

A DA Loner Finds Prosperity In Paradise

I was 12th-Stepped into Debtors Anonymous in 1995 by a sponsor from another program, after I came home to my rent-stabilized apartment in New York City and found a 3-day eviction notice on the door.

I was terrified of my mail, which I hid away in shopping bags in the back of my closet or under heaps of clutter on all of my tabletops. I owed my therapist more than \$8,000, and regularly had no money for basics like food after having splurged on as many pairs of fabulous shoes as my biweekly paycheck would buy.

Kicking and screaming, I came to DA meetings, hating every minute, but bringing the body. Eventually, the mind followed.

In DA, my life began to change. I heard about such things as not debting no matter what and to expect miracles. I slowly but surely began to put away my dependency on debt, and my life began to blossom and grow.

After some extended periods of freedom from debting and step work, I became interested in visions. I liked the idea of having dreams and being able to voice them and live them. For years, all of my dreams had been securely locked inside interior vaults.

With the help of action partners, pressure relief groups, and a lot of 11th Step work, I realized I was not happy living in the urban setting of New York, and that I wanted to change how and where I lived. I was the last to find this out--my action group had "busted me" for staying stuck in New York after I'd shared with them some particular dreams about a country existence.

In 2002, I moved to Northern California, and now live in the foothills of the Sierra Nevada Mountains just outside Yosemite National Park. I have a great job working from home that requires travel throughout the state, bringing me regularly to San Francisco, Los Angeles, and San Diego on business trips.

I have a fabulous yellow house with two fireplaces and a walk-in closet that I was able to purchase and completely renovate with my earnings and a modest inheritance. It is truly every-

thing I have ever dreamed of, and more.

I have an incredible view of the mountains, and enjoy riding in the foothills on my handsome horse, Rhet Butler, with my three rescued dogs trailing along.

I relax at home with my 26 rescued cats, three goats, eight chickens, and some guinea hens. It is truly a long way from Soho!

The only downside is the lack of face-to-face DA meetings. I work my program online, and am a member of the online Prosperity Chat group, which meets 4 days a week in real time.

In this situation, I have found the need to really utilize the tools at my disposal--the telephone, pressure relief groups, sponsorship, and our precious Conference-approved literature. In addition to the AA Big Book and 12&12 and DA's Currency of Hope and recovery pamphlets, I use other lesser-known literature published by the General Service Office and by various DA intergroups.

The Internet has become my recovery library, and I feel very fortunate to have access to DA's national newsletter,

Ways & Means, as well as the current newsletters and back issues put out by DA intergroups which are available online, such as New York's Bottom Line, Southern California's Checks & Balances, and Northern California's Prosperity Times. I often print out these newsletters and take them with me to other 12-Step meetings to offer to others who might need the DA program.

I attend DA meetings, workshops, and events all over California, and am proud to be our online group's GSR. I have a sponsor in my own telephone area code, and a sponsee in Southern California. I have continued to practice these principles in all my affairs.

I hope one day to start a meet-



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My Most Important DA Number

Like all good DA members, I do my best to keep my numbers regularly. I write down expenses and income and total them onto spreadsheets. During the years of debt repayment, I tracked the decline of my debt totals, month by month. I also have savings categories, and record the growth of my various CDs, money market, and IRA accounts.

I have a spreadsheet that is a complete financial statement, a snapshot of where I am with money and prosperity on any given week or month. The numbers, and the way they are organized, give me clarity, sanity, and a sense of direction.

But as important as these numbers are, there's one that doesn't appear on any spreadsheet. I may not keep it in the same way I keep the others, but it's the most important number of all. It's my solvency date.

I love my solvency date (for the record, it's March 21, 1996, the last date on which I incurred any unsecured debt.) It's written down in the solvency book maintained by my home group, and I celebrate it every year. I announce it when I speak at out-of-

town meetings, and I even carry a poker chip given to me by friends in Cincinnati DA emblazoned with the number of years I've gone without debting.

