A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Third Quarter 2013

Using The Traditions And Concepts As A Trusted Servant

ecently, the General Service Board held a telephone forum on the uses of D.A.'s Twelve Traditions and Twelve Concepts for World Service. This was an incentive for me to look at my program and how I use these key elements of our program.

I know I cannot recover alone; I need all the help I can get! The Twelve Steps got me solvent; the Twelve Traditions keep me coming back to my home group; and the Twelve Concepts give me a Service Structure that provides meetings, literature, an office, and all the other things that support my recovery. Being who I am (vague, impatient, self-centered, opinionated, fearful, resentful); it's impossible for me to function cooperatively and productively in a group without the guidelines provided by the Traditions and Concepts.

How have I used these in my recovery?

As the chair of the GLADA (Great Lakes Area D.A.) Intergroup for the past two years, the Traditions have been very important and helpful. They've shown me specifically what kinds of selfish actions to avoid in order to promote unity and work together for the common good. My number one goal was bringing all twenty-three GLADA groups together, encouraging a team effort with all of us pulling at the same end of the rope. We did this with monthly phone meetings and fellowship days in the spring and fall, which gathered together members from all of the groups and four different states (Illinois, Michigan, Indiana, and Wisconsin).

Tradition Two reminds me that while I may have been elected chair, I am a trusted servant and do not govern or get to run things my own way. Tradition Four teaches me that each group is autonomous, so that it's OK for different groups to have different formats or do things in different ways. Tradition Five encourages us to carry the D.A. message through open meetings and by getting information out to doctors, the clergy, treatments centers, and other professionals.

Tradition Eight helps me remember how lucky we are to have a General Service Office to fill literature orders, answer the phone, keep the web site up to date, and direct people all over the world to meetings. Tradition Ten keeps divisive outside issues such as politics and religion out of our meetings. Traditions Eleven and Twelve remind us to safeguard our personal anonymity and that of other members. It's great that we don't know anyone's job, legal and financial status, or last name, leaving us free to be the same and work for our recovery on an equal basis. Taken together, the Traditions show us how to work together.

The Concepts take these spiritual precepts one step further. D.A. has hundreds of groups and dozens of Intergroups, and they can't work together in harmony without a clear division of labor and a clear idea of what each element of the Service Structure does at a particular time. The Concepts outline our specific service authority and our specific service responsibilities.

Carrying The DA Message Since 1988

Ways & Means, an electronic meeting in print for the fellowship of Debtors Anonymous, is published quarterly by the DA General Service Board. It is a forum for sharing the experience, strength, and hope of DA members, groups, and other service bodies. Articles are not intended to be statements of DA policy, nor does publication constitute or imply endorsement by DA as a whole, the DA General Service Board, or Ways & Means.

A PDF version of *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 email subscriber list.

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

Please submit work by e-mail to waysandmeansda@hotmail.com, or in hard copy form by mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to the same addresses.

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

Two Trustees Alike

t seemed like an accident of fate, that we two Trustees shared an anniversary, sort of like the degrees of separation theory that says we're all just a few friends away from anyone else. Eileen and I couldn't be much more different, in many ways, but underneath, we're still the same—compulsive debtors on the path to recovery.

Eileen wears hats (and well), but Bill can't stand them. Bill is deep into the corporate culture, running an enterprise on B.D.A. principles. Eileen's a soloentrepreneur.

Bill says: I started in D.A. in 1987, when it was young and stumbling around, but I felt like I was home the moment I walked in the door. I've often said that although my list of debts would wax and wane from that point, personally, I was debt free the moment I joined D.A.—because the dragging feeling that I "was" my debts completely left me. Since then, D.A. is a simple but effective way to fundamentally

transform my life. I don't debt, one day at a time. I work the Steps, have a sponsor, and am a sponsor. I give and get PRGs. I keep my numbers. But the real transformation comes from that simple phrase "I work the Steps." Mostly, by the way, the Steps work me.

Eileen says: I crawled into D.A. in 2001. I didn't know it at the time but the depth of my bottom was a gift. It gave me the willingness to do whatever I was told. The thought of writing down every cent that I spent was overwhelming, but I did it. Cut up my credit cards? No way! But I did it. Getting a sponsor in my area was difficult, but I worked it out, and I am a sponsor. I was willing, but there was a part of me that was angry about the need for yet another Twelve Step program. I only expected to stay in D.A. long enough to acquire some tools, then off I would go. It has been twelve years, and I'm still here. Why, because of willingness. My little

(Continued on page 10)

Ways & Means® is a registered trademark of Debtors Anonymous General Service Board, Inc.



