

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Fourth Quarter 2011

## In D.A. Literature, The Simplest May Be The Best

**W**hat's the best piece of literature that Debtors Anonymous produces? That question came up not long ago, as a group of us were sitting around talking about our Fellowship's arsenal of recovery materials.

Some mentioned one particular pamphlet or another, one that dealt with a favorite Tool of theirs, or some other aspect of recovery. Others favored the book *A Currency Of Hope* which, despite its many weak and outdated stories, has given the Fellowship a focal point of identification and unity. Still others liked our service literature in all its variety, including the brand-new Debtors Anonymous Manual for Service (DAMS).

But when it came to me, the answer was easy — my favorite piece of D.A. literature is the diminutive leaflet entitled *Notes To Newcomers*.

*Notes To Newcomers*, a one-page piece (or two, depending on how it's folded) is too small to be called even a brochure, let alone a pamphlet, and may not look like much at first glance. It's set in an ugly kind of type, as though we were determined to do the print job on the cheap (only \$3.50 for a packet of 25—now, that's cheap!) But it proves the adage that good things come in small packages, and keeping it simple, sweetheart, is definitely the way to go.

In short, *Notes To Newcomers* captures the essence of the entire Debtors Anonymous recovery program in twelve short paragraphs. It's all there in concise, punchy prose that gives great clarity

and simple guidance as to what our program is all about. Starting with Step One (not debting), it marches us in quick succession through regular meeting attendance, daily recordkeeping, reading the literature, working the Twelve Steps, getting and using a sponsor, having pressure meetings, and observing the Twelve Traditions.

Any newcomer willing to follow these brief, clear instructions will be well on his or her way to a strong recovery in no time. And of course, the advice is not just for newcomers—most D.A. veterans with strong, long-term recovery credit it to doing the same basic disciplines mentioned in the leaflet over a period of many years.

We in Debtors Anonymous often talk and act out of a sense of deprivation about many things, including our stock of Conference-approved literature. I often hear members say, "We'll be able to recover some day when we get the D.A. Big Book, or when the Twelve Steps and Twelve Traditions book is published." Some members who suffer from a particular symptom of debting believe they can't deal with that symptom until D.A. prints a special pamphlet specifically devoted to it. For many years, I thought the same way, but today I'm not so sure.

Literature can be a blessing, but it can cause confusion, too. It can enlighten, but likewise it can overwhelm. Too much information and verbiage, when it gets in the way of clarity, can keep a recovering debtor from seeing how simple our Twelve Step recovery program truly is.

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## Ways & Means

Carrying The DA Message  
Since 1988

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

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

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

Please submit work by e-mail to [waysandmeansda@hotmail.com](mailto: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.

## An Unexpected Gift Of Service

**Y**ou may have heard a lot from old timers and your sponsor about the gifts of service and thought to yourself, "Hmmm, this is just a good way to entice someone to do some work." I had to change my tune on that one in recent months.

As a part of my WSC committee work, I got to go to a conference of employee assistance professionals and man (woman) a booth for D.A. Exhibiting at a convention was a new experience for me, as was the process of organizing and working with D.A. volunteers in a city away from home. I had my nervous moments, oddly enough... quite a lot of obsession about how I was going to hang the D.A. banner—that I had not yet seen as it was being shipped to my hotel from another location—on a surface that I also had not seen. My wondrous service sponsor asked me to call the conference organizers and ask how the back of the booth was put together. Thus I eliminated the staple gun, although I did take along the duct tape, just in case.

The miracle of the three-day experience of working at the conference was getting to

know those three D.A. volunteers very, very well. While we spoke to conventioners who were there in the course of their professional lives, looking for new ways to help their clients, we were having our own marathon speaker meetings on the other side of the table. The glow we generated was almost palpable, and it was with a genuine eagerness that we shared our enthusiasm about D.A. with the ninety or so visitors who stopped at our table. Almost evangelical. And we gave away excellent chocolate as it was Halloween weekend.

The depth of sharing and the warmth of the time spent—many hours—rounded out my D.A. recovery in indescribably positive ways. The isolation aspect of the disease can be deadly, and we worker bees overcame some during those days. As always, each story is unique, but the themes are the same. If I were to be in that city again for business or pleasure, I would call those people first, as I know who they are, and they know me. Absolutely, it was a gift for me, unbelievably priceless. Sign me up again.

—Ellen B., GSR,  
Altadena Visions East

*D.A. Literature**(Continued from page 1)*

Both Debtors Anonymous and Alcoholics Anonymous had sky-high recovery rates (much higher than today) during their early years, when they only had one or two pieces of basic literature. Their recovery programs, handed down from sponsor to sponsee and in a few simple written instruments, were clear and powerful.

The addition of much new literature over the years has been interesting, but has not done anything to improve recovery. Indeed, for a variety of reasons, recovery rates in both A.A. and D.A. are significantly lower today than they were in the past.

I often sense confusion, especially among newcomers, based on what they've read in some of the D.A. literature. Certainly, *A Currency Of Hope*, which was produced when the Fellowship was much younger, was done in an amateurish way, and many of the stories were selected from members with little or no recovery, causing gross misunderstanding as to what Debtors Anonymous is actually about and what members need to do to recover.

Perhaps the most destructive thing D.A. has done in recent years has been to produce a series of pamphlets that focus on the symptoms of compulsive debting, rather than the causes,

conditions, and program of recovery. It was the genius of our founder, John H., and the people around him that enabled D.A. to focus on eliminating the cause of the disease (compulsive debting) as the gateway to recovery, rather than continuing an endless and fruitless obsession with the symptoms, such as different types of spending, shopping, and earning.

