

Ways & Means

A Quarterly Newsletter for the Fellowship of Debtors Anonymous

Second Quarter 2018

From the Archive:

Ways & Means: A Name And An Anniversary

In this anniversary year you'll be reading a lot about *Ways & Means* in *Ways & Means* and the message recovering debtors have been carrying down through the decades.

I love the name *Ways & Means*. I remember being intrigued by the name as a child when it referred only to a committee of the U. S. House Of Representatives and not to a Debtors Anonymous publication that didn't yet exist. When you think about it, it captures perfectly what we're trying to do in D.A.

The earliest recorded use of the name *Ways & Means* comes from the year 1641, when England's House Of Commons was beginning to assert itself and demand some basic freedoms from the King. When it won the power to raise revenue for the national government and levy taxes for the good of the country, it needed to find a fair and rational way to do that. And so, it created a Committee of Ways and Means.

The Founding Fathers of the United States were even more concerned with meeting the needs of their new country in a sane and equitable way, and so they too created a Ways & Means Committee on the first day

the U.S. Congress convened in 1789. It's been on the job ever since, along with Ways & Means Committees in the legislatures of many of the 50 states.

In D.A. we are individuals, not nations or states. However, we do exactly the same thing when we attend D.A. meetings, talk with our sponsors, and meet with our pressure relief groups. We identify what our real needs are, the things we must have to lead a good and prosperous life, and we go about figuring out how to get the money to pay for them.

In D.A.'s early years, the Fellowship was ready for something that captured the excitement of the way D.A. members work toward both spiritual and practical solutions to their debting problems.

And so, *Ways & Means* was born. The first issue was July/August of 1988, and it's been carrying the D.A. message ever since.

As always, we welcome your contributions on those topics and on any others that help us to not incur unsecured debt one day at a time.

— excerpted from *Ways & Means*,
1st Quarter 2008



2018 D.A. World Service Conference

August 1-5, 2018, Wednesday through Sunday
Crowne Plaza AiRE Airport Hotel, Minnesota

Transformation and Strength—The Twelve Steps

Please Join Us!

Conference Registration Deadline June 30

D.A. 2018 WSC Registration Packet:
<http://www.debtorsanonymous.org/2018wsc>

Electronic Registration Available:
<http://www.debtorsanonymous.org/2018register>

Ways & Means®

**Celebrating 30 Years
1988–2018**

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 *Ways & Means* can be downloaded free of charge from the world service D.A. website at:

www.debtorsanonymous.org/newsletter

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, 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.

An Important Message from the Debtors Anonymous General Service Board

Over the last several years, expenses have increased while contributions have remained basically the same. This has resulted in a deficit, which the General Service Board has met by using a small portion of our prudent reserve.

To avoid using more of our prudent reserve, the Board is asking all D.A. groups and individual D.A. members to consider increasing their contributions to Debtors Anonymous.

A contribution of even \$5 or \$10, made every month, can make a big difference. Any amount that fits into your spending plan is welcome. You can make direct contributions to D.A. to help cover the expenses of the Fellowship. For information, visit: www.debtorsanonymous.org/contribute

Regarding Seventh Tradition contributions, D.A. members can remind their Treasurer that their group's commitment to regular contributions is a part of their group's commitment to support the Fellowship.

With much respect for our incredible Fellowship, the General Service Board asks all D.A. groups and individual D.A. members to consider supporting the Fellowship by increasing their level of group and individual contributions.

Thank you for your continued support.

*The Debtors Anonymous General Service Board
Finance Committee is pleased to announce
a Fellowship-wide call:*

A Finance Report to the Fellowship

Sunday, May 6, 2018, 1:00–2:00 pm EST

Dial: +1(515) 739-1424 - Access Code: 796199#

The focus of this call will be on the current financial status of Debtors Anonymous. Three members of the Board's Finance Committee will share their experience, strength, and hope on the following topics:

- Background on D.A.'s financial management processes
- The status of the 2017-18 Spending Plan
- The services that are provided to the Fellowship by your Seventh Tradition contributions

Some charges may apply, depending on your phone service. Web-based phone alternatives are available. For international call-in information, see the event flyer on the D.A. website events page:

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

To listen to the recorded call:
dial (515) 739-1424, Access Code 796199# Press #

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

Relapse and Service Saved This Debtor's Life

I have had a thirty-seven year journey in Twelve Step recovery, with about ten years attending Debtors Anonymous. For one year of that time, after two years without using credit cards, I spiraled into a near-deadly relapse which ironically saved my life.

I am a low-bottom debtor, and I could not recover without spending most of my substantial savings. However, this desperation allowed me to finally admit powerlessness over this disease and experience a radical spiritual change. With tremendous gratitude, I now choose to spend a lot of my free time giving back in service with other recovering debtors in D.A.

I came into the recovery rooms the day after my raucous, alcohol-fueled 25th birthday celebration. I was 12th-stepped by my boss, who brought me to my first A.A. meeting. As soon as I heard the speaker, I knew I was home.

After many years of sobriety, I began to wonder why others often seemed more "recovered" than I was. In retrospect, although I had stopped drinking I had substituted another addictive behavior. I had become an accomplished, untreated compulsive spender.