It's Never Too Late for D.A. Recovery

first came into Debtors Anonymous in 2002, although I had been in another 12 Step program called Spenders Anonymous several years before. Through that program I did get some recovery, paid off my debts and was doing fairly well with my money. I left that program when I moved to a different city, and apparently thought I was cured. Fourteen years later, I was in trouble again, much bigger trouble with my finances and my life than I had ever been in before. I had lost my job because I was an emotional wreck. I was sixtytwo years old, and I took early retirement so I would at least have some income. I was working in a field where the community is quite small and if you had difficulties in one position it was unlikely that anyone else would hire you. Also, I needed time to heal.

I was on my own, having been divorced four years prior. I used my compulsive spending to deal my losses and disappointments. By the time I came to D.A. I had accumulated \$40,000 in unsecured debt and had no real assets. Part of that debt was a \$30,000 consolidation loan I took out about the

same time I knew my job was ending, knowing I would have no way to make the payments. This was not a good way to start retirement.

I was referred to D.A. by a credit counseling service, and knew that was where I belonged. From my first D.A. meeting, I knew immediately felt at home. I cried at every meeting I went to for those first months. My pension income was not enough to live on, let alone pay back my debt. Eventually, and reluctantly, I filed bankruptcy, which seemed the only option at my age and with few employment prospects. This was a blessing because it took away all my credit, making it much easier to not incur more debt and to learn to live within my means. I began to work temp jobs in administrative positions at a small fraction of what I previously was earning, and I learned to be grateful for these positions.

My journey has been a step-bystep process of working out of the hole I had dug. There have been many challenges along the way, but following the D.A. way provides the faith I need to meet them. I discovered that I had a lot of entitlement issues, and that I was also an under-earner. I expected to live a life-style far beyond what I was willing to earn.

It is now seven years since I have incurred any unsecured debt. I don't have much money in the bank, but I have no debt either. What most important is that I now live in peace and serenity around money. I have great D.A. friends and a supportive community. When my old fears sneak in occasionally, I know how to deal with them now. Isolation has given way to fellowship and faith does replace fear.

Now at seventy-four, I am still very active in D.A., live a very full life, have everything I need for today and look hopefully to the future. Yes, I still have a vision and goals that I look forward too. I am currently at the beginning stages of a new business venture, drawing on my previous professional background, which I had abandoned earlier out of fear and resentment. I am excited about the prospects. Meanwhile I see how many of the promises have come to fruition in my life.



As I Am Sitting Here

September 14, 2009

s I am sitting here, I have abstained from incurring unsecured debt for a few days shy of eleven months. Since first calling into a B.D.A. phone meeting in September 2007, my business has started to turn a small profit; my mother (who is also my biggest creditor) and I are no longer at each other's throats—we actually laugh together again. I've signed the client project of my dreams. More than anything else, the program has rescued me from chaos, delusion, and despair.

My life is by no means a cake walk. My personal bank account has a single digit balance and my business bank account has a double digit balance. I'm basically holding my breath until my next client payment comes in the next day or two. Clearly, my underearning and cash management are still issues. The big difference is that now I'm clear about where I stand and I'm willing to take the actions necessary not to debt, as uncomfortable as those actions may make me.

What happened? In 2006, I started to follow the program principles based on what I read in a wonderful book written by a DA member. What I read made

sense to me. I stopped using credit and started paying my bills on time. Tired of being nagged by my business coach, I decided to try a face-to-face meeting. The one I visited absolutely horrified me. I was sour and resentful about having to be at the meeting in the first place. The church where the meeting was held was dark and moldy. It started late and seemed disorganized to me. Everyone looked miserable and downtrodden. When people opened their mouths, all they did was complain. I left swearing that I would chew broken glass before I'd go back.

