away from deprivation behaviors. I take small actions now to climb out of deprivation thinking, such as replacing my underclothing before it falls apart, and getting my hair cut on a regular basis. I love to hear ways other debtors have gotten out of deprivation as well. I also have a contingency fund that my PRG helped me to establish. There is money set aside for various purposes, such as vet care (we have four dogs), hobbies, car repairs, getting my hair done, etc. It feels so good to have this contingency fund. In the past, the emergency fund was always a credit card, and it always got used for other purposes besides true emergencies. There have been some emergencies for me since I've been in DA, and by the grace of HP I have not had to debt to take care of them. Sometimes I've used the contingency fund, other times I have sold something to get money for an emergency. Other times the money has been gifted from family members. Being solvent helps me to see all the possibilities out there when

emergencies come up.

Through working the Steps (particularly Steps 4-9), my marriage has improved. My husband and I don't fight about money anymore. We don't struggle with money like we used to. We are able to pay all the bills and we each have money for other things that are important to us, such as hobbies and fun things. When a windfall comes in, we don't race each other to try to spend the money before the other one can. We discuss and plan ahead for major expenses. We wait a respectable amount of time between deciding on a major purchase and actually buying it (at least 24 hours--usually a week). For example, we priced washing machines for several months this past fall before we actually bought one in December. We can do research like that without having to buy the item immediately. I actually trust my husband with money now. I think he trusts me, too.

The Steps coupled with solvency have also led me to pursue visions that I never thought would be possible. My HP has enabled me to start a small business on the side while maintaining my solvency job. It involves doing something I love to do. I tried to start a similar type of business once before, but I debted in order to start the business, and quit my job before building the business up to a point where it was self-supporting. I've heard it said that visions without solvency are hallucinations, and that is a

perfect description of what happened with my business the first time. Now HP has provided a way to do the business without debting, and I am sensible enough this time to know not to quit my solvency job. The business may develop into something full time for me at some point, or it may not. I trust it will work out the way it's supposed to. I am certainly enjoying it for the journey it is right now. I've come to believe that I have enough, and that I am enough.

—Anonymous

Our Program Has An, Uh Darn Good DA Abbreviation

Our Minnesota DA Intergroup meets once a month at a local library in St. Paul. Each month we have to check in with the librarians, who keep track of the meeting rooms. One evening after Intergroup met, I was standing in the lobby waiting for my ride, when a librarian came up to me and asked me what the initials of our group meant.

I thought, "Hooray, a 12th Step opportunity!!" I said we are part of Debtors Anonymous, a 12-Step group that helps people with debt and money problems.

She said, "I thought so. For Minnesota, right?"

I said, "Yes, why?"

She said another librarian had asked her who we were, when she heard we were a group to help debtors, she said, "No wonder they are named D.A. M.N."

—Carla J.
Minneapolis, Minn.

Debt Moratoriums*(Continued from page 3)*

arrived earlier than anyone else. I entered an empty wood-paneled courtroom and couldn't help but notice the words behind the place where the judge would sit: "In God We Trust." I had never read those words in that way before.

It is important to understand what my debt moratorium was not. It was not a frivolity. It was not a decision I came to on my own without help. It was not a way to get back at my creditors. It was not a way to avoid paying my debts. It was not forever.

Mine was declared in 3-month chunks. I really had no choice short of continuing to incur unsecured debt or having me and my family thrown out of our apartment. I extended the moratorium as long as needed, with the help of my PRG and sponsor. And when the time came when it made sense to make that debt repayment line at the bottom of my spending plan active, I did.

How I Did It

I contacted each creditor by phone. I said: "I take full responsibility for this debt and have every intention of paying it back in full. However, due to my current financial circumstances, I am unable to make any payment at this time. I will contact you again in 3 months to let you know if anything has changed in my situation." When they started threatening me, I said: "I understand that you have a procedure to follow" and I repeated my first statement again. And again. As many times as needed.