Because I had so much self-centered fear, I was constantly looking over my shoulder at what others had and how I could "measure up." I realized early in life that I wanted to make money and started small jobs at a young age. I was used to having cash and getting what I wanted. I was focused on getting a career that would provide me with a good income, and I did just that.

I would bring shopping bags to A.A. meetings and sometimes people would say, "You know, there is a program for that." I thought they were crazy, maybe even jealous, and would tell them, "I don't have a problem. I work hard and I deserve nice things."

I now see that the reason I was able to remain in denial for so long was that I merely out-earned my disease for many years.

Because friends and family repeatedly told me that my spending was out of control, I went to my first D.A. meeting ten years ago. I was still not sure that I belonged in D.A. I did not have any debt so I wondered: Was I really a debtor? Once the "Twelve Signs of Compulsive Debting," were read, however, there could be no denying it. I wanted to crawl under the table after hearing about vagueness. Even though I had a good career with a good salary, I was still nonchalant and clueless about almost everything involving money and finances.

I would tell myself that my Higher Power did not care how much stuff I bought or had. Spending and acquiring were pervasive in my social circles in NYC, so it seemed perfectly normal to me. I did not merely collect possessions; I also accumulated education, careers, experiences, travel, and anything else that I hoped might make me "whole."

Of course, it was never enough. Each new purchase or accomplishment quickly lost its glow and the desperation to be filled up with yet another bright and shiny object or experience continued. I was unable to be honest about my compulsive spending behavior in my relationships in what I now know was financial infidelity.

In D.A., I met people who spoke my language and for whom these behaviors also caused problems in their lives. I gradually learned that compulsive spending was actually a spiritual sickness, not a sign of "having arrived."

I began a slow, uneven, but ultimately worthwhile journey in D.A. recovery. I attended D.A. meetings, received PRGs, asked someone to be my sponsor (she said "No," and I had so much shame and fear I could not ask anyone else for another year,) and kept my numbers. I cut up my credit cards but did not close all the accounts. I incurred no unsecured debt so I was solvent, I thought, but continued to spend compulsively, although within my spending plan.

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With the disease of compulsive debting, it is not a question of “if”—it really is about “when.” If we have the symptoms of debting, whether it is compulsive spending, underearning, or a combination of both and we leave them untreated, we will eventually debt.

I had been diagnosed with a chronic illness, and my health was becoming worse. I could not keep up my usual pace at work but still had a good income with part-time employment. I bought a house in a warmer climate with the hope of improving my health condition. I commuted between my two homes and continued to attend D.A. meetings.

Then one day I had two large, unplanned expenses. Thanks to D.A., I had money in my prudent reserve and had more than enough to cover the costs. The first cashier asked if I “wanted to get the miles” on my credit card.

In a split second, despite two years of not incurring unsecured debt, at that moment, this seemed like a brilliant idea. I would pay it off right away—today, even—I thought. Though I did not have the physical card, the cashier said that there would be no problem getting the credit card number—they could just call the company. Within minutes it was a done deal.

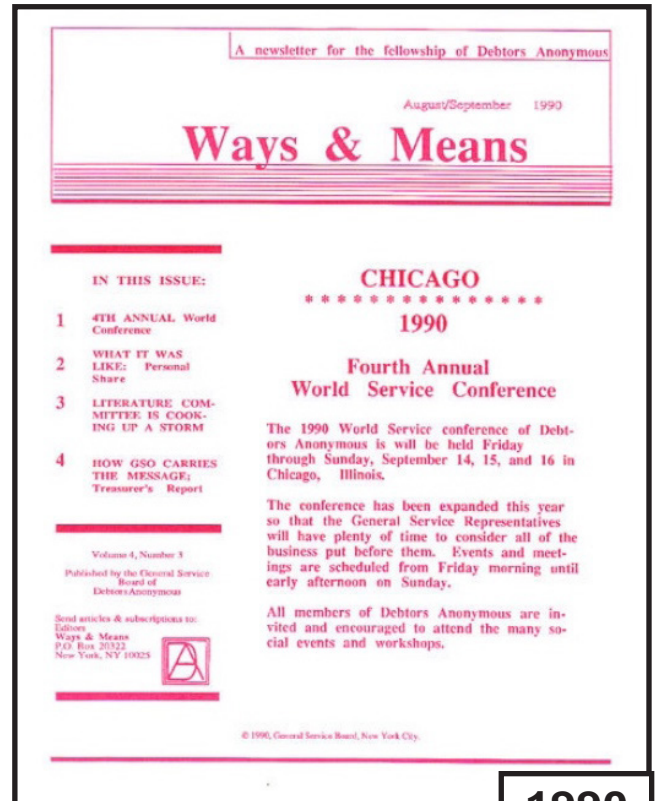
Because that happened so easily, I put the next big purchase on the same credit card later that day. I was elated at my good fortune. I had accumulated enough miles for about half a plane ticket. I am sure you can guess what happened next: that was day one of my yearlong, blackout-spending relapse.

I had no control over continuing to spend despite my dwindling resources and began to use unsecured debt with the delusion that it provided the relief I was looking for.