Because I love my solvency date so much, it's hard for me to understand why many people in Debtors Anonymous don't have one. In Alcoholics Anonymous, it is virtually unthinkable for anyone who wants to recover not to have a sobriety date, or know what their sobriety date is (maybe this is why AA has a recovery rate higher than any other 12-Step program). I am often astonished by how many DA members not only do not have a solvency date, but profess not to understand what it is. It is simply the last date on which you incurred any new unsecured debt (those members who use the OA term "abstinence" can call it their "abstinence date").

Our literature has been crystal clear for 31 years on exactly what solvency and unsecured debt are.

Recovery in Debtors Anonymous does not begin until we've taken the First Step: "We admitted we were



powerless over debt; that our lives had become unmanageable." And we can't take the First Step until we know what debting is, admit our powerlessness, and stop doing it.

I suspect that if solvency dates became much more widespread in our meetings, DA would become the program many of us have long hoped it could and would be, with a much stronger focus on recovery, more old-timers hanging around, and a lot more people living in the solution rather than whining about the problem.

Next time I visit your home group, I hope you'll tell me your solvency date. It helps me more than I can say to hear you say that you're recovering, too. 🍀

Jan S.
(Vermont)

WAYS & MEANS

A Quarterly Newsletter for the Fellowship of Debtors Anonymous

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Ways & Means, our "meeting in print," is a quarterly electronic newsletter for the fellowship of Debtors Anonymous. It is a forum for sharing the experience, strength, and hope of DA groups, members, and service entities. Articles are not intended to be statements of DA policy, nor does publication constitute endorsement by either DA or Ways & Means. A PDF version of the Ways & Means can be downloaded at no charge from the Debtors Anonymous Web site, www.debtorsanonymous.org.

The newsletter may also be distributed electronically via an email subscriber list.

Submissions from DA members for publication in Ways & Means are welcome. If chosen, submissions will be published anonymously by the Debtors Anonymous General Service Board. If requested in writing, your first name, last initial and city will be placed at the end of your submission (for example, James X., Hazzard, KY); otherwise your submission will be attributed to "Anonymous." By submitting work to Ways & Means, you are acknowledging that you understand you will not receive any compensation for your work, and your work may be seen by an unknown number of readers in unknown locations. Your submitted materials and all rights therein will become property of the Debtors Anonymous General Service Board, and will not be returned.

If you accept this agreement, please submit your materi-

als to the editor at waysandmeansda@hotmail.com. Include full name, address, phone number, and email address (this information is not for distribution or publication, and will be kept confidential). If you do not accept this agreement, please do not submit your materials.

Send all submissions to:

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Layout Editor Frank W.

'Desperation Debtor' Faces The Music

I was scared. I was hopeless. I was desperate. That's how I felt when I attended my first DA meeting in August, 2004.

I had returned to another 12-Step program a couple of months earlier, spurred by the tragic death of a close friend. I had finally sought a therapist's help to get through the grief and recognized that I needed help to keep me from killing myself with my addiction of choice. But I knew there was a piece missing; I knew it had something to do with money.

One day I tried an online search for Debtors Anonymous, not even knowing if there was such a thing. There it was! There were online meetings, and I could do that. When I heard the shares of long-time members who had such amazing recovery in DA, I knew this was going to help me too.

Online, I found someone who could take me to a live meeting in my hometown of Houston. Two days later, I was at the biggest DA meeting in the city. I heard sharing from people who had 15 years of solvency. I heard from people who had been in much bigger debt than I had, had come to DA and were not debting any more. I got some literature and phone numbers. I was ready!

I had accumulated \$22,000 in unsecured debt. I was almost unemployed since my income didn't come even close to meeting my bills. I had been asking my brother for money, and he was getting tired of giving it to me but didn't want me to go under. I was 56 years old and saw myself as an utter failure. Depression and fear were my constant companions, and I was afraid the stress I lived with was endangering my health.

From the first meeting I attended, I stopped using credit cards and began to keep records of my spending. I called a person with 15 years of solvency and asked for help. She told me to stop debting, keep records, and in a month or so I could have a pressure relief meeting.

