

Ways & Means®

Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Fourth Quarter 2013

Serene Storm

“Dad, there are two guys here from the FBI.” I went to the door. My eight-year-old son ran upstairs, cowered, and peered over the two-story foyer. How does one feel when the FBI comes to visit? I was more than anxious, I was more than frightened, and I was even more than terrified. I wanted to sink into the earth and fossilize myself. I was petrified. I looked up and saw my son. I rallied the courage and led them into the dining room, where they each sat on my left and right. “I am special agent Thomas... Here is my badge and card. May we come in?” His business card seemed really heavy like it would sink quickly. It was like a brick—like my heart. My mind was racing. Maybe this was about an old shady business partner. But then the special agent said, “You seem to have some irregularities with your banking activities.” My heart became immovable, and I felt like I was drowning. “You see,” he continued, “you are what we call a serial check kiter.” They discovered that I had been kiting or floating thousands of checks each year. The agent went on to say, “A banking error occurred four years ago while you were kiting. A certified check was drafted for \$154,000 yet debited your account for only \$1,540.” I froze and my eyes went distant. My heart pounded; I am sure they heard it. I

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hoped I would just die from the fear. They tried to get my attention, “Mr...Mr... Just then one of my cute white puppies came running, tail wagging toward the other agent. He said “I don’t like dogs. Get him out of the room.” That command pulled me from the depths of my stupor. I scurried and put the dog in the bathroom. The agent that despised dogs said

“Did you know that what you were doing was against the law?” I said, “No, I thought it was a banking matter, not a violation of federal law.” They also explained that, “even if unintended, you benefited by roughly \$153,000.” Bookkeepers, CPAs, forensic bank auditors, loan officers, and the IRS never discovered it. This error went undetected for four years until the FBI

found it.

When things were tough and cash flow was poor, I would kite to pay the next loudest creditor. I had burned through a number of banks who would shut my accounts when they got wind that I was floating money. I would spend roughly five hours a day doing check kiting. In the morning, I would start depositing checks as the banks opened. I would drive from branch to branch of the same bank to spread the amounts of the deposit and so a pattern would not emerge. As

the day wore on the account became filled with “false” funds. But those “false” funds would become “real” funds the next business day. I had to get any deposits in by 2:00 PM when the banks would roll, or declare any deposits taken after that time as credited to the next day. I would get to work around 9:30 PM and leave around 3:30 PM to make more “false” deposits that would become “real” funds two days forward. I had a staff of fifty well-trained folks and I duped myself into believing they could handle all of it. I always thought if there was a problem they could just call me on the cell. Bank branches were miles apart, so a six-branch deposit run would take two hours. I *had to* make it in time or it would all fall apart. I *had to* make it in time or my employees would not be paid. I *had to* make it in time or the IRS would not be paid. My life was a series of “had to” actions, a life of decisions driven by desperation not deliberation. I put more thought into choosing an ice cream flavor than into deciding how much to pay for (twenty-five) new office computers. If I “got that lovin’ feeling” about the any product I bought it. I could just borrow or kite more, never thinking that there was a limited supply of money that my business could earn, let alone that I had any business management limitations. I seemed to easily forget that I majored in history. Four years later, when the FBI discovered how I ran my business, through check kiting; they called it a “scheme.”

I had large credit lines that were fully extended, \$60k, \$210k and \$750k. By the time the FBI showed up, I was \$1.8 million in business debt: roughly \$850,000 to the IRS in back payroll taxes and \$950,000 to banks and a few smaller creditors. Where did all this money go? Employees mostly. Yes, I had two minivans and a house on a hill with a pool, but 80% of it went to build a business and pay employees well. I was out of control and desperate. If you had to describe my management style I guess you could

call it the codependent method. I was debting to keep people happy when I thought they were unhappy. In the end, I found out that my staff was loyal regardless of how much I paid them. Right before I lost my business, thirty-one employees even worked without wages for two months.

