

Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Third Quarter 2011

No Matter What

Many of those in our fellowship in recovery concur that many of our groups are in a state of confusion over how the D.A. program works. Most of the focus of this concern has been on what is referred to as “no clear definition” of what debting is or a lack of understanding of what is a debt and what is not. I’m sure there will always be debates about the specifics of what counts as debting. However, in my opinion, the biggest challenge in D.A. right now isn’t that people don’t understand what debting is. I believe it’s that few people in D.A. are willing to go to any length to not incur unsecured debt, no matter what. Until the newcomer actually commits to not incurring unsecured debt one day at a time, it doesn’t much matter what his or her understanding of what debting is.

It’s true that there is confusion in D.A., but that doesn’t necessarily mean debting hasn’t been well-defined in our program. In my opinion, I think it has. D.A. possesses a simple and remarkably clear definition of debting that has served us for years. A secured debt is that which is backed up by some form of collateral such as a house or car. An unsecured debt is that which is not. I don’t see how you can get much clearer than that.

Unfortunately some of the debate about what is debting has pitted some members against each other as each tries to outdo the other with their higher virtue and more rigorous honesty. I doubt the founders of the first Twelve Step fellowship had this outcome in mind, and I’m sure the founders of D.A. didn’t either.

I believe it is our actions as recovering compulsive debtors that clarifies what is a debt and what isn’t. It’s what we tell our spouses and what we say in our Pressure Relief Meetings. It’s what we say when we share at meetings. And it’s the recovery stories we read on the D.A. website. *A Currency of Hope* is currently being revised because so many of the stories do NOT clearly show what not incurring unsecured debt is. A new revision will hopefully rectify that. That will go much further in clarifying debting for the newcomer than any more specific checklist will.

There are those in program who think that student loans are not loans (I heard someone call them “an investment in my future”). Well I invested in my future before I came to D.A. and found myself \$34,000 in debt, two months behind in my rent, maxed out on my cards... Clearly denial is in control here. I know people in D.A. who went to graduate school debt free. They were so dedicated to going any length to get an education without incurring debt that they were willing to NOT go if that’s what HP had in mind for them. A student loan is a loan that is not backed up by any collateral such a house, car, etc.

There are others who believe that if you pay your credit card bills on time, you’re not debting. But if you’re using the credit card company’s money and it isn’t backed up with some form of collateral, how can we not call that debting? When I came into the program, I had to cut them all up. I couldn’t be around them any more than a drunk can have a few bottles of scotch in the house “just in case.” If they’re still around, then

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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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Twelve Debting Rationalizations and Responses

1. **I have to debt so I don't tarnish my reputation.** Learn humility. Work the Steps.
2. **I have to debt because I'm not willing to give up control and my own self-will.** See #1.
3. **I have to debt to please my wife / my husband / my parents / my kids.** See #1.
4. **I have to debt because I can't pay my rent.** Have a Pressure Relief Meeting and develop a spending plan that allows you to cover your needs. If you need to take on a part time job temporarily to make ends meet, do so.
5. **I have to debt in order to eat.** See #4.
6. **I have to debt because I need a vacation.** See #4.
7. **I have to debt because I might lose my home.** Use any legal means at your disposal to avoid losing your home. Have a Pressure Relief Meeting. If you have to lose your home, but you don't debt, your higher power will show you the next step.
8. **I have to debt because I might lose my car.** See # 7.
9. **I have to debt because I need a college degree.** Have a Pressure Relief Meeting and discuss how to research how you might be able to take classes without debting. Don't take classes unless you can do so without debting.
10. **I have to debt in order to find my right livelihood.** Put your right livelihood on hold until you have learned how to live without debting, one day at a time.
11. **I have to debt because my creditors won't stop calling me.** Get honest with your creditors. Tell them (a) that you're committed to paying back your debt, but that you are unable to do that today, (b) you'll keep them informed regularly of any changes in your situation, (c) and to please contact you only by mail (and put it all in writing.)
12. **I have to debt because my creditors are taking me to court.** Use any legal means at your disposal to avoid going to court. But if you have to, go to court. Bring your spending records with you. Bring all correspondence with the creditor with you. Trust your higher power. Bookend with your sponsor or Pressure Relief Group before and after you go.

— Anonymous

No Matter What*(Continued from page 1)*

what are they for? Credit card debt is debt that is not backed up by any collateral such as a house, car, etc. (Unless of course you send them money in advance. Then it IS a secured loan. But that's getting kind of sneaky, considering you could just as easily use a debit card.)

How many people in your group actively share their solvency or abstinence dates with the group? For some time, my group's conscience voted down solvency counts because it "made people uncomfortable." It's true. Actively debting is very uncomfortable. Committing to not incurring new unsecured debt one day at a time brings up feelings. But when you stop incurring unsecured debt in this program, your life gets better. Period. Living in denial doesn't help.

