

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Third Quarter 2018



## RECOVERY FROM DEBTING IS OUR SHARED LANGUAGE

**D**ebting is an international disease. Everywhere around the world there is human suffering because many of us don't trust that the world provides us with enough. The result is we debt and it rules our lives.

When we find our way to Debtors Anonymous, we find others like us who are in recovery from debting.

You know that experience when someone you least expect brings you a helpful realization about yourself? Often this happens when D.A. members simply share their story.

We relate to them, meaning we realize that despite our differences we have a shared experience.

Getting out of our heads and our self-reliance and tuning in to insights from trusted others is aligning with a "power greater than ourselves."

There's a saying often shared in the rooms about not going to a hardware store to buy milk. This means we have been trying to fix ourselves

and get our needs met in the wrong way, in the wrong place. So where do we buy the milk of solvency when we only know how to get to the hardware store of debting?

All of us are in this very maze that leads to financial problems. We keep getting stuck in the place we get stuck. A D.A. member shows up and says, "That happened to me, but thanks to my D.A. recovery I found another way. Shall I show you?"

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

When we translate our literature, we invite a diversity of spiritual solutions. Carrying our global message to the debtor who still suffers brings the insights that can help us progress out of the maze of our own suffering.

Fulfilling our primary purpose in

Tradition Five contributes to the common welfare and our personal recovery in Tradition One. It is as much our duty as *our salvation* to lovingly share D.A. with the world.

### 30 YEARS OF WORLDWIDE STORIES IN WAYS & MEANS

In commemoration of this 30th anniversary issue of *Ways & Means*—our "meeting in print"—the World Service Conference International Caucus volunteered to help assemble this special issue dedicated to international stories.

We're grateful to feature new shares by D.A. members from Russia, Spain, Afghanistan, Mexico, and the Czech Republic, as well as archival shares from Japan, Scotland, and Kenya.

Print copies of a 12-page issue are being distributed at the 2018 World Service Conference, while a free 14-page expanded version is available on the D.A. website.

In a recent Board vote, *Ways & Means* graduates from being a newsletter to become the official magazine of D.A.!

## 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/share](http://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:

[waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com)

or in hard copy form by mail to *Ways & Means*, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to the same addresses.

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



**Photo by Brian H., Los Angeles—A farmer in Hoi An, Vietnam**

*“A member of my PRG could see I was getting bored with my work. I still earn through my primary job but it’s kind of stale, because life gets stale. She said, “Remain open.” That was it. How profound. It wasn’t profound at that very moment, but I will not forget her saying, “Remain open.”*

*I had a revelation when I was on vacation in Hong Kong to visit my brother and Vietnam to take care of myself. When I was in Vietnam, I did this quick little video and I just had this moment of serenity and possibility. Something new I’m working on came from that and I’m really excited. I had an “Aha!” moment, and those are glorious.*

*I’m emotional and moved by my experience in Debtors Anonymous. I’m so grateful. I’m grateful more and more each and every day.”*

From the Archive:

## A Lone Debtor Finds Fellowship in Japan

**A**round 1994, I used a credit card to buy a famous name-brand handbag, and it felt like magic. I started buying more brand-name items with labels—clothes and handbags—more and more all the time. I felt confident, as if I were *somebody* when I wore these things. I obsessively started shopping, like a rolling stone tumbling down a steep slope.

My debt became tens of thousands of dollars. Having emptied my bank accounts and maxed out several credit cards, I liquidated my children's long-term deposit accounts and special savings for school expenses. I begged my mother to pay off my debts, promising, "I will never do it again."

When I told her that, I really meant it. A month later, though, I started buying with my credit cards again. My debt then turned out to be twice the amount that I asked my mother to pay off previously.

My psychiatrist diagnosed me: "You have shopping addiction." Strangely enough, I felt somewhat relieved. I asked a lawyer to negotiate with my creditors and started seven years of paying off my debts. It was then that my father passed away, leaving me a very large inheritance.

It was very hard for me to bear. I told myself that I should never use the money that my father had earned during his lifetime. I knew that. But my delusional thinking kept saying every day, "It should be OK if it is not too much."

I totally lost control. I emptied out the money my father left me. I took out a mortgage on my apartment just to have money for shopping. It was still not enough, so I got new cards to max out with tens of thousands of dollars of additional debt. No one could stop me.