Over the next few months, I got some good recovery trying to work the program by myself. My income more than doubled. I cleaned up all my financial records and started balancing my accounts weekly. I started to repay my creditors. Then, I crashed. I'm a perfect example of "as grateful as we are for these tools of D.A., it is only through working the 12 steps that lasting recovery can be obtained for our businesses and ourselves." Although I didn't know it at the time, I was powerless over compulsive debting. By myself, I was (and still am) totally incapable of confronting the spiritual and emotional issues that underlie my debting and

under-earning.

When I woke up, my debt had mushroomed to over \$126,000. I was taking on about \$6,000 in debt each month to cover my business and personal expenses. My business hadn't made a dime in eight months. After spending thousands and thousands on the "best" marketing, I was utterly baffled by why I couldn't get any clients. I was in a panic, knowing that I couldn't continue to manage my life this way. I was clear that this business is my life's work. But, I was unclear about how to make it work.

I knew I was unwilling to go back to that live meeting. However, when I finally got desperate enough, I went to the DA website and was delighted to discover that there were meetings specifically for business owners. I got on the phone, and I remember the first time I heard, "We accumulate cash reserves, pay our bills and employees on time, pay ourselves a salary with vacation time, and build a thriving, prosperous, debt-free and financially solvent business." It was like I had gotten a cool drink of water after wandering in the desert for seven years. That was only the third meeting I had attended; I'm a great

(Continued on page 12)



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

y life is so much better now because of D.A. and B.D.A.!

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

It wasn't always that way...

In the beginning I thought D.A. was for rich people who could not handle their money. I did not think I was good enough to be in D.A., to share in D.A. What could a person like me who grew up on welfare have to

offer these people who had a lot of money but who just did not know how to manage it?

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

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

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

child of HP and so is everyone else.

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

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

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

I still get paralyzed with fear and think people who have money or prestige or celebrities are better than me and that I need these things to be on even par. And when I do-the D.A. Steps suggest I go out and help another. I am so grateful for pg. 84 in the A.A. book gives me clear instructions of what to do when my character defects of

(Continued on page 11)



Lintee Bill's Story: Part One In A Series

own here. Yeah, reach a little further. I'm the linty wrinkled bill you jammed in your pocket weeks ago. Maybe if I jump into your hand....gotcha! Wow, I haven't been outta that smelly pocket in ages. Feels good to breathe fresh air again. And look at all those people sitting around you. Where'd you bring us, an A.A. meeting? Hahahaha! Oh, D.A.? What's D.A.? Okay, okay, I'll listen. It's hard to hear anything in this basket with a whole bunch of other Lintee Bills in here whispering. Look at that there's some Fiver Bills, Ten Bills and over there's a Twenty Bill. I didn't realize royalty came to these meetings. Wonder if they'll talk to me...if I shift a little closer...

Pssst, hey....Fiver. How long you been coming here? Six weeks, huh? Why'd your owner put you in the basket rather than a Lintee Bill like me? Gratitude, you say. Hmmm, interesting. Is gratitude when my owner gets his way? I try to give my owner what he wants, but he doesn't wait long enough for my other sibs to gather and help. You too? I thought Fivers had it easier than us Linty Bills. Ain't that somethin'. You're just like me Maybe we'll catch up later. Nice talking to ya.

I want to go see what a Twenty Bill looks like up close. Maybe she won't notice if I slip behind her...

Whoa! Thanks for the handshake, Twenty! Nice of you to be so friendly. How long you been coming ...? Me? Oh, this is my first meeting. I think my owner felt guilty and threw me in that basket to avoid being embarrassed. I'm the most important bill in this basket? What makes you say that? Okay, I guess I wouldn't understand if you told me. You're going to show me how important I am? Does this involve anything painful? How about inconvenient? No. Okay, I'11 watch and listen.

When the meetings ends, we get tossed and flipped a LOT, then it's quiet and dark. Suddenly a really bright light shines on us and we're laid on a cold flat thing. Twenty Bill says we're gonna get counted. She says it kind of tickles, and I like it. My owner never counts me, just throws me, or forgets where I am.

Now I'm put in a smaller bag with two Fivers and Twenty Bill. Twenty Bill says we're staying behind this time to help the meeting. The other bills are moving on. After a little jostling there's another long silence.

