

# Ways & Means®

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Fourth Quarter 2014

## Greetings from Spain!

**G**reetings to all from the DA community from Spain. In our first participation in *Ways & Means*, we would like to tell you about the way D.A. is developing in Spain. D.A. has been present in Spain for twenty four years, and we are thankful because, in the past four years, we have grown quite a bit. Currently, there are five D.A. groups in Spain, plus one more group that is still in its development phase. There are also a number of Spanish speaking members from different parts of the world that participate in our online meetings through Skype. Even though we must acknowledge the lack of members in service, the members are more and more willing to incorporate different services. The North Intergroup facilitates the communication between the groups by means of their ISR and we keep each other informed about the news that comes from the GSO. Nowadays, we are working on the translation of official literature in collaboration with the GSO. Furthermore, from the North Intergroup of Spain, we are happy to share, through Ways and Means, with the international

community that we have organized our first gathering (retreat) of Debtors Anonymous in Spain in Spanish. We benefit from this gathering to celebrate the first anniversary of our Intergroup and, at the same time, meet all together in community to share our experience, strength, and hope. We have formed an organizing committee, in which many planners work and meet regularly to prepare all the details. The gathering will take place in October, in the town of Solius, Spain. The gathering will last three days. We have prepared various activities and meetings to work the program together and the Conference Approved Literature. We chose a place that other 12-Step fellowships have used before; it is a place of retreat, peace, and serenity. We hope to find there the best of ourselves and make it a unique experience. It is important to acknowledge that this is our first activity organized as intergroup. If anyone wants more information, you can visit the link: <http://goo.gl/CxMt5s>. Thanks for all the support that the entire community gives us as a whole.

—Aitor - ISR

North Intergroup of Spain

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**S**aludos a toda la comunidad de DA desde España. Queremos estrenarnos en Ways and Means contandoos como se va desarrollando DA en España. Da lleva presente en España desde hace 24 años y estamos muy agradecidos porque, en los últimos cuatro años, hemos tenido un crecimiento considerable. Actualmente DA cuenta en España con 5 grupos y un grupo que está todavía en su fase de consolidación. Además, contamos con numerosos miembros de habla hispana que, desde diferentes partes del mundo, participan en nuestras reuniones en línea a través de Skype. Podemos afirmar que aunque aun nos faltan servidores, hay un deseo creciente de hacer servicio y algunos miembros se sienten muy comprometidos con los grupos. El Intergrupo Norte facilita la comunicación entre los diferentes grupos a través de sus RSG y nos mantenemos informados de las novedades de la OSG. Actualmente trabajamos en la traducción de la literatura oficial colaborando con la OSG. Además desde el Intergrupo Norte de España, nos alegra compartir con la comunidad internacional que hemos organizado nuestras primeras

convivencias de Deudores Anónimos en España en español. Aprovechamos esta convivencia para celebrar el primer aniversario del Intergrupo y, de este modo, reunirnos todos en comunidad para compartir nuestra experiencia, fortaleza y esperanza. Hemos formado un comité organizador, en el que varios servidores trabajan y se reúnen regularmente para preparar todos los detalles de la misma. La convivencia tendrá lugar en Octubre en la población de Solius, España. Nuestra convivencia durará tres días y en ella se desarrollarán diversos talleres y reuniones para trabajar juntos el programa y la Literatura Aprobada por la Conferencia. Hemos elegido un lugar que ya otras confraternidades de 12 pasos han utilizado antes para sus convivencias y que es un lugar de retiro, paz y serenidad. Esperamos encontrar allí lo mejor de nosotros mismos y que sea una experiencia única. Es importante resaltar que es nuestra primera actividad organizada como intergrupo. Si alguien desea más información puede consultar el link:<http://goo.gl/CxMt5s>. Gracias por el apoyo que nos brinda la comunidad en su conjunto.