How many people in your group are waiting to stop underearning before they're willing to not debt one day at a time? I'm an underearner. But I don't not underearn one day at a time. For my D.A. recovery, I don't incur new unsecured debt one day at a time. And one of the character defects I have to confront on a daily basis to keep that commitment is my underearning. But the commitment to not incur unsecured debt comes first. It's not about finding my right livelihood. Yet. It's about being willing to take any crappy job or extra job I can today so I don't have to debt today. Period. That doesn't mean

forever. But this is a one day at a time program. And today I need to not debt.

How many people in your group are waiting for their Vision before they're willing to not incur unsecured debt one day at a time? We've heard it before. A vision built on active debting is a hallucination. One great way to make a vision fall apart at the seams is to build it on debt. I've been there. All the pretty magazine pictures on a Vision board don't mean much if the underlying foundation they're built on is debt.

How many people in your group think not incurring unsecured debt isn't their issue because they're really in D.A. for overspending, shopaholism, deprivation issues, or clarity? Look, go ahead and overspend. Just don't do it in the form of unsecured debt. Go ahead and shop. Just don't do it in the form of unsecured debt. And when the shopping or overspending (in cash) take you down the slippery slope toward debting because you don't have enough left to pay your bills, then you have something to talk about in your Pressure Relief Meeting. But first, don't shop or overspend with credit cards. Do it with cash.

Get clarity. Get clarity about when you're slipping into incurring unsecured debt and how you can instead NOT incur that unsecured debt for today. Make it an emergency. Don't debt no matter what. That's the way to D.A. recovery.

—Anonymous

Twelve Things That Have Helped Me Get Through The Holidays Without Debting

1. Line up extra D.A. activities between Thanksgiving and Valentines Day. Have a Holiday PRM before Thanksgiving. Reach out to newcomers and meet them at meetings, sign up to speak at a meeting, visit D.A.s in hospital or those who are homebound.
2. Host D.A. friends, especially newcomers, at my home—everyone enjoys a holiday potluck and an impromptu meeting!
3. Keep a D.A. phone list handy so that when a spending or giving urge comes up I can call a sober D.A. Keep adding newcomer names and numbers to my list and call them first!
4. Attend recovery parties and special events and celebrations in D.A. and open events in other fellowships or at clubhouses.
5. Skip shopping and fund-raising events when I am nervous and make an outreach call to a newcomer instead.
6. If I need to go shopping and feel nervous, call my PRM, look at my spending plan, pray and invite another sober D.A. to come with me.
7. Don't think I need to go to every store or get every gift in one outing. I can always plan several small shopping trips and go with cash in hand.
8. Worship in my own way.
9. Avoid brooding or feeling left out—go to a museum, free public events and winter walks, spruce up my home in a way that fits my spending plan and makes me feel spirited.
10. Take someone through the Steps, rapidly!
11. Enjoy the beauty of the holiday - love, joy. When I cannot give something I give love.
12. Having had a spiritual awakening ...

Two Tracks for Me

From the pamphlet, "Recovery from Compulsive Spending," page 3, copyright 2004, I read, "There are two parallel tracks to follow for recovery from compulsive spending. One is to modify behaviors that put us at risk for inappropriate spending. The other is to remove or lessen the underlying emotional and spiritual causes of our compulsive spending. Like a train, we are unable to move forward unless our 'wheels' are on both tracks."

While this pamphlet beautifully outlines how the Steps serve the recovering compulsive spender, these lines concern me because they dilute the message of recovery we are supposed to carry in Step Twelve and according to Tradition Five and they are confusing to readers (new and old) as they fly in the face of Step One, arguably the foundation of recovery itself; re: "There are two parallel tracks to follow for recovery from compulsive spending. One is to modify behaviors that put us at risk for inappropriate spending. The other is to remove or lessen the underlying emotional and spiritual causes of our compulsive spending."

There are not two tracks for recovery from compulsive spending or debting—there is only one track in the program of

D.A. and it is the Twelve Steps. Some people call the D.A. Tools the "hand railing for the Steps," but I can really only use them as part of taking steps. Specifically, Steps Eight and Nine ENABLE me to bring a greater power into my situation and act differently from before so I am able to tally my numbers and discuss them with two other members in a PRM, communicate with creditors, follow a spending plan and so on.

It was and is essential for my own recovery that I recognize and remember that my willpower, while not broken in many areas of my life (e.g., I can take or leave alcohol, I successfully stopped biting my nails years ago, I floss my teeth most days), is completely broken when it comes to compulsive debting and spending. My personal experience is that:

- a. I could not when I got here, nor can I now, modify my debting/spending behavior. This takes place as a result of my taking Steps Six through Nine, and not one minute before. It is indeed a mystical experience that I do not understand, and certainly cannot explain, but do have experience with.
- b. D.A. offers a spiritual—not religious or therapeutic—

framework, method and approach that enables men and women who once compulsively incurred new unsecured debt to stop doing this one day at a time and take others who want to stop debting through the Steps. Together we can do what we could not do before, but we do not actually "do" it—a Higher Power enables us.

