

Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Second Quarter 2019

Focus on Spiritually Sustainable Earning

Welcome to the D.A. *Ways & Means* special edition focusing on “Spiritually Sustainable Earning.” The stories in this issue were contributed by D.A. members who made a commitment to serve as General Service Representatives (GSRs), and joined together at the 2018 D.A. World Service Conference to form the Spiritually Sustainable Earning Caucus (SSEC). The creation of this new Caucus was voted on at the 2016 D.A. World Service Conference and was born out of a desire that many of us had to explore how Spiritually Sustainable Earning fits in to our D.A. recovery.

This brought about a very good question, “What is Spiritually Sustainable Earning?” What would that look like? Many of the stories in this issue focus on exactly that. We have found that the topic continues to be an interactive discussion, much in the same way that the topic of “debting” can often be very personal to each debtor and reasoned out with a sponsor.

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Spiritually Sustainable Earning: A Whole New World

To briefly qualify, I come from a very small town in northeastern Pennsylvania. I’m the youngest of five. My father was an alcoholic and probably a debtor who died when I was seven. We were poor. I didn’t realize this until my teen years because we always had food, shelter, clothing, and I went to a private school funded by our religious congregation.

Somewhere along the way I developed a sense of entitlement. I was told in the 10th grade by one of the teachers that I was a privileged character.

I always felt that the rules didn’t apply to me. I was always acting out by seeking attention and approval from others.

I received my first credit card when I was eighteen. I had it maxed out within a short period with no intention of paying it off.

I really had a sense from early on that I would never have *enough*. Enough money, enough love, enough food, clothing, party material—you name it, I just would never have enough of anything. I always wanted *more*—more of everything.

For most of my adult life, I was always looking for something on the outside to fix the way I was feeling on the inside. I thought that my material possessions— the

cars I drove, the place I lived, the sports I played, the vacations I took, the girl I married, the social circles I traveled in, my credit score, the businesses I owned, all that external stuff—are what defined me as a person only to find out how much of an egomaniac I was. I was terribly crippled with insecurity and low self-esteem issues.

To fast forward to 2013, my life started to come crashing down around me. I had turned 50 in the beginning of October that year. I threw myself a birthday party at a local country club (on a credit card of course)—money which I didn’t have. I had refinanced my house at least five times over a 20-year period, always to pay off credit card debt and to pocket some extra cash because, again, I always had that feeling of *lack*—never going to have enough!

My business was failing, money was all dried up, my credit was poor, I had three homes I wasn’t paying the mortgages on, my credit cards were all maxed out, and options for loans were non-existent.

I was backed up into a corner. Life as I knew it was gone. Desperation and deprivation had set in. Depression was horrible. I couldn’t get out of bed in the morning.

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("Focus" continued from page 1)

Some of us identified as having issues of underearning. Others of us were earning well but found work to be unsatisfying, unsustainable, or overwhelming. Still others of us experienced recovery around debting but longed to earn abundantly doing the things we loved. Every member of the Caucus came together under the common goal contained in our **SSEC Mission Statement**:

"The Spiritually Sustainable Earning Caucus (SSEC) serves to support the D.A. Fellowship in gaining clarity around issues of earning in the D.A. program. Our vision is to broaden the fellowship-wide understanding of how spiritually sustainable earning fits into D.A. recovery, encouraging a comprehensive and spiritual approach by working the 12 Steps and using the Tools of Debtors Anonymous."

Some of the projects of the SSEC include hosting Fellowship-wide calls, developing proposals for D.A. literature, and writing stories sharing our experience, strength, and hope. One literature proposal, "SSE Signposts," is being reviewed by the WSC Literature Committee. All of our projects are very thoughtfully contemplated and discussed, honoring each member's individual input while striving for the ultimate authority: Higher Power's will, as it is expressed through our group conscience.

Please join us on one of our Fellowship-wide calls, and if you'd like to get even more involved, consider becoming a GSR! In the meantime, enjoy this special edition of the D.A. *Ways & Means* focusing on *Spiritually Sustainable Earning*.

In Service and Gratitude, Lolly,
SSEC 2018-2019 Chair

("Whole New World" continued from page 1)

Thoughts of ending my life were coming into my head, that my family and this world would be better off if I was not in it. That was kinda my bottom, if you will.

Through divine intervention I was introduced to Debtors Anonymous. For the first time in my life I found people who felt the same way I did about money, debt, and spending.

I was willing to do whatever it took to change the way I was feeling. I was willing as only the dying could be. I got a sponsor right away, started keeping numbers right away, and I had my first PRG within a short time.

My sponsor told me I had to start working the 12 Steps of D.A., that the credits didn't carry over from any other 12-step programs. That was extremely humbling.