—Aitor - ISR  
Intergrupo Norte España

## Ways & Means®

Carrying The  
D.A. Message  
Since 1988

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

A PDF version of the Ways & Means can be downloaded free of charge from [www.debtorsanonymous.org](http://www.debtorsanonymous.org), the world service D.A. website. Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

Submissions from readers on any aspect of D.A. 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 D.A. 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 D.A. and releasing D.A. 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 D.A. 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.

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## *My story as it relates to the Signposts*

I came to D.A. after many years in another 12-Step recovery program.

Members of that fellowship had been trying to “12th-step” me into D.A., but I was not ready. Finally, in desperation, I went to D.A. when my life of compulsive spending had become unmanageable.

It was at my first D.A. meeting that I heard the “Signs of Compulsive Debting.” I wanted to crawl under the table in shame when I heard these signs – I could relate to almost all of them. It was amazing to hear that others shared one or more of these of “symptoms” and that there was such a thing called the “disease of compulsive debting”.

The second sign, “frequently ‘borrowing’ items such as books, pens or small amounts of money from friends and others, and failing to return them,” was probably the only sign of compulsive debting that did not resonate with me.

However, I have known many other recovering compulsive debtors describe their experience of always “ending up” with other people’s stuff.

One woman I know called herself a “bona-fide pen thief,” and would warn people of her tendency to unwittingly pocket whatever pen or pencil she put her hands on. She laughed when she stated that she “had not bought a pen in years.”

Although “borrowing” seemingly insignificant items such as pens, books or “a couple of dollars” here and there may appear to be “no big deal,” many recovering D.A.’s report this as a pattern in their compulsive debting histories.

The ninth sign of compulsive debting is “unwarranted inhibition and embarrassment in what should be a normal discussion of money,” and I could totally relate to this. Money was never discussed in my family. As I am now learning in recovery, there are compulsive spenders as well as those who live in deprivation -- my father was the compulsive spender and my mother lived in deprivation. Every holiday season, my father and I would go to the best department store in town to buy my mother a beautiful new outfit, which she would never have bought for herself. Every year, she would protest, say we could not afford it, accuse my father of extravagant spending and, ultimately, return the gift. When shopping for each year, my father would ask, “What color should I get?” After many years of the buying-returning scenario playing out, I would say, “Who cares, she will just return it anyway.”

There was never a normal discussion of money in my family—“don’t ask, don’t tell” was alive and well in my family.

All I knew was that “we couldn’t afford it,” (per my mother), or “go for it – you can always pay it off,” (per my father). There were many arguments between my parents about my father’s spending and my mother’s deprivation. I don’t think I ever remember her buying anything for herself, except for a shirt that had a visible “sample” stamp that showed through the fabric. When I pointed out that you could see this, my mother said, “So what, it is a perfectly good shirt.” With these polarizing opinions of financial reality, it is no wonder that I was confused.

When it was time for me to go to college, I heard these divergent opinions again. My mother thought I should go to the cheapest option available and live at home, but my father told me to go to the “best school you can get into – it is an investment in your future – you can always pay it off.” Wanting to get away from my family, I took my first step toward becoming a compulsive spender and took out loans with my father’s blessing. There was never any discussion of how these loans would be paid back. I just figured that the schools would not allow people to take out loans if they did not think we would be able to pay them back. How much I have learned since that time!

My vagueness about money and inhibition and embarrassment about financial issues continued even when I was in the mid-level of my career, a time where I should have been well-established, financially, with a solid plan for

long-term financial security. My company had hired a financial planner for our group and I was shocked at how people were talking about their “portfolios” and their futures. I had no idea about financial planning – the only saving I did was a matching-funds payroll deduction program that the company mandated. I kept quiet during these sessions and finally stopped going, out of shame and embarrassment at my lack of sophistication about issues around money and my total lack of preparedness about my financial future. I lived in terror that people would “find out” that I was not planning and saving like they were.

Sign ten of compulsive debting is: “Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.” Overworking is rampant in my profession: it was not unusual to work sixty + hours a week and, often, ten to twelve or more hours per day. I had no balance in my life, so I felt that, because I worked hard, I deserved to play hard, which in my case, meant to spend wildly and freely. I would occasionally add freelance projects and refer to the proceeds as “mad money,” to spend on whatever unnecessary extravagance I wanted at that time. I never denied myself anything. My life became about working, spending and acquiring. It was never enough.