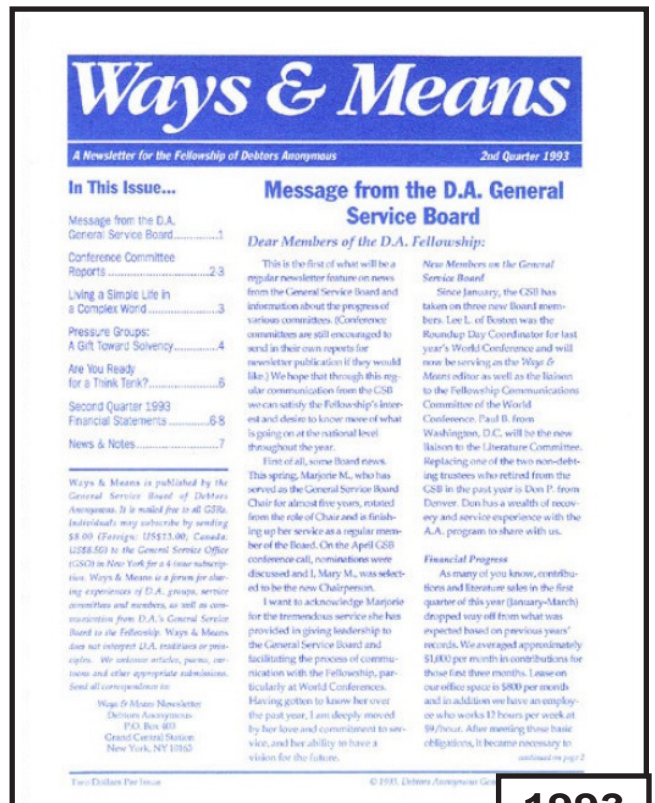
I quit attending D.A. meetings and did not return phone calls from D.A. or PRG members. I only stopped spending after maxing out all the credit cards I had not used for two years.

At that point, I was at a crossroads. I could either open more cards and go to the bitter end or give D.A. one more try. I was deep in despair and credit card debt. I had squandered all of my savings and taken much of the equity out of the house I had paid for in cash. With a pocket full of credit cards and a head full of program, I decided to try one more meeting. Could there be a glimmer of hope of recovery for me in D.A.?

(continued)



1990



1993

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I did get relief after that meeting. Because there was only one meeting a week where I now lived most of the year, I was advised to get on the telephone meetings for more support. I had been spoiled by the abundance of daily D.A. meetings in NYC and never knew that recovery was available on the phone.

I began listening every day, sharing experience, strength, and hope—and tears—with debtors from all over the world. I was still filled with shame but knew that I was in the right place.

I found that by working my program in a structured way—daily reading, writing, sponsor, outreach calls, and precise recordkeeping—I could get relief based on a fit spiritual condition, which took a lot of work and action. I was finally willing to admit powerlessness and to go to any lengths for a daily reprieve from what has proved to be a phenomenally cunning, baffling and powerful disease for me.

I understand now that through relapse, I had been given a “G.O.D. shot,” which for me was the “gift of desperation.” I am one of those debtors who could not get solvent without facing life-threatening consequences. I like to say that my last relapse included the best \$75,000 I ever spent, (my credit card debt,) because it brought me back to D.A. and into real recovery and solvency.

I am convinced that debting is a spiritual problem with a spiritual solution. My only vision today is to stay solvent and to be open to my Higher Power’s will for me. I am filling the “hole” in my soul with the “whole” of my Higher Power.

My definition of abundance is being grateful for what I have, with the realization that these gifts have been available to me all along. With solvency, anything is possible. If I choose to spend compulsively, my past will become my future, and I have no doubt that it will be deadly for me.

I know I am solvent today because I do not use credit or charge cards or other forms of unsecured debt. I do not pay bills late, do not take or receive goods or services without paying for them, and do not bounce or “float” checks.

Someone once asked me if I thought it would be ok to open a credit card to get the discount and then pay the bill “right away before the thirty days are up and interest accrues.”

(continued)

Ways & Means

A Newsletter For The Fellowship Of Debtors Anonymous Spring 2002

Trustees Have Vision Of A Vibrant D.A.

Inside This Issue...

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Focus On Prosperity...

“D.A. should strive continuously to enhance the recovery of each member through gaining a spiritual experience. Our prosperity as individuals and as a fellowship derives from a spiritual approach. Our paradigm shift embraces the concept of prosperity and the spirituality of money.”

2002

WAYS & MEANS

Spring 2003 \$2.00

SPRING SPOTLIGHT:

Using The Tools of D.A.

How My PRG Touched Me!

Already an addict and alcoholic, I found myself \$150,000 in debt and the clock running out. Before my world imploded and destroyed me completely (and rarely having a good night's sleep anymore), I broke down to a couple of old AA friends who immediately took me to a BIDA (BIDA at that time) meeting.

Once the guest speaker began, I knew instantly that this was the place I needed to be. After attending more meetings, I realized that this was going to be the program for me to finally work the 12 steps at long last. I had never heard many of the words or phrases they used in DA in any AA meetings... but I was determined to take it all in and give it the chance to help me.