Yet, in recent years, we've produced several pamphlets that play right into the trap that keeps us focused in a delusional way on the symptoms. Many long-timers believe the creation of such literature has hurt our ability to carry the message of recovery to those who want to live in the solution and not continue to obsess and complain about the problem.

Other recent pamphlets, such as the one on spirituality, try so hard to be hip and New Age-y that I feel when I read them that I'm not a real D.A. member unless I'm hugging trees, eating uncooked pomegranate seeds, and chanting folk songs to the Goddess.

But enough humor. Recovery is serious business, and most effective when our message is clear and unambiguous. Maybe we need to focus once again on recovery, as we did in our early years, rather than trying to please every time-debtor and clutterer and undershopper out there who is clamoring for an endless

stream of books and pamphlets on every subject under the sun.

New literature may be interesting and fun, but my recovery from debting is not dependent on how many books, pamphlets, and CDs that D.A. spews forth from its publishing operation. It depends, rather, on my ability to follow a clear, simply laid out program of recovery that has worked for thousands of recovering debtors for more than thirty-five years.

Maybe it's time to forget putting all our time and money into producing a dozen new books and pamphlets. Maybe, instead, we should spend fourteen cents apiece and give each and every member of Debtors Anonymous a copy of this powerful little leaflet and let us spend our time working the Twelve Steps with a sponsor and having a powerful and permanent recovery.

Just like the guy who became famous promoting the idea that everything he needed to know he'd learned in kindergarten, everything I needed to know about recovery from compulsive debting and leading a prosperous, happy, and exciting life, I learned in that simple little one-page leaflet called *Notes To Newcomers*.

— Anonymous

## Angels All Around Me

**M**y sponsor gave me what I believe was an inspired action step to write and submit my D.A. story to the *Ways & Means* newsletter. I had called her in mental overload after carefully reviewing my new business balance statement—having been in my own business for the past seven months—and having realized that I was making more money than I ever had in my life. I had a shame attack, feeling unworthy of such abundance. She thought that writing my story might help me get perspective and be of service at that same time. So here I am, following the advice of a woman I love and respect beyond measure.

I have been in D.A. for ten years as of January 2012. I am a second-generation recovery member. My mom got into Twelve Step recovery for her addictions when I was nine years old. I remember going to big potlucks where one or two people would speak, kids would run around, and people would laugh a lot. I was happy my mom stopped drinking and using drugs, but the seeds of addiction were already planted in my nine-year-old way of coping and deeply embedded in

my family life. My mom's addiction began to get better, but much damage in me was already done—generations of addiction have generations of impact. By the time I left home at age eighteen, the seeds of handling my emotional problems with compulsion (instead of compassion) had moved far beyond their little sprout stages and wrapped around my heart and soul, blocking out the sun. My sister and I, whose time in college overlapped each other, had the same problems with money, though we never talked about it. We used to make this gesture whenever we received the monthly checks our grandmother sent us for spending money: pantomiming a needle being injected into our arm. Never having heard of D.A. back then, we still knew intuitively that we were money junkies and that our monthly check was our temporary fix. The “rush” would last us just a few days of “blissful” consumption, and then we'd be back to deprivation and scraping by.

My pattern of chronic financial irresponsibility resolved almost instantly at age twenty, when I began to see a psychologist. She told me exactly what to do and

what not to do in basically all areas of my life, and I followed her advice. By the time I realized that the relationship was no longer helpful for me and stopped seeing her, I had paid off all my student loans and saved up over \$5,000 in my 401K. I was thirty years old.

After leaving therapy, my first real independent action financially was to take that \$5,000 401K, cash it, and give it away to a charitable organization. See, even though I had previously followed my therapist's advice and looked OK on paper financially, I still had a disease about money. The minute I returned to following my own will, my problems came back with a vengeance. Though I remain grateful for the stability that therapist brought to my life and her direction to pay off my student loans, I did not learn to address my deeper issues of financial powerlessness. I didn't really know myself at all, let alone have a relationship with a higher power. *She* was my higher power, and that financial stability was just a temporary respite.

Within four months being on my own, I had left my secure job

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*Angels**(Continued from page 4)*

with benefits, took an unstable temporary job, and started supplementing my income with credit cards. I started a relationship with another debtor, and after the initial high stage, grew increasingly depressed. I worked less and less often and began having trouble paying my rent. The unmanageability in that relationship drove (inspired!) me to seek help in a new way—to Twelve Step recovery for myself. But as I began to learn recovery skills in my relationship, what income I had dwindled further. I had multiple addictive patterns, and as I made progress on one, I would switch to another! I heard about D.A. from another recovery friend, and decided to try a meeting. Then I quickly decided never to go back to D.A.—*what were they talking about?* I didn't need anything that complicated; I just needed money so I could pay my rent. Or so I thought.

In another effort to fix my money problems on my own, I took another big cash advance on one of my credit cards and moved in to a mobile home my parents owned, deciding to start my own business. I had no training, no experience, no mentorship and no capital, but putting the business expenses on my credit cards seemed like

the best way to go. I considered it an investment, but it turned out to be just more debting.

When the cash advances on my credit card began to run out and my business had not produced any income, I knew I was in big trouble. I stopped paying my parents rent. The stress of my self-created situation weighed on me daily and my depression deepened. I began to consider suicide as a way out.