- c. The Steps connect me with a power greater than myself (Steps Two through Twelve), ask me to identify my role in situations where I feel anger, fear or shame (Step Four), and, when entirely willing, invite me to ask for the underlying causes (my own selfishness, self-seeking, fear, dishonesty, inconsideration) to be removed by, and only by, a greater power than I am, *one that is not human. In other words it is not a "system" or a "strategy" or an "approach," it cannot depend on simply "avoiding certain places" or "bookending" which are human aids and plans.*

Early on I avoided certain stores and areas in my city where I used to shop compulsively—buying things that did not fit, suit me, or that I even needed or

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Health Issues and Debting: A Plea for Literature

Over a decade ago, a fellow D.A. member asked me if I'd noticed that people with physical, mental, or emotional issues had a hard time achieving and maintaining solvency. She asked if there was something D.A. could do to help. She was right about the challenges of solvency for those of us with severe health issues. And I think perhaps D.A. *could* do more to carry out our primary purpose of reaching out to these still-suffering debtors.

It's no accident that most people who declare bankruptcy in the U.S. do so because of medical problems. People in D.A. with severe health issues have higher expenses and far less ability to earn. Most are disabled, yet few receive government benefits. Our health issues often cause confusion and poor memory, which contribute to vagueness. In fact, one of our biggest problems is teasing out which problems are caused by our D.A. illness and which by our health problems.

In a sense, we have the D.A. illness exponentially increased, with less income, more expenses, and more vagueness. We also have less ability to do our numbers, work the Steps, and carry out actions such as going to meetings or using the telephone. For these reasons, I believe that people with health issues deserve to

be considered a special population of D.A.—more so than in any other program.

Because I can no longer attend regular meetings, I attend a phone meeting for D.A. members with health issues around the world. I cannot tell you how many stories I have heard showing a lack of understanding among the Fellowship. Sponsors and pressure relief members often quit, complaining that we are not doing enough. Yet doing too much often makes our illness worse. In fact, much of my own progress in D.A. came with the aid of D.A. members who were compassionate and pointed out when I was attempting too much or expecting too much of myself.

"No one likes chronic," someone once told me about my illness, and it's true. Both medical personnel and people in Twelve Step programs like to see progress, which we chronically sick people cannot always achieve. Yet lack of understanding within our own fellowship really hurts. And then there's the issue of solvency. Solvency is critical to our fellowship. However, criticism and judgment of our struggles with solvency do not help us achieve it.

I came into D.A. many years ago with health problems. I soon achieved solvency and received

many blessings of recovery. I did a lot of service in D.A., including attending conferences and working on D.A. literature. Later, my health grew far worse. I can no longer work, nor can my partner. We don't overspend and we use no form of credit. However, despite our best efforts, there were times we could not pay our bills on time.

I don't work a perfect program. But Twelve Step programs are not about perfection. Moreover, unless you've been too sick to work and had no other means of support, you may not understand well enough to criticize. For example, can *you* live on a \$600-a-month (US\$) disability check without debting or depriving?

Yet we've often experienced criticism from D.A. members: that patronizing look or tone that says that if I just worked the program *right*, I wouldn't be having these problems. (I probably had this attitude once myself.) Yet I think I have more to offer other debtors today than I did fifteen years ago when solvency came easier.

I am *not* saying that D.A. should say it is OK to debt. It isn't. In fact, I fear the lack of solvency among debtors with health issues may demoralize our fellowship. I'm saying we need to have compassion for and *reach out to* the debtor with health issues—just as we do for newcomers.

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Two Tracks*(Continued from page 4)*

would ever use. I threw away catalogues and stopped getting shiny magazines to avoid temptation. I limited myself to one designer and one brand of shoes. I only bought online.

Each of these modifications is a strategy dependent on my will power. They worked for awhile, and continue to keep things simple for me, BUT they don't keep, and have never kept, me from compulsive shopping. I find many other ways to "take the edge off" through compulsive spending. A Pressure Relief woman once said to me, "Your money would not even be safe in Ft. Knox—unless you depend on God!"

I spent a lot of money in therapy to understand and hopefully remove the underlying emotional causes of my debting which left me broke days after I got paid each month. Self-knowledge and willpower were as good as they were for as long as they were. But I did not stop debting or compulsively spending even though I got in touch with a WHOLE BUNCH of feelings. The feelings were basically resentment, fear, and shame but the therapeutic approach did not involve a spiritually induced change and did not offer permanent or even sustained change. In my experience it is not necessary to

understand why I do what I do, but it is essential to understand that I am powerless over it and if I want to stop, change, have a different experience, not be broke, be happier, etc., there is only one source of hope for me.

Re: "Like a train, we are unable to move forward unless our 'wheels' are on both tracks."

If there are two tracks for me, they are the "We" (as in Steps One, Five, and Twelve, and Traditions One, Two and—fellowship, primary purpose) and the "HP" track (Steps Two through Eleven).

Believe me, as a non-theist this is nothing I really want to swallow! Depend on and serve a bunch of over-committed, unreliable, ungrateful compulsive debtors (of which I am one) and pray to, depend on, turn to, and serve, a Higher/Lower/Greater Power that I do not understand, have never seen and don't believe in? Really...?

Apparently so.

