

# Ways & Means®

A Quarterly Newsletter for the Fellowship of Debtors Anonymous

Fourth Quarter 2017

## Starting a D.A. Meeting... in Kenya

**D**ebtors Anonymous is very new to Kenya. Essentially, when I was in the UK in 2016 I really managed to get connected to D.A. in a more profound way. I first came into D.A. in Bali, Indonesia, where I was living in 2012, and what has happened in the past is that once I return back to Kenya my program disintegrates and it is increasingly hard to be focused on staying well in a place with no meetings and no other D.A. members.

I used to have weekly conversation with my sponsor (who is in the UK,) and daily messages with my action partner (also in the UK,) and a bit of Pressure Relief Group type contact with the disparate members of Bali D.A., who have filtered off to Istanbul, Houston, Melbourne, and Ibiza over the years. We would stay in touch sporadically online and through Pressure Relief Meetings. Anyway, my action partner kept suggesting I start a meeting, and I kept saying that it wouldn't work in Kenya and that all the people in the fellowship who come to find ways to extort a bit of cash would turn up, and that we would have those get rich quick gurus also looking for clients, etc. He kept gently pushing, so at another fellowship (A.A.) Xmas party in Kenya (which is quite a big shindig where a huge chunk of 12 step people turn up,) I mentioned D.A. during the lunch breaks to see if anyone would be interested if I set up a meeting.

The response was amazing. I have to say I was totally thrown, and what was a sort of half-hearted response to my action partner's suggestion coalesced into something bigger. I ended up scabbling around for a venue (a big problem in Kenya as churches have complex application processes and everywhere else is so money-focused) and found a groovy little place halfway between town and westlands and very accessible by public transport. It's a charming spot at a little private club where there are still a few big, fat, gorgeous trees right near town and manageable with Nairobi's abysmal traffic (think

Bangkok but worse.) Sometimes you can hear the rioting, sirens, and unrest from close by (elections and a lot of hassles at the moment,) but we can carry on relatively unperturbed.

We held our first "God is in the Numbers" meeting on Tuesday 17th of January, and I think some five people turned up. The following week we had six, the week after eight. There has been a core of some 4-6 people ever since then. There was a combination of newcomers in attendance and one person who had prior D.A. experience but had stopped going to meetings when she moved back to Kenya some time ago.

There are some interesting issues with debting in Kenya. Credit cards and bank accounts are not really accessible to everyone, but cheap loans are through mobile phones (Kenya developed a groundbreaking system of mobile phone payment many years ago.) Through these various mechanisms it is easy to take out semi-unsecured loans. Mobile phone companies know they will get paid back because nobody wants their phone cut off--it's a form of communication and a bank account for most people. In some ways this form of lending has prevented people from literally starving (bearing in mind how bare the subsistence is for a lot of Kenya still,) but this is lethal for debtors as it's so accessible and hard to extricate from.