Somehow, I was willing to do it. I had no idea how I was going to pay my monthly expenses, but somehow I did it. Could my Higher Power have had anything to do with it?

At my PRM, I faced the fact that I had to get a job that would pay my bills. I had been a full-time professional musician for years, and had run myself into debt by being

unwilling to supplement my income with another job. Now it was time to grow up. I didn't like it, but I liked the stress of being on the verge of homelessness a lot less. I started looking for work. I also wrote to all my creditors and told them I was unable to pay them at the present time. I learned about my rights under the law, and I cried a lot. I was really scared, but I did what I was told and somehow things began to work out.

About a month after my PRM, I was offered a full-time job teaching at a private college 45 miles from my home. The job was a split schedule that required me to be away from home 17 hours a day, 4 days a week. Would I take it? You bet! Suddenly I had a regular income, and I started to think about actually becoming solvent.



After two years, so much has changed. I have actually put money away for emergencies. I have been able to replace the air conditioner in my house, buy new tires, and repair my car--all paid for in cash without credit.

I have been sued by creditors and was able to settle out of court. I have repaid all my debt except for \$1,300 which I am in the process of repaying. Most of all, I have learned so much about how money has a hold on my spirit and soul. No longer is my job my source... or my bank account... or my brother. My newly-found Higher Power is taking care of me.

I am learning how to be a responsible adult and can look the world in the eye. I can be a demonstration of solvency to others who are struggling and scared. I am learning to accept abundance and gifts in my life.

I do not work a perfect program; my spending records are often in the form of receipts in an envelope. I don't always have a current spending plan to work with. But the bottom line is that I don't use credit anymore.

I call my sponsor when unusual issues come up. I go to meetings online and face to face. Above all, I ask for guidance and help from a Higher Power on a daily basis. My life has been transformed! I have hope for the future and faith that, if I maintain my spiritual condition, all will be well. I am excited about my life again and can't wait to see what HP has in store for me next. 🌱

Marcy
(Houston, Texas)

The Forum: Letters To The Editor

Editor's Note: In The Forum, DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email waysandmeansda@hotmail.com.

Standardized PRGs

Going through a box of old DA literature recently, I came across six or seven different guides to doing Pressure Relief Meetings. I've picked up these guides and handbooks in different places over the years, but it was interesting leafing through them all at once, because each one describes techniques that are different than the others, but presents itself as the one and only "real" way of doing a PRM (or if you prefer, a PRG).

A couple of these guides have been put out by DA intergroups, while others have been produced by individuals. The only thing each has in common is a belief there is only one proper way to conduct a pressure meeting. And they're not the only ones who think everyone in DA should be cajoled or corralled into doing it somebody else's way.

Every couple of years at the World Service Conference, some well-meaning folks propose that DA adopt an "official" guide to doing pressure meetings, complete with excruciatingly detailed, blow-by-blow, step-by-step instructions. Of course, the type of pressure meeting they want to impose on members everywhere is always the way it's done in their local area!

Now, DA as a national fellowship may be small, but we are gloriously diverse. Our recovery program is unified, but our language, customs, formats and procedures are wildly different, coast to coast. Depending on where you live, what you do with those two pressure people for 90 minutes or so can be called a pressure relief group, PRM, PRG, or, as my transplanted Minnesota sponsor used to drive me nuts by calling them, P-Groups. Old-timers and curmudgeons in DA are fond of pointing out with a grumble in their voices that, "in the old days, we NEVER called them pressure relief meetings, we called them PRESSURE meetings!" No sissies, those old-timers.

I've been privileged to do PRGs (my favorite name for them) with people from all over the US and a couple of other continents, and there is a wondrous diversity of format, procedure, and technique. I am so grateful I've been exposed to so many diverse and creative types of, uh....P-Groups, and had the opportunity to take this technique from Boston, that from New York, and still another from Seattle (let me count the ways).