I had built a business up from two employees with \$200k of revenue to fifty employees with \$3 million in revenue. I was smart and well respected. I went to church, served as lector, thanking God for the abundance. I even frequently testified as an expert witness in court for my profession. I charged \$1000/diem. I always had \$2-3 thousand in hundreds in my wallet every day. My ten-year-old daughter thought it was so cool that when I went into a bank, the VP would take me out of line and do all my transactions, asking me, “how much do you need today?” I had one million dollars of cash or assets. I would, however, draw down on a line of credit with no plan, no accounting.

My last credit line was for \$750,000. The bank VP kept getting cold feet about the deal before I closed on the line. He knew I was doing kiting. My accountant and I told him what I was doing. He was “ok” with that as long as the banks were left “whole.” He was more concerned about some the reliability of the receivables. He was pretty insightful. I had manufactured receivables billings at the end of the year to make the books look good. I was pretty certain I would get the contracts, but I was not completely sure. He sent two forensic CPAs to my office for two days. They charged \$5,000. I had to pay the bill—I gladly did it to get the line. They did not catch the inflated earnings. They also saw the kiting, discussed it with me, and advised me to stop. In the end they gave their blessing to the books and estimated a two million dollar business value based on the retained earnings. The VP was still

nervous. I cornered him one night on my way to a Boy Scout meeting. I said, "What's up? You said you would approve the \$750k if the forensics came out fine." He said he still had cold feet. I told him I had to go to a Boy Scout meeting and would call him tomorrow. He called me the next day and said he spoke to the bank president who said, "Do the deal. He's a Boy Scout leader. I'm a Boy Scout leader too." So I got my check for \$750,000. In three days the line was exhausted, \$450,000 to the IRS and the balance to labor and old bills. I engaged in absolutely no planning, just spending, just creating storms, paying for more creditor "umbrellas." I would let out a deep comforting sigh when they were all paid. I would reward myself with dinner out. It felt great. What a sense of security and victory—I was a "stand up guy," a self-created Savior chasing the storms away that I created.

What did I do? I thought I knew best—Hey, I was successful. I would do presentations in front of 200 people to show new software. I was electric; they thought I was too. I loved God, I had gratitude for my success, but I was in command of the relationship. I would rationalize my decisions to God. "I had to do it, God; did you see how Karen was crying, asking for a raise?" I would later learn in recovery that my employees had their own Higher Power. I was not, despite how much I craved to be, their source.

A week after the FBI showed up they charged me with one count of bank fraud. My name was splashed with mud on the Web, TV, and radio. It's a terrifying experience to be driving to a client and hear your name on the radio "charged with bank fraud, facing ten years in jail and 4 million in fines." My son was beat up at school and taunted: "Your dad is a criminal." It was beyond pain, it was beyond any torture I could ever conceive of. My wife of twenty-seven years

declared, "You're worthless. You are not even a good investment anymore!"

I took the sixteen-foot coil of pool hose along with a roll of duct tape to the check-out counter at Home Depot. I had thought of this before, but never actually followed through with it. I would just drive to Vermont, find a dirt road, connect the hose to the tailpipe and tape it through the window. I thought this was my way out of the pain, a final sleep, a final peace. The total was \$62.34, I handed the clerk my debit card. "It didn't go through, Sir," the clerk said. He tried time after time. My heart sank. I tried another card: same result. My body started to burn and char from the inside; I could feel every layer of skin and muscles to my bones. I recall thinking, "What a failure—I am so much debt I can't even commit suicide." I felt so empty, so alone, so lost. I left it all at the counter and shuffled to my car. I sat in my car, pounded the ceiling of my minivan with my fist, and screamed hysterically, "Please God, just take me home, I am so sorry for all this! I can't take this anymore – just take me now!" I had eleven cell messages, the "call me right away kind," nine from my bookkeeper and two from my bank. The IRS had just seized and frozen all of my business and personal bank accounts. Once again, I failed at paying my monthly \$35,000 payment arrangement. I was behind two payments. The morning of my visit to Home Depot, my IRS debt totaled \$856,165.