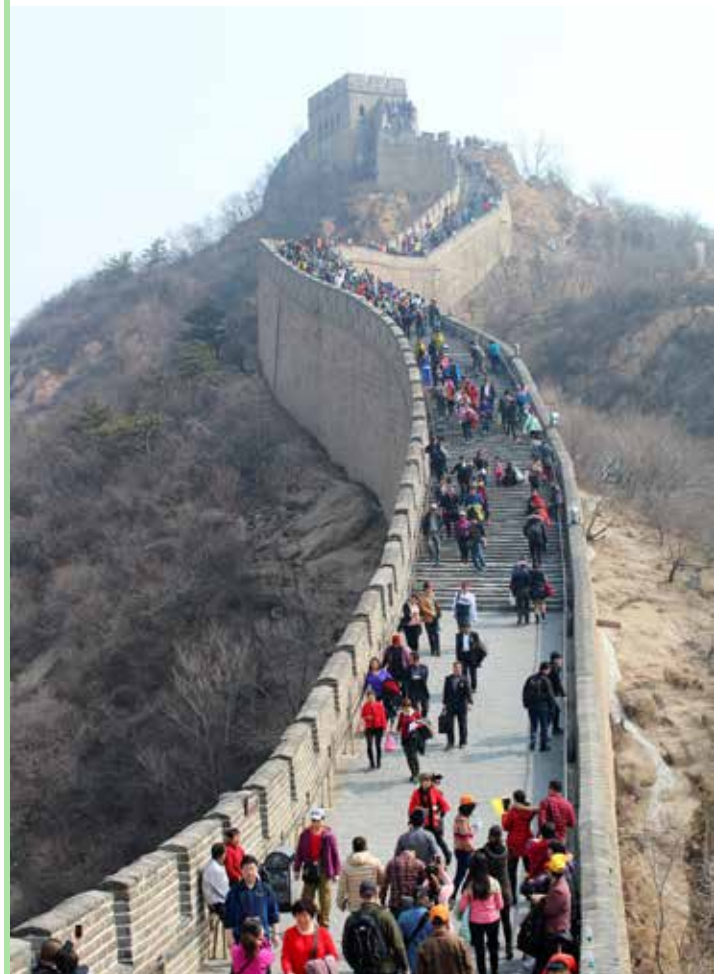
I took the structure of the D.A. meeting I first attended in Bali and we rotate each week: speaker tape, reading from the Big Book, D.A. pamphlet, D.A. tool. The meeting is now 10 months old and is listed on the D.A. website. There is still a core of people that attended from that very first meeting with a few others who come in and out as desperation arises. The loan sharks and those sniffing for cash left after the first few weeks. :) It's amazing to watch the growth of awareness and to see people making those efforts to get well. We have had international PRMs with people in Melbourne and

are always on the scout for support and help, as most people are newcomers to D.A.

When I am abroad, I hook into the meeting by a popular phone app and attend each week regardless of where I am in the world (will do so tomorrow at 11am GMT, which is 1pm Kenya time.) Today I need to get my act together and set up another structure, as we voted to try to find a way to open this to a wider audience. There is a Bali friend now living in Istanbul who also hooks in, and occasional other loner attendees. We had a fabulous meeting recently where three of us in Cappadocia, Turkey, all in D.A., hooked into Nairobi for the meeting. It was really special. However we can't do that by our phone app indefinitely, and only a limited number can join this way, so I have been tasked in our last business meeting to find a way to set up video conference account or some such means to allow people to dial in to attend (voice only.)

It would be fab for the meeting to have some stronger members with more program. Some Bali and Oz people have stepped up beautifully to support and outreach and do PRGs as have one or two from the UK also. The little meeting continues to hold its own. It has really been one of the best bits of service I have done in my 12 step life and, as ever, the benefits for me have been gigantic in terms of feeling part of, which has helped my program enormously.

—Shalini G., Kenya



**Photo by Noel A., Los Angeles:** *"Pictures of China lingered on my vision board for 8 years. But I could never put together enough money to go. At work, they needed someone to go to China, all expenses paid. I was asked to go. All in Higher Power's time."*

## A Way of Life More Important than Money

**W**ondering if I would ever get clarity with debt and lacking the adequate means, I sought help in Debtors Anonymous.

Many things touch my senses . . . not being vague with debt, sharing and listening to stories, and seeing success with Debtors Anonymous tools. Hearing cases of debt destroying lives and underearning, not getting full satisfaction out of efforts.

The meetings helped me to strive to find support to conquer debt. I started attending workshops every

month on Saturday, all day. I'm still new to recovery, having the same illness others face. My circumstances are not always in my control, so I guess prayer is very important at this critical time to conquer debt and the fear of not providing in the essential areas of my existence.

My existence is more important than money, and there are other things that deeply enrich my existence other than money. Thank you to the association of sincere members of recovery.

—Corey L.

# 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.

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

## Fellowship-Wide Calls in January!

*Everyone is welcome to attend!*

Some charges may apply, depending on your phone service. Web-based phone alternatives are available. For international call-in information, please visit the Events page on the Debtors Anonymous website:

<http://www.debtorsanonymous.org/events-and-news/>

**Sunday, January 7, 2018, 3:00–4:00 pm EST**

### What it means to have Spiritually Sustainable Earning

**Call-in Number: +1(712) 451- 0894 / Access Code: 607611#**

Playback: (712) 451- 1002 / Code 607611# Press #

This is the first world-wide call presented by the Spiritually Sustainable Earning Caucus of the World Service Conference (WSC).