I was willing to listen to the people in the D.A. program. G.O.D.—gift of desperation—was the first God I knew upon arrival at Debtors Anonymous. G.O.D.—Group of Debtors—was the second G.O.D. I knew. I had a desire to saturate myself in the Group and the 12 Steps of Debtors Anonymous. I continued to work with my sponsor and talk about my fears and my shortcomings.

My sponsor suggested that I start journaling every day. Part of the journaling was to list one gratitude and one action that I was willing to do today to enhance my recovery in this program (I still do this exercise every day before breakfast). It was also suggested that I write out 100 different things I could do to generate income. Through this process, I started to find different ways to earn.

Believe me when I tell you that I had absolutely no idea of how I was going to earn a living when I came to D.A., let alone how to do it spiritually or even to be sustainable!

To speak about Spiritually Sustainable Earning . . .

. . . and how I balance my life while working and existing in the rest of my world. For me, I really have to look at the four signs of recovery. Do I have a sponsor? Do I have a home group? What Step am I working on? What service am I doing?

If I am doing these four things, this is evidence that I *am* in recovery.

Once I am firmly planted in recovery, I start to see things differently. I am acting differently. I am responding to

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(*"Whole New World" continued from page 2*)

situations rather than reacting with old behaviors. I'm able to hit the pause button and practice restraint. Most of all, I'm not debting one day at a time.

Regarding earning/work. Now that I am recovering in this program, I can seek out work that I enjoy. I can work with integrity and dignity because it is work that I love doing. When I do this, then I have a new perspective—a transformation if you will. It really isn't work, it's a service that I provide and I get compensated fairly for my services. I have an awareness that I'm a better co-worker and better boss. I've been told that one of the greatest joys on earth is the desire to serve another person.

I've also learned to say "No" to money. If the type of work doesn't fit me, or the people who want the work performed are "unfitting," I can simply walk away. I'm not enslaved to anyone. I do have a belief now that I have more than "enough." This is a newfound freedom for me. My employer is my Higher Power.

Regarding balancing work and life outside of work, I work hard and I play hard. What I mean is that through the awareness of Spiritually Sustainable Earning, I have acquired new skills for a healthy balance in my work and my outside life. I used to be in such a hurry at work to get everything done ahead of schedule so that I had more time for the playful things outside the work environment. I was literally running myself ragged and couldn't enjoy my downtime. I now have an awareness that there is enough time in my life to do anything I want; I just can't do everything I want. I don't have to buzz through every task in my life. I have found a rhythm that works for me. I am able to strike a healthy balance. I make sure I don't spend so much time earning that I don't enjoy the fruits of my labor. There are many things I love to do outside the office—recovery, family, friends, sport, entertainment, and the list goes on.

My recovery must come first. That is the number one thing in my life (my wife understands this). Everything after that, I just start adding zeros for all good things: 10, 100, 1,000,000. I take away the number one thing in my life—D.A. recovery—and I'm left with a bunch of zeroes.

Also, the real balance in my life come from the willingness to do service in D.A. recovery and in the D.A. Fellowship. The fact is—I do mean the fact—the more time I make for D.A. recovery and D.A. service in my life, the more time I

have for everything I want to do. I HAVE ENOUGH TIME. The less time I make for D.A. recovery and D.A. service, the less time I have to do the things I want to do. My Higher Power rewards me when I give back to D.A.—my Higher Power saves me from myself.

The feeling of lack has disappeared. The notion that I don't have enough is gone. I have an awareness that I am "enough," and the understanding that there is enough time, that I don't have to hurry and rush through life. That having money IS spiritual. That I can do work and seek work that I enjoy *and* earn a living. That I can mix play time in my schedule. That I have a category for "self care" in my daily living plan.

With the new idea of Spiritually Sustainable Earning, I can admit that I am an imperfect person who works an imperfect program. I'm not debting one day at a time, I'm solvent, I have a feeling of extreme abundance, and I am thriving in my environment.

I have accepted the fact that my disease of debting is a spiritual problem with a spiritual solution.

I really feel that this topic of Spiritually Sustainable Earning is being introduced at the perfect time in Debtors Anonymous. I feel it really resonates with the Fellowship.

On a personal note, I will continue to unpack this notion of Spiritually Sustainable Earning. I love the concept. It defines what a healing solution to compulsive debting can look and feel like—if I continue to walk down this path of recovery. I love Debtors Anonymous. The D.A. community has and continues to save my life on a daily basis.