But my biggest objection to having the Conference put its imperial seal on one particular format is that conducting a PRG is not the same as baking a cake and following minutely detailed instructions to whip the batter for 63.7 seconds

and heat at 425 degrees for exactly 51 minutes. It's God who is in the room with us, not Betty Crocker.

Pressure meetings are deeply, intensely, lovingly spiritual. At their best, they are playful, creative, and full of unexpected surprises and delights, liable to go anywhere or gallop off in unexpected directions. I have never bowed my head in prayer to enter a PRG having any idea where we might end up an hour and a half later, and I am almost always surprised at what transpires. To be sure, many PRGs are conventional, focused solely on numbers and a spending plan. But even there, intuition and openness play a major part. There is no place on earth where spiritual intuition is more likely to suddenly hijack a hopeless situation or provide inspiration to the dull and emotionally blind than in a receptive PRG.

DA, of course, already has a pamphlet entitled "Pressure Relief Groups and Pressure Relief Meetings", an excellent guide that describes the philosophy and general procedures behind pressure meetings, but does not attempt to impose any "one-size-fits-all" method or technique for everyone to follow.

I like the current PRG/PRM pam-

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Institutional Meetings Are HIP in DA

The following Frequently Asked Questions were compiled by the HIP Committee of the World Service Conference, which provides support to meetings for debtors in hospitals, institutions, and prisons.

1. Why is a HIP meeting needed?

The purpose of a HIP meeting is to carry the DA message of recovery to debtors who are institutionalized and do not have access to regular face-to-face meetings.

2. What format does a HIP meeting take?

A HIP meeting is generally a speaker discussion meeting, but the format may vary depending on the facility in which the HIP meeting is held.

3. Who is best suited to carry the DA message in a HIP meeting?

It is best for DA members to have at least 6 months of solvency and two pressure relief meetings before speaking at a HIP meeting. It is not a requirement that the speaker have been in a similar facility. Anyone with a clear and consistent DA message who is willing to share is well suited for HIP work.

4. How are requests from hospitals, institutions, and prisons for HIP meetings handled?

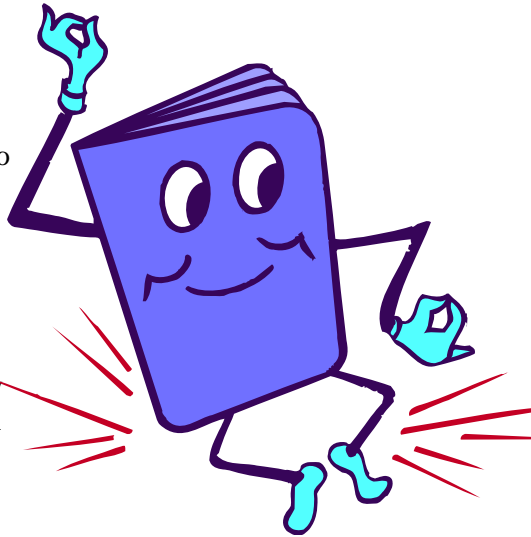
A recovering debtor ought never take on a HIP commitment alone. Such work should include two or more DA members.

5. What is the relationship between the HIP meeting and the facility where it takes place?

Each meeting should have a responsible contact person who stays in touch with the appropriate authorities at each facility. HIP meetings should be very careful to understand, respect, and adhere to all of the facility's regulations.

6. Does the HIP meeting provide literature?

Bringing in Conference-approved DA literature and information on how to get in touch with DA on the outside is part of good 12th Step work for a HIP



meeting, as long as permission has been granted by the facility.

7. How do HIP meetings deal with single-gender facilities?

In a facility where there are only men or women, only members of the same sex should participate.

8. At what types of hospitals are HIP meetings held?

They are held in both private and public hospitals, and in both long-term care and short-term wards.

9. At what types of prisons are HIP meetings held?

They are held in both short-term facilities, such as city and county jails, and longer-term facilities, such as state and federal prisons.