Then I followed up each call with a letter stating the same thing, noting what day and time I had made each phone call. I added that it was my understanding that by law I could request that they no longer contact me by telephone and that all further communication be made by mail. I photocopied the letter for my files and I sent it by certified mail with a return receipt. When the signed receipt came back, I put it in my files. I took each file with me when I went to court.

Some of my creditors went ballistic. But I acted like a broken record and just kept repeating my "script" and followed a debt moratorium anyway. Others accepted my request and followed their internal procedures. The department store credit card that was the most "kind" to me succeeded in lowering my boundaries enough that I inadvertently signed away my rights (I forgot the DA tool of using the telephone!) leading to a court decision against me, garnishment of my wages, and a frozen bank account. But I negotiated my way through each, successfully lifting the garnishment and opening the bank account and eventually paying off the debt. The miracle was that DA had improved my life to the point that I was ready to make payments I had been unable to earlier. If I had focused on paying back my creditors from the beginning, I wouldn't have been in such a position.

The debt moratorium changed my relationship with my creditors. I contacted them proactively and regularly to keep them informed. I learned to make only promises I could keep, rather than promises I

couldn't. (The urge to say "Yes, I'll send you what you ask for. Just don't hurt me!!!" was tremendous. But remembering to "not make any promises you can't keep" kept me honest.) I got my feet back on the ground and got clarity about income coming in and expenses going out. I began to increase my income enough to keep up with my expenses. I got current on my rent and utilities and eventually paid those debts off. It came down to a pretty simple choice: take care of my creditors . . . or pay my rent. (Hmm. . .) It's amazing how fear of creditors' demands takes precedence in this disease.

No one in DA can make anyone do a debt moratorium. It's my choice. The decision to do a moratorium should be made with a sponsor or pressure relief group. It should be based on the reality and truth of my own situation, not on what other people have or haven't done themselves.

I do not have experience with IRS debt, but it is my understanding that a debt moratorium is not an option. However, one can negotiate repayment with the IRS. And one can declare a debt moratorium with all other creditors in order to make repayment to the IRS feasible. (In my opinion, continuing to pay credit card companies while still struggling to repay the IRS and meet my expenses is a form of insanity.)

No creditor can prevent me from declaring a debt moratorium. It's my choice. We go to a creditor and request a moratorium. They have the right to say no. We have the

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Debt Moratoriums*(Continued from page 11)*

right to do the moratorium anyway. We take care of our needs before the needs of our creditors. We focus on staying current (not incurring further unsecured debt) and we work backwards (paying off the debts we owe when we are ready to.)

Yes, a debt moratorium may have consequences. Some DA's do a moratorium for 3 months and then resume their debt repayment plan with nothing unusual happening. Others, like me, need longer. Some get taken to court. Some get their wages garnished. Some get bank accounts frozen. However I know I will not be thrown in prison for not paying my debts. There's a legal limit to how much of my wages can be garnished (this varies from state to state, but in most cases does not exceed 10 percent) and I can negotiate the terms necessary to lift the garnishment as well as a frozen bank account. I can also take measures to protect my assets beforehand in case a creditor decides to use freezing my account as a method to force repayment.

Before DA, I was afraid of my creditors and would do anything to avoid the humiliation of the consequences of my disease. After coming to DA, I learned some basic principles that helped me thrive despite the consequences:

1. I don't incur any further unsecured debt—no matter what.
2. I do not make promises I cannot keep—no matter what.

3. Facing the pain of my past behaviors, rather than running from it, puts me on the road to recovery.

For some of us, choosing not to do a debt moratorium can also have consequences. Early in the program I learned to take care of my needs first, and then my creditors. In my spending plan, they were at the bottom of the list. In my recovery, I do not incur any further unsecured debt, one day at a time, and I carry the message to the debtor who is still suffering. My goal in DA is not to pay off my creditors. The wonderful result of keeping my priorities straight is I am then able to take responsibility for my debts and pay off my creditors in full. (They are no longer an item on my spending plan.) If I do the opposite and take care of the needs of my creditors before my own, I set myself up for debting again. In my program, I cannot do that and recover. A debt moratorium is not for everyone. But if expenses far exceed income, then something has to give. It's my choice. But trying to live like a pauper is never the answer, in my experience. That only leads to deprivation which leads to the compulsion to borrow yet again in order to get out of that pain.