— Anonymous

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

www.debtorsanonymous.org/share

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 original work by e-mail to:

communications@debtorsanonymous.org

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 either of the same addresses. All materials must be accompanied by a signed Assignment of Rights available at:

www.debtorsanonymous.org/release

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

ANNOUNCEMENTS

Here are possible announcements for members—especially General and Intergroup Service Representatives (GSRs & ISRs)—to make during D.A. meetings:

1. Live Speaker Fellowship-wide Calls are open to all D.A. members at the U.S. call-in phone number: 1-605-472-5540, access code: 617093#. International phone numbers (and online access) are available at www.debtorsanonymous.org/call-in-access. Let members know to mark their calendars for these upcoming calls:
 - Sunday, May 19, 2019, from 2:00 – 3:30 p.m. Eastern Time, titled **“How to Start a D.A. Meeting,”** presented by the WSC Fellowship Communications Committee
 - Sunday, June 2, 2019, from 1:00 – 2:30 p.m. Eastern Time, titled **“D.A. Fellows from Outside the U.S. Share their Experience, Strength, and Hope,”** presented by the WSC International Caucus
 - Sunday, June 9, 2019, from 1:00 – 2:00 p.m. Eastern Time, titled **“Ask-the-GSB: D.A. Finances,”** presented by the GSB Long Range Planning Committee
 - Sunday, June 23, 2019, from 2:00 – 3:30 p.m. Eastern Time, titled **“Sponsor-A-Group,”** presented by the WSC Fellowship Communications Committee
 - Sunday, July 14, 2019, from 1:00 – 2:00 p.m. Eastern Time, titled **“Traditions Ten, Eleven, and Twelve,”** presented by the GSB Long Range Planning Committee
2. Listen to free recordings of speaker shares from past Fellowship-wide Calls on the D.A. website at www.debtorsanonymous.org/podcasts
3. Intergroups: The deadline is July 21, 2019 to submit a bid for your city to host the World Service Conference in 2021 and/or 2022. Bids and inquiries should be forwarded to GSB@debtorsanonymous.org
4. 10 pamphlets translated into Spanish and other D.A. literature are now available for purchase in digital format as eBooks at www.debtorsanonymous.org/ebooks
5. Members and groups, please consider increasing 7th Tradition contributions to D.A.!
6. Let your meetings know that members may sign up to receive eNews at www.debtorsanonymous.org/enews
7. Share your story in *Ways & Means*—the recovery magazine of D.A.—or share an article about service in *The DA Focus* newsletter. Go to www.debtorsanonymous.org/share

For more announcements and flyers to distribute, visit

www.debtorsanonymous.org/announcements

The Art of Spiritually Sustainable Earning

Miriam Webster begins to define “spiritual” as follows:

- of, relating to, consisting of, or affecting the spirit: incorporeal
- spiritual needs

YourDictionary.com defines it as follows:

- The definition of spiritual is something related to or concerned with religion, the spirit, or the soul. When you are more concerned with God or with the state of your soul than with material things, this is an example of a situation where you would be described as a spiritual person.

My own spiritual approach to living and working the 12 steps of D.A. includes these terms:

- Honesty
- Openness
- Willingness
- Integrity
- Being of Service
- Equality of All Beings

Work or service that we get paid for that also serves another human, plant, or animal is spiritually sustaining. Not all vision work is necessarily spiritually sustainable, and not all spiritual work is necessarily sustainable. Combining those while being of service is the key.

When I started my mural business in the 1980s, I did not think about earning in that manner. I was working as an artist making over \$100,000 in some years. That had been my vision since high school. As an artist, painter, and muralist, I believed that my job was to build my business, make more and more money, and be in competition with each client to get the most money out of them that I could while doing as little work as I could get away with. Being in the arts was not necessarily spiritually sustaining.

My job was to get my name out to as many people as possible. Get as many jobs as possible and charge as much as I could. Whatever I charged was never enough, and I should have tried to get more. I worked on projects for designers doing murals in restaurants, model homes, children’s rooms, hospitals, and community mural projects.

At some point I started to become aware of the lack of

spirituality in my life. I was getting depressed, resentful, and unhappy. I had wanted to be happy. I had wanted my life to be fulfilling. I had opportunities to design and paint large murals for casinos. For personal reasons I turned down the casino opportunities as I felt it was quite the opposite of where I believed I was ultimately heading. I could not stop thinking about the people there that were losing their life savings. I could not divorce myself from the negative effects that my work would have contributed to society. I had wanted to make a positive contribution to society.

But then I think I took it too far in the opposite direction. I started to quit working for wealthy clients who hired me to paint murals for their children, thinking that I somehow had an upper hand in what was a spiritual form of earning. I started to believe that the only approach to making art was in the public realm—bringing art to the people in the form of public art, public murals, and street art. I started to believe that I could determine better than HP where my skills were needed. It wasn’t until recently that I began to see that HP is the employer and directs the work that comes my way. Working for a wealthy family could be spiritually sustaining too—as long as I was being of service.

I could have an effect, through my art, on a single person of any financial means. What happens as a result of that effect is up to HP, and it really did not matter whether I worked for a single individual or a large community group. I realized that it was my actions that inspired whomever I came into contact with and that we have no control over what that person will do with that. I do have some control, though, in my own actions—honesty, integrity, openness, willingness, and doing my part in the partnership that I have accepted along with my HP.