It was Friday, and it was payday. I called the agent assigned to my case and pleaded with her to release the accounts so that I could pay my employees. I had \$78,000 in my seized business account, and I needed \$45,000 for payroll. I said I would drive a check over to her for \$35,000. I would still be shy \$2,000, so I just figured I would not pay myself. The agent agreed to release the funds after I gave her the check with a promise for \$35,000 the next Friday. I had no idea where I

would get the funds. My lines of credit were exhausted; I thought I could only beg clients or do kiting again. I never believed there was any other solution. I was narrow minded, stubborn, and foolish. I created my own misery, my own storms.

I started in D.A. two years before the FBI ever showed up in an attempt to get help dealing with a prior \$212,000 IRS payroll tax debt. The IRS agent told me, "You are making the IRS an unwilling partner in your business." I went to a small local B.D.A. meeting with only two self-employed members. They were nice folks but I didn't think they understood my problem. In desperation, I went to NYC looking for folks with larger businesses who I thought would understand. I looked for a sponsor immediately and was shocked when a veteran of B.D.A. suggested a woman who never owned a business, always wore white, *but* knew the steps and was spiritually grounded. Disappointed and confused, I ran back to my local meeting, collapsed, and cried when I read the Steps or the Promises out loud at the meeting. What did all this have to do with God? I just had to stop debting.

I always had a deep connection with God—I had been an altar boy, Catholic schoolteacher, etc. But this was different. In my darkest depths I opened an immediate passage to God. I could feel her at any time. If I wished, I could receive comfort from her instantly. While working with God and B.D.A., I began to sign larger contracts, got clarity, and paid down many of my debts including the payroll tax debt. I sighed the deepest relief. It felt great. My future was positive and my recovery on the right tract. I had even managed to memorize the "long version" of the Serenity Prayer. I began to realize that God was my source. But that was all before the FBI visited me.

I went to see my therapist three times a week and a psychiatrist once a week. I was misdiagnosed with depression and was later properly diagnosed with bipolar disorder. I was so afraid of everything; I felt I had bricks tied to my throat. I hid in my office and home bathroom, wedged between the toilet and the wall. I cried, I sobbed, I moaned, and shook in anguish. It seemed that was the only place I felt safe. The FBI and my attorney said, "You can't discuss this matter with anyone." Some days I felt so pent up, alone, and out of control that I could only make it through breakfast at the diner and two hours of work. I told my staff, "I am going to visit a client." Within twenty minutes I would check into a nearby hotel. Once there I would shower and pray to stop shaking and remove my terror. I would lie on the bed and say, "Dear God, take this all away, I am so sorry for all this. May I speak your words, may I see with your eyes, may I hear with your ears, and may I touch life with your hands."

After planning another suicide and hearing evidence of rapid cycling, my psychiatrist committed me for ten days in the Institute. It had it all: locked ward, one telephone, common room, TV (only certain channels), long corridors, and sedated yet seemingly scared patients. And who could forget the 10 PM medication in the little white tartar sauce cups. After the first day, I could not wait to get out. My wife visited only twice, but in retrospect that was probably for the best. My indictment was public and so was my admission to the Institute. She was embarrassed by the crime and public knowledge of my commitment was yet another humiliation. In the end, my visit to the Institute gave me a safe, protected respite from my internal demons and the "perfect storm" that encircled my life. But more importantly, my visit balanced all my meds, so I could feel centered without rapid cycling and feeling suicidal.

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**Carrying The
D.A. Message
Since 1988**

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After pleading guilty to bank fraud in November, I was sentenced in May of the following year, five months later. During that time my wife filed for divorce and my clients stopped contracts and/or called performance bonds. My home was due to be foreclosed upon, and I was forced to sell my business to an ex-partner for \$240,000. The business had a retained earnings value of \$2.0 million just one year ago. I let the ex-partner buy the business over time. In the end, the ex-partner stopped payment and gave me only \$120,000. He said, "Just take me to court if you want the rest of your cash." He knew full well that I had nothing left and could not fight.