Here I am, alive. Not debting today. Following a spending plan. Building a prudent reserve. Spending according to a spending plan that has categories and meets my needs, pays for many wants and is generously abundant, while also paying back debts.

—Anonymous

Health Issues*(Continued from page 5)*

We urgently need D.A. literature written specifically for debtors with health issues, and written at least partially *by* debtors with health issues. Such literature could address our limitations and suggest adaptations that strengthen our D.A. program and lead to solvency. It could also include suggestions for *all* members to avoid and resolve medical debts.

The Health Issues phone meeting has been submitting a concept for such a piece of literature to the D.A. conference for several years, but so far with no success. (Yes, I know we desperately need a *Twelve & Twelve*, too! We've been working on it since I was first on the Literature Committee years ago.)

It would also help if people in D.A. could make an effort to sponsor and offer PRGs to debtors with health issues. We don't want your pity, but we would greatly appreciate your help. And we desperately need more recovery stories from people with health issues (in the recovery book, on the web, in *Ways & Means*).

In the interest of D.A. unity, let there be no gossip or criticism, but only love, understanding, and companionship. (And literature!)

—Liz G.

Editor's Note: The concept for a new D.A. pamphlet on Health Issues was passed at the 2011 World Service Conference in Detroit. And the first draft of a D.A. Twelve Steps and Twelve Traditions book has been completed.

my **2** cents



The Importance of Honoring Commitments

In April of this year I became the chair (secretary) of the Monday Night Step & Tradition Phone Meeting 8:30 EST. The only person doing service was the timer. Though the meeting began seven years ago, no one was clear on the format. Luckily the timer had an email address of a previous chair (secretary) who sent me the format but asked not to be bothered with questions.

The prior teleconference person would not return my emails. (Teleconferencing data is an important part of our business meeting. Chairs—secretaries—have a special access code to run the call smoothly with the ability to silence outside noises, etc.). We were left hanging for a while. After reaching out unsuccessfully many times, I was informed our meeting was 'hooked up' with a Thursday phone meeting. This meant I was unable to access our freeconference.com account without going through a major hassle, because their contact person told me she had never been bothered in the past and she did not

appreciate hearing from me. (They owned our sign in.) I finally got a helpful representative at freeconference.com to explain things to me. He suggested we have our own access code which would allow us sole ownership of our account. Great idea! (Each group should be autonomous.)

There is an established Monday Night D.A. Online Group but none of us can join because the owner will not return requests to subscribe. No one in our meeting knows anyone who is subscribed. There are currently fifty-two members in that group. Sadly, whoever is/was running the group is nowhere to be found. The server will not disclose the information, though we can start a new group if and when we decide to go that route.

Fast forward. Since April we have been thriving, thanks to our Higher Power. We have our own access code and we can retrieve our freeconference.com account anytime we'd like. People have stepped forward to do service. I am very

grateful.

My two cents in all of this: It is important to honor commitments. Never leave a meeting empty handed. If and when you are contacted for assistance on how to run your previous meeting, be available. Newcomers call in and leave dismayed because the calls become sporadic and are not easy to participate in. I have spoken with various chairs (secretaries) and they too, are overwhelmed because they walk into unknown territory. There are issues of Tradition violations. I would like to see order and a sense of purpose in all the phone meetings. I know D.A. Telephone Intergroup (DATIG) could possibly address this.

It's been a major learning curve for me. I ask God daily to show me new ways of being a woman of integrity. I have learned people give as they can, not in the same way I do, but they do the best they can.

—Mary
Los Angeles

Experience, Strength, And Hope For Business Owners in D.A.

The Business Plan Development Support Committee's purpose is to encourage the use of D.A. and B.D.A. resources for business owners in Debtors Anonymous to complete their business plans. Following are the subcommittee members' experience, strength, and hope.

D. I am very grateful to be part of this B.D.A. committee. It has been amazing to be surrounded by dedicated program people who are all working to one end – to complete a process in hopes of being of service to other members. I find that is the essence of our program – we strive to recover to pass it on. A core principle of my personal recovery continually leads back to accountability. Accountability has enabled me to achieve things in life that were never possible before, and serving on this committee is no exception. As usual, I have been dedicated to my program throughout this term of GSR service; actively working with a sponsor and sponsoring, giving and receiving PRGs, facilitating a twelve-week Step study group, keeping my numbers, daily bookending etc. Yet, surprisingly those actions did not make my business plan happen and I've wondered why... However, I'm pleased to report that I'm nearing completion of a very solid meaningful business plan. It will be finalized within the next two weeks. I find the plan meaningful because I thoroughly understand it, agree

with it and I'm very excited to implement it – it feels like a part of me! Like most of my recovery, it was not an easy process and it required me to spend time becoming proficient in skills such as forecasting, strategies, COGS (Cost of Goods Sold), etc. Yet, it has been extremely interesting and it elevated my self-esteem because I discovered competencies I wasn't aware of. That is what recovery has always done for me – bring me to places I never realized I wanted to be and develop me beyond my wildest dreams. My ESH (Experience Strength and Hope) with this process is this: As the program *continues* to hold me accountable for my actions and holds the expectation/vision that I *can* do it, and doesn't give up on me when my route isn't linear, then eventually with my HP, the Steps, Tools and the support of our fellowship... I/we all get there!