Spiritually Sustainable Earning (SSE) does not mean that I have to work with other SSE people. I can spread my love and joy of service as needed, driven by HP and the results are not mine but belong to a higher calling. As long as I can perform my job while practicing the spiritually sustaining terms that I aspire to live by, I am earning in a spiritually sustainable way. If I am earning, saving, and not debting, I am living a sustainable lifestyle. Adding the spiritual brings peace, joy and sometimes courage.

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(“Art” continued from page 5)

My passion is still art and making murals, which is a medium I have come to be good at.

I love to paint, I love to make art, and I love to include children and community in the process when I can. I love to work with people and I prefer that to making art in isolation. When it comes to work I do for money, what brings me the greatest pleasure is to do work that I enjoy while spreading that joy to others. I love to bring people together with art. I believe that HP wants me to share that joy that I find while painting, and not by just talking about it, or showing it, but by making it with others.

“Who are we not to shine?” says a favorite poet of mine. It is only by shining that we allow others to shine and turn their lights on.

Can we have work that sustains our souls and pays our bills while we build a prudent reserve? That is the work I am looking for. That and following the principles of the program and the 12 Steps of D.A. because that is what brings me the closest to spirituality in my life.

Thanks for letting me share.

—Roger D.

“Sofie” by Roger Watercolor on paper, 5” x 7”

“With D.A. I have not only taken steps to earn within my true vision of making art but now can do so with a solid foundation of spiritual principles and a fellowship to call on for guidance.

Sofie was my one-eyed rescue kitty. She lost her eye in a mysterious accident. Before D.A. my life was like living with one eye missing. Lack of self-care and years of anxiety over debt have been crippling. Sofie lost an eye and still found serenity and a happy home. I found D.A. and am building my own prosperous life. Thank you Sofie, thank you D.A.”



What is Spiritually Sustainable Earning?

Ultimately, I think everyone must decide for themselves what spiritually sustainable earning is. Here are a few thoughts on what it means for me.

Spiritually

God first! All things belong to Him. All that I am blessed with is on loan to be used wisely and with gratitude. Everything I think of doing to sustain and earn goes through my relationship with Higher Power. That means I probably won't be a thief or make money nefariously.

Sustaining

What amount of money is needed to live? I may earn a steady job with regular hours or work at a job with occasional payouts. How we balance our income and outflow is the difference. D.A. has helped me to put my expense items in categories to help me resolve my regular expenses with episodic ones. Balance is important. I am not driven to overwork or to keep making money. I must be able to live as well.

Earning

Relates to the work I do, the income I receive, and the ability to live within my means. I worked in a job I loved and got paid appropriately (finally). I do not work for anyone at this time. I am exploring what I want to do next and how I will bill for my time. I keep finding money in my accounts; I have everything I need and many things I want. I feel I earn enough and feel "rich."

As I work through my issues found in the 4th and 10th Steps, I find that I can earn money and save money and even sometimes spend money. More than that, most of all, as I have turned my money over to my HP I feel safe and at peace and trusting. My attitude about money has changed. I am no longer interested in skimping or getting the best deal. I want to pay appropriately without cheating others or myself.

Spiritually sustainable earning is so much more than getting and staying out of debt.

—Anonymous

What is Spiritually Sustainable Earning?

- Praying
- Meditating
- Regularly attending D.A. meetings
- Attending/Staying for D.A. Business Meetings
- Being of Service
- Sponsoring
- Practicing the 12 Steps
- Practicing the 12 Traditions
- Working D.A.'s 12 Tools
- Challenging a negative thought with three positive thoughts
- Going to bed early
- Exercising
- Fellowship
- Making time for loved ones, friends, and family
- Not saying the extra sentence
- Being punctual and allowing plenty of time not to rush
- Responding to a compliment only with "Thank you"
- Not beating myself up. If it's a bad day, counter with "I will do better tomorrow"
- Calling a fellow when feelings come up (good and bad)
- Eating healthy balanced meals
- Doing something nice for someone and not telling anyone about it
- Got a great deal on some shoes, furniture, etc.? When complimented on said deal, simply say "Thank you." Refrain from saying where you got it and how much you spent.
- Replacing the word "but" with "and"
- Connecting to nature
- Making time for art
- Creating and maintaining a clutter-free living and work place
- Pausing after receiving a triggering email
- Having clarity around numbers just for today
- Treating others how you want to be treated
- Saying "you might be right" even if you do not agree
- Practicing gratitude on a daily basis

—Lexi

D.A. Fellowship Day at the 2019 World Service Conference

Saturday, August 10, 2019 • Los Angeles Airport Hilton Hotel

“Together We Recover”

Register online by July 14, 2019

<http://socalda.org/2019-da-world-conference>

For any questions email: DAWSC2019LA@gmail.com

Buffet Lunch

Featuring keynote speaker and local entertainment!