There isn't much difference between declaring a debt moratorium and paying less than the minimum payment on your debts. The urge to "satisfy the dragon" by throwing a little at my creditors rather than declaring a moratorium is a strong one in my disease. But from my creditor's perspective, either option is less

*(Continued on page 13)***Article Submissions**

Submissions are now being accepted for the 4th Quarter 2008 issue of Ways & Means, due out in November.

The 4th Quarter issue will focus on the history and operation of the DA General Service Office, which has existed since 1985. Stories related to the Office during its years of existence in both New York City (1985-1998) and Massachusetts (1998-Present) will be included.

Members are encouraged to write about their experiences with the Office over the years, and past employees and trusted servants will be interviewed.

Some space in the issue will be available for "regular" stories about personal recovery in DA and issues related to DA groups and service. The "My 2 Cents" feature will be available for articles expressing strong opinions on DA practices and issues. All submissions are subject to editing for length and clarity. Deadline for the 4th Quarter issue is October 15, 2008.

To submit an article, send by e-mail to waysandmeansda@hotmail.com or by postal mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, MA 02492.

Questions and comments should be directed to the same address.

Debt Moratoriums*(Continued from page 12)*

than what the creditor wants me to do. So if I'm paying my six creditors \$200 a month in total when what they're demanding is \$600 a month in total, they see me as a deadbeat whether I do that or decide to declare a moratorium. Either situation can lead to court, garnishment, or frozen bank accounts. (In other words, throwing a little money at them doesn't make them leave me alone.) But if paying that \$200 a month means living in deprivation month after month, I put my recovery at risk. It's my choice.

In The Years Since...

In the meantime, I have increased my income multiple times since I came into the rooms. I bought a car after not having one for 12 years, and a house in the suburbs. The mortgage guy said my credit rating was excellent. (Huh?) It took me 13 years to pay off my debts. But that was after 13 years of not incurring any further unsecured debt. My creditors stopped harassing me and I made my debt repayments, on my terms, for all those years. When my final creditor, a student loan, started harassing me by phone again, my PRG decided it was time to pay it off in full and I did. I guess it works if you work it. I just hope that as a fellowship we don't forget how choosing to do a debt moratorium can be a powerful aid for some of us in getting there. There's a difference between saying "I don't have experience with a debt moratorium" and "I'd never suggest one."

— Anonymous

PRMs: Friend Or Foe?*(Continued from page 6)*

Maybe you know the DA who expects her pressure relief group to sort through all her receipts, write out her spending categories, add up her columns, and then pat her on the back just for showing up? Month after month after month. She goes to meetings and complains that she's feeling deprived, but when the topic is the Steps, she has nothing to say except, "I'm still on Step One."

It is amazing how many DAs think that money is the solution to all their problems. No wonder it is so tempting to focus only on the money in the PRM. It seems like such a gift to be given the undivided attention of two well-meaning strangers, who listen sympathetically to our complaints of deprivation, who review our attempts at recordkeeping, who nod understandingly at our excuses, and then proceed to help us create an earning plan, as if more money will solve all our problems. It is therapeutic to be able to display the dirty red underbelly of our debting history and not be shunned or shamed. But a commitment to avoid debting must follow, if the process of recovery is to begin. As long as we focus only on changing our behavior through tools such as pressure relief meetings, our recovery is incomplete, and we place ourselves at risk of debting. Lasting recovery can only come through the spiritual process of working the 12 Steps.

I understand that spending plans, earning plans, and recordkeeping can be valuable tools to support our recovery. I have seen major life transformations come about in part from PRM action plans. I know the tool of PRMs and PRGs is

mentioned numerous times in our Conference-approved literature. The idea of PRMs is so embedded in the culture of DA, it's hard to imagine why anyone would want to avoid them or eliminate them. And I admit that I do need to record my income and expenses, I do need to make a spending plan every month, if I am to do my part to avoid debting. Adding up my numbers can be a calming task. But that doesn't mean God is in my spending plan. As long as I think that the path to my heart's desire can be found only in the spending records, or the visions collage, or the ideal prosperity plan, I will never truly surrender my will and my life to the care of any higher power other than money.