10. What feelings may arise when speaking at a HIP meeting?

Speaking at a HIP meeting can be similar to speaking at a regular DA meeting, but can differ in that some of those in attendance may be medicated, mentally unstable, or have a criminal background. However, a DA meeting is something most attendees look forward to, either as a break from their

usual routine, or as a chance to hear the DA message.

11. What followup will there be after a HIP meeting?

The facility administrator may ask HIP speakers to return for another meeting, or even possibly bring in a monthly or weekly meeting to the facility.

12. Are there any other restrictions on who can serve as a HIP speaker?

The individual facility may have some restrictions, such as a prison not allowing a former convict to enter.



Submissions

Issue	Deadline
Summer, 2007	July 1
Fall, 2007	Aug 15
Winter, 2007	Oct 1

Submit articles, preferably in a Word document, to waysandmeansda@hotmail.com. If you are interested in submitting an article to Ways & Means, take a look at previous issues to get a sense of the kinds of articles we publish. The recommended length for articles is 400-800 words, although shorter pieces are welcome too. Articles are usually written in the first person and often detail a member's experience, strength, and hope regarding some aspect of their recovery from compulsive debting. Articles focussing on the Steps and Traditions are particularly welcome, and we also appreciate jokes and illustrations. We also have special sections such as the Forum, which is for letters to the editor, and the 12th Step Corner, which provides a platform for updates about the fellowship's Public Information efforts. We welcome articles from Intergroups providing updates about DA doings in their region and from DA groups and individuals around the world. If you would like to inquire about the suitability of a particular topic for publication, feel free to contact the editor at:

waysandmeansda@hotmail.com.

Temporary Sponsorship: A Proposal To Meet The Need

I've enjoyed many gifts from healing relationships with sponsors in DA over the years. I have received peace, serenity, and support, even when I lived out of the country. I very much want for everyone to have the opportunity to have a sponsor of their own. For these reasons, I am proposing the creation of a "temporary sponsor list service" or TSLS, in Debtors Anonymous.

I attended the 2006 DA General Service Conference in San Diego as my group's GSR, and the committee I served on was asked to review several ideas and concerns from the fellowship. Among them was a suggestion to create a mechanism to help members obtain temporary sponsors.

Our committee recognized the need in the fellowship for more members to have the opportunity to get a sponsor. Historically, it has been more difficult to obtain a qualified sponsor in DA than in most other 12-Step programs. In some areas, sponsors with solid recovery are just not available.

A sponsor is someone who has not incurred unsecured debt for a period of time, has worked the 12 Steps with their own sponsor, and is ready to share their experience, strength, and hope with someone newer in the program. When a sponsee works the steps with a sponsor, he or she gains access to one of the most valuable gifts DA has. The relationship is one of healing and being restored to sanity for both parties.

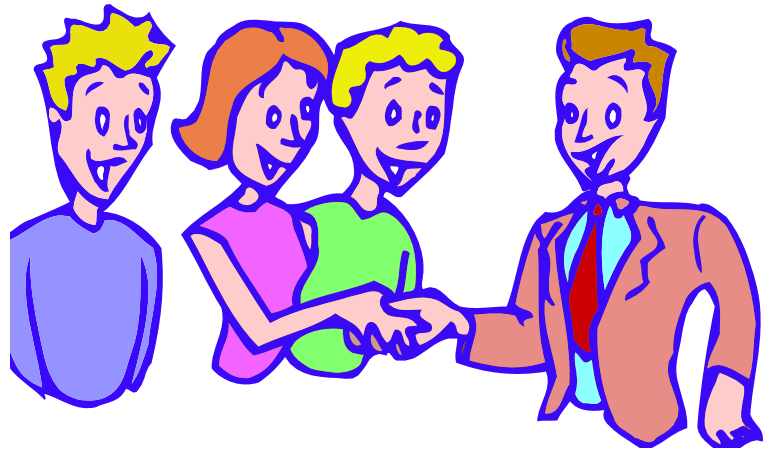
Since last August, the idea of finding a way to encourage sponsorship for more recovering debtors has percolated within me. I'm writing in the hope that I can spark interest among other members of the fellowship in creating a TSLS.