Many debtors report underearning or working at jobs below their skill

or education level. Some of us have varying degrees of both overworking and underearning, at different points in our lives. I think most of us can relate using time inefficiently – whether it is on an occasional or chronic basis. Other signs of underearning are exertion and exhaustion (cycles of overworking to the point of exhaustion, then not working at all), giving time away and undervaluing or underpricing our skills and services.

I had no idea about compulsive debting until I came into the rooms of Debtors Anonymous. Even though I was shocked at how many of the “Signs of Compulsive Debting” I could relate to, I felt a sense of relief as soon as I heard others share their experience, strength and hope in recovery. I was not sure that it could really happen for me – I was sure that I was beyond hope - but I was willing to listen.

There are many manifestations of what this disease can look like. The bottom line is that we are all compulsive debtors. However our disease manifests itself, we need to know that there IS HOPE for relief and recovery. Our primary purpose is to stop debting, one day at a time and to help others who still suffer. When I work this program to the best of my ability, one day at a time, in service to my Higher Power and my fellows, I am given a daily reprieve from the ravages this disease. I thank my Higher Power every day for Debtors Anonymous!

## My Story As It Relates To Signposts 4, 5, & 6

Before D.A. compulsive shopping was a way of life for me. It was one of the behaviors I used to fill the void I felt in myself. I shopped for clothing, particularly, to make me feel “acceptable”, and I shopped as a tonic for chronic loneliness. I was “friends” with one of the sales people in my favorite department of my local department store. I felt important that she knew me by name. She had my telephone number and called to alert me when sales were coming up and to notify me of what the pre-sale dates were for “special clients” to make their selections.

I would spend hours trying on clothes. Then, of course, I felt obligated to buy, and I did. I made large purchases with totals in excess of the amount of cash I had to pay for them, which in turn, lead to debting.

Making large purchases and paying for them using a gold or a platinum credit card also made me feel important. I felt that I had “arrived”, that I was one of the “big boys”. I had no understanding that I was out of control and that a day of reckoning would come. As long as I was able to make the minimum monthly payments, my credit limits increased, and I perpetuated the cycle of

compulsive shopping and debting.

As inevitably happens when spending exceeds income, making even the minimum payments on my credit cards became problematic. Keeping up with my credit card debt started putting the squeeze on my ability to meet my other financial obligations. I started paying bills later and later, and creditors started calling. Ultimately, I filed for bankruptcy. The judgment had just been entered the day before I went to my first D.A. meeting. I had forty-six cents to my name.

I will never forget my first D.A. meeting. When the signs of compulsive debting were read, I knew I had come to the right place. I felt an overwhelming sense of relief. I had found people who could relate to my problem, and there was hope that they could help me. I just needed to keep coming back, and I did.

I started working the steps, but I balked at step three. The mention of God, with a capital G, brought back memories of growing up in an abusive, strict, fundamentalist environment, with a punitive God and punitive parents. Nevertheless, I was able to accept the group as a power greater than myself. Eventually, I was able to accept that I have a higher power, even

if I can’t define it. I was able to move to steps four and five.

My first step five was one of the most healing experiences in my life. I had been rigorous and honest in my personal inventory. As I shared it with my sponsor, I felt my shame dropping away, and I felt loved and accepted for who I truly was. It was a miraculous experience.

I kept working the steps, with many revisits to step three, and my behavior started to change. I started keeping my numbers, at first by hand and later in a software program which enabled me to run reports and know exactly where I was with regard to my spending plan. I joined a pressure relief group. I became accountable for my spending and stopped the compulsive shopping. With support from my pressure relief group, sponsor and other members of the program, I began to feel like a worthy person. I didn’t need shopping to feel validated and to mask my pain. In fact, the pain was gone.