Gala Dinner

An incredible Hollywood evening! Dynamic keynote speaker, fabulous show starring DA fellows, rockin' dance floor, exciting games, and more! Stroll down Oscar lane while creating the true celebration of recovery! The Sanity Fair Party! Best selfies ever! Join us in taking fun, self-care, and fellowship to the next level! Wear sparkles with your dancing shoes. See you on the red carpet!

Panels and workshops are open to all D.A. members, to anyone who is curious about whether D.A. is for them, and to professionals who are interested in learning about D.A. for future referrals. Buying an all-day pass gets you into the panels and workshops, the buffet lunch with keynote speaker, and the Gala Dinner/Talent Show/Dance.

In addition to the schedule below, this year the host committee is also hosting a Vision Board Room as well as one room hosted by Debt-Anon—a 12-step program for those affected by a problem of compulsive debting in a relative or friend. Attendees are free to brown bag their own lunch as there are spaces outside to eat and socialize. For more information, please email Stephanie H. at DAWSC2019LA@gmail.com

All-day parking is \$20.00 with validation from the D.A. registration desk. You will pay as you leave the parking garage. Staying at the hotel? To reserve rooms at the discounted Conference rate of \$172.45 per night, call 800-445-8667 and mention the group code “WSC”. All registration for Fellowship Day and hotel room reservations must be received and verified by email before JULY 14, 2019.

The lunch and dinner events will sell out fast.

Workshops have limited space and are first-come, first-served.

MAKE YOUR RESERVATIONS NOW!

Morning Sessions	Track 1: The 12 Steps	Track 2: Helping Debtors Recover	Track 3: Helping Professionals Refer to DA	Track 4: Intro to DA in 7 languages	Track 5: Interactive DA Workshops
9:00-9:45 am	Steps 1 - 3	Practicing the Twelve Traditions in Program and Personal Business	When to Refer: How to Spot Someone Who Could Benefit from DA	Intro to DA in Russian	DA Recovery through Memoir Writing
10:00-10:45 am	Steps 4 - 9	The Sponsor / Sponsee Relationship and How our Trauma is Healed	What Makes a Debtor? Understanding the Disease of Debting	Intro to DA in Hebrew	Uncovering Recovery through Family Tableaux
11:00-11:45 am	Steps 10-12	How to Deliver a PRG Guided by a Higher Power	DA and BDA: How the DA Program is Structured to Help Debtors Find Recovery	Intro to DA in Armenian	
Afternoon Sessions			Track 3: World Service Panels		
1:30-2:15 pm	Steps 1 - 3	Working the Twelve Tools of DA	Tradition Five: Reaching the Still-Suffering Debtor Through Public Information Service (shares by WSC PI)	Intro to DA in German	Exploring Recovery through Drawing and Collage
2:30-3:15 pm	Steps 4 - 7	Recovering in Business through Business Debtors Anonymous (BDA)	Balancing Entitlement, Envy, and Socioeconomic Diversity in DA Recovery (shares by WSC UUOC)	Intro to DA in French	Fun in Recovery through Improv Games
3:30-4:15 pm	Steps 8-10	Numbers: Recordkeeping as a Spiritual Tool	How to Balance Spiritual Earning in a Materialistic Society (shares by WSC SSEC)	Intro to DA in Farsi	Conscious Contact through Guided Visualizations
4:30-5:15 pm	Steps 11-12	How Being of Service in DA Helps Recovery	Tradition Five: Reaching the Still-Suffering Debtor Through Service in Hospitals, Institutions and Prisons (shares by WSC HIP)	Intro to DA in Spanish	Using your Voice to a Bigger, More Abundant DA Life

My SSE Story

My name is Amina Z, and I have been in D.A. for 13 years. I came into the program after I had joined another 12-step program 30 days prior. My sponsor in my other program told me about D.A. I didn't realize what I was getting myself into. All I knew is that I wanted to learn how to "manage my finances." Once I realized that I was a debtor, everything made sense to me.

Being in the program for over a decade, I have healed my inner child wounds about earning, saving, and taking care of myself. Today I am a healthy earner, have a healthy savings account and prudent reserve, have plenty of money in my vacation fund, and am getting ready to buy a house. It wasn't always this way however, and while I've grown a lot there is still so much to explore and grow into. This is why I keep coming back—the magic of D.A. never ceases to amaze me.

When I first joined D.A., I only went to meetings. I didn't consider doing the Twelve Steps and blamed everyone else for my downfalls. After a year of this, I finally started working the Steps and quickly realized that I never believed in myself as a child. This is what led to my debting. My debting was a symptom of my deeper issues of pure fear, doubt, and insecurity caused by trauma, confusion, and growing up in a chaotic home.

My heritage is Afghani and my parents escaped the war in Afghanistan and migrated to Pakistan, where I was born. I lived in Peshawar until I was seven years old and then moved to California, where I have lived for most of my life.