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Scared by my own morbidity, I called a crisis line for help. They said I needed treatment, and asked how I would pay for it. I didn't know, so they recommended I apply for welfare help. Shocked, I decided I would go back to Debtors Anonymous. This time I was ready to work and follow advice. I had a PRG and was taught that there are five basic needs: food, shelter, clothing, transportation, and health care

(I include mental health here) and beyond that it was all negotiable. I realized I was deprived of adequate mental health care for a major depression, and set about getting help. With lots of support, I was awarded disability benefits, a grant for six months of therapy, and got myself to food banks for food. My car died, but gratefully my parents had an old one that they gave me to get around, and I received free clothes from a church. All my basic needs met, I began to further explore the tools of D.A. and got a sponsor. We met once per week to work the steps, and then my healing really took off!

To summarize the last ten years, I would say that my financial disease has taken many forms. It started with overwhelming debt until my Step and program work, especially through PRGs, brought relief and the stability of a workable debt repayment plan. Then I experienced the pain of my underearning and worked the Steps on that pattern. As my income increased, my pattern shifted to overspending, and back to Step work I went. Along the way I had to work on other addictions in other fellowships, change sponsors a couple of times, almost quit twice (it was always service that kept me in there—thank HP for service!), and

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*Angels**(Continued from page 5)*

steadily surrender the deep, seemingly endless pit of shame. I had to use professional help, realizing that just like lawyers and accountants, I could not let a therapist run my life, but I needed the benefit from their expertise. I found a new therapist and a new way of healing past trauma and grief that was collaborative and effective, though not easy.

I watched my financial picture change from bankrupt to scraping by to comfortable. I began to be able to do what long-term D.A. members do: take cash vacations! With lots of support at just the right times, I got my vision car, my dream job, and my dream cottage. I paid off all my debt, did lots of service, had sponsees, and felt like I was generally home free. But I remained in denial about one very important debt-prevention measure: I refused to save money. Multiple PRGs had tried to address this issue, but I remained secretive and unwilling to really deal with it. I was working on increasing my income by starting a new business, and was telling myself that *then* I would save—when I had more left over. This was more of the faulty thinking of my disease.

This time the business was started using mostly D.A. and B.D.A. principles. I wrote a

comprehensive business plan and I went over it in PRGs. I did not debt to start it but used a tax return and what little savings I had. Income was starting to come in and things were looking promising, but right then a crisis happened—my new (vision) puppy broke his leg and needed surgery. I did not have enough money to pay, and payment was needed immediately. The surgery center offered me a credit card application to cover it, and I filled it out and charged the surgery. My puppy came through the surgery and has healed just fine, and I am deeply grateful for that. But boom, years of solvency gone in a second, because I didn't have an adequate prudent reserve savings, and was not willing to do whatever it took to avoid incurring unsecured debt.

This was a wake-up call for me, who was settling in to pride at being a successful D.A. "elder stateswoman." I realized that once again, my HP had called my attention just where it needed to be, humility. I became willing to set aside all the money I needed for personal and business savings every month. I reviewed my financial picture with an accountant, and then had a PRG about my revised business plan, including savings. I wanted a solvent life and solvent business, and now understand that without savings, I can have neither.

And back to that shame attack at looking at the financial abundance my HP has graced me with... well, that's much better now. I know that my finances are closely tied to my level of self-esteem, and I can't heal one without the other. Because of childhood grief and confusion, I still blame myself for things I did not do and struggle with all kinds of impulsive thoughts. But I've learned that at these times I call my sponsor or others, and they help me take care of myself and responsibility for the things I did do, or what I've neglected to do. I get lots of help for healing the grief—that's my responsibility too. I send money to the D.A. GSO monthly, as part of my gratitude for this beloved fellowship. I give back in the form of service, which actually gives me benefit beyond measure. I write a gratitude list for those angels all around me, who have assisted me all along the way. And I wait with excitement at what's next to come!

— Anonymous  
Seattle, WA

**Facing Health Issues**

There have been numerous requests over the years for literature and stories about not incurring unsecured debt while struggling with health issues. *Ways & Means* invites D.A. members who have experience, strength, and hope in this area to submit their stories for a future issue in 2012.

# Carrying The Message Through Public Information Service

**G**reetings! My name is Michael, and I am a compulsive debtor. I am grateful for the opportunity to have been my group's representative to the World Service Conference for the past three years, choosing to be of service on the Public Information Committee each year. Part of my service experience with the PI Committee has included work on a Public Information Booth Project. I humbly share with you my experience working on this project and how it relates to my D.A. Program and to my understanding of D.A.'s Primary Purpose.

The Public Information Committee interfaces with the media, "helping professionals," and the general public in person, on the telephone, and through written information. With this spiritual mission in mind and with special funding from the General Service Board (GSB), the Public Information Committee of the 2010-2011 WSC worked on setting up D.A. Public Information Booths at two national professional conferences.

The first such PI Booth, at the University of Utah School on Alcoholism & Other Drug

Addictions, was an overall success. This year, about 900 people attended the Salt Lake City event which started June 19. One attendee came from as far away as South Korea. All manner of helping professionals attended the five-day conference, including physicians, dentists, pharmacists, psychiatrists and psychologists, and social workers and case workers. Students of medicine and pharmacy also attended. There were twenty other exhibitor tables at the event, mostly representing rehabs or other professional organizations in the recovery industry. There was also representation from our sister fellowships; A.A., Al-Anon, C.A., and O.A. Over the course of three and a half days, seventy-six individuals stopped by our booth to inquire about the program of Debtors Anonymous or to pick up our pamphlets and cards. There was terrific support from the local Salt Lake City D.A. fellowship: The success of the booth could not have happened without these wonderful volunteers.