I'm asleep when the blinding light comes again, only this time there's music and a rattling noise, which Twenty Bill says is a grocery cart. I watch the meeting owner put things in the wire basket with wheels—water, boxes of something called tea, cups, napkins, tags, sugar, creamer, a bottle of whispery stuff called Instant Coffee and little hollow sticks. We rattle up to a box with a moving river on the top and all the basket things take a ride, but only for about a foot. Twenty Bill says it doesn't look like much fun—she likes to go on rides at that big amusement park by the lake. Twenty Bill also says we're going to be helping those meeting owners who are in a lot of pain. I believe her. She seems really peaceful when she talks about helping the meeting owners.

The new owner with the wire cart gently gives us into someone else's hands. The hands count us (not quite so gently) and we're pushed into a bed and a plank snaps down on us, then it's dark. I can't move. I whisper to Twenty Bill is this it? Is this helping the meeting and my owner? She explains that this time, this is how I helped. I ask if there will be other times. She's quiet for a little bit then says

(Continued on page 11)



Fiver Bill's Story

watched that new little guy (I think his name is Lintee Bill) trying to figure out what was going on last week in the meeting basket. Boy, I really remember being there not so long ago. Scared, scrunched and folded like a collapsed accordion. Nothing feels lower that being new and not knowing the ropes.

I've been the Lintee Bill that helps the group by buying the tea and name tags. Last month was my first time out of my owner's pocket in three weeks. I don't know what she's thinking, holding onto me that way. It's like she woke up and realized we've been living in her wallet for a while, then got scared I was going to leave. So she's been holding onto me. She'll get over that eventually if she keeps coming to these meetings. I can't do any good sitting in there, watching the owners who are in pain at the meeting.

Anyway, my name is Fiver Bill. I started coming here about six months ago when my owner began keeping track of where I was going. She didn't like it much, but I do! I like being noticed. When she keeps track of where I am I feel important. When I feel important then I

start thinking of important things to do to help the owners in pain at the meeting.

For example, three months ago I was at a downtown D.A. meeting, talking with a bunch of other Fivers. We were comparing notes about the different meetings our owners go to. One of the Fivers said he goes to a Saturday meeting at the library where only Lintee Bills go and there aren't too many of those in the basket. I asked why the Lintee Bills were lonely. He wasn't sure, but he thought it might be because the owners in pain were talking about stuff that wasn't familiar. I've been around meetings for about six months and I keep hearing about something called 12 Steps a lot, less about something called the 12 Traditions, and only once have I heard anyone mention the 12 Concepts. I notice when owners talk about those Traditions and Concepts it gets real quiet and owners get sleepy. Sometimes they don't come to the meeting at all. So I asked the downtown Fiver if it was the same at the Lintee Bill meeting. He said the only thing he remembered was owners talking about how much things cost and asking what to do about lawyers calling them.

We were quiet in the basket for awhile. We don't know anything about that stuff. So we got to thinking that maybe we needed to help in some way, some way that helps those owners talking about other stuff.

Don't tell anyone, but I found some used chewing gum on the back of a Ten Bill. I whispered to all the Fivers to go stick themselves on the Ten Bill. Then we started whispering real quiet to the Ten Bill "Go to the library meeting. Go to the library meeting." Now, Ten Bill's got something we Fivers don't have. They have away of praying the right thing to happen. So we knew sticking to Ten Bill was going to be okay.

Wouldn't you know it, we all ended up at the World Service Office attached to an anonymous request. The request directed the guy Howard (who works there) to send The Twelve Steps of DA pamphlet and the Communicating with Creditors pamphlets to that Saturday library group! And then Ten Bill whispered to Howard "Send the Promises too," and he did!

It was a BLAST sitting on the counter watching Howard pack

(Continued on page 11)



Ten Bill's Story

t's funny watching people's reactions when I show up to a meeting. They often do a doubletake when they see me, wondering if it's a mistake that I'm there. The first time my owner let go of me at a meeting, he squeezed me so tight I thought I would be permanently dented. Since then I've had owners who are quite gentle and will sometimes put two or three of us in the basket. One of my Ten Bill relatives said she absolutely loves it when owners become free of pain, because she gets to see more of the World Service offices. She won't admit it, but I think she has a crush on Howard. I know she thought Jan was pretty cute.