I stood in front of the Judge shaking and crying as I admitted guilt and made a sincere apology to all I had harmed. The judge spoke for a long time, reminding me how precious life was and how my life will get better. I was so terrified, I could only listen to some of what he was saying. My feet felt like cement; I was numb. I felt like I was stuck in the Star Trek transporter and the show was canceled. I repeated the Serenity Prayer like it was a rosary. Behind me were the press, FBI agents, my soon to be ex-wife, and some family members. But standing like angels in the very back of the court room were (eight) B.D.A. members, some holding the *12 and 12* and some holding the *Big Book*. They had driven 1-2 hours to the Federal Court House. What a beautiful gift! As my 5'2" woman attorney propped up my petrified body, they embraced my spirit and nurtured me as the Judge delivered the verdict. Instead of ten years in prison and a \$4 million fine, I was sentenced to only one day in prison and four years of probation. What a miracle!

I was handcuffed and led out of the courtroom. The press wanted a comment, but my attorney refused for me. The cuffs hurt and reminded me of what actions I had sown with those hands. The jail cell was about 6'x 8', had a steel bed, and an

exposed toilet. I sat on the bed; I walked in a small circle for what seemed like hours. I finally lay on the bed in my gray flannel suit, opened my arms to heaven, and began to pray. "Dear God, thank you for sparing me, thank you for saving my family. I am still so afraid what will happen to me. I have nothing!" I kept saying the Serenity Prayer over and over. I fell asleep. I awoke and had this weird sensation on my back and legs. I realized that my body was being cradled in a large hand. It was the warm hand of God. I felt so rested and was anxious to get home to my family. When I arrived at home only my wife was there. She said, "Did you expect a party?" So what happened after that? Well, I went to work for a competitor, got divorced, and remarried a wonderful woman in D.A. recovery. We pray, keep our numbers, have a spending plan, go to meetings, and give service to others. We are very happy, despite the challenges of daily life. My wife lost her job, and recently I was fired from my job. Neither of us is collecting unemployment benefits at this time. After a few shaking and crying nights, my wife reassured me, "We will get through this." I reached out to God, to friends in recovery, and my sponsor, and I increased attendance at meetings. Even though I lost my money, my job, my house, my business, and my reputation, I am more at peace today than ever in my life. I have turned all this over to God—I let her handle it. I am not powerful; I am serene amidst the storms of my past, present, and future. I used to think it all had to be perfect for me to be happy and at peace. I used to believe in an upward straight line of success.

I got a great sponsor who had been in recovery for over twenty years. I have not kited a check in ten years. The \$1.8 million in debt was negotiated or went through bankruptcy. Before bankruptcy, I made every attempt, with the support of my sponsor to make amends to those I owed money. With God's grace and the courage of recovery, I was able to walk into a bank president's office, admit what I had done, apologize, and hammer out an agreement. I reduced a \$750,000 line of credit to \$13,000 worth of attorney fees. With what seemed like twenty-five bookend calls and a repeating Serenity Prayer, I walked into the IRS office after they nailed a paper to my door threatening to arrest me for tax evasion. After telling the agent about my story, my faith, my illness, and my recovery, she was able to reduce the \$856,000 debt to \$25,000 with a self-imposed monthly garnishment plan. Another miracle!

My life is not perfect, but I have more serenity when the storms rage. When the temptation to debt occurs, when I slip from solvency, when my mental illness erupts, when the spending plan is not working and needs to be revised, when I get fired, when I regret, when I feel lost, when I hate myself, when my wages are garnished, when my wife is unemployed, the spirit of God, my recovery friends and the tools of the program are there. The path is there, it's cleared for me, it's beautiful, and I am serene. Despite my past and despite my present failings, I am loved, I have God in me and I am worthy of life. Another miracle! ■

Holidays Upon Us Again

It is Dec. 21st and I am studying my checkbook. Damn—there is never enough! I need that full, satiated feeling promised in holiday commercials and movies. The only answer is more: more presents, more trinkets, more clothes, more food, more parties, more music, more lights and tinsel. This is a familiar pattern. I start at the beginning of November making a list of the parties to go to, the clothes I will need, the presents to buy and cards to send. Secret Santa at work and my neighbors and my hairdresser. Decorations and Christmas CDs, and my kitchen needs cheery Santa serving trays. My house needs evergreen scented candles and a tree and lights upstairs and down!