As lead for this project, I was somewhat anxious at first. It is not a requirement of my day job to possess the skills necessary for the organizing of booths or tables at national conferences. In my

D.A. recovery, however, I have learned to ask for help, no matter the situation. My initial anxiety was lifted when I reached out to other debtors, in this case, to our GSB Treasurer, to our General Service Office (GSO) Manager, and to the members of the Helping Professionals Subcommittee of the Public Information Committee. Fortunately, the conference itself was extremely well-organized. It was a relatively easy task to apply for an exhibitor's table and, when we arrived to set up, the conference organizers were friendly and accommodating.

The other Twelve Step fellowships that were present at the conference were also very helpful. As this was my first attempt to put together a PI booth, the tips and suggestions from our sister fellowships were welcomed with gratitude.

Some of the most gratifying times I experienced were when the attendees were in class and the booth was quiet and the other volunteers were present. I was able to get to know the volunteers from the local D.A. fellowship and truly connect with them. We shared our experience, strength,

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*Public Information Service**(Continued from page 7)*

and hope with each other. I even sat on an impromptu PRG for a local D.A. member.

The times when I was at the booth alone were the most difficult. I felt vulnerable and exposed, without the safety of anonymity and non-judgment normally provided in a Twelve Step environment. The booth was centrally and prominently located. All of the conference attendees passed by the booth as they walked to and from their classes. To these 900 attendees, I became known as the "Debting Guy." By the fourth day, and after several unsolicited debates with the attendees about whether debting is a real addiction or not, the exposure to the general public wore on me and I started to feel uncomfortable shame around being a compulsive debtor.

In addition, I felt I had a responsibility as the PI Committee's representative, and ultimately as a representative of D.A., to put my best foot forward. This was not initially problematic; not until the responsibility became twisted and distorted by my old character defect, perfectionism. Then the new "responsibility" weighed heavily on me, and I felt trapped, especially when I had been alone at the booth for a few hours.

I had one truly bad experience. It occurred in two parts. The first part was when a conference

attendee passed by the booth, pointed to the table and laughed out loud. I was able to let that go. The second part happened the next day, when the same attendee stopped in front of the booth, pointed at the table and said, "That's the greatest joke I've ever heard!" I was too stunned to retaliate or comment. I felt uncomfortable for many hours after that.

I knew that feeling isolated and vulnerable coupled with my character defect of perfectionism was a very dangerous situation for me. These are the times when I am most likely to debt. I relied on my Higher Power for strength and guidance. I also relied on twenty-first century technology. I called and/or sent texts and e-mails to my sponsor, members of my home group, members of the PI Committee (including our Board Liaison), other GSRs, and my friends in the Fellowship. The loving support I received from them was tremendous. I was relieved of my insanity by placing my trust in the D.A. program. I let go of my shortcomings and allowed my Higher Power to let in some character assets. My self-centeredness dissipated as I was gently reminded of D.A.'s Primary Purpose.

One of the most amazing experiences I had was talking to a pharmacy student. She slipped out of her class and came over to the booth. She said she had wanted to stop by the booth several times but was too ashamed to do so in front

of her classmates and the other attendees. She talked to me about the pressure she felt with all of her student loans and how her life seemed unmanageable because of the pressure. I was able to share with her at length my ES&H, and introduced her to the program of Debtors Anonymous. I was truly grateful that I was there in Salt Lake City, at the University of Utah, at the PI Booth, in the middle of the week to carry the D.A. message to a suffering debtor. That incident made me realize that this whole PI Booth Project, with months of organizing, dozens and dozens of e-mails, and hours of conference calls was a worthy endeavor, as one suffering debtor found her way into D.A. because of it.

The PI Booth at the University of Utah School on Alcoholism & Drug Addiction could not have been possible without the dedicated service of the members of the Helping Professionals Subcommittee, the GSB and World Service Conference (WSC) PI Committee and our Board Liaison.

I am grateful for the opportunity to have been of service as the 2010-2011 WSC PI Committee's representative at the booth. The experience was truly unforgettable.

—Michael



## Taking The Plunge With Support and Faith

**S**o, the first week of December, after working for almost nineteen years in a major publishing company, I walked into my manager's office and told him that I was turning in my resignation as of the end of 2011. This was not to work at another company, but to generate my own income through writing textbook materials.

Whoa! Me? I did that?

Well it wasn't that simple. Or sudden. It all started more than twenty-one years ago when, deep in debt and making a pittance, I walked into my first D.A. meeting and committed to not incurring unsecured debt one day at a time.

And here's where D.A. took me in the years since then...

My first PRG told me I needed to increase my income. Not to reach my right livelihood, not to overcome my under-earning, but to not debt. So I made a list of things I could do right away to increase my monthly income and I took some actions. One action led to doing reviews of book proposals for an educational publisher. After working my way through the pain and fear of communicating with creditors,

meeting them in court, dealing with garnished wages and a frozen bank account, that publisher approached me and offered me a job for twice as much as I had been making.

After a couple of years working for them, I got approached by other publishers who offered me more money. But it became clear to me that I wanted to stay in my company, but it was time to ask for raise. It took three months to muster up the courage, but I did and got the raise.

Then I got promoted to more responsibility and a higher salary. Then I got promoted again. Then I got promoted yet again, with a corner office and a six-figure salary. But I was miserable. It became clearer and clearer that I could do the job, but it wasn't what I wanted to do. I had been promoted away from what I really enjoyed doing. One day during a performance appraisal, my manager asked me, *What do you see yourself doing in the next five years?* I said, surprising myself, *I want to write the next blockbuster textbook series.* She was fascinated and suggested we both think about how we could make that happen. Unfortunately neither of us had a clue where to even begin. I was on a corporate track

and tracks don't bend very easily.