That is the joy and miracle of recovery. I feel like a whole person. I live within my means. I pay my bills without a lot of worry and drama, and I feel the promises coming true in my life.

—Marilyn Sue



## Having had a spiritual awakening...

In December 2012, our Intergroup co-hosted a Regional Forum with the General Service Board. The theme of the forum was “Service is Solvency.” This was the first time I met people in D.A. outside my local area and the day was eye opening and life changing. I learned a lot about the D.A. worldwide fellowship and saw these trusted servants in action sharing their experience, strength, hope and recovery. The forum closed with a Spiritual Circle where we were invited to share our individual visions for service. I was moved to say I’d like to serve as our group’s General Service Representative after I completed my two-year commitment as group treasurer at the end of 2013. Our group hadn’t had a GSR for over a year. And, we didn’t have the funds to send anyone to the World Service Conference. Fellowship over dinner with the trustees after the forum was encouraging to me. I figured our group had one-and-a-half years to contribute the conference funds and that time to

### Keeping The Fellowship Record

see if anyone else in the group wanted to serve. We raised all the funds and another group member indicated willingness to serve for half of the three year GSR term. Since I was willing to serve the full three

years we turned it over to the group conscience. In August I went to Chicago for my first WSC, where I was re-inspired by some of the same trustees I’d met at that Regional Forum in 2012; and also by the example of other enthusiastic delegates and trustees. I’m starting to put into practice some of the many things I learned at the conference (and probably could not have gotten any other way other than through the experience). My current spiritual vision is that I can carry the service message to my home group and practice these principles in the conference committee and caucus I serve in the same spirit that the conference organizers and trustees did for us delegates at WSC.

—Sara H.  
2014-2015 RDC Committee  
Houston, TX

# Around The Fellowship



## *Are you ready for some football!?*

Last August I had the great privilege to attend the 2013 D.A. World Service Conference as a GSR from my home group, The Saturday Morning Oakland Visions and Writing Meeting. I volunteered to speak as part of Fellowship Day, on Steps 4-6. As I was preparing my talk, I had a dramatic flash of insight. I realized that recovery is a team endeavor, and I saw how my beloved team sport, football, made a great foundation for a metaphor for D.A. recovery. I sketched out the field of play on a lunch napkin and then gave a rousing talk about D.A. recovery in football metaphors that afternoon. After the talk, several people offered me terrific feedback, and one man exclaimed that he “had been attending D.A. meetings for 4 years, but until this talk he did not understand what D.A. was all about.” I gave the talk again as the Morning Speaker at the 2013 Do D.A. Day, and I realized that this illustration was quite helpful to a lot of people. I intend with this article to explain the football framework for D.A. recovery to the best of my ability. As you watch the NFL playoff games this January, you can use this framework to better understand both the teamwork involved in the complex game of football and the teamwork involved in creating a successful recovery in our program.

### The Steps

For the purpose of understanding this framework, the Steps can be divided into three basic sections. The first action that anyone in our program must take is to attain willingness. This is often the most difficult part of the program, and takes a great deal of effort and spiritual surrender. Steps 1 through 3 are all about attaining willingness to enter the process of recovery.

Once a DAer has attained this willingness, there is often this sensation of overwhelm. What do I do next? Here is how this framework is especially helpful. Steps 4 through 7 are all about planning the restoration of integrity. This is a major lifelong project. The key insight I want to

share with you is that the process of Steps 4-7 are a team effort. Without building a team within D.A., we as debtors are doomed to a continuous cycle of anxiety, stress and relapse. This framework will explain one very effective way of conceptualizing this team building process, using the metaphor of a football team.

Once you have used Steps 4-7 to plan how to restore your integrity and build your D.A. team, you can take on Steps 8 and 9: Executing the Plan. Then once you have your plan for recovery in execution, you are ready for Steps 10-12, which are a lifelong process of supporting your serenity and maintaining your integrity.