J. While I have not completed a formal business plan during the tenure of this subcommittee, I do have a set of goals to accomplish and I use the D.A. Tools and Twelve Steps as I pursue these. I have a sponsor whom I run issues by on almost a daily basis. I use the telephone almost daily for bookending, working with an action partner and joining in prayer with other members of the fellowship. I attend two D.A. meetings a week (one is B.D.A.), give a minimum of four PRGs a month, and maintain records of my income and expenses (daily, weekly, monthly and

annually). I stay aware of information regarding finances through news and web reports. I serve as GSR, attend and lead meetings often, and take telephone calls regularly. I pray and meditate daily, turn my will and my life over to HP about hourly and practice these principles in all my affairs.

S. A week before I was to attend the 2010 WSC as GSR to represent my B.D.A. group, I had so much new business come in I felt completely overwhelmed. I talked to my sponsor, my business PRG and my personal PRG and everyone agreed it was okay for me to resign as GSR to help me maintain some serenity and balance in my life. I loved my GSR service commitment, and I was really, really torn about giving it up. So I turned to my Higher Power through prayer and meditation to ask for HP's will for me. To go or not to go to WSC? To my surprise HP indicated I should NOT resign as GSR, and that I should go to the WSC. When I got to the WSC in Denver, the D.A. miracles started right away, and have continued to pour into my life. For example, at dinner the first night of the conference, I ended up sitting next to a person who knew the teacher of the business planning class I was on the fence about taking after the conference. She strongly encouraged me to sign up and take the class, which I did, and received great results. Another D.A. miracle was the 7:00 a.m. B.D.A. meeting I

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B.D.A. ESH*(Continued from page 8)*

went to the first morning of the conference. The recovery in that group was so inspiring I decided to join the B.D.A. Committee of the WSC, which has taken my recovery to the next level and has done great work in service of the D.A.

fellowship. The irony for me was that by doing service and putting out energy, I received back more energy, support, inspiration and recovery than I could have ever imagined. After many years in the program I now have a business plan. My business plan is a marriage of both heart and practicality. Some of the main sections of my business plan are: Purpose (spiritually-based reason for why I am business); One- and three-year vision for the business (the destiny of where I'd like my business to go, which includes qualities such as joy and service, as well as concrete financial numbers); Projections of taxable revenue for the next twelve months; Mission of the business (what I tell the world about what I do); Values (the moral compass for my business); Target Market (my customers and how I connect and communicate with them); Strategies (a compass for staying on track); Unique Selling Proposition (what makes me different from everyone else); SWOT analysis (strengths, weaknesses, opportunities, threats for the business), income and expense spreadsheets, key measurements to track monthly to let me know how my business is doing (e.g. monthly revenue, monthly profit, number sold per month, number of marketing actions taken per month); Goals and Plans (my roadmap for the next twelve months.) Today I have

a prosperous business through which my Higher Power brings me meaning and joy. I could not do this without daily support from the D.A./B.D.A. program.

Some of the B.D.A. tools that contribute most to my being able to write and follow my business plan are:

- Staying abstinent by not incurring unsecured debt one day at a time.
- Serving as a GSR, attending the World Service Conference and being around people with awesome recovery. I wanted what they had, and I prayed for the willingness to work for it!
- Continually working the Twelve Steps with a sponsor. Sponsoring others to work the Twelve Steps.
- Giving and receiving regular PRGs (business, personal and vision PRGs).
- Seeking the outside help I need to run a debt-free, prosperous business. The program teaches me that my accountant, lawyer, bookkeeper, copywriter, IT professional, subcontractors, etc. work for me and are not my business's Higher Power.
- Maintaining clear records of my daily income and expenses. Separating my business and personal spending plans and bank accounts.
- Reading B.D.A./D.A. literature.
- Staying in constant contact my PRG members and my sponsor; taking action with the help of my fellows rather than in isolation.
- Turning my will and my life

over to the care of my Higher Power one day at a time. Remembering that God is my employer.

R. Although I didn't create a Business Plan, my experience with this committee was an amazing one. The monthly phone calls gave me hope that I soon would be able to create a new business plan when the time was spiritually right for me and I have created a few BP's in the past. First things first, working on my steps with my sponsor, who is gently guiding me through them, seems to be what my higher power would like before the new business plan is in place.

Two things I loved the most about this process are the one minute general checks-ins and the three minute check-ins on where we are at with the BP. I feel extremely safe on our phone calls, there's that "I'm not alone in this" that has given me courage to call other D.A. brothers and sisters and consistently check in on a daily basis. I have invited people to sit with me while I'm working on a spiritually difficult task, i.e., writing my Fourth Step; composing music for a thesis; filling out loan modification papers, etc. I'm able to get out of my head and actually see the progress made on the task just because there is good spiritual energy in the house with me.

In my profession there are periods of time when I do what I do, alone. Now, I no longer think that's necessarily so, I can always call someone and ask for what I need....help and their physical presence.