I've been a lot of places before I got to these meetings. Like I was telling Lintee Bill at his first meeting, I am always happy to see him and his relatives in the basket, and I get lonely looking for other Ten Bills like me. We had some time together in the bank bag before we were separated, so I asked to hear

Lintee Bill's story. It's a lot like mine. I told Lintee that my owner who was in pain seemed to want to get rid of me...like he was afraid of having me around. I never understood that. All I wanted to do was be near him and tell him how to handle me so he would be free of pain. But after a while, I figured I couldn't talk to him in a way he understood, so I prayed to go to those meetings where other owners in pain could help him.

For a long time I wasn't invited to the meetings. It wasn't until my owner met another owner in pain and started talking with him that I started seeing some of my relatives in his wallet. First it was Lintee Bills, then Fivers. Just in the last year I've seen more Ten Bills. This is a miracle and I am so happy! So many times my owner would either throw me away or tightly clutch me before throwing me away. Now we actually get to spend more than an hour together! I've noticed lately we are appearing in envelopes

together. I think my owner labels the envelopes, but I can't see it from the inside. He takes us out once a week and we are carefully counted, then one of us is selected to go into the meeting basket. I'm selfish -I always hold my breath, hoping it will be me. It was my turn the day I met Lintee Bill.

Like I said earlier, I've been around, so I've gotten to be transformed into cups and tea and nametags. I've even become my favorite thing -a Newcomer Packet. One time I got to be part of the notebook given to a GSR at the World Service Conference! That was incredible. I just soaked up the atmosphere there.

This time I have a feeling I'm going to a place I've only heard about -the John H. Scholarship Fund. I hear it's a place where several of my relatives hang out, so it will be nice to see them. Maybe I'll get to go the WSC again!



Twenty Bill's Story

his is great. I'm sticking up out of the basket and able to see about six people around the table. The guy in front of me is talking about sponsoring and service. He's describing how he thought service would never be interesting to him, in fact, had avoided it for a long time. He just wanted to get enough money going so he didn't have to come back to these meetings. Everyone laughs. That gets me to thinking.

My life up to this point has been mostly in stores, occasionally in a savings account, sometimes in a jar on a shelf. Of all the places I've been and all the people I've met, I like being with you the best. You are conscious of me and my energy and respect me. Do you know how rare and

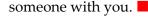
wonderful that is?

Most of the time, the people who've handled me have jammed me into wallets, pockets, other people's hands. Many of them seem to not want me around, and get rid of me really fast. Here, I feel welcomed in a way that is peaceful. I see you look at me differently, with spiritual eyes. You actually hear me when I whisper ideas on how to let me help you help others. For example, did the guy who's talking understand that a Twenty Bill like me helped him get a copy of the warning signs pamphlet he read that got him to this meeting? Or the gal over

there

who just got a box of literature from Howard at World Service. Does she know that someone just like her put a Twenty Bill in the basket, in another group, to make that literature order happen?

I look at your faces around this table today, and I feel such a sense of pride and joy that you are here, helping me be of service to you. I need you. I need your ideas, your compassion for the owners in pain. My whole purpose is to ease the way for you to reach those who need D.A. How can I help you? Take me out of your pocket put me in this basket and let me help





Trusted Servant

(Continued from page 1)

As a General Service
Representative for my group or as an Intergroup Service
Representative for my Intergroup, I need to follow the guidelines for that position so that the entire Service Structure can work in harmony and meet the challenges of running a national Fellowship and all its parts, such as our General Service Office, our publishing operation, etc.

I am currently the co-chair of the Host Committee for the 2014 World Service Conference, working with others, including my co-chair and a GSB liaison. Concept Two reminds me of the need to research the many details involved in putting on a conference, and work cooperatively with the GSB in finalizing the conference plans.

Concept Nine, one of my favorites, reminds me that a good leader does not "shoot from the hip." Instead, we seek to cultivate and practice careful thought, clarity, a sense of humor, laughter, friendship, and the principle of "not taking ourselves too seriously."

Just as solvency gives us clarity in our personal recovery, so do the Traditions and Concepts do so on the group and world levels, clarity that pays off in working together for the common good. Thank you, D.A., for the Twelve Traditions and Twelve Concepts!

—Pat B. Illinois

Two Trustees

(Continued from page 2)

group needed people to do service, and it kept me coming back. Whenever I was asked to do something I remembered the pain that drove me to my knees, and said yes. Somewhere along the way I lost the anger and fell in love with D.A. Working the Steps in this program has created a new me, a woman I never would have met if it wasn't for D.A.