Fortunately I found a sponsor early on

who, to my great astonishment, not only gave me so much of his valuable time, but would never accept my constant thanks for this. He explained to me that allowing him to help me was beneficial to himself as well. It finally made sense to me.... so now I thank God for delivering such a wonderful person to aid me with so many of my issues, and of course, not the least, debting!

... virtual strangers... were so graciously going to give of themselves and their time... this was a very new experience...

After going over how important it is to keep my members on a daily basis, my sponsor encouraged me to set a pressure relief group or PRG.

I needed two people to sit down with me to go over my numbers, a man and a woman. Under standing the nature of my disease and

debting, he advised me to call a woman named Sharon thinking she'd be perfect for me. Initially my response was "I've never met her, but never been at a meeting with her, nor had any experience with her... am I really supposed to call her and ask her to just give me an hour or more of her time?" His answer of course was simply "Yes." I did call her and after talking briefly over the phone, she agreed to be a part of my first PRG. The next slot of the man was going to take a bit more doing and scheduling, but since I had asked the third guy from the list of men my sponsor gave me, he eagerly agreed having only just met me for the first time (the first two had too many scheduling conflicts).

So there I was on my "PRG Day," sitting across the table from two virtual strangers, who were so graciously going to give of themselves and their time... this was a very new experience for me... not just the PRG, but strangers giving of their time, and actually wanting nothing in return.

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A Quarterly Newsletter For the Fellowship of Debtors Anonymous

2003

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I asked the person how much they would save. They stated, "About \$12.00." I gently replied that my recovery is certainly worth more than the \$12.00 I would save by opening that credit card, and besides that would mean taking the goods without paying for them for thirty days not within my definition of solvency.

In the past I would have opened that card without a second thought, excited for the rush and satisfaction of getting "the deal." Because I am such a low-bottom compulsive debtor, exercising that option today might be deadly for me.

Since returning from my relapse, being of service has been an integral part of my life. Service really is the secret. I have been able to retire from professional work and have gratefully chosen to spend time in service: at meetings, on the phone, in PRGs, and in local and world service with other recovering debtors. I try to "just say yes" when asked, with the caveat that my greatest form of service is maintaining my own solvency. I have come to believe that my Higher Power is my employer. I know that this is both the best job I have ever had and the greatest gift I could have ever received.

I am committed to practicing what I believe should be our singular focus in D.A. which is to avoid incurring unsecured debt. My experience has been that that once I stopped using unsecured debt, my compulsive spending and the other symptoms of this disease began to slowly slip away.

My goal in recovery is not to get rich or accumulate wealth, nor is it to live as frugally as possible. It is not about achieving some personal, creative, or professional goal or promoting myself, nor is it about becoming famous or important. Success, for me, comes when I am humbly grateful for the abundance my Higher Power has already provided.

The past seven years have been incredible. I feel like I am truly sober for the first time in my life, often with the awe and wonder of a newcomer. We are never too old, and it is never too late to get recovery in D.A.

While maintaining a sober and solvent life, all of my needs—and even most of my "wants"—are met. Living within my means never feels like deprivation today. The desire to acquire and keep up with others has dissipated. The D.A. Promises
(continued)



A Quarterly Newsletter For The Fellowship Of Debtors Anonymous Third Quarter 2008

Newsletters Help To Carry The Message From DA's Early Years To The Present

Twenty-three years ago, Anni W. had a dream.

The fledgling fellowship of Debtors Anonymous consisted of only a handful of meetings in four major cities. Although DA was poised for tremendous growth in the next few years, communication in 1985 between meetings in New York and Los Angeles, Washington DC, and Boston, DA's four early centers, was difficult and sporadic. Someone, or something, had to inform the fellowship, unite it, knit it together.

Someone had to create DA's first national newsletter. A debtor from Eastern Massachusetts, Anni, who was later known in the fellowship as Elianna, had discovered DA on an out-of-town trip, and had returned to her home fired up with the DA message. Determined to build DA in Boston, she started meetings, organized recovery events, and published a nameless, two-page, local DA newsletter. Her boundless energy brought her to the attention of the DA General Service Board, which elected her a trustee in 1985. It was a fortuitous election, because she was precisely the right person for the job at the right time. Just months before, the GSB had created a Newsletter Committee, which had foundered for lack of the skills actually needed to produce such a publication.

Anni became DA's first periodical writer, editor, and historian. During the latter part of 1985, she lobbied the perennially broke board for the funds to get the newsletter off the ground. The first is

sue of Newsletter To The Groups rolled off the press in January 1986. (The working title had originally been "Final Notice", but that chilling reference to the kind of dunning notices debtors receive made another name preferable).

The Newsletter To The Groups, though, scarcely resembled a conventional newsletter. It was plain text with no graphics designed specifically to be read by the secretary of each DA meeting during the announcement period, bringing national DA news to each group at the end of each month. When this didn't happen, except in Boston, Anni was heartbroken. The GSB minutes of the time reflect her disappointment that group secretaries around the country weren't cooperating in that fashion.