### Your DA Team and The Game Plan

OK so now you are willing. You have surrendered your ego and you are attending meetings regularly. The first thing to remember is: You are the Quarterback of your life. You are the one in charge of the action. Nothing happens on the field until you take action.

However, this is a team effort. None of us can do it alone, and you don't have to do it alone. The Center, which is the really huge guy in front of the Quarterback that hikes him the ball, that guy is your Sponsor. Your Sponsor looks around the field of your life and says “OK, it's time to take action now. Do this right now.” He hikes the ball, and now you have the ball, and the initiative to take action. Then you have to decide what to do.

If you really don't know what to do, you can always hand the ball off to your Running Back. That's the really strong and fast guy behind you. That's your Meeting. If you don't know what to do, go to a meeting, share, and talk with people at your meeting afterwards. At the very least, you are not going to lose ground to your disease. You are going to move forward a little bit if you hand whatever it is off to your meeting.

Then you have the four huge guys who are in front of you, with your Sponsor, protecting you from the worst effects of your disease. Those are your Guards. They are watching out for you so you don't get flattened by your disease. Those Guards are your Program Call People. I try to make sure that there are always at least five people in the program, my Sponsor and four Program Call People, who I can always call day or night if I feel like I am getting in trouble with my disease.

Then you have your Tight Ends. The Tight End is the most flexible position in football, because they can block like your Guards, but they can also run and catch passes down the field. They are big guys who are also very fast and with sure hands. Those are your PRG people. They can help you advance your recovery with action steps and also help protect you from the sneaky opposition within your disease.

So far, that is eight team members: you, your Sponsor, your four Program call People, and your two PRG people. There are a few more left. The people who can go out and help you advance your program long term are your Action Partners. They are like the Wide Receivers, such as They are the super fast guys who can run down the field at top speed to catch your passes and advance the ball. But you have to be careful, because once you take a major action, your disease can intercept it, and that's terrible. That's when one of the opposition catches your ball and runs with in the other way, frustrating your intentions and wrecking your progress. So you have to make sure everyone on your team is on the same page of the playbook, so to speak.

Last but certainly not least, the most important member of your team, by far, is your Head Coach, which is your Higher Power. Your Higher Power is way up in the coaching box or down on the field with you, but she or he can see the whole action on the field at once. Your Higher Power can get the big picture, and then say, "This is what you should do." You can trust your Higher Power to have the best interests of everyone involved in mind. Then share with your teammates what your Higher Power is saying to you so you are all coordinated, and also so they can benefit from the wisdom as well.

## The Opposition: Aspects of Your Disease

Why do we need such a big team to combat the disease of compulsive debting? Same as in football, our disease is like eleven big, strong, fast guys trying to knock us on our butt.

And here they are:

First, the Defensive Line: these are four really enormous, strong and fast guys who want to flatten you before you get started. They are: Debting, More Debting, Overspending and Underearning. They are always on you trying to lay you on your butt. Your Sponsor and your Program Call Peoples' job is to help you resist the Defensive Line of your disease.

Behind these four guys are the three Linebackers. They are like very fast and sneaky, and before you know it, one of these guys hits you and you are on your butt again. They are: Laziness, Low Self Confidence, and the sneakiest of all Selective Incompetence. Selective Incompetence is like, you have done something well a hundred times or more, but this time you somehow mysteriously forget how to do it. You are saying to yourself, "How did I ever do that?" This happens countless times throughout a person's journey in DA, and that is why you need your teammates to help remind you of your strength and capabilities.

Suppose you have resisted the efforts of your internal disease, the Front Seven, and you are ready to proceed. Unfortunately you are not out of the woods yet. You may have mastered, at least temporarily, the efforts of your internal disease, but then you face the Secondary of your disease, who are external to you. The Secondary, which consists of two Cornerbacks and two Safeties, are companies and institutions that support your debting behavior. One of the main messages I want to convey here is the need for teamwork and constant vigilance to combat our common disease. Like on the football field, we are ever at risk in our daily lives from being flattened by our disease, even as we are steadily moving to make forward progress in our recovery.

—In service,  
Andrew D.