**Sunday, January 21, 2018, 10:00–11:00 am EST**

### “Ask-the-GSB” Phone Forum: Solvency and Sponsorship

**Call-in Number: +1(712) 451-0983 / Access Code: 172285#**

Playback: (712) 451- 1092 / Code 172285# Press #

3 General Service Board (GSB) members will share on the topics of solvency and sponsorship, with time for questions and comments.

**Sunday, January 28, 2018, 1:00–2:30 pm EST**

### Visions for D.A. Groups: Create & Sustain Vibrant D.A. Groups using the Twelve Traditions

**Call-in Number: +1(319) 527-2700 - Access Code: 214381#**

Playback: (319) 527-2885 / Code 214381# Press #

3 D.A. members will share, followed by a Q&A, on this world-wide call presented by the Fellowship Communications Committee (FCC).

Please share this announcement at your meetings,  
and kindly forward it to other D.A. members.

### Share your event in Ways & Means!

To be considered for publication in the March issue of Ways & Means, please email [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com) by February 1st to submit any upcoming D.A. event of interest to world-wide members.

## Another Way to Right a Wrong

At 3:00 PM, all the kids wanted was some fresh air and sunshine after a long day of sitting behind desks and droning away at their studies. Instead, seven junior high school classmates rode in the stuffy black and brown Ford station wagon from public school to their afternoon religious school. Twice a week, the trusty driver Joe transported his unwilling charges.

“Hey, Joe! Could ya stop at The Corner Store today?”

Not taking his eyes off the road, Joe yelled back, “Why, Josh?”

“We’re staarrved and need some snacks!” Josh yelled back while nodding to his classmates for agreement.

“Staarrved? I doubt that I gotta get you kids to the religious school by 4:00. We don’t have time.”

“Yeah we do,” Dave chimed in. “We’ll only take five minutes! Promise!”

“Yeah, only five minutes,” Josh and some of the others agreed.

“OK,” Joe sighed. I can’t blame them for wanting a snack! As he parked the station wagon in the parking lot, Joe called out: “You kids be back in five minutes. No dilly-dallyin’!” Seven kids immediately bolted from the station wagon, not even closing the doors.

“I sure hope they come right back. I could lose my job for this!” Joe mused.

The kids ran back in under ten minutes. “Sorry we’re late, Joe.” Breathlessly they jumped into the car.

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The kids made it to religious instruction on time. On one of the trips, after the kids returned to the car, Josh whispered to his classmates, “Hey guess what? I stole these candy bars! Anyone want one?”

“You did?” Dave asked. “How?”

“Easy—no one was looking—so I just grabbed them and left. Want one?”

“Yeah, sure!” was the collective whispered response. Collective, except for Sarah.

“Hey, Sarah!” Dave whispered, “Why don’t you want one?”

With everyone staring at Sarah, she started to fidget and her face felt hot. Looking down, she shook her head in a jerky “no” motion. Suddenly Sarah couldn’t breathe; she cranked open the car window and gazed outside.

I’ve known these kids all my life. We play together, go to birthday parties together; why did Josh steal? And why is everyone else following his lead? Doesn’t anyone see that stealing is wrong?

“Hey, Sarah!” Sue nudged her best friend. “You ok?” Startled, Sarah jumped and said, “Oh! Ummm...yeah. Just thinkin’.” Sarah turned back to the window. It’s a good thing I’m sitting near a door; I can’t wait ‘til we get to the school.

When they arrived at the school, Sarah escaped from the car. As she ran toward the school door, Joe yelled out, “Sarah! You forgot your briefcase!”

“Joe, I’ll bring it to her,” Sue offered. “Sarah seems upset about something. Thanks!” Inside the school, Sarah stopped running and began breathing. Sue caught up with Sarah and wordlessly they walked to class.

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On the next trip to the school, as the group was about to enter the store, Josh said, “C’mon, I’ll show you what to do.”