Several years in D.A. has resulted in a great deal of recovery from debting and spending to medicate my feelings. I write down my numbers every day. Much of my debt has been wiped out and the rest is under control. I have savings. I have a checkbook that reliably tracks the money coming in and going out. Cash pays for everything. My Higher Power does not take away problems but walks with me through good times and bad. Still, holidays are a very stressful time and the craving to self-medicate can show up in full force. I now see this craving for what it is: a barometer for my emotional and spiritual emptiness and fear that this emptiness will swallow me.

Since November the message from media and neighbors, co-workers and church that everyone is nestled warm and snug in the bosom of their family and friends has played ceaselessly in my head, reminding me that this is not my reality. Where it used to be a holiday ritual for my father to give me cash and a favorite uncle to send a check, my parents have both passed away and the rest of my older relatives are declining. My

siblings are struggling with their own problems and are not reaching out to me. My friends are preoccupied with their own families and holiday plans. Recovery has taught me that D.A. is a program of action, and I am not at the mercy of uncomfortable emotions. I can choose to tune into another message and listen to a gentler voice that comes from within, reminding me that this is not the only opportunity to give and receive love; love is all around, 365 days a year. My Higher Power's love has no "Use By" date.

This gentle voice also reminds me that my declining checkbook balance is not a bad thing. There is a time when lights and parties, music and food are not celebrations but distractions. Maybe this is HP giving me the opportunity to find the quiet space within and get in touch with my real needs. Again, this is a program of action, and there are many action steps out of self-pity and self-obsession. I can journal about what is going on emotionally. I can go to extra meetings. I can turn my attention to others. Maybe someone else is having a difficult time and would appreciate hearing from me? Could I share my abundance by making a small donation to a cause I care about?

Before long it will be January 2nd and all of the trinkets and parties and tinsel will be put aside. The disease will quiet down its insistent complaining. D.A. taught me that clear boundaries around what to spend also restores me to sanity. I have a special savings account for my car expenses. Maybe next year I will have a Christmas account? It might not fix the sadness around the holidays but the closer I stay to the tools of the program the quicker I can walk through stressful times.

—Faith B.
Kansas City, MO

Fake It Till You Make It

When I was fourteen my mom put me in a Twelve step program for teens. I met different kids there and a best friend. I will never forget our sponsor, Rosemary. She asked me once to speak at the 25th Anniversary of the Twelve Step Club House and I said, "Yes, of course." Well, I told my parents, and my father, when he was drunk, asked me if I wanted help writing my speech. What a laugh! By then I was able to be clear and say, "No thank you." So I learned something from my first Twelve Step program.

My second Twelve Step program came many years later. I married a man like dear old Dad who had dual addictions. I went to a family program and went to therapy in 1988. This time I stayed around and got involved, did lots, and had my kids involved as much as I could. I was told to look in a mirror and tell myself I loved myself. I made the kids do it with me so I wouldn't feel so dumb. I left the program after my divorce was final, and I ended up in a mental hospital. I was put in an evaluation unit and found out that I was clinically depressed.

Wow, all that, but I was able to deal with things. For instance, as a child, I was molested by my maternal grandfather. At that

time, I started to steal rolls of quarters from him. At the age of eight, I was stealing candy and gum. At the age of twelve, I was stealing underwear. I lied to my mom about where I got them. I started to shoplift with friends but stopped because it was scary. I stole money from my sister and my mom.

Needless to say, I robbed Peter to pay Paul. I had utility bills in all kinds of names when I was on my own raising my four children. I used to go shopping with my aunt, my Dad's sister, and use her credit card. She would sit in the store, I would do shopping, check things out with her, take them to the register and signed her name like she said to do. I also used her credit card without telling her. Then I would pay her back before I paid my bills. This went on for years until I realized that it was making my life crazy.

When I was married, my husband had a credit card that I used. Years later when he went to buy a house, he was told that there was an outstanding payment due. I was sure I paid it, but I had no proof. I thought I was an honest person, but I lied so much I believed my lies. When I got applications for credit cards, I would fill them out using my daughter's information as well as my own.