Bill says: Over the past twenty five years, I've seen D.A. grow, mature, and change, sometimes for the better, sometimes in ways that I would not have gone. And while I can't claim twenty six years on back to back solvency, my life is immeasurably better in D.A. than not working the simple program. The steps are the program; the tools are aids to working them. That was something I learned in my first goround back in '87working the Tools is just not enough for long-term recovery. Oh, I did get out of debt; the Tools do work, but I couldn't STAY out of

debt, without the Steps.

Eileen says: I haven't been around D.A. for as long as Bill, but the growth I've witnessed since I've joined the Board has been tremendous. We are finally moving out of our parents' (A.A.'s) house and getting our first apartment. We are in the process of creating our own mission statement to replace the preamble we borrowed from A.A. to express who and what we are.

Eileen adds: I have to be honest and say that I'm not much on PRGs. Yes, I have received them and I have given them. I think they have a place, but I also think they are given too much emphasis. Emphasis, that should be put on working the Steps, one debtor's humble opinion.

Well, we're two peas in the same pod, and somehow in spite of all the differences, we're doing the same things right. Staying solvent one day at a time, working the DA Twelve Steps and Traditions.

Lintee Bill's Story

(Continued from page 6)

since she's been around, it's more likely that I'll be in another meeting than she will. I feel sad. She really loves going to those meetings and being with those owners.

I wish I could get Twenty Bill to more meetings. Maybe if I stay close to her, I can find out how to get to more meetings and we can go together. All it takes is a little chewing gum and some determination.

NEXT INSTALLMENT: Fiver Bill's Story.

Fiver Bill's Story

(Continued from page 7)

those pamphlets, address the box and send it to our special group.

I heard back from one of the Fivers who happened to be at that meeting about a month later. She said she saw an owner who was in pain pick up the Promises card. When she read it, she looked around the room and then went and talked to another lady who gave her a hug.

Yep, we like feeling noticed, 'cuz then we can do something important.

NEXT INSTALLMENT: Ten Bill's Story

Thanks D.A.

(Continued from page 5)

selfishness, dishonesty, resentment and come up. Through D.A., HP has performed this "divine surgery" on my insides: I care about others in a way that I never have before.

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

This story was submitted to the Ways and Means due to the outreach efforts of the 2011-2012 Diversity Caucus.

Am I Veering From D.A.'s Primary Purpose?

Red Flag: If my primary purpose is following my Vision.

Having a vision in this program, while living solvently one day at a time, is a powerful thing. Many of us—including myself—with the help of a vision, have seen our recovery go places beyond anything we could have possibly imagined when we first came to D.A.

However, if our vision is our primary purpose in the D.A. program, and whether or not we are debting plays second fiddle, or if we follow our vision but are continuing to live in total vagueness around our finances, a vision is nothing more than magical thinking and grandiosity. In the D.A. program, a vision is a gift we receive, not a demand we make. We commit to a life of not incurring any additional unsecured debt one day at a time, we clean house, we work the Steps, and we wait for our Higher Power to reveal to us where to go next. A vision is part of the abundance we learn to allow in after we have experienced living solvently one day at a time. A vision without solvency is a hallucination. But a vision that flows out of our primary purpose—of not incurring unsecured debt one day at a time and reaching out to the still suffering debtor—that's a miracle.



(Continued from page 4)

example of "attend six live or phone meetings" before making a decision about D.A.

I committed myself to the program. I got all the literature, did my first PRG within a couple weeks and got a sponsor a few weeks after that. It took about thirteen months of diligent effort in the program for me to stop debting, one day at a time. I don't think I've ever worked that hard on anything in my life without getting the desired results. It took every ounce of faith I had to keep going actually it took even more faith than that. I was only able to stop debting after I thoroughly worked Step One. I got my powerlessness. I saw how insidious this compulsion is. I saw that I can't afford to let it slip in the cracks even a little. I admitted to myself that if I borrow money or bounce a check today, my compulsion will take over and I'll be homeless tomorrow.