In the fall of 2011, my son grew ill while I was far away from home on vacation. I heard that he was in a serious, possibly fatal, condition but I did not have enough money to buy a train ticket home. My sister refused my request to wire me some money. I tried to sell the bag that I carried with me, but all the shops were closed. I tried to beg strangers for some money, but in vain. I asked the police to lend me train fare, but they refused. I bottomed out spiritually, alone at a train station far away from my home and my family. A person who had wasted hundreds of thousands of dollars on shopping bottomed out for lack of a two hundred dollar train fare.

Fortunately, my son's condition stabilized later that night, and I was finally able to get home on borrowed money.

Just as I was at the darkest bottom point of my life, I experienced something like a "white flash." I made up my mind to start a recovery program at a local institute.

I've sincerely tried to follow the Twelve Steps because I've learned that debting is a fatal disease. Today I live without debting month by month. It is amazing! The fears, nervousness, and depression I had about money in the past have lifted.

Thanks to my fellow members, English texts of some of the critical D.A. Tools were made available in Japanese translation. By reading the translations I recognized how important Pressure Relief Meetings are, and I asked two fellow members to form my Pressure Relief Group. They helped me recognize how I had been inappropriate. I found many things to reconsider and change.

Four months after my Pressure Relief Meeting, I paid my son's school expenses as scheduled, replaced a broken refrigerator with a new one by using savings earmarked for the replacement of electrical appliances, succeeded in negotiating with the tax office the repayment of my back taxes, and repaid my loans according to schedule.

While I was in the middle of making my amends, it was suggested I begin helping others through the program of Debtors Anonymous. At that time, there was no D.A. in the Tokyo area. My Higher Power has given me the task of helping those who are still suffering from the same disease as me.

— Coco from Tokyo, Japan  
excerpted from *Ways & Means*, 1st Quarter, 2013

[Ed. note: The D.A. meeting in Tokyo started by Coco is still going strong!]

### IMPORTANT LINKS

[www.DebtorsAnonymous.org/enews](http://www.DebtorsAnonymous.org/enews)

Sign up for special announcements from D.A.

[www.DebtorsAnonymous.org/free](http://www.DebtorsAnonymous.org/free)

Download free literature from the D.A. website.

[www.DebtorsAnonymous.org/register](http://www.DebtorsAnonymous.org/register)

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

[www.DebtorsAnonymous.org/contribute](http://www.DebtorsAnonymous.org/contribute)

Contribute to D.A. as a member and as a meeting to help publish literature and support the General Service Office.



# Afghanistan to Hollywood

I always wanted to be rich and famous ever since I was a little kid. I was born in Afghanistan but immigrated to Pakistan as a refugee of war. When you're a refugee you can't take sentiment in ordinary things, and you're a little rough around the edges.

My story of fantasy and vagueness began at the age of seven when my dad, who was a very powerful and handsome CEO, said we were going to America. "You don't have to go to school here anymore," he said.

I went to school anyway because I couldn't wait to brag to everyone that I was going to America so they better all kiss my ass and be nice to me because I was going to the land of opportunity.

My bragging and exaggerating at that age only consisted of saying things like, "You want pencil sharpener? We have hundreds at my house—bags full! I never use them because I'm having so much fun riding my bike."

I didn't have a bike. I said those things because I felt like love had to be paid for. I mean that's what my father did when he showed love. He bought things and gave them to people.

When we came to America I was really excited but quickly found out that being poor and ethnic wasn't cool; wearing the latest shoes and clothes was cool. We couldn't afford any of that. I knew I had to fit in and the only way to do that was to look good and put-together on the outside.

In junior high and high school, I saved up my allowance of 20 dollars a month to buy clothes that looked name brand but weren't.

I got my first job unofficially working with my mom taking care of two kids. She was getting paid minimum wage to nanny. I was the designated person to come and work with her because she didn't feel confident in her English. I hated working with those kids. They were dull and we couldn't watch TV, the food at their house sucked, and I couldn't go out and play like all my other tween friends.

I felt so resentful Monday through Thursday. Friday was great because we got paid. My mom would always get take-out for us and give me my share of money, which I loved saving or spending on clothes. I learned that I loved to make money because it gave me power. I

could express love toward my family and myself. Love became a transaction; I only felt valued if friends gave me things and vice versa.

My next job was working as a telemarketer, and I made \$1000 that summer. I knew that if I copied the pitch of the best person in the office then I could be just as good—and I was. I felt in charge and powerful having money.

I would buy drugs and alcohol with the money or save it and buy clothes. I knew that if I was going to matter in this world, I needed to look good and have money.