My intention was for her to use them while she was away at college. My daughter never used them, but I maxed them out. As a result I ruined my daughter's credit. The credit bureau reported her identity as being stolen. Since I had a separate card, I didn't realize I was affecting her credit rating.

I paid them off when I won a lawsuit. I used my other daughter's credit card without her knowledge and my son's credit card with his. The latter is still not paid off. I was in my late 40s when I used my aunt's, my Mom's sister, credit card for Home Depot. I ran up \$5,000, and of course she found out. We made payment arrangements with Home Depot. I was paying \$100 every week or two when I got paid. February of 2009, I drove my aunt and her friend to the airport. I was on my way to pick up my son and go to a funeral. I got into a bad accident. The car was totaled. I was not hurt. I called AAA, and I signed my aunt's name to the slip like I have done before with her permission. I got towed to a place not close to my house. I had to have a friend come and get me. I called the insurance company and never told them my name, never said I was her, but they sent a letter in the mail for a report on the accident she

was in. (That came in her mail when she came back from Florida.) I tried three times to reach her and her daughter said she wasn't there. She never called me back.

The Sunday following the accident (the accident was on Wednesday), I rented a car. I paid cash for the three days I would use it and I signed my name. I also sent the insurance company my license over the fax machine in their office. Of course, I called them and told them I was driving. When my aunt came home, I drove to her house and let her know about the accident. Also, I got the car, because she had to work on Thursday. I took her to work Thursday and Friday. I went to pick her up to go to the Rent a Car place so she could give her license like we did before when her car was in for repair. We both had privileges to drive the rental car.

I went to my aunt's home and her friend was hiding in the kitchen waiting for me. The friend came out and started yelling at me, telling me I did this and I did that. I told the insurance company that I was my aunt which, I never did. She did a lot of yelling at me, and I yelled right back. I went to the car and wrote out how the accident happened. I also gave her a \$100 bill for Home Depot because I left the deposit slips in the car.

Weeks went by and my cell phone number had been changed; my aunt didn't have it because I didn't want her friend to call and harass me at work. In April I received a call at work from a police officer who told me my aunt was pressing charges against me from the incident with the car that was totaled and the Home Depot credit card. So I agreed to meet him. Well, he had an inquiry so he asked me to write it all out and I did. He came to pick it up, a few papers full.

He met with me, my aunt and my friend, again my aunt wanted to press charges against me. It was twelve charges when I had my arraignment in May. I went alone; I told no one, not even my children. When I talked to my lawyer I said I had signed my aunt's name before to AAA with her permission so they dropped the fraud charge by the end of the court proceedings. I had to go to the county courthouse and all the charges came down to access fraud and identity theft.

In the meantime, I used a credit card of one of my oldest friends. I was watching their house, dog, cat and car. Three days later, I had the money to give them but I got caught. I had my electric shut off, and I paid to get it back. I was lucky my friend didn't press charges.

Before I hit real bottom, I also lost my car to a credit company that held the title until I paid the

loan back. I missed one payment and lost my car.

I met with two of my four children. My oldest and youngest daughter weren't speaking with me. I wanted to tell my children what was going on, and they knew some things. My sister called my oldest daughter after talking. They took me to my daughter's computer where they had Debtors Anonymous up on the screen. They went through the questions with me and answered each one back with me. They then had me look at the Steps and reminded me I know them from the family program. So, my son helped to find the meetings and my daughter had to take me there.

On August 31, 2009, we went to a Sunday meeting. They took a group conscience and let my daughter stay at the meeting. Afterwards we got literature and a newcomer's packet. In October I found another meeting by calling the contact person for that meeting. I found out the exact location of that meeting and started going there Wednesday nights by myself on public transportation.

I had been to court in July but the proceedings were delayed until late September. Then I had a different lawyer. My kids went with me in September and October. I took an open plea. The lawyer said I would get probation and have to pay back the cost. Well, the District attorney said if I had a trial and

was found guilty (remember he had the copy of the letter I wrote stating what I did), I would have one straight year in jail and I didn't want that.