I spent the next few months white-knuckling. I lived check to check. I sold every thing I had that was of value. I pawned my jewelry. I borrowed against my art work and antique furniture. People gifted me money. Then, I had another breakthrough! Right around the time I started to grasp Steps Two and Three, I signed a dream project that covers all my expenses with a small profit plus I get a revenue

share of the business I'm working on with my client. I had envisioned just this kind of work since I launched my business, but it was only through following the guidance of my Higher Power that it was able to materialize. The best thing is that this project takes up only a fraction of my time. I have room for more just like this one. This is the business I had always wanted to build! God is doing for me what I could not do for myself.

I was only able to stop debting after I thoroughly worked Step One.

I still have a long way to go in the program. I need to build prudent reserves (so I avoid crappy months like this one). I need to finish working the steps. I'm learning not to take D.A. and my recovery for granted. I realize that ingratitude is one of the greatest allies of my compulsion. Gratitude is a hallmark of recovery. I am grateful for my sponsor, PRG and friends in this program. I am grateful for my sponsees. I am grateful for every kind word and every phone call. I am grateful for my growing relationship with my Higher Power. Most of all, I am grateful for D.A.

October 15, 2012—Part 2

It's been just over three years since I last wrote my story above for the Ways and Means, and all that's happened in my recovery is truly unbelievable to me. It gets better; it really does.

Almost immediately after writing my hopeful and inspiring story above, my underearning spiraled completely out of control. I have heard numerous heated discussions about whether or not debting leads to underearning or whether underearning leads to debting. At this point, I think of them as evil twins.

By the time I crashed into my underearning bottom, I had lost all my clients, was struggling to keep a roof over my head, living in my home without utilities, and finding myself unable to buy food or gas on some days. My life was a hot, festering nightmare.

The worst part for me was that all of this was happening while I was in the D.A. program—attending meetings, working with a sponsor, and working the Steps. The fact that things kept getting worse was inexplicable to me. I wondered if God had abandoned me. I wondered if I was a fool to have invested all at time and energy into meetings, service, step work, and phone calls. I wondered if the Promises were a cruel joke.

Then, I had the willingness to

(Continued on page 13)





(Continued from page 12)

join another 12-step fellowship that specifically addresses underearning. And, one day at a time, the miracles came fast and furious. In keeping with the Sixth tradition, I'll stick to my B.D.A. experience versus the details of my recovery in that other program. However, the one of the first things that happened in my underearning recovery is that I stopped debting. My debting abstinence date is February 25, 2010 – almost exactly three months after I joined that other fellowship.

I can also say definitively that although I'm very pleased with my earning recovery (I have enough contracted income to cover an abundant spending plan for the next four years with only a couple hours of work per day), I'm very much still a debtor and an underearner.

I'm more aware of this fact now than I ever have been before. As a side note, I started eating like crazy after I started paying off my creditors—which led me into yet another 12-step program for that compulsion. I've since gotten my one-year chip there, too. Here's why I mention this: as I rounded the corner on a year of

recovery from that last compulsion, I've started to have real, real problems with my emotions.

The underlying "stuff" that had me act out with debting or underearning or whatever has nowhere to hide now. And, so it's been rising to the surface like the stench from a sewer apparently, this is fairly common. But, no one told me!

I asked one of my sponsors why recovery has to hurt so much, go so slow, and require so much work. He said, "So, that we never, never, never, never forget. And, we never, never want to go back through it again."

It's been difficult. I've been miserable a lot for no good reason. Everything's fine. I have plenty of money. I have plenty of leisure time. I have beautiful expensive clothes. I take eight weeks of vacation. Yet, (my sponsee laughs at this...) I often feel like pushing old ladies down in the street, spitting on young children and

ripping the wings off butterflies.

So, what now? Go to meetings, talk to my sponsor, make outreach calls, work the Steps, and stay abstinent no matter what. Same old; same old. One day at a time, with God's help, I'll get through this period of my recovery just like I got through the last one. And, the one before that. And the one before that.

I asked one of my sponsors why recovery has to hurt so much, go so slow, and require so much work. He said, "So, that we never, never, never, never, never, never, never want to go back through it again."

Boy, is that true for me! Every time I think about throwing in the towel, I remember all that I've been through. I remember how far I've come in just two and a half short years. I think of promise of continued recovery and how much more there is for me. And, I pick my sour, resistant behind up and go to my next meeting.

The best is yet to come. I know it. I believe.

Thanks, D.A.!