My parents were debtors, and I came from a long line of people who simply did not believe in themselves nor the importance of having clarity with money or self-care. There wasn't modeling that promoted following dreams or goals; instead my life was focused on survival. While growing up I wanted to avoid situations that were hard or caused me to stretch myself. I mostly

lived in vagueness. Loving my life, pursuing my dreams, or believing that I had something to offer was not a reality that occurred to me or was even a possibility. My definition of life was around getting what you can now, because tomorrow it may not be available. An idea of lack and scarcity lived in me.

I had mixed messages that I needed to be a star performer at anything I did and then be what my father wanted me to be, which was a little, young girl (I am the youngest of four girls). I had difficulty learning math, science, and anything related to using the left side of my brain. I struggled with being late often and was quite disorganized.

I got through elementary, junior high, and high school with average grades. I got into NYU grad school which

I didn't particularly want to do, decided not to go, and so I was just stuck. I was working two jobs, neither in my passion. What I really wanted to do was host a talk show about music, entertainment, and making personal development cool. I didn't think that was possible, so instead I got into sales.

I remember going to work. I didn't consider work as a place to accomplish things but as a burden. It was mostly a place to get something from, but not put anything in. My

mindset about work was cynical; I thought it all corrupt.

My dad was a doctor, and he gave off this sense of conning the system. I wonder at times if he honestly passed his own exams. His philosophy was: If you are paid for four hours and worked for two, then you win.

I didn't realize that all the time I was trying to numb out. I could have worked on my skills and my own development instead of running away. My father told me I didn't know things, and I often felt not good at things. It became part of my identity, and it became part of how I got love. I received more love for not knowing, being dumb, or needing someone else's input. (This has been a huge healing for me lately—one clear way that I feel

(continued on page 10)

“... My debting was a symptom of my deeper issues of pure fear, doubt, and insecurity ...”

(“My SSE Story” continued from page 9)

competent is when I’ve done my numbers and have clarity with my time and schedule.)

I never considered that my life could be what I designed, that I could plot my own course. I never considered that spirituality could govern my life. D.A. helped me get right-sized and regain my integrity around doing meaningful work. D.A. helped me find a place where people understood, and I came to believe that I could ask for support. It was the first time someone could look at me and give me permission to pursue my goals.

As I was working my D.A. program, I continued to work in sales and was semi-successful, but I wasn’t earning what I wanted or particularly happy. Nevertheless as I restored my integrity with myself and started truly showing up for myself, things got better. The program really was working. As a result, I began fulfilling my passions. I had always wanted to move to San Francisco, for instance. I remember getting a PRG and saying I wanted to live in SF. They never said no. They said, “How are we going to make that happen for you?”

After five years in D.A. in Sacramento, I moved to San Francisco and joined a company in an industry that I didn’t know and I became the number one seller; for the first time I was engaged at work. I then joined a software company, and I didn’t do well. I was let go three months later. I took another job, learned to sell software properly, and became successful. Being a top performer helped me restore my low self-esteem and allowed me to see where I can add value in the world.

Two years ago, I joined one of my dream companies in San Francisco—one of those companies that had cafes, coffee shops, massages, and a gym available. I was overwhelmed by just being there and made more money than I ever had, yet it wasn’t sustainable. I spent most of my time just trying to learn the job. I worked and worked. I put all my time and energy into this role. After 18 months of being here, I received one of the

highest honors of being nominated for a global role, winning awards, and ranking number 1 in my division. I had won awards before, but this was special from these elite companies.

While I am still here, I realize that this job has taken over my life. I have reached some financial goals, but I am not in a place where I feel fulfilled in my position. Recently I have come to the conclusion that while I gave my all to this career of selling over the last 10+ years, it’s time to make a switch because it’s simply not fulfilling and thus not spiritually sustainable earning.

What is hard is figuring what spiritually sustainable earning means to me. But I think I have an idea. For me it means loving my work and having a holistic approach to life vs. making it all about work. It means that I know I am making a difference and impacting people. That is what I am here to do in this life. This is my opportunity to understand my mission.

These last seven months have been a journey—realizing what I want to be. Previously I had taken five years of personal development trainings, mostly to heal my trauma and limiting beliefs, never believing it could be a career for me. It isn’t until now that I would like to pursue my dream of being a coach, author, and speaker.

While my career has not yet changed, I am committed to pursuing my passions. One big piece to recognizing that I am living a spiritually sustainable life is fully understanding that God is my employer and source. When I have faith in this, I don’t have to be so worried about the worldly distresses. God has a plan for me. I just need to follow God’s plan for me and do 100% of my 1%.

When I do not believe that God is my source, I mistake my boss and my current environment as being the truth about life, but I know it is not the whole truth. My vision for my life is to serve at a capacity that I never dreamed possible. I want to open my heart to people. I’ve done great deals for companies and want to do that for humanity.

(continued on page 11)

“... as I restored my integrity with myself and started truly showing up for myself, things got better.”