And so the Newsletter To The Groups went back to the drawing board, adopting more of a newsletter "look",

(Continued on page 9)

Anniversary Issue

Twenty years ago, the first issue of Ways & Means, dated July/August 1988, rolled off the press and into DA history. Two decades later, the newsletter is produced four times a year instead of six and is an internet-only rather than a printed publication, but it's still dedicated to carrying the DA message to the debtor who still suffers. This special anniversary issue contains stories and news briefs from all periods of its history, as well as the history of the publication itself and other DA newswriters.

2008



A Quarterly Newsletter For The Fellowship Of Debtors Anonymous First Quarter 2011

D.A. Celebrates a Double Anniversary Year

The year 2011 is a major landmark—a double anniversary year—for the Fellowship of Debtors Anonymous.

During the third week of April, D.A. celebrates its 35th year of existence. And in mid August, the 25th annual World Service Conference will convene in Michigan, just outside Detroit.

D.A. was founded in 1976 when founder John H. met with another debtor at a church in New York City in what is now regarded as the first actual meeting of a Debtors Anonymous group.

The establishment of the Fellowship came after an eight-year spiritual search by John and other members of Alcoholics Anonymous for a solution to their problems with money. They found that their problems were alleviated when they took the First Step of D.A. (when they stopped incurring any new unsecured debt), and took the

remaining 11 Steps toward a comfortable solvency.

In 1967, the young Fellowship held its first World Service Conference at St. Vincent's Hospital in New York to establish a permanent group conscience and service structure. A Conference has been held each year since, with the location rotating among cities in all parts of the United States.

The April anniversary is also observed in conjunction with D.A.'s largest fundraising event of the year—World Service Month. During April, many groups and individual members express their gratitude for the existence and longevity of the Beloved Fellowship by making contributions to the General Service Office. ■

Without ceasing to debt, recovery is not possible... recovery begins the moment the debting stops, and not one minute before.

—Jerry M.

2011

(continued from page 6)

have and continue to come true for me. I feel more complete and content with my life today than ever before, despite having significantly less income than I had in the past.

Recovery in D.A. can be challenging but has rewarded me with ongoing awareness and gratitude that I never knew was possible. Sometimes I want to shout about my D.A. blessings from the rooftops but realize that it is only by attraction, not promotion, that I can inspire hope in recovery for others. I am grateful for the relapse which saved my life. Higher Power always has perfect timing, even if it might not seem so at the time. I remain willing and available to be of service in this wonderful Fellowship, a day at a time, in whatever capacity my Higher Power intends for me. ♦

HIP AWARENESS DAY Saturday, July 14, 2018

Purpose: To carry the message to those who cannot come to us and to raise awareness of outreach to Hospitals, Institutions and Prisons in Debtors Anonymous.

Suggested Action Steps:

Each individual member, group or Intergroup may choose to bring awareness of the hope offered through the D.A. Program by:

- Donating D.A. literature to a hospital, institution, prison, or shelter, recovery house, etc.
- Carrying the message by calling and/or visiting local institutions.
- We can help support your plans. E-mail us at: HIP@debtorsanonymous.org

The HIP Starter Kit is Now Available on the D.A. website at:

<http://debtorsanonymous.org/HIPStarterKit>

In the kit you will find the following items:

- Why HIP Service for today's recovering debtor? (p. 2)
- HIP Service - Past, present, and a vision for our future (p. 3)
- Who does HIP work with and how do we reach them? (p. 4-5)
- How to reach out to hospital, institution, and prison systems (p. 6-8)
- How to carry the message in hospital, institutional, and prison settings (p. 9-10)
- What else can I do? - How to "Adopt a Loner" in D.A. (p. 11)
- Other available resources and contacts for HIP Service (p. 12)

Please share these announcements with your meetings.

Ways & Means © Second Quarter 2014
Carrying the D.A. Message since 1988

Best Vacation Ever!

Before D.A. I didn't take vacations, at least not in the normal sense. I lived from pay check to pay check and robbed Peter to pay Paul. There was never ever enough. Once I paid my bills, which were staggering, there was nothing left. I lived this way for years. I know now that it was only through my HP whom I choose to call God's mercy, that I made it at all.

Vacations for me would happen but not in the normal way. I would plan to go somewhere but fail to save money to actually pull it off. I went on trips flying by the seat of my pants. My idea of a vacation was to skip my bills for a month and use that money to go. Then I would come home and live hand to mouth trying to pay the bills that I should have paid before I went on vacation. I once traveled on a bus trip to Niagara Falls Canada with only \$17.00! I caught myself planning this trip for others and then couldn't afford to go myself. However, to save face I couldn't dream of canceling. The trip itself had been paid for in advance, barely, but there was no spending money. I got by because while there I begged my sister to wire me some money via Western Union. Now a normal person wouldn't have gone on a trip of that magnitude with no spending money but by now I'm sure the reader has figured out I wasn't really normal when it came to money.

All that changed when I came to D.A. I attended meetings regularly, started keeping my numbers, had PRGs and did service. Slowly but surely my thinking began to change.

In 2011 I had planned to take my family on a week-long vacation to Walt Disney World. I worked closely with a travel agency that had been recommended to me by a D.A. person. I made a down payment on the trip and monthly payments thereafter. I was laid off from my job of eleven years that year. My company paid me for the four weeks of unused vacation. I used that money to pay off this trip several months in advance.