A few years later, as my dissatisfaction with my responsibilities increased, an opportunity came up. My manager made me an offer—I could be a co-author on a major textbook series, but I had to do it with no royalty, since I was a paid employee. I was very clear that that was not something I was willing to do, and I told her I needed some kind of royalty, even if it was a small one. She came back and offered me a royalty that was twice what I was thinking about.

The course got published in 2005 and has been a huge success, bringing in more than thirteen million dollars a year for the company. And of course it greatly increased my income yet again.

Then the course was ready to be revised. However, because of the corporate integrity spurred on by Sarbanes Oxley, they became nervous about my arrangement. They wanted me to write a revision, but the writing had to be done outside and separately from my responsibilities as an employee. I explained that it was

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a change in the terms of our original contract and that I'd need an increased royalty in order to do it. They agreed and doubled my royalty.

The revision has been published and the last components will come out in January. I also completed managing another major course that will also come out in January. In the meantime, big changes have happened in my company. We got taken over by another division, they eviscerated our management team so that no one in our office is in charge anymore, they made us move offices several times and downgraded us from offices into cubicles, the floor feels like a morgue and fear and hopelessness pervades the atmosphere of what had been a very creative, fun and motivating place to work. It became clear to me it was time to move on.

Did I do all this alone? Of course not. There were many PRM's with action plans. There were many calls to my sponsor(s), and I worked the Steps. I shared about what was going on at many a meeting. I did service. I read the A.A. Twelve and Twelve and the Big Book. I read D.A. literature. I prayed and practiced turning things over. I worked the Tools. I wrote lists of pros and cons about making this move, and the pros consistently came out ahead. As my sponsor

put it, why *wouldn't* you leave?

The responses of many of my colleagues have been overwhelming. I'm tremendously grateful for the great people I've worked with and the love, praise, and good wishes they've shoved my way at the news of my leaving. It has been humbling and gratifying. I find myself wanting to both crawl in a hole and also to be open and let it in. One of my issues as a debtor has been around how much I love getting free lunches, literally—but the invites have been coming in and I realize this is the appropriate time to accept them.

So beginning in 2012 I will begin writing new materials. I will generate income now that I won't see for a couple of years down the road. I will live off of the three-year prudent reserve I've accumulated over the last few years of royalties and the two royalty checks that I'll receive in 2012 of at least twice the amount I made in salary. In 2013 I'll start working on a third edition of the original course and generate income for a couple of years down the road again. And if I feel I need to, I'll find other ways to generate income for now.

There is an emotional hangover in all this that I need to be careful about. Do I have the discipline to do the work I need to do and keep on schedule? Will I allow myself to get distracted by other things? Will being at

home full time with my wife drive us both crazy or will it be an opportunity to catch up and enjoy each other's company? Will I go stir crazy and start pacing around my home office with no direction? Will I spend the day surfing the Internet and Facebook? Will my checking account fall apart at the seams now that it no longer has a paycheck regularly deposited into it? Will I panic when I get my first health insurance bill?

I also see this as an opportunity to relate to my company in a different way—as an independent author (rather than as an employee / author that no one knew quite what to do with). I can support my course full-time now with no conflict with employee responsibilities. And I see it as an opportunity to more easily fit in my life some of the things I've been thinking about doing for years, but that I couldn't find the time for in a nine to five job.

When I was younger, I couldn't even imagine generating my own income. I felt totally dependent on others for my sustenance. Now I understand the concept that God is my employer. And now God REALLY is. It's very scary (but that doesn't mean I have to panic) and it's very exciting. I'm so grateful for the gifts this program has given me.

—Anonymous

my **2**cents

## *Asking D.A. Members To Increase Their Seventh Tradition Voluntary Contribution*

**H**i all, my name is Jill P., and I am grateful! As a newcomer, I heard our founder, John H., share from the podium that he always wanted to identify with things he wished to grow and expand in his life and I was INSPIRED. I am a long-time D.A. member (1989). In 2005, my group honored me by electing me their General Service Representative (GSR) to the World Service Conference. D.A. membership and service have helped me grow & expand in things to be grateful for. At conference, hearing the Treasurer's report from the General Service Board (GSB) had a profound effect on me. I was blown away by how much the D.A. General Service Office (GSO) does with a very frugal spending plan. I also learned that I could show members where their GSO donations go. The treasurer's report would be online! There was something very magical and sacred about the passionate way the treasurer shared how she took good care of D.A.'s money. With all my heart I trusted these trusted servants! It was exciting to

come back from conference and share the recovery I witnessed from those responsible for D.A.'s revenue. It was easy to encourage my home group to give more.

At my final D.A. World Service Conference, I discovered I was in the Resource Development Committee (RDC,) the committee that is responsible for asking for your money and inspiring you to do SERVICE! One committee project was asking long-time members to write their Seventh Tradition stories. As a twenty-one year member of D.A. and six-year GSR, I have had experience with these things (service, giving, and asking others) and hopefully some strength and hope. So here goes!