M. Working the Twelve Steps of

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B.D.A. ESH*(Continued from page 9)*

D.A. has taught me one simple truth: If I can keep God in the center of my life, things go more smoothly. I pray for alignment with God's purpose for me. Sometimes I get clear answers, sometimes not. But I keep on asking. B.D.A. seems no different. If I delude myself into thinking I am in charge, then I suffer the usual frustrations and setbacks. When I keep asking God to keep me out of my own way, then I seem to progress. This is true for every element of my business, including writing my business plan. I continue to do the one thing I need to do: ask God for guidance. If action is required, I ask myself: "Am I acting out of love or fear?" If I am acting from fear, then I stop and pray until I can get some sense of a loving action to take. That helps me get closer to God's mark, I believe. I am certain it makes me more open to solutions to my business which never appear as clearly – or at all – if I rely on my own ego. I used the Twelve Steps of D.A. to help me write what I call my "Spiritual Business Plan: (excerpt)

STEP 1: "We admitted that we were powerless and that our lives had become unmanageable."

My core belief in my own insufficiency and my self-directed fear underpins a range of compulsive behaviors. But my principle addiction was to failure. If things were going well, I always became uncomfortable, because I had no faith in a God that cared for me. "The other shoe will soon drop" was my creed. I thought I could only remain in control of one central fact: I was a failure and I

could take direct action to maintain failure. My fear of turning my life over to God was so great, and my delusion that I could control any outcome so strong, that I first became comfortable with, and then addicted to, failing. As one of those classic folk outwardly qualified to succeed but unable to consistently move in any focused direction, and largely lacking in trust of any kind, I trust in myself, others and certainly not God. I was overly self-conscious, but without self-confidence. At my bottom I felt completely insufficient to nearly any task and would actively seek out behavior to perpetuate the familiarity of failure: procrastination, under-earning and debting. Sounds crazy doesn't it? Sometimes when I am swirling around inside my own head I remember - "Don't just do something, stand there..."

L. I found our B.D.A. conference calls extremely helpful in this process. Having had one prior year of experience on a committee at the WSC level, the structure we set in place was one of the main reasons for the effectiveness of our calls. Another reason is the high level of commitment held by each member. There was consistency each month, with only one or two members missing at any given time. The momentum of the conference provided strong tailwind for my endeavors as I began writing my business plan. I sought outside help from a trained counselor at an outside agency. He and I met two times. In our second meeting, I gave him a solid draft of my plan in which he assured me that I was well on my way. I felt energized each time I checked in with the committee and felt proud that I was making such progress toward the

completion of my plan. Meanwhile, my actual idea was also achieving positive results. For example, I was able to meet one goal of obtaining 3000+ page views on my blog. I wish I could say that I met my objective within the six month timeframe, but I did not. I began to seriously struggle with balancing program(s), personal life/new relationship, starting a business, and the demands of my full-time "D.A. job." It felt very much like a time and personal care issue for me. I realized that I had too much on my plate and was running around frenetically, without making headway in any direction. There was a clear lack of focus. I soon had to make a decision and prioritize my life as the results of my annual review were mostly negative. I spoke with my sponsor and decided to let go of my business pursuits, as they were not generating income and they seemed to be losing steam naturally. I continue to post to my blog on a monthly basis and would like to complete a plan in the near future. This process has opened me up to greater self-awareness. I am clear on my values and goals in life. I want to get married and have a family. I also know that I value time more than money. I am taking steps to leave my corporate "D.A. job" to go back to teaching. Ideally, I will have more time for family and plenty of vacation time where I would love to continue my aspirations to become a successful business owner. I am grateful for the program and for the opportunity to be a part of this process.

J. Until I became part of this subcommittee, I had been so busy growing my business that I had never taken the time to actually

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Snap Shots of Business Owners in Recovery from Compulsive Debting

Note: For those readers who are not business owners, please do not let the title of this piece send you off foraging for something different to read. All business is Higher Power's business and this is a "we" program. Perhaps you will find something here which speaks to you, now or in the future. We can't help but wonder how many people who now own businesses had a vision for the business they now have, five or ten years ago?

Our sub-committee of the Business Debtors Anonymous (B.D.A.) Committee of the World Service Conference surveyed B.D.A. business owners who are working toward finding emotional, mental, and financial balance in their lives. The twelve questions in our survey all address Business Debtor's issues and how we use the program to live in recovery—our daily reprieve from the compulsion to self destruct through debting.

These questions were emailed in early 2011, to each of the twenty-three B.D.A. committee members. Of those twenty-three over 30% responded, which is an astounding response rate. The responses show that there is no one way to create and maintain our businesses in recovery. They consistently reflected that our businesses are a demonstration of our recovery at work. In many regards those actively using the tools and steps in the program seemed to be experiencing encouraging success. The article below is the synthesis of those responses.