I received a letter from my aunt. In the letter my aunt alleged that I had stolen her credit card, stolen her identity, and totaled her car. This letter hurt me a great deal. In hindsight, I don't believe this letter was written by my aunt but rather her friend who confronted me in the past. My aunt was suffering from Alzheimer's and wouldn't have been able to write this letter, which was type-written.

I got fifteen weekends in jail starting October to February. I was allowed to stay home Christmas weekend. I also got ninety days house arrest after the weekends in jail ended; this would eventually cause me to lose my job. My employer wouldn't sign papers that I could work there while on house arrest. I never told my employer about the weekends in jail. I had just one friend I trusted with my secret. My daughter took me my first weekend, my friend the following week and she picked me up Sunday night and we went to church to a night mass near the prison.

So every Friday I had to be there by 6:00 PM, and my ride had to drop and go. I needed a clear plastic bag for clothes and toiletries. I could bring a hairbrush, toothbrush, toothpaste, two pairs of

underwear, two pants, two shirts, jacket and gloves, and they searched everybody. Strip searches were embarrassing in front of the guard in a small bathroom. Some guards were worse than others. We had to give a urine sample and pay for it. We had to pay \$20 a night and \$14 for the urine sample (boy, what a racket!)

After I was there for a few months, I had gotten written up for bad urines. It was already documented that I was on Adderall for my chronic fatigue syndrome. I did not receive my Adderall or my anti depression meds there. I had trouble staying awake without my meds and this caused problems because I snored out loud and got into many arguments with people. One girl hit me in the back of the head because of my snoring. I threatened to tear her apart, which I could have at one time.

We were housed in a cottage a room with thirty beds and a bathroom with a shower stall and three toilets which were like a public bathroom. We ate in there; we would go to the kitchen area and get our food. I lost weight. I met one girl who lived there all the time. I sent her a money order and she would buy me crackers and juice, etc., because I couldn't do that on weekends. I had to hide it, and she would hold it for me. We would play cards if they could keep me awake; I slept a lot.

I slept in the same bed every weekend. I couldn't climb to the top bunk so I had to get a note from my doctor stating I needed the bottom bunk. My bunk was right at the door, first set of bunks near the bathroom, so no one else wanted it. I didn't care; I could sleep through anything.

After one of the weekends, I was at work and I asked my boss, who was a nurse, to look at my back. Something was stinging me there. I had a sewing needle stuck in my shoulder blade I suspect that someone at the jail had thrown this sewing needle in my bunk before I arrived that weekend, and I didn't see. Being such a sound sleeper I probably rolled right on it. I reported this incident to those in charge.

When my time was up in February, I went home to get put on house arrest. I lost my job January 22, 2010, due to this case but I was able to get unemployment. When I got my ankle bracelet for house arrest in the middle of February, there were things I was allowed to do by the probation officer. My P.O. was a witch. I had to have a phone hook up, which was hard. I tried many companies out there but it worked out with only one company. I had to go for my urine test and have my schedule down and she would say yes or no. For example, yes to the Laundromat, church, food store, DA meetings, or church meetings, but no to nails done, volunteering, having visitors,

and going past the front curb with the trash.

When I got off house arrest in May of 2010, I was still on unemployment. So I didn't look for a job right away. In October I started looking for work and only found one job; they didn't do a background check. I got that job in April of 2012 and lost it October of 2012. To this day, I haven't had a job—not for lack of trying but I have been honest about my felony.

I now have almost four years of not incurring any unsecured debt. I get a lot from my program, from being of service, from going to a Step retreat, and from working the program. I remember every day the debtor in the room and the debtor outside the room still suffering. I did these programs and things in my life because of a slogan from years ago: Fake It Till You Make It!

There is was so much that came up for me as I wrote my story and there was so much more I could have added. However, let that be for another time and another story.

—Alice K.
Currency of Hope Meeting
Newtown Square, PA

From The Depths Of Despair, There Was Light At The End Of The Tunnel

2007 hands down was the worst year of my life. In the February of that year my landlord took me to court for unpaid rent. They were granted a \$1,600 judgment against me. I agreed to unrealistic terms to pay them \$200 a week until the judgment they won against me was paid off. I lived hand to mouth making these weekly payments.