### **WHY ASK FOR MORE?**

At Conference 2010 and 2011, I heard the RDC state that the D.A. Fellowship currently stays solvent by combination of Seventh Tradition contributions AND profits from literature sales. Without literature sales, D.A.'s finances would seriously suffer. I also heard that, if each of D.A.'s estimated 8,000 members would

each contribute an extra fifty to seventy-five cents a week (two to three dollars a month,) that literature profits could then be allocated to producing more literature. Members have long awaited a D.A. Twelve Steps and Twelve Traditions book and a D.A. Meditation Book. We also need to better carry our message as there HAS to be more than 8,000 still suffering debtors in the world! A stronger online presence, a more user-friendly website, more public service announcements, and other outreach efforts could be supported with a nominal increase in donations from each member. So the challenge from RDC was, how best to go about encouraging this? We set about the task of drafting fliers and sample Seventh Tradition announcement scripts for our members.

About asking for Seventh Tradition contributions in my many D.A. groups: I have experience with my face-to face

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**Contribution***(Continued from page 11)*

community and five different phone meetings. I have worked multiple times on scripting announcements requesting Seventh Tradition voluntary contributions. At first glance I thought some of the Seventh Tradition scripts we wrote seemed absolutely too long. However, this is the universal experience of mine—and every meeting leader with whom I have served—when we communicated to members:

- What the Seventh Tradition is
- Why phone, online, or face-to-face meetings have overhead expenses
- Suggested ways of paying
- What the money means to the group
- How money gets spent

... with the caveat that, no matter what, keep coming back. All this information does make a very remarkable difference in the amount collected.

**IN MY HOME GROUP***(a face-to-face meeting)*

Our group already passes two baskets each meeting, one for general contributions and one for GSR travel. I came back from conference 2011 all stoked and ready to ask my D.A. “fellows” for “mo’ money, mo’ money!” I posted the RDC flyer from the World Service Conference that

stated if each D.A. member gave an additional fifty-plus cents per week, the D.A. World Service Office would not have to go into prudent reserve. Also, D.A. would be better able to carry the message and publish two cherished literature projects.

I, and some DA cohorts, decorated a coffee can with a label that stated: “Let D.A. Keep the Change; Pennies for Publishing.” I asked to announce, during the Seventh Tradition collection, that we request each member add some extra pocket change to the coffee can, to help fully fund the D.A. World Service Office without literature profits. I shared what my first D.A. sponsor shared with me: to place a line item in my spending plan for Seventh Tradition contributions. Even if all I had to put in that category was a penny, I was directed to just DO IT! Contribute the penny, with a prayer of willingness, just to commit, in connection with my Higher Power, the act of contribution. I also announced in January and February that members were requested to contribute extra to the John H. Scholarship fund. In March and April, I requested additional for D.A.’s Anniversary World Service Month. In the coffee can, I began to see folding paper money in addition to coins.

At one of our business meetings there was one complaint about being asked so often for additional money. I took a deep breath and responded with my experience, which was that the

size of my contribution did not matter. However, as a recovered debtor, I benefited greatly from the RICH spiritual expression of having SOMETHING to contribute, even a penny. I shared that I realized we were depriving our members of that powerful experience when we got fearful of asking. The group conscience all agreed to continue with the extra meeting announcements.

In the six months we tried this, our group collected an extra \$10 a month to send to the GSO! If all 500 registered groups did that, it would amount to \$5,000 a month, \$60,000 a year extra, pretty significant for the General Service Office. Regarding the Fellowship as a whole, our RDC board liaison also reported that this year, 2011, we D.A.s contributed the most John H. Scholarship money ever in D.A.’s history; over \$9,000. ASKING WORKS!

**PHONE/ONLINE MEETINGS**

RDC was currently working on a sample Seventh Tradition announcement script for D.A. phone meetings. It was just a suggestion. We read, reviewed, debated, and prayed over the best possible way to ask our members for their voluntary contributions. We decided to note that each bullet point is a sample of an expense item a group may want mentioned. They can be deleted, or others added, as a group exercises its Fourth Tradition autonomy.

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**Contribution***(Continued from page 12)*

Here is my personal experience with phone meetings: I found that if we did not suggest some payment METHOD (i.e., the wrapped cash envelope) for members to create a regular "virtual basket," that we got zero response. I also found that when we explained what the money was for and where it goes, there was virtually no resistance to contributing. In three years of service on my various phone meetings I only ever got two complaints about Seventh Tradition requests.

Once I and my fellow facilitators started REGULARLY including these facts in our announcements, my phone studies and the phone meeting began pulling in hundreds... yep, you read that right, hundreds of dollars. As Treasurer, I kept stats for a year for one set of phone Step study groups. This revenue resulted even when some groups had 25 to 50% of members not contributing at all. I concluded that those who could afford it did donate BUT those who couldn't or wouldn't DID "Keep coming back." Transparency and regular treasurer's reports at regular business meetings have also helped align members with Seventh Tradition observance.

### ENCOURAGING A PHONE OR ONLINE MEETING TRAVEL FUND FOR A GSR

Some phone meetings may not have the desire or where-with-all

to fund GSR conference travel expenses. BUT many face-to-face D.A. groups with only ten or twenty members DO fund a GSR. Meanwhile, many phone & online meetings have HUNDREDS or THOUSANDS of members. Phone/online meeting members are a significant portion of the D.A. population, many of whom have never met a LIVE debtor. Encouraging each group to fund GSR conference attendance is very appropriate. RDC has sample Seventh Tradition scripts on the D.A. website for suggested use.