1. What is your vision for your business?

What the respondents let us know is that an integral part of their recovery is to reach for the stars and be willing to accept the stars and the moon too, if that is what Higher Power wants ... and then to support others—through living in vision and sharing the results. Whether this is as an artist splashing out into the world with her art, or as a designer, writer, teacher or advocate, each one of us is taking their guidance from their HP and is using it through their B.D.A. business to offer valuable service. Equally important is the learned ability to negotiate and accept payment for the value and service offered by the business.

2. Is your business solvent, abundant and self-supporting? How do you know?

The responses here vary from "yes" to "barely."

"Yes! Solvent and self-supporting very quickly after coming into D.A., this member knows he/she is solvent by keeping his/her numbers daily and weekly – reconciling monthly."

"Yes! Abundance grows and increases to abundance all the way around: salary, generous contributions to charities; prudent reserve; and maximum annual retirement investments."

"Barely. My faith is that my

business will continue to grow as I take direction and use the tools of the program."

3. In your business how do you incorporate the Steps, Traditions, and Tools?

Consistently we found that all of the B.D.A. members who responded use the tools on a regular basis.

Steps: "To sort myself out really fast, especially using 3, 6, 7, and 10. As a daily practice, (Step 3), by turning it over, being aware of my short comings (Step 6) and addressing them quickly (Step 7 and 10), using prayer & meditation daily (Step 11), and throughout the day. Keep track of behaviors (as well as numbers). Participation in an on-going Step study."

Traditions: Yes, and not aware of using them. Basically the Traditions and the Steps are in concert and by using them together we have found that they help to keep us on track, especially the practice of anonymity and declining outside contributions (including family and friends). The Traditions apply to our relations with clients in a BIG way. Particularly Tradition 1: our *common welfare* is essential for keeping clear the good for all and the course of the business. (Service in action).

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B.D.A. ESH*(Continued from page 10)*

write a Business Plan, except in a vague kind of way in my head. So I was thrilled by the challenge of committing to finally completing a Business Plan as a member of this subcommittee, guided by the spiritual values that we shared. I was at first disappointed to learn that there was no conference-approved "Business Plan, the B.D.A. way" process that I could follow, since it was pointed out that B.D.A. is not a business education group, but a spiritual program. I therefore changed my focus of what I set out to accomplish in this subcommittee. What I decided to do was to translate what I had learned from my seven years in B.D.A. – those principles and tools that we practiced – to articulate a "Spiritual Business Plan" to which my business would adhere. My own "Spiritual Business Plan" consists of regularly checking in with myself, my sponsor, and my PRG groups, to regularly answer certain questions. For example:

- Is this business in line with God's will for me?
- Can the services I provide to my clients/customers be viewed on a "service" level?
- Do I operate in integrity and what does that mean in concrete terms? - i.e., putting agreements in writing and then honoring those agreements.
- How do I practice the Twelve Steps in the operation of my business? - for example, do I regularly perform a searching and fearless practical inventory?
- When I am wrong, either with clients or employees, do I

promptly admit it?

- Do I make amends to those I have harmed – for example, giving a prompt refund to dissatisfied clients?
- How will I meet the needs of my business without debting?

And so on.

Have I performed the actual, non-spiritual Business Plan, complete with dollar goals, projections, and all the traditional business nuts-and-bolts? The sad answer is, no. I realize now that I would still need the guidance and support of a business coach or coaching group to help me accomplish that formidable task. Until then, however, I do commit to never losing sight of my "Spiritual Business Plan."

Conclusion

As a tool, a Business Plan helps us abstain from compulsive debting and guides us in making business decisions. There are no specific requirements for a Business Plan; B.D.A. does not endorse or recommend any specific format for writing a Business Plan. Our individual plan formats and what we went through to write them are as varied as our members. Some of us found it useful to use the guidance of outside professionals to help us in writing our plans. Others sought the guidance of sponsors and other B.D.A. members. Most members agreed that the process of writing a Business Plan was a useful tool of recovery.

—In gratitude and service,

The Business Plan Development
Support Subcommittee (a
subcommittee of the Business
Debtors Anonymous Committee

BDA Snap Shots*(Continued from page 11)*

Tools: Action person and phone calls to check things out (like sanity), reporting actions and responses, especially the fellowship. One-year business plan; agreements in writing; when the business is incorporated the D.A. member is a true employee; separates business from personal. And service, and checking in with a sponsor. Service is a great way of learning from others and not getting lost in the scary territory all alone in the head.

4. How does working the Steps and doing your own personal Fourth Step inventory in B.D.A. help you understand and overcome the historical obstacles to personal freedom & self-worth in your business and your life? (e.g., "practice these principles in all our affairs.")

We found that we could identify the historical obstacles by working the Steps and by obtaining the clarity that comes from the process. We were shown how the past was carried forward into the future and was carried through to our present time thoughts, actions and behaviors. Now, for the most part, we catch the historic obstacles learned in the family and work the Steps to resolve whatever it is, in the moment. One person commented that they will go through the process quickly and that usually, "I do it in my head."

The B.D.A. inventory is extremely helpful in showing us how certain character traits obstruct our prosperity in business, for

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BDA Snap Shots*(Continued from page 12)*

example: giving power away to clients by not setting appropriate fees. Recognizing how our time-debting, by overworking beyond the contracted hours, impoverishes ourselves even when we think we are helping out. We've learned that when you are in business for yourself it is really important to not take things personally.