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"Somehow I kept missing the obvious..." Linda G. Page 4
"I work, I save, and I spend. I receive, I allocate, and I serenely spend. I grow, I give, and I grow again." Anonymous Page 3

2014

Ways & Means
A Quarterly Newsletter for the Fellowship of Debtors Anonymous Third Quarter 2018

Parāds DUG Diug Creantā BORX GJELD DÓN nŕ
DUG Diug BORX GJELD DÓN nŕ
FIACHAN KAPITÁL DÓYR ZOR 債
VELKA DEBT DOLGA DEUDA
TE NAMA DEBITO DEVIDA หนี้สิน DEUDA
BORUSH O kahi aie AITALAFU DOLGE DLUH DLUH
SKOLA ADROSSAG DEUTE

RECOVERY FROM DEBTING IS OUR SHARED LANGUAGE

Debiting is a world disease. There is human suffering this very moment because people don't have enough money to pay back people from whom they borrowed.

People die from this disease. Some lose their homes, their livelihood, their self-esteem. This happens in every place on Earth.

How 12-step is a shared language. Using 12-step principles to recover from debt. As we recover from debt, we find relief from other symptoms of the disease of debting.

How do we have a spiritual awakening? Our stories, our shared experiences. What do stories do for us when we read them?

Have you ever had the experience that someone you least expect gives you information about yourself? And they do this simply by sharing their own story. We relate to their story, meaning we realize that, in some aspect, we've had a shared experience.

You've heard the adage about not going to a hardware store to buy milk. For many of us, we have been trying to fix ourselves and get our needs met in the wrong ways, in the wrong place.

So where do you buy milk when all you know is how to get to the hardware store?

It's like we're in a maze. We keep getting stuck in the same place. And someone comes along and says, "Yes, that happened to me. And I found this other way to go so I was no longer stuck. Do you want me to show you?"

This is why reaching out beyond the barriers of our knowledge and understanding is so important. New cultures like new debtors bring us new ways of seeing, new ways of healing.

That's why it's so important to translate our language. Carrying the message to the debtor who still suffers brings the insight that can help us progress out of the maze of our own suffering.

With shared language and faith that our program is stronger together, we share the recovery of Debtors Anonymous.

30 YEARS OF WORLDWIDE STORIES IN WAYS & MEANS

It's been thirty years since readers received the July/August 1988 issue of Ways & Means and the recovery that comes with it.

In commemoration of the 30th anniversary of Ways & Means—our "meeting in print"—the Conference International Caucus volunteered to provide editorial assistance in assembling an issue dedicated to Debtors Anonymous recovery around the world.

We have stories from Russia, Kenya, Japan, Ireland, France, Mexico and the UK.

For some of us, reading and writing opened up the process of recovery or made us realize truths from our Higher Power in a different light. Words also bring people together, in mind and spirit.

2018



Photo by Kathleen:
This picture is of my neighbor's tree. I still get to live in this beautiful neighborhood thanks to D.A. Before program I thought I would have to move. Now I earn more. I'm so grateful for this program and for my sweet home.

The D.A. Signs Come to Life Video Is Live on the Website!

Thanks to the hard work and dedication of the WSC Public Information Committee, the video *The D.A. Signs Come to Life* is now live on debtorsanonymous.org.

The video illustrates the problems with debt and how help is possible through the program of Debtors Anonymous.

The video also lists the international and national websites that can be referred to for further information about our program.

To access the video, please click on the "Getting Started" drop down menu. On the next drop down, choose "Welcome Video." The video will then be available for viewing.

Request For Proposals

The D.A. General Service Board's Literature Services Committee is requesting proposals for spiritually-inspired, experienced writers to create the Fellowship's **Basic Text** and **Step Study Guide**.

Basic Text:

Primary Audience: Members of Debtors Anonymous

Approach: Practical, accessible, concrete

Tone/style: Clear, straightforward, inspirational, and friendly

Length of completed manuscript: Approximately 100 pages at 250-300 words per page (book length, 25,000-30,000 words total)

Step Study Guide:

Primary Audience: Members of Debtors Anonymous and Business Debtors Anonymous

Approach: Practical, accessible, concrete

Tone/style: Clear, straightforward, inspirational, and friendly

Length: One to four pages per each Step for D.A. and BDA

Each writer will receive a detailed outline for guidance. The aim is to submit the second draft of each book to the Literature Committee at the August 2019 World Service Conference.

Each author must be:

- A current, recovering, non-debting member of D.A. with a minimum of three years of not incurring unsecured debt in the Debtors Anonymous program
- Actively working the Twelve Steps of Debtors Anonymous
- An experienced writer with demonstrated ability to deliver a substantial book-length manuscript
- Willing to complete this project as a work for hire, to assign all rights to the work to Debtors Anonymous and to maintain anonymity with regard to authorship.

For more information on the materials required to submit a proposal, visit:

www.debtorsanonymous.org/RFP

All materials should be e-mailed no later than **MAY 15, 2018**

A Member's Viewpoint: From Chaos to Clarity

My name is Marysia, and I am a debtor. I know from firsthand experience that this is a disease. Debting has taken away many of my dreams and crippled me in various ways. I started in other 12-step programs in the 1980's. I did not realize how deeply I was enslaved to the disease of debting. It wasn't until I took the first step and admitted I was powerless over my disease and truly looked at my past behaviors that I could see I really had a problem.