Sarah said, “Count me out.”

“Why not, Sarah?” Sue asked. “It’s only a few candy bars.”

“And Sarah,” Josh said, “they don’t cost much.”



“Besides,” Dave said, “the store can afford it. They have enough money.”

“I dunno. I’m not comfortable. What if I get caught?”

“Aw...you won’t. No one’s looking.”

“But it’s wrong. It’s wrong to steal!”

“Sarah, I think you’re letting this religious instruction get to you big time,” Josh admonished her.

“C’mon Sarah. Just follow my lead.” And with that Josh led the group into the store.

I still don’t know; I have the money so why steal? And so what if the religious instruction studies get to me? I like what we study. Sarah didn’t dare voice any of her feelings to the others. Should she follow them just this time?

Sarah cautiously entered the store. She looked around several times to make sure no one saw her. Her hands shaking, she took some candy bars and left.

Back in the car, the kids congratulated each other. Sarah could not participate in the lighthearted chatter. Sarah sat still, trying to eat the candy. The candy burned as it went down. I can’t believe that I did this! Why did I follow them? Why is it so hard for me to stand up to these kids? Sarah sat back, rolled up the rest of the candy and stuffed it in her pocket. She turned away from Sue and looked out the window.

\*\*

By the next trip to The Corner Store, Sarah had figured out what she would do. Nothing I say will stop them. Besides, I don’t like to speak up. It’s easier to be quiet. But I won’t steal again. Sarah figured out how much the candy had cost. The next time the group went into the store, Sarah discreetly placed the money on the counter to reimburse the store for the candy she had stolen. And quietly left the store.

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About 40 years later, Sarah visited her family in her hometown. Although she’d visited many times over the

years, this visit was different. In the intervening years, Sarah had entered D.A., worked the steps, read and heard stories about amends; she was in recovery.

As Sarah drove around her old neighborhood, she suddenly found herself in the parking lot of The Corner Store. Now how did I get here? And exactly what am I doing here? Sitting in the car, trying to figure out her next move, memories flooded back. Sarah remembered the boring twice-a-week rides to religious school. She smiled as she recalled how the kids had convinced the driver to stop at The Corner Store because they were so “staarrved.” And then she remembered stealing candy. I haven’t thought about that incident ever in the past 40 years! Why couldn’t I stand up to those kids then?

In a flash, Sarah understood that her Higher Power had driven her into the parking lot; He must want something from her.

Sarah strode quietly and confidently into the store. She selected some items and approached the counter. “May I speak with the owner?” she asked the cashier.

“Uhh...sure. Everything ok?”

“Oh, yes. Everything’s fine. I simply have a story to share with the owner.”

The cashier left momentarily and came back with another employee.

“Hi. I’m Jessica. How can I help?”

“Hi, Jessica; are you the owner?”

“No, I’m the manager. The owner’s not here right now. Uh—something wrong?”

“Well, no, not with the store.” Fumbling for words, Sarah finally said, “I’m Sarah and my family and I used to shop here when we lived in the neighborhood. And there was an incident I was involved in about 40 years ago. Is the store still owned by the same people now?”

“No, the store got sold some years ago to another family. So it’s still a family-owned business, but a different family.”

“Oh...perhaps I could tell you about that incident, and maybe you can share it with the owner?”

“Sure, go ahead.”

“When I was 12, some of my friends and I came here to get some candy. Being pre-teens, we tried a little prank—we stole candy bars—because we thought it’d be fun to get away with something. I was so uncomfortable with this prank. I really felt bad. I repaid the store then and I thought things were all right. Today is the first time I’ve come to the store in 40 years. I think something more is needed. I came in today to actually purchase merchandise and formally apologize. Please forgive me.”

“Wow! That’s quite a story! Ya know, when we’re kids, we do all kinds of things that don’t make sense. That’s probably what happened. Thanks for coming in and telling us!”

“You’re welcome!”

Breathing calmly, Sarah left the store. Once outside she looked around and smiled. She finally noticed the green leaves on the trees and the vibrant red and yellow tulips in the small garden around the store. Squinting up at the warm sun, she whispered, “Thank You, Higher Power, for giving me the courage and the privilege of making amends.