Then in July of 2007, false allegations of child abuse and neglect were made against me, causing my daughter to be

removed from my custody temporarily. In August of that year, I was a victim of a home invasion. The intruders were not able to get any money from me, but did over \$5000 worth of damage to my car. Finally, in the middle of December, I lost my twenty-six-year-old nephew to end stage renal disease. My parents had raised my nephew since the age of four, after his Mom, my sister, passed from cancer. He was more like a little brother to me. I was rocked hard by his untimely passing. Throughout all of this, I was keenly aware

that my life was spiraling out of control, and I wanted and needed to regain some sense of serenity around my money issues.

My employer at the time shut down operations from December 24 to January 2 of the following year. All employees were paid for this time by the company, and we didn't have to use vacation, personal, or sick time. You would think having a week off with pay would be great, but not for the compulsive debtor, spender, and underearner I was. Here

again was another of year of Christmas skipping our home due to my actions. Living far beyond my means, writing bad checks, and owing hundreds in pay day loans had caught up with me AGAIN! However, I had a ray of clarity in all this—I would give my children a Christmas BUT I would not debt to do so.

I humbled myself and asked for and became open to receiving help. In November I had come across a non-profit agency that offered help to needy families with children. I was working full time and programs like this tended to base everything on your income. Well, on paper it looked like I was well off, but the reality didn't match what was on the paystubs. I wrote the most heart-felt letter I could explaining all that had happened that year, and asked this agency not to count my children out because of my income. They agreed and invited the children and me to their Christmas party to be held in December, complete with

Santa, toys for the children, and a hearty meal.

Also, in December I received a gift from my "Secret Santa." This person—to this day I have no idea who they are, only that they live in Wind Gap, PA—well, they sent me \$100 in the mail! I used the money to buy a live Christmas tree, something we never had and some goodies for the children.

My daughter had long since returned home but the Dept. of Human Services (DHS) kept my family under supervision. We had an agency that came out to our home every week. For the holidays that agency sponsored a "Letters to Santa" writing campaign. The children were to write letters to Santa asking for what they wanted and the agency would take the letters to "Santa" for lists to be fulfilled. The agency did their best to fulfill the lists that were given to them. Our social worker dropped off a huge bag of gifts for the children. I hated being under DHS supervision but our social worker was kind

and really looked out for my children.

The week that I was I was off from work, every morning I got up and the children and I went to area churches that operated food banks. The food was healthy, and it was free. At one of the churches, we had to sit through a Christmas program and were rewarded with a very nice hot lunch and two full bags of groceries. Again, the food was healthy, free, and I didn't have to write a bad check or use a credit card to get it.

The year 2007 started on a low note, got increasingly worse as the year went on but ended on a high note. Christmas season 2007, we ate well, got lots of good stuff, and I didn't debt. I opened my heart and mind up to non-debting solutions. This was the first of many non-debting holidays to come!

—Lawanda
Philadelphia, PA

Around The Fellowship



MY PRE-RECOVERY "TOOL BOX" (an adapted interpretation of Twelve Steps)

1. I am NOT powerless—I have lots of checks left.
2. Came to believe cash could restore me to sanity.
3. Made a decision to turn my will and my life over to the care of creditors.
4. Made a searching and *fearful* inventory of the assets of my friends, family, and acquaintances.
5. Admitted to them I needed their money.
6. Was entirely ready to be rescued.
7. Belligerently demanded others take care of me.
8. Made a list of the few who owed me money and became willing to hunt them down.
9. Made direct demands for repayment except when to do so would remind them of what I owed.
10. Continued to take others' inventory and manipulate their character defects for cash.
11. Sought through whining and self-pity to improve my financial situation.
12. Having been rescued one more time, I practiced these defects in all my affairs and expected a different outcome.

—Deb R

Ways & Means is always interested in hearing about interesting and inspiring events and accomplishments going on around the fellowship. Please send submissions by e-mail to waysandmeansda@hotmail.com or by physical mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492