Forum . . . (◀ page 4)

I like the current PRG/PRM pamphlet, and feel it would be a terrible mistake if DA ever tries to go beyond this general, practical description and impose on particular style of doing PRGs on everyone. This is a spiritual program, not group therapy or a crusade to bend debtors everywhere to our will. Our job as recovering debtors is to carry the message, not to kill it.

Please don't tread on me....or my own oddball, eccentric, non-Conference-approved way of doing a PRG.

--Anonymous



Here's a rough idea of how it might work:

The Temporary Sponsor List Service could be managed by a volunteer group, which would keep an up-to-date list of available temporary sponsors and attempt to match them with sponsees appropriately as requests for help come in.

Guidelines for prospective sponsors might include having at least one year without unsecured debt, having previously worked all 12 Steps of DA with a sponsor and having sponsored someone else through all the steps, having a strong commitment to meeting attendance and recording numbers, and having the time available to help another member.

Guidelines for sponsees might include having at least 3 months without incurring any unsecured debt, one month of coherent and organized numbers, a willingness to work the 12 Steps under the guidance of a sponsor, and regular attendance at either face-to-face or online or telephone meetings.

General guidelines for a temporary sponsorship arrangement might include a clear understanding by both parties of the boundaries of sponsorship, including time constraints, an understanding that sponsorship is not "free counseling" or a mandatory friendship, and could end by mutual agreement at any time.

In general, a good temporary sponsorship relationship might involve agreeing to work together for at least 3 months, working the first 3 Steps together, and focusing on the steps as written in the Alcoholics Anonymous Big Book and 12&12, and in Debtors Anonymous literature.



Juliet D.

A New Group Grows In Great Britain

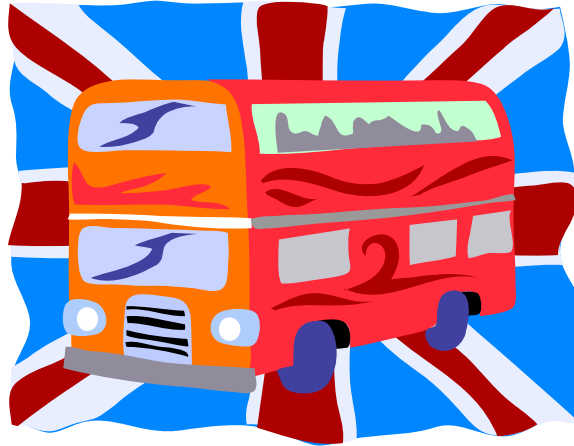
My name is Chloe, and I'm a recovering debtor. My home group is in Cambridge, England. It's a fairly new meeting, one that's been going only since November 2006, and one started because the nearest DA meetings were in London, some 60 miles away.

Starting a meeting in this part of England was a case of "third time lucky", since there had been a couple of previous, unsuccessful attempts to establish a DA group in the area, including one over cups of coffee in a hotel lobby, which folded after a short time.

The inspiration to try one more time came from three members who met at a DA convention in London. The three kept in touch, and the one who lived closest to potential meeting sites did a lot of the running around, with the support of and commitment by the other two. Within a few weeks, an easily accessible venue was found in the middle of town close to the bus and train stations. Rent was by donation, which was affordable for a new, small meeting.

The first meeting was attended by four DA members, and could not have come at a better time for me personally. All four of us immediately took on service positions, giving us a secretary, treasurer, key person, and GSR, but we were surprised how long it took to sort out the jobs that needed to be done and the many decisions that needed to be made to have the kind of meeting we wanted, and to ensure that it would run smoothly.

For the first few weeks, it was just the four of us with an occasional extra. We have always welcomed newcomers, and



now we are in a position where there are about seven regular members.

One of the strengths of our meeting is in the commitment of its members. Newcomers soon join in to help keep the group functioning. I learn so much from seeing how DA members share their talents and their love, as well as their experience, strength, and hope. I have been amazed in the short while that we have been meeting to see the

growth that has occurred, both as a group and as individuals.