—Sherri H.

## Committing to Recovery in D.A. Meetings

**M**y name is Kim. I’m in recovery from this disease. I am powerless from every angle that I can conceive exists. I am here to reflect that there is a solution! Through the fellowship and this program, I have experienced and am a part of the solution. You can be too! It works if you work it!

In March 2017, I will celebrate 30 years of recovery! Throughout this time, I’ve been up and down financially a couple of times. It’s been a rollercoaster based on my commitment to work this program. I’ve used debting and spending as an escape to the point of near bankruptcy. This is after having been as far above zero as I was below, and back up above again twice, until I finally leveled out.

When the spending quit working and the only choice was to be honest and ask for help, I became as willing as the dying can be--listening for suggestions and taking action on those suggestions. It was at these points when the sound of a pressure relief group offered so much hope. The actual doing of a pressure relief group also provided an impetus to change. The support I received from fellow members, willing and able to look at my insurmountable problems, provided the support I

needed to change my behavior. The end result was that, once again, I was above zero as far as I’d been below.

I quit going to meetings and realized I was heading into the vortex of the downward spiral yet again. I knew what to do before it all got away from me. I plugged into meetings again, holding my disease at bay: that desire to escape by shopping, spending hours checked out of reality, wandering around in my fantasy world lala land, dreaming of what I “needed”--losing many hours of my life. What I really needed was the fellowship and to fill that hole that only God can fill.

### SUBSCRIBE TO E-NEWS!

Receive special email announcements about events, new literature, service opportunities, and other D.A.-related information. Sign up on the D.A. website at:

<http://www.debtorsanonymous.org>

### RE-REGISTER YOUR MEETING

We request that all meetings register or re-register with updated information once a year to keep online meeting lists current. You can register on the D.A. website at:

<http://www.debtorsanonymous.org/meeting-registration/>

## Back to Step 1: What Am I Powerless Over?

Today one of my former sponsees told me she used a credit card to purchase something at a place that would not take her debit card. She said, “I had the money in my account and in my spending plan, but they would only take a credit card.” Then she remembered she carried a credit card with her (--supposedly not a problem for her, because credit cards were never her “thing.”)

After she described her experience, I said, “I’m sorry you lost your solvency today.”

She was flabbergasted. She had no idea she had incurred a debt. “But I had the money set aside! I’ll pay the bill as soon as it comes in!”

“I’m sorry to say, you still incurred an unsecured debt,” I said.

“But people with lots of time in the program and lots of years of service told me that is what they do—they use credit cards when they can’t use a debit card or cash, and they pay it off when the bill comes. Is that really debting?”

“Isn’t unsecured debt any debt that isn’t backed up by some form of collateral?” I asked. “Even if we borrow the money for five seconds, we borrowed it without collateral. We still owe the money, right?”

“Well, I guess so . . . but those longtimers said--”

“Can the merchant repossess the thing you just bought if you don’t pay your bill?”

“Well, no . . . ”

You can imagine the rest. Apart from the possibility I may never hear from her again, what does this mean? I have thought about this all day, especially while we read Step 1 at my D.A. meeting. Step 1 says we are powerless over debt. Specifically, we try not to incur new unsecured debt, one day at a time. Unsecured debt is any debt that is not backed up by some form of collateral. How can that be unclear?

A longtimer we recently lost used to say the people who didn’t understand D.A.’s definition of debting were

those who weren’t ready to stop debting. I believe he was right.

In some 12 Step programs, I have heard, members can write their own definitions of abstinence. I don’t think it’s quite the same in D.A. In D.A., I can write my own spending plan—how I choose to spend my money is my own business—but unsecured debt is what it is. All the wishing in the world won’t make it otherwise.

I’ve heard people claim we aren’t debting if we are borrowing to buy higher education (student loans), buy self-care, rent cars, or purchase inventory for our businesses. Wouldn’t that be nice? I guess the argument is that if we pay off the bill within 30 days, we haven’t debted. My brain whispers, why 30 days? Why not 60? Why not never?