I only have a daily reprieve from the disease, and unless I use all of the D.A. Tools and work the D.A. Steps, Traditions, and Concepts "One Day At A Time," this disease that is cunning, baffling, and powerful will work a number on my mind.

It will make me believe that I do not have to use a grocery list to purchase the groceries. Never mind that I don't have enough money in the checking account to cover the cost of extra groceries, and food will have to get thrown out because I will probably have bought too much of it. Fear will creep in and tell me that I am not enough—I need X, Y, and Z to help me be enough. I need to buy, buy, buy.

Although the debting for which I first came in had been arrested, I had not taken a good look at my financial situation. In 2000 after being hounded by creditors, my husband and I went to credit counseling and we were shown a budget to help us with the debts. They told us

that they would contact our creditors and set up a debt payment plan to pay off the debts. The stipulation was that we could not use credit cards any more. We did not like the option; we thought we could do it by ourselves.

Little did I realize that there was more to this disease than paying off the debts. The debt might go away for a while, yet without a spiritual program it will come back and haunt you when you least expect it.

We consolidated our debts and took out a second, well, maybe a third mortgage on the house. I found out about Debtors Anonymous, and I went to meetings for two years. My husband was not interested in going to any 12-step program. I went and learned how to do a spending plan, which I considered to be a budget, and felt that I did not have to be overly concerned about it.

After a while, I thought I could work the D.A. program by using the steps of my other programs. However instead of doing a thorough Step One on my debting and its symptoms, I just admitted I was powerless over debting and my life was unmanageable. I did not look at the whole problem of what debting had done.

I wanted a quick fix, so I went straight to Step Two, ignoring that the program was a We program. I thought I could do it on my own—forgetting that in my other programs I had a sponsor, and I was not doing it alone. I wanted to be in control.

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4th European Convention in Berlin, Germany 22 – 24 June 2018

The German speaking Intergroup of D.A. is happy to host this year's Convention of the European Regional Intergroup. The convention will take place in a peaceful, friendly conference facility in Elstal, close to Berlin. Single, twin and double bed room accommodation will be available. The site can be reached by public transport within 30 minutes from Berlin main station. The lingua franca will be English, and translations will be provided (English/German, other languages as needed and where possible.)

Booking and registration is now available:
<https://europeanda.wordpress.com/2018-where-when/>

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The disease that had plagued me was waiting for my denial to kick in, and it slowly wove its way around my thoughts taking away my defenses.

I was in denial that there really was anything wrong. Never mind that my husband and I were living paycheck to paycheck. Never mind that whenever my husband would bring up the subject of credit card debt or that we had gone over our credit limits, I would say, “I can’t deal with that.” Never mind that our relationship was suffering and we had to borrow money from our parents. There was always the hope that somehow the debt would magically disappear.

In 2012 a collection agency called, and I found out that we owed money on a doctor bill and that the bill had been sent to the agency. At first I thought it was a scam. One thing I knew was that my husband always paid doctor bills on time. Yet we did owe the money. I hadn’t seen the bill, so I did not know if it might have gotten lost in a stack of papers. All I knew was that we had collection agencies calling us. We really did owe money, and I had to face up to the problem. It was real.

I was scared, and I finally had to look at the vagueness around money. My friends in the other 12-step programs could not help me. They were not dealing with the disease of debting and its many symptoms. I needed to go to Debtors Anonymous.

I went back to D.A. and asked my husband to come with me. This time I truly knew that I had hit bottom and I needed help. My husband was skeptical, yet he came to the meetings to support me. He thought that he would have to work forever since we were eighty thousand dollars in debt and there was no clear way out. We had used the money our parents had left us and had nowhere to turn to get help. We were in a deep financial rut.

Thank God for Debtors Anonymous. We stopped using credit cards. Pressure relief groups (PRG) helped us to create spending plans that took care of our needs. I found out about the interest rates on credit cards and negotiated with creditors. I did what I was told. If it’s

not on my spending plan, I can’t just go out and buy it. The only way out of vagueness is to do record keeping, one day at a time.

A few years into the program, I learned about Clear Away phone meetings which linked chronic disorganization to the D.A. symptoms of vagueness and chaos. This added a new dimension to my D.A. program. I would not have been able to have a beautiful office to work in without the support of people who understood how my disorganization affected my debting.

I kept thinking if I got rid of the clutter, stopped going to thrift stores, and stopped spending money I didn’t have for fancy organizational things, then the disorganization and unpaid bills would be gone. I would take the action to get things cleared up, yet within a month it would be a mess again.

I misplaced bills. I ended up buying items I already had yet could not find. It did not matter if there wasn’t any money to have them; I had to buy them anyway. I rationalized that it was just a few dollars. Those few dollars had me in fear—my mind, guilt, and shame started to get worse.