### MY BEST EXPERIENCE of ONLINE AND PHONE MEETING SEVENTH TRADITION OBSERVANCE

My D.A. phone and Internet meetings were strengthened when encouraged to observe the Seventh Tradition and ALL OTHER D.A. BUSINESS TOOLS, the same as a face-to-face group. We trusted servants needed to dispel the myth that phone and Internet meetings have no expenses. "Free" conference call services and "free" online news groups are actually supported by advertising, not our own contributions. To be really tradition-observant, we saw the need to grow into funding-paid electronic services. An added advantage to paid services is more versatility—they can be made simpler, more D.A. relevant, more anonymous, and more user friendly than the ostensible "free" services.

FYI, things I learned from my

three years of experience gathering Seventh Tradition donations on the D.A. Phone Step Study project:

- It is a myth that all debtors are touchy or resistant to being asked to contribute.
- It is also a myth that debtors in recovery are overly frugal or impoverished.
- It is a myth that asking for VOLUNTARY donations shames debtors away. The fact is, they do keep coming back. Seeing others prosper actually gives HOPE.
- It is a fact that the size of contribution and length of program time does not matter; any debtor benefits by the rich experience of having something to contribute. That experience is missed if we give in to fear of complaints and do not ask.
- It is a fact that RECOVERED debtors, given clear information and direction, are astonishingly generous, forthcoming and have the means to be so.

So, we just need to get over it and ask.

So that's my ESH on asking for Seventh Tradition contributions. Thanks for reading, and thanks for being in D.A.!

—Jill P.

# How I Improved My Personal Seventh Tradition Contribution

“Our Seventh Tradition states that each group ought to be fully self-supporting, declining outside contributions. There are no dues or fees for D.A. membership, but we do have certain expenses. Please give as generously as you can, a suggested \$2 - 5 donation, depending on the gifts of prosperity you have received from D.A. But if you cannot, please keep coming back.”

—7th Tradition announcement read at my home group meeting.

**H**i all, my name is Jill P., and I am a success! As a newcomer that is the way I heard our founder John H. identify himself on the podium and I was INSPIRED. I am a long time D.A. member and General Service Representative (GSR) for my D.A. community.

At my last D.A. World Service Conference, I did not know which committee I should join for my final year as a GSR. When it came time to select one, I walked the hallways at conference praying. I heard loud laughter coming from one of the committee rooms so I chose my duties based on the fun sounding people. I discovered I was in the Resource Development Committee (RDC), the committee that comes up with diplomatic D.A. politically-correct ways of hitting up D.A.'s for money and coaxing us to do SERVICE! One committee project was asking long-time members to write their Seventh Tradition stories. As a twenty-one year member of D.A. and six-year GSR, I have had experience with these things; (service, giving and hitting up others) and hopefully some strength and hope. So, here goes!

## MY EXPERIENCE WITH PERSONAL CONTRIBUTIONS

When I joined D.A. in 1989, I was badly injured and on disability. My income had dropped from \$2,600 a month (a princely sum for me in 1989) to \$861.60. I remember that amount to the penny because my first pressure relief group (PRG) diligently helped me allocate every red cent of that into a livable spending plan! I did not see how I could make any charitable donations on that amount, but my first “P” woman said to place a line item in my spending plan for Seventh Tradition contributions. Even if all I had to put in that category was a penny, I was directed to just DO IT! She was my first sponsor; she was scary like my mom is scary, so I obeyed her. What followed was one of those weird (but not weird) God-deals. The penny grew to a few pennies, to a quarter or fifty cents and, in a very short time...TA-DA...PAPER FOLDING MONEY! I was stepping in the HIGH COTTON!

By about three months in D.A., I was finding a dollar a week, four dollars a month and it was OK, nobody died. The point, my sponsor told me, was that everyone

has something to contribute and it is enough. But it had to start with an intention, which was to include the Seventh Tradition in my spending plan. The act of putting pennies into the basket seemed silly but it did add up. I had more, living on disability, than I ever expected. Then the miracles began to show up. I was able to add a bit of part time work within the limitations of my injuries. I had some “windfalls” like royalties from previous work. One season when the weather became unexpectedly cold, I had a utility bill I thought would blow everything. I said a prayer. Within minutes the phone rang and a resource appeared for the exact amount of the bill. Those ‘manifests’ became regular occurrences. I fearlessly put my dollar in the basket every meeting with a prayer, and the act of having faith that there is ENOUGH was a really powerful experience.

In the early 1990s all of my Twelve Step fellowships regularly put out the call that a buck in the basket would no longer cut it. There were signs on every bulletin board of every meeting I attended alluding to the effects of inflation; how a

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*Personal Seventh Tradition**(Continued from page 14)*

nickel would buy a soda in Bill W.'s era, and now sodas cost a dollar and all that yada yada. But TWO DOLLARS A MEETING? Doubling that category? Like the *Big Book* says, "some of us exclaimed; 'what an order. I can't go through with it.'" I did not exactly exclaim that—more like some words unprintable in a family environment. Many members grumbled. But, in all my fellowships, the stouthearted treasurers stood firm and kept asking. I had been coming to D.A. (and a few other fellowships) about three years before it sunk in that it may be appropriate to add to my donation. I went back to the suggestion of the long-departed scary first sponsor; I started giving my paper dollar PLUS some pennies or bigger coins. When I got to a buck fifty, and it was not impossible, I went all "high roller." Next meeting I peeled off TWO singles, nervously but proudly! I thought blood might squirt from my eye sockets, but it didn't.

In 1993 I settled my disability claim. I had a lump sum settlement that I had to manage until I found work I was able to do. I auditioned for, of all things, a live action actor in a video game. The pay was a thousand dollars a week plus overtime. I got the job, eight weeks work making more each week than I needed to live on for a month. All I knew was, faith really works, and GOD ROCKS!