5. How has recovery enhanced your attitude toward your business and your business relationships?

The responses we received seemed to tell the tale of business owners finding a sense of growing connection and reliance on their Higher Power.

"Slowly I'm doing what I believe my HP would like me to do..."

"In recent years, my renewed and deepened commitment to recovery has raised my awareness of operating the business on a genuinely spiritual foundation."

"My employer is my HP, so as long as I remember that, I'm in good shape."

6. Do you have a business plan? If so, how has it affected your business and business practices?"

For many, the business plan is an evolving, dynamic process much like recovery. Interestingly, we found that there is no way of distilling how long people were in recovery, or in business, and the state of their business plan, by their responses. Some of us have

had years in business and years of recovery and some much less. Time did not seem to be the determining factor in terms of having or using a plan or not.

"No."

"The attempt to draft a business plan revealed how confounding my personal issues are."

"At the moment it is a work in progress—so that's a No."

"The plans have changed as my business evolves over time."

"Yes. Without a business plan, there is no business, just a fantasy. My business plan is a living document referred to on a daily basis in the course of business. It is a guide book, a road map, a treasure map, and an inspiration."

"A wonderful, available, sure-fire tool."

7. Have you ever done a Twelve-Step inventory on your business?

Only one person in the group completed an inventory on their business.

8. How do you measure the success of your business, on a daily, weekly, monthly basis?

These responses were universally colorful and unique.

"I measure success qualitatively all the time, every day, in many moments of the day. Right now I'm not consciously monitoring success through quantitative measurement."

"On a case by case basis—if the business has completed the task or service it is contracted to do, then

it is successful."

"Plain and simple. Is my business meeting its revenue commitments? This is reviewed on a daily basis."

9. Do you have a B.D.A. sponsor? Do you sponsor and give PRG's?

The unanimous answer to this question was "Yes." This question is closely tied to question 3 where we asked how members use the Steps, Tools, and Traditions. Each respondent has a sponsor who is a business owner, a regular commitment to giving PRGs—this includes some who participate in PRG round robins on a regular basis with other business owners and some who may include family members in their PRGs.

10. How do you keep your program alive?

The succinct answer is by using the Tools and working the Steps, fellowship, regular meetings, sharing the program with others (Twelfth Step work), and by having fun. Having fun seems to be a way of saying thank you, as though a smile and a laugh zap us so unequivocally into the present moment.

What we heard over and over: meetings, meetings, service, service, service, and a good sense of humor on a daily basis. Praying; meditating; practicing being grateful for the joy of our recovery; keeping our numbers; practicing the principles in all affairs; daily Tenth, Eleventh, and Twelfth Step work; service, working with a sponsor.

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BDA Snap Shots*(Continued from page 13)***11. Do you tithe?**

We all seem to define what this means in our own ways, often found through prayer and meditation. For some it means money in the basket, others 3%-10% to charitable organizations, GSR fund (generously), yes.

12. How do you see your higher power at work in your business? [This is a deeply personal question]

For this we bow to the words the respondents used, for it is in each of our own words that we find our voice:

“There whenever I look, Rejection is God’s protection—and in the abundance.”

“Through a daily inventory of the things I am grateful for.”

“My HP has a sense of humor and chooses to communicate with me regularly by way of my business-owning sponsor, who has a forthright and upbeat style that leaves him consistently asking the questions I need to hear. He is firm, but loving, in cutting through what comes out of my mouth. He sees my business life in a way I can’t always do and he knows or intuits how to bring me up short, time and again. This blesses my awareness of a spiral

of progress.”

“I’ve had innumerable encounters with HP as I call on trust and faith to try the more discomfiting road of changing my ways; such that amazing and unforeseeable outcomes arise so clearly that it’s impossible for my ‘yeah-but’ mind to discount...”

“I believe utterly that by defining a work life in which I am incessantly “en theos” (with God) I’m working the Eleventh Step and making a difference for a world much in need —maybe at the level of my clients, but more likely on a higher plane that neither I nor my clients can see ... and that we would be reluctant to wager on. But it happens.”

“Its HP’s business and I pray for HP’s will to run it the way that HP would like.”

“God is my employer. I work toward applying the Third Step in everything I do. HP is my business partner. I provide the footwork and HP supplies the results. We share the credit.”

“I see miracles every day, in business and elsewhere.”

—Snap Shots of Business Owners
in Recovery Sub-committee:
Kimberly R., Laara I., Sierra P.

Article Submissions

Submissions are now being accepted for the 1st Quarter 2012 issue of *Ways & Means*, due out in March.

Articles addressing topics and issues of interest to the D.A. Fellowship, including issues related to D.A. groups and service as well as personal recovery stories, will be accepted. The ‘My 2 Cents’ feature is available for articles expressing strong opinions on DA practices and issues.

All submissions are subject to editing for length and clarity. Deadline for the 1st Quarter issue is February 1, 2012.

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.