("My SSE Story" continued from page 10)

I recognize that I am going through a transition in my life. I want to take my recovery, my knowledge of earning, and my love of personal development to build programs to serve others. I want to raise people's self-esteem and help them find their mission and life purpose.

The D.A. program, and specifically PRGs, have helped me move past my own low self-esteem. I know I have God-given talents today. It's okay that I am not perfect. It is okay that I don't know things. It is okay to be okay. I used to believe I needed chaos in my life, but that is not true. Today I seek peace.

I am really grateful that I can write this, but even as I do I have some feelings of fear—fear that it is not going to work out for me, that God doesn't have my back, and that I haven't earned it. Yet I know that is not the truth. The truth is that I am willing to admit that I am powerless over my negative perceptions, and I am willing to turn my life over to God in the quest to live a spiritually sustainable life. I am willing to listen to my higher power and stay put doing a good job at my work and dreaming of my future.

I had a PRG a couple of days ago and I have an action plan to resolve recent mistakes, get re-balanced at work, and pursue my passion. To me, that's the first step in living a spiritually sustainable life. I am committed to my relationship with higher power, and as a result I feel that I am truly on my way to manifesting the life I dream of. With D.A.'s help, I have a chance.

—Amina Z.

IMPORTANT LINKS

www.DebtorsAnonymous.org/enews

Sign up for special announcements from D.A.

www.DebtorsAnonymous.org/announcements

Download single-page flyers to share at meetings.

www.DebtorsAnonymous.org/register

Register your meeting annually with the D.A. office.

www.DebtorsAnonymous.org/contribute

Contribute to D.A. as a member and as a meeting to help publish literature and support D.A.

www.DebtorsAnonymous.org/onlinecontribute

U.S. members are able to contribute directly online.

www.DebtorsAnonymous.org/podcasts

Listen to free audio recordings of speaker shares.

www.DebtorsAnonymous.org/ebooks

Visit the official D.A. author webpage to buy digital versions of D.A. books and pamphlets.

www.DebtorsAnonymous.org/channel

Watch and share the D.A. outreach video—feel free to embed in Intergroup websites.

www.DebtorsAnonymous.org/wsc

Register for the World Service Conference (WSC) and read motions and reports from past WSCs.



REGISTRATION NOW OPEN FOR THE 2019 WSC!

**Wed - Sun, August 7-11, 2019
Los Angeles Airport Hilton Hotel**

**Register as a Delegate or Guest,
Read about Committee & Caucuses,
Reserve Hotel Rooms, and
View the Fellowship Day schedule:**

www.debtorsanonymous.org/2019wsc

Focusing on Earning While Taking Vision Actions

The phrase “Spiritually Sustainable Earning,” like the term “debting,” seems to have the potential for a variety of personal meanings. Ultimately, I believe that it is between my Higher Power, my sponsor, and myself as to how Spiritually Sustainable Earning could be described for me personally. I would even include my action buddy in that group. Perhaps having a D.A. tool to flesh out what Spiritually Sustainable Earning would feel like and how I could do my part to show up for it would be useful.

To me, Spiritually Sustainable Earning denotes placing attention on the importance of earning abundantly and consistently while also taking actions toward my vision. I believe that it is not enough to do just one or the other, because I would be selling myself short. Spiritually Sustainable Earning is taking actions to make use of all of my higher skills and gifts, which for me means having diversity in my earning. Spiritually Sustainable Earning means having a full life with a schedule that is not over-taxing and has some flexibility. I believe I am currently living my vision of Spiritually Sustainable Earning. All of my current earning makes use of my diverse skills as a musician; an educator; a comic actor; a bandleader; a novice dancer; a composer; an encouraging, kind, and supportive listener; employee and employer. Much of my current vision-earning has been years and years in the making. I am an employee 28 hours a week, an educator 1.5 hours a week, and a bandleader and recording artist up to 5 hours a week. It is fulfilling and fun—and I still have time for family, friends, entertainment, and self care!

—Lolly

An Important Message from the Debtors Anonymous General Service Board:

Over the last several years, expenses for the General Service Office, the Board, and other administrative requirements have increased while contributions and literature sales 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 for the past two years.

Continuing to use our prudent reserve to make up for shortfalls in income is not sustainable long-term. To avoid using more of our prudent reserve, the Board is asking all D.A. groups and individual D.A. members to **consider increasing contributions to Debtors Anonymous.**

Some D.A. members may not know that in addition to putting funds in the basket at their D.A. meetings, they can also make direct contributions to D.A. to help cover the expenses of the Fellowship as whole. A number of D.A. members already do this every month—they include the contributions in their monthly spending plan and send their contributions to the General Service Office on a set schedule. Other D.A. members send contributions when they are able. Both types of contributions are important to meeting the goals of the Fellowship.