Moving up to three and then four dollars per meeting was easier—my abundance expanded over time in D.A. I found, when I started hearing the "two to five

dollar suggestion" during announcements that I no longer resented being asked for more. I was grateful that I had it!

In 2005 my group honored me by electing me their General Service Representative (GSR) to the world service conference. Hearing the Treasurer's report from the General Service Board had a profound effect on me. I was blown away by how much the D.A. General Service Office (GSO) does with a very frugal spending plan. I also learned that I could show members where their GSO donations go. The treasurer's report would be online! There was something very magical and sacred about the passionate way the treasurer shared how she took good care of D.A.'s money. With all my heart I trusted these trusted servants! It was exciting to come back from conference and share the recovery I witnessed from those responsible for D.A.'s revenue. It was easy to encourage my home group to give more.

In 2008 my business, like many businesses, went through a decrease in client base and revenue (did I say recession?). I did some trimming of both my business and personal spending plans. I chose not to reduce my D.A. contribution. I had some trepidation, but I thought, unless I really miss it, I will keep contributing the same amount. At a few meetings I was back to giving only pocket change, but for most of 2008 until now, my usual donation stayed at \$4.00 per meeting. It is now 2011, my business is turning around somewhat, and some outside opportunities have shown up as well. For example, my business can be seasonal. In the past I have

counted on an increase in December revenue to cover my property taxes which come due each January 31. Then the 2010 holiday was a BUST! Bookings the lowest EVER! But a curious thing happened. I have worked at holiday events for so long that many friends stopped inviting me to their holiday soirees since I was never available. THIS holiday I was invited and attended several parties as... "GASP"... a GUEST, including one given by a sponsee IN MY HONOR! I got something I always wanted—to play, not work at holiday time.

As it became closer and closer to January 31, I had not a clue how I would come up with all the property taxes. I had some fear. I did, however, not even consider lowering my Seventh Tradition category. Then, I was offered a project by someone who had contacted me MONTHS ago and just decided to move forward. The project was bigger than we originally planned, and here is the "de de do do" God-deal: The resulting extra income was within FIVE DOLLARS of the amount needed for the property taxes!

The truth is, always; my only source of supply is God, not gigs.

—Respectfully submitted,  
Jill P

"Keep coming back."

*REMINDER: Jill P. is no longer GSR for Dallas DA Prosperity Group #364. The New GSR is Craig L., who will now use the GSR e-mail address for D.A. world service business.*

# Around The Fellowship



## GSB To Celebrate 30th Anniversary

2011 was a double-anniversary year for Debtors Anonymous, but 2012 is not about to be left out.

During the past year, D.A. celebrated thirty-five years of existence (it was founded in April 1976), and the twenty-fifth annual World Service Conference, which was held in suburban Detroit, Michigan, in August 2012, will bring another milestone—the thirtieth anniversary of the General Service Board (GSB).

The D.A. GSB was founded on an interim basis in February of 1982. Each of the five D.A. groups that then existed in the world (all in New York City) elected an interim Trustee to what was then known as the Pro Tem Board of Trustees. The Pro Tem Board organized D.A.'s first Annual Meeting in New York in September 1982, and the first five permanent Trustees were elected. For the next several years, the Board worked at writing Bylaws and accomplishing legal tasks such as incorporation and copyrights, developed a World Service structure for the growing Fellowship, and established a World Service Conference. More than 100 men and women from all regions of the U.S. have served as Trustees during the past thirty years.

The GSB has an authorized strength of as many as fifteen members, including up to ten Class A (debtor) Trustees and five Class B (non-debtor) Trustees. The GSB Bylaws and Conference Charter grant the Board broad legal and fiduciary powers and responsibilities, while placing it clearly under the spiritual direction of World Service Conference and D.A. groups as a whole.

## DAMS Provides Service Guidance To Groups

The new Debtors Anonymous Manual for Service (DAMS) is providing groups, Intergroups, and individual trusted servants with guidance and direction as they seek to build a stronger service structure and carry the D.A. message.

The new manual was rolled out this past summer at the annual World Service Conference, and it quickly sold out.

A second printing is available for sale through the General Service Office at \$8 per copy plus shipping.

The 142-page manual is the first comprehensive service guide ever published by D.A., and replaces the Alcoholics Anonymous Service Manual that was distributed to delegates at the World Service Conference each year. It is the result of several years of work by the General Service Board.

The DAMS incorporates some smaller pamphlets and guides that had been developed in recent years on various service topics, and it contains a great deal of original material written specifically for D.A., including detailed explanations of the Twelve Concepts For D.A. World Service. The GSB expects to update it regularly to reflect year-to-year changes in the D.A. service structure and service policies.

## Cities Consider Bids for WSC 2014

D.A. communities in several cities are reportedly considering making bids to hold the Twenty-eighth annual World Service Conference during the summer of 2014.

The location of the Conference rotates annually from city to city and has been held in recent years in such metropolitan areas as Dallas-Fort Worth, Denver, Detroit, and Salt Lake City. The General Service Board works closely with a Host Committee composed of local D.A. members to put on the Conference, which is the Fellowship's annual business meeting and the annual meeting of D.A.'s non-profit corporation.

Host Committees in Seattle and Phoenix are already hard at work on details for the 2012 and 2013 Conferences, respectively. It is customary to award bids for the Conference at least two years in advance because of the preparation required for an event of this size.

The WSC Conference Committee is also working on making the process of bidding for, and hosting, the Conference easier with a rewrite of the Host Committee Manual and the development of a clearer set of bidding guidelines.