I kept sacrificing my dreams for a momentary fix, and I got deeper in debt. Somehow bills would get lost in the chaos, so they weren’t paid on time. I always thought I could just throw stuff in drawers and know where the things were. My husband was frustrated when he couldn’t find what he was looking for. I had to finally face the fact that nothing changes until I put a new outlook on my disorganization and how it affects my debting.

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SHARE THE LINKS

www.DebtorsAnonymous.org/Contribute

Contributions from members and meetings help publish literature and support the General Service Office.

www.DebtorsAnonymous.org/Register

We request that all meetings register or re-register with D.A. annually to keep up-to-date online information.

www.DebtorsAnonymous.org/eNews

Please let members know to subscribe to eNews.

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I had to envision what changes I needed to do and how I really wanted things to be. Why was I continuing to spend money on scrapbook supplies when I wasn't even scrapbooking anymore? Why was I going to thrift stores and buying more junk in the belief that I needed it when I couldn't even find space for it? Why was I continuing to beat myself up because of the chronic disorganization that was causing me to debt?

It was time to Let Go and Let God provide me with the help I needed. The following actions and tools give me the structure I need—giving service by sharing my program with others, having a spending plan that I commit to every day, giving pressure relief meetings, and doing PRGs with others. All this makes it so that I can have a deeper relationship with God. It provides me fellowship that has given me the support I need and a loving husband with whom I can share my program.

Because of working the D.A. program together, my husband was able to retire, the mortgages were paid off, our car was paid off, and we were able to go on a cruise to Hawaii for our 50th anniversary and not incur debt. Thank you for D.A. face-to-face meetings, D.A. phone meetings, DA-HOW meetings, and my Friday night D.A. Clear Away meeting. ♦

From the Archive:

Newsletters Help To Carry The Message from D.A.'s Early Years To The Present

The fledgling fellowship of Debtors Anonymous consisted of only a handful of meetings in four major cities. Although D.A. was poised for tremendous growth in the next few years, communication in 1985 between meetings in New York and Los Angeles, Washington DC, and Boston, D.A.'s four early centers, was difficult and sporadic. Someone, or something, had to inform the Fellowship, unite it, knit it together.

Someone had to create D.A.'s first national newsletter.



Photos by Marysia:

Before and after photos of my home office.

A debtor from Eastern Massachusetts had discovered D.A. on an out-of-town trip, and had returned to her home fired up with the D.A. message. Determined to further build D.A. in Boston, she started meetings, organized recovery events, and published a nameless, two-page, local D.A. newsletter.

Her boundless energy brought her to the attention of the D.A. General Service Board, which elected her a trustee. It was a fortuitous election, because she was precisely the right person for the job at the right time.

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Just months before, the GSB had created a Newsletter Committee which had foundered for lack of the skills actually needed to produce such a publication.

During the latter part of 1985, she lobbied the perennially broke Board for the funds to get the newsletter off the ground. The first issue of *Newsletter To The Groups* rolled off the press in January 1986. (The working title had originally been *Final Notice*, but that chilling reference to the kind of dunning notices debtors receive made another name preferable).

After a few years of publication, D.A.'s Trustees began to have a broader vision of a periodical for D.A. In addition to pleas for contributions and articles on events, there was a demand for recovery articles and a forum for sharing the experiences of individual members as they achieved more years of solvency.

With that in mind, *Ways & Means* was launched in July/August 1988. It contained a frontpage story touting the newsletter's new name and complete redesign, asking for contributions of "stories, poems, quotes (famous ones, or ones heard at meetings), letters and articles with messages of hope, cartoons, appropriate reprints from 12th Step literature, and so forth."

From the very beginning, there were two trends that were to be evident throughout much of *Ways & Means*' history. First, the editors had great difficulty in getting issues out on time, and second, despite Herculean efforts, it was difficult, sometimes nearly impossible, to get D.A. members to write for it.

The two problems were closely related. Often, an issue would simply not be printed because no one

had submitted any stories for it. This lack of interest in writing by the Fellowship-at-large bedeviled every editor who served the newsletter over the years.

Despite these problems, some brilliant, highly inspired writing has appeared in its pages over the years: Founder John H. detailing the spiritual and emotional growth that led to his recovery, former GSB Chair Marjorie M. launching the "visions" movement within D.A. with an inspired discussion of "next stage recovery," and an article by a member from Seattle that set off a firestorm of reaction after announcing her reasons for leaving D.A.

... carrying the
D.A. message
to the debtor
who still
suffers.

During the late 1990's and early 2000's, the GSB came very close to discontinuing *Ways & Means* for good. A vote of the World Service Conference in Baltimore in 2001 gave it one year on life support before the plug would be pulled.

However, support from the Conference and belief in the newsletter's mission kept it alive until a new incarnation emerged. *Ways & Means* underwent a metamorphosis over the next few

years. It became an online publication, free to view and download. Website statistics indicate a high readership, and many groups and individuals download and print out copies for personal and meeting use.

Most importantly, *Ways & Means* still fulfills the dream of the trusted servants who started it—of bringing the Fellowship together in understanding and unity; of providing a forum for members to share their experience, strength, and hope with one another; and of carrying the D.A. message to the debtor who still suffers.

— excerpted from *Ways & Means*,
3rd Quarter 2008

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 or by physical mail to:

Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492