I’ve come to learn that when I am not vigilant, the cunning, baffling, and powerful debting disease can convince me that I am exempt. Special circumstances. Because, of course, I am special.

My D.A. friend and I talked about possible solutions: paying cash, writing a check, using a secured credit card. I could tell she was miffed . . . not so much at me, but at those longtimers who led her to believe that using a credit card wasn’t debting if she paid it off when the bill came in.

I guess I should have asked her a long time ago if she kept any credit cards. I probably did. She probably said yes, but they weren’t a problem for her. Until they were, of course. There is a reason I don’t have any credit cards, even though I didn’t consider them “my thing” either. I don’t trust myself. I’m a compulsive debtor.

I don’t know what she will do now, but I’m glad for the opportunity to reflect on what I’m powerless over: unsecured debt. Thirty days or five seconds—if there’s no collateral, then it’s a debt. Our literature spells it out clearly, for anyone who is ready to make a commitment to avoid incurring new unsecured debt, one day at a time.

—Anonymous

## 30 Years in Debtors Anonymous and Counting

**M**y name is Bill, and I am a compulsive debtor. I first said that back in 1988, almost 30 years ago. Although there was an enormous amount of relief in some of the early years, my path was not really a straight line, I took my will back, struggled for solvency, and finally, in 2005, when I got my first actual draw from my new business, I settled down and began to work the steps, the tools, BDA tools, and even the Traditions and Concepts.

I served as a meeting representative, did service inside meetings, and for our local Intergroup. Chaired the group for a while, went to some World Conferences as a GSR, ISR, and even as a member of the WSC committee, and I enjoyed the service level. Finally in 2010, I also became a Trustee for a few years.

However, all that is sort of prologue, for my real story that I want to relay (on advice and order from my sponsor, believe it or not.) When I walked into D.A. back in 1988, I barely had a pot to piss in, and I owed a lot of money. I owed, I owed, so off to work I'd go. Maybe I hadn't paid taxes in a while, unopened letters and bills everywhere, I was a royal pass and a mess to boot. If I needed \$2 to take the subway to a business meeting, I'd often borrow the money. It was decidedly not a pretty picture. BUT, I came in, saw what people had, and started to work the tools, recorded numbers, had pressure relief meetings, got a spending plan, etc. And then came the bumpy ride occasioned by not working the steps while I was working the tools.

So when I finally buckled down awhile ago, I worked the steps, took inventories, prayed and meditated often, and read the A.A. 12 and 12 and Big Book for clues as to how to apply this program to a spiritual life. Gradually,

that spiritual life unfolded, and I was pretty amazed (before I was halfway through!) Amazingly enough, my financial and solvency life matured and evolved. There were good months, good quarters, good years, and even some not so good, but always with solvency managed and maintained.

In early April, I came home tired and noticed the cleaning folks had left the dishwasher on. My wife and I decided on dinner out, so we went, and when we returned, dang, but that dishwasher was still on. Here comes the punchline--it wasn't the dishwasher; it was a clamp that had blown off a hose and the hose then separated. Water was everywhere under the sink but, worse, it flooded the basement kitchen as well, including some old records, an old computer, etc. Panic--we had to figure out how to turn off the water, which we eventually did. Then the plumber came, and repaired the hoses, installed a new valve in the kitchen, and found the main culprit, a broken regulator for water pressure down near the shut-off valve. All told a pretty penny. The next morning along came the clean-up people, and the deductible was like that commercial--about 3/4 of a car!

What I really want to say was bless them all. Our valves are regulated, the pressure is set right, the linoleum is being replaced, AND WE HAD THE MONEY IN PRUDENT RESERVE. Before D.A., that would have been the proverbial pot, mentioned above, empty. When I told this story to my sponsor, the drama was in the discovery of the leak, not in the fixing thereof. Nor repairing the damage, which will happen at whatever pace Higher Power intends. Ah, D.A., all that work suddenly seems just exactly what my life needed.

I'll keep coming back.

**Feel free to share Ways & Means with your groups or meetings by making copies and spreading the word.**

We're always interested in hearing about inspiring news and events going on around the fellowship.

Please send submissions by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com) or by physical mail to:

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