Therefore, I submit to you that pressure relief meetings are not essential to recovery—in fact, they can hamper, hinder, and harm recovery. Debting is an insidious disease. Unlike some other compulsions which can take a person down quite decisively, debting tends to be a sneaky foe, nipping at our heels when we aren't looking, circling ahead and behind like a pack of jackals, waiting for us to let down our guard. Without a strong and vigilant daily commitment to not debt, one day at a time, we cannot receive the daily spiritual reprieve from our compulsion. The true source of pressure relief is spiritual, not financial. *Spiritual*, not financial. That means Steps, not Tools.

Now when someone asks me if I will do a PRM for them, I say, "No, but I'll work the Steps with you." Sometimes, they actually say, "OK!" And both our recoveries deepen and grow.

—Carol B.
Portland, Oregon

Around The Fellowship



DA Expands Its Language Base

For many years DA members and trusted servants have dreamed of being able to offer Conference-approved literature in languages other than English. Thanks to concentrated work by the General Service Board's Literature Publications Committee and an infusion of funds by the GSB, that dream has finally become reality. The pamphlet 'Debtors Anonymous' has been translated into Spanish by a professional translator, and will be available for sale shortly after the 2009 World Service Conference at an affordable price. It will be the first piece of foreign-language literature ever offered for sale by DA.

The Lit Pub Committee has been moving forward on other fronts. It is reviewing a Spanish translation of the book *A Currency Of Hope* in the hope that the translation is accurate and copyright issues can be resolved. It is also exploring legal and linguistic details of an offer that would allow DA to purchase a Spanish-language web site.

Other languages are also on the horizon. Lit Pub has determined that translations of several pieces of DA literature into French by members from France are accurate, and hopes to move ahead with publication once copyright issues are resolved. Translations of the DA Preamble, Steps, Tools, and Promises into German are also being reviewed by the committee to determine their accuracy, with an eye toward future publication.

Finally, the committee is working with an attorney to draw up a standard contract and set of procedures that could allow future translations to be accomplished much more quickly.

So Cal Intergroup Office Closes

The only service office operated by a DA intergroup, Southern California DA in Los Angeles, closed its doors in July. The office, located in the SHARE Center at 5521 Grosvenor Boulevard, reportedly fell victim to financial problems.

The office was a major distribution point for both DA literature and literature produced by the Southern California Intergroup. DA Conference-approved literature will continue to be available through the DA World Service Office in Needham, Mass.

DA has had a General Service Office since 1985, located first in New York City and moved in the late 1990s to Needham. The Los Angeles office was the only known office run by a DA intergroup.

According to members from Southern California, the office has been open for a couple of decades, but the year it opened was not immediately available. It is not known at this time how the closure of the office will affect the wide variety of services offered by So Cal DA.

DA's Newest (Midwestern) Trustee

One of the greatest assets Debtors Anonymous has is its nondebting friends. Since the early 1980s, nondebtor members, known as Class B trustees, have labored long and hard for the DA Fellowship on the General Service Board, and added a valuable perspective to the Board's deliberations.

Most of the Class B trustees have had many years, often decades, of service experience in Alcoholics Anonymous, other 12-Step fellowships, or the helping professions. DA's latest Class B. is Jeffrey Y. of Cleveland, Ohio, a long-time AA trusted servant with many years of experience at the World Service level. He replaces Donna W. of Hopkinsville, Kentucky, who recently resigned. Donna had been the first Class B trustee to come with experience as a trustee of Overeaters Anonymous.

His election also provides continued geographical diversity on the GSB. In all of DA's history, only four trustees have come from the Midwest region, three of them having served in just the past three years.

Ways & Means likes to hear about interesting and inspiring things going on around the fellowship. Please send submissions by e-mail to way-sandmeansda@hotmail.com or by physical mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, MA 02492.