Any amount that fits into your spending plan is welcome. A contribution of even \$5 or \$10 made every month can make a big difference. The maximum donation per member for any given year is \$12,000. For D.A. members in the United States, direct contributions may be tax-deductible.

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

Thank you for your continued support.

The General Service Board of Debtors Anonymous

www.debtorsanonymous.org/contribute

Balancing Spiritually Sustainable Earning in a Capitalist Society

I think we are entitled to be happy. I think that is our basic human nature. Serenity and peace of mind is a fairly pleasant way of life. It's not constant ecstasy—that would be too hard to maintain. It's not the highs and lows of a suffering debtor either. Living in serenity is actually kind of nice.

Earning money in a manner that makes me happy is a spiritual experience. I find joy in sharing something I love, and by sharing it with others it gets reinforced in me. It's like the D.A. Twelfth Step that says only when you are able to give away the message does it get deeper into you.

For me, Spiritually Sustainable Earning is the co-existence of a sustainable earning practice and a spiritual experience as brought about by working the 12 Steps in our earning and business affairs.

In a capitalist society like the US, we have removed the earning capacity ceiling making earning an open-ended quest where if you can dream it you can achieve it: The American Dream. In an ideal world this endless quest for dollars would encourage competition, and we all end up with the best of everything. Doctors, scientists, entrepreneurs, and tech giants all compete for the American dream on a massive scale. Our purpose is to be better, higher, and more convenient.

But at what cost are we building our dreams? We design things to be manufactured in ways that pollute our planet. We make money off the sweat of people and countries with lower living standards. We live in fear that others will come and take our dream away.

It's not that capitalism has failed us. On the contrary, what is needed is a spiritual approach to earning. For when we earn putting service first we find that that is much more important than a financial reward can ever be.

A spiritual approach has infinite bounds while a

financial approach has no lasting satisfaction. We won't be taking it with us. But it serves us on our journey.

For me, the 12 Promises of D.A. have become my American Dream. Abundance can be as simple as paying my way with my own contributions, enjoying what I do with my time, and being of service.

Money is still critical. It is a survival tool like food, shelter, and transportation. If we are to live with it we have to learn to accept it, and the fact that its lack or abundance in our lives at any given moment is not who we are. But a relationship with it is necessary to fulfill the purposes that we were put here for—whatever that may be for each of us. In this respect I do believe that the world is abundant and there is enough for everyone. Everyone's contribution is worthwhile, and we can learn to value our contribution and those of the people around us.

So how can we balance a level of spiritual meaning in this capitalist society?

These are some of the things I came up with that make sense to me.

1. Put myself out there and let go of the results. Apply myself at every opportunity and remember I am not the results (i.e. job applications, estimates, etc.) Take some risks, do my homework, and let go. Share my resources and not my ego.

2. Perform honestly and truthfully. Be true to my word and don't say things I can't live up to. Honor everything I say I will do.

3. Don't take others' inventories (i.e. bosses, co-workers, clients.) Keep my side of the street clean and neat. Don't worry about the incompetence of the people above or below me. If HP is really in charge, the people I work with have little say in the success or failures of my company. If the company I

(continued on page 14)

("Balancing" continued from page 13)

work with is involved in dishonest practices, search deep in my heart, make outreach calls, and talk to my sponsor. Do my part so I can sleep at night.

4. Do work I can be proud of yet within the scope of what the client is asking. This is a tough one. I always want to show off my skills. But it is not ok to create my masterpiece at the expense of my clients. Be of service.

5. Support: When it comes to things like homework and whether I have done my part in this "partnership with God," it is helpful to have the support of trusted friends. It is helpful to have people whom I can count on to help me define my own boundaries and to begin to know what that means for me. I count on my sponsor and my D.A. fellows for exactly that. I also have the luxury to count on more than one fellow at any given time and try to avoid making any one person my higher power. By weighing insights from several fellows I am more equipped to make supportive decisions for myself. There are other ways of staying in balance, mostly all found in the Steps and Traditions of D.A. They all have aspects that can affect multiple areas of our lives. Letting our higher power run the show, though so simple in theory, is so extremely scary and doubtful. How can it be so simple? And yet when we get out of our own ways and focus on each other and ways of being of service we can make ourselves pleasantly fulfilled and abundant with serenity.

—Roger



Photo by Anonymous in Berkley, CA — St. John.

"Adding Travel as a category in my spending plan felt silly at first; mainly because I wasn't able to fund it consistently. But my PRG encouraged me to let go and let God.

After many months of living within my means, my income started to increase. I would get an unexpected bonus at work or a cash gift for my birthday, and slowly my travel fund increased.

So much so, that when a friend invited me, on a whim, to spend two weeks in St. John, the money was there. Thanks again to my PRG and my HP!"

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Please send us your lead share as an article or an original photo, drawing, or poem.

Share your D.A. recovery in *Ways & Means* at <http://www.debtorsanonymous.org/share>