Word is spreading about our group in this part of England, and new people keep showing up. They do not always return, but we have at the least shown them a welcome and somewhere within them we have planted a seed of recovery. The group is constantly evolving. As a group, we recognize the importance of spreading the message to those who still suffer. Public information is vital, and we are reaching out to others with our message. As of this writing, we are planning a convention, an ambitious undertaking for a small group, but one that reinforces our reliance on a higher power to stay based in reality, work within our means, and trust that what we need will be provided.

One thing remains constant in our group, and that is the need for the meeting to survive. The traditions keep us on track. 🍀

Chloe C.
(England)

DA Loner . . .

(◀ page 1)

ing in my small town. If my county can support a gambling casino, it can support a DA meeting! Another of my visions is to host a DA retreat in Yosemite National Park in the spring of 2008.

The challenge of being a DA loner requires extra vigilance and effort in dealing with such issues as time management, procrastination, and underearning.

Without the online resources available to me, I know things would be

much more difficult. When I need help, all I need to do is find another debtor by sending an email, going to an online meeting, or accessing the many other resources at our disposal.

I remain eternally grateful to New York City DA meetings, where I received an incredible foundation in this program. My life today would not be possible without that early tough focus of not debting one day at a time, working the steps, and performing service work, which is



exactly what this debtor needed.

Life is great, and the future is friendly. Join us online! 🍀

Ruthie F.
(Mariposa, CA)

Around The Fellowship

Nouveau Newsletters

- Since a Ways & Means story last year that highlighted DA's regional newsletters, at least two new ones have begun publication, with both available on the Internet.
- California's San Diego Intergroup now has a newsletter called "ESH: Experience, Strength, and Hope" available in both pdf and Word formats on its website, www.dasandiego.org. The first issue is six pages and offers recovery stories and local DA doings.
- The Tampa-based Florida Intergroup has been producing a 2-page online newsletter with the name "By The Numbers" since the fall of 2006. Two issues have come out so far, full of recovery stories, intergroup news, and colorful graphics. It can be viewed on the intergroup's website www.daflorida.org

Group Sponsorship

- DA groups interested in the concept of group sponsorship (see Ways & Means for Winter 2006-2007) now have a way of connecting with other groups that have a similar interest. The WSC Public Information Committee has set up an e-mail address to bring groups together. Both groups seeking sponsorship and those offering it can send their requests to gsponsorship@gmail.com.

BDA's Back Story

- Members of the Business Debtors Anonymous Committee of the World Service Conference are hoping to learn more about the history of BDA (and its predecessor BODA) within the context of the DA fellowship. Anyone with historical information about the development of BDA over the years may contact any member of the BDA Committee.

Old-Timers Share

- As DA puts more focus on retaining long-timers in its meetings, so-called Old-Timers or

Long-Timers events are becoming more popular around the country.

- This spring two separate Old-Timers Days were held in Manhattan, one especially for DA members in the arts and entertainment field. And Washington, DC's Capital Area DA Intergroup sponsored its second annual Long-timer Share-A-Thon the first weekend in April at the district's West End Library. The event, which kicked off World Service Month activities locally, featured one-hour shares by three DA members who together brought 54 years of experience of not incurring new unsecured debt.
- Also present were two other DA members, each with 10 years since their last debt. One of the featured speakers hailed from Europe, bringing real meaning to the idea of World Service and membership in a worldwide fellowship.



Winter Lights Bright

- Despite an overnight storm that dropped 16 inches of snow and left some roads nearly impassable, members of Vermont's Northern Lights Intergroup, joined by two visitors from New York, made it to a Burlington church for the intergroup's annual Winter Lights celebration in March. The event celebrates the permanent founding of DA in Vermont in 1999, and ongoing recovery.
- Workshops were held on the history of Debtors Anonymous, the spiritual applications of the steps and tools of DA, and the process of discovering and living personal visions through solvency.



Ways & Means is interested in reports of interesting and inspiring activities taking place around the fellowship. Please send information to waysandmeansda@hotmail.com.