

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

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

I was on my own, having been divorced four years prior. I used my compulsive spending to deal my losses and disappointments. By the time I came to D.A. I had accumulated \$40,000 in unsecured debt and had no real assets. Part of that debt was a \$30,000 consolidation loan I took out about the same time I knew my job was ending, knowing I would have no way to make the payments. This was not a good way to start retirement.

I was referred to D.A. by a credit counseling service, and knew that was where I belonged. From my first D.A. meeting, I immediately felt at home. I cried at every meeting I went to for those first months. My pension income was not enough to live on, let alone pay back my debt. So I began to work temp jobs in administrative positions at a small fraction of what I previously was earning, and I learned to be grateful for these positions.

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

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

Now at seventy four, I am still very active in D.A, live a very full life, have everything I need for today and look hopefully to the future. Yes, I still have a vision and goals that I look forward too. I am currently at the beginning stages

of a new business venture, drawing on my previous professional background, which I had abandoned earlier out of fear and resentment. I am excited about the prospects. Meanwhile I see how many of the promises have come to fruition in my life.

Maggie R.