I worked three jobs in college and got a credit card that was 22% interest just because the clerk at check-out asked if I wanted to save 10%. I said yes and started charging the credit card even though I had enough money to pay for things in cash. I just wanted to look good and important. I'd pay for dinner and feel proud in front of my friends, whipping out my credit card.

After college, I was in 22K of debt and struggling with my addictions in the beverage program.

I enrolled in community college and took out another loan to defer having to pay the debt. At this time I was struggling with depression and getting sober from drugs and alcohol, and I felt worthless.

I didn't know the difference between net and gross and had worked tons of jobs without ever looking at my paycheck and making sure it was accurate. I didn't know how to do that or balance my checkbook. I didn't even know how to talk about money with a boyfriend because I was so ashamed of looking like a fraud that really didn't have anything to her name.

I went to my first D.A. meeting when I was 24 and newly sober. My best friend and sister had said that we should check out a meeting that dealt with money issues. My first year in D.A., I didn't know what they were saying—they were talking about clarity and growing their business. I was only capable of going to meetings and writing down my numbers.

After a year in the program I decided to get a PRG. I asked two long-timers for the PRG and showed up unprepared and late and crying because I couldn't get myself to the meeting. They told me it was going to be okay and gave me tissues while I cried.

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It was in that meeting with those two people that I finally felt safe enough to tell the truth about my heart's desire of being an actress. They gave me three actions: spend 20 dollars on coffee a month, buy expensive face cream, and move to Hollywood.

I did what they said and moved to Los Angeles and started going to a meeting in Santa Monica which saved my life. I looked forward to that meeting every week and did service as Secretary and then Time Keeper. I didn't feel like I was really doing the program, so I asked one of the people from the meeting to sponsor me and she said yes.

It took us a year to do the entire Twelve Steps and I realized that I was not only a debtor but also dishonest and a time debtor—I stole time at work and anytime I was given an inch I took a mile when it came to time. I had lied and cheated people, which I had justified as okay because I was always the victim.

I had resented my dad and shut him out of my life because he left my mom and my sisters. It was in the amends of D.A. that I developed a relationship with my dad for the first time. We both cried, and I asked him if he loved his girlfriends more than me when he was cheating on my mom and he said he always loved me. Something in my heart cracked and I was free from all that rage and hatred towards my father and towards myself for having had the childhood I'd had.

I've been in D.A. for twelve years, and it's my favorite program. I have done the steps three times and will never forget my sponsees with whom I have completed the steps. I have attended visions retreats and achieved goals on my vision board. I continue to do my numbers, give and get PRGs, and go to meetings.

I was able to work at a job I hated for four years through the help of D.A. One of my biggest character defects is telling lies, and I felt in order to protect my perfect image I had to sneak and steal time from that job instead of asking for my needs. It was through the help of the PRGs that I kept having the courage to show up and ask a very scary boss for time off or adjustments in my schedule so I could do a play or go to an audition.

They say God is mysterious, but I think God is grand. The job I hated was across the street from a very well-known commercial casting agency and I was directed

by my PRG to reach out to people in recovery and ask if they could help me get an agent. It turned out that one of the program fellows referred me to the casting director at that same agency across the street. However I never had enough courage to walk in there because I was too intimidated and afraid of looking bad if someone questioned what I was doing there.

I got an agent and started to audition across the street, eventually booked a commercial and then some other jobs, and started to live my dreams of being an actress earning and having integrity without stealing or cutting corners.

“... the  
biggest  
gift of my  
life.”

My daily Tenth Step was to write things I was grateful for and the things that I did right. I would always write how grateful I was for all the opportunities that came my way from the help of program fellows, my Higher Power, and my faith in God's love for my vision to come true.

Eventually I left that job and moved to another job making more money, but I was miserable and one of my PRG people asked what if I just turned it all over to my Higher Power and surrendered. Well I did that and I got laid off a few months later. I was devastated and thrilled at the same time, but having continuously worked the program of D.A. by doing my numbers, getting PRGs, and following the actions, I was able to enjoy living the life of a true actor and just audition during the day and work at night.

The night job was also a referral from a D.A. fellow who later became my sponsor and whom I still think very fondly of today. I got a visions action group going and joined a writing group and wrote a play and then performed it as a solo piece. I fell in love with someone outside the rooms and ended up having to go to another program because of my powerlessness around the relationship—also an action from a PRG.

Currently I'm working for a company that I love and a manager I respect and with whom I am honest. I work hard because I like to and not because I have to please someone else. I laugh all the time and enjoy premium benefits from my company, and most importantly I feel accomplished and successful in my life as a recovering debtor. I still come back because I can quickly forget how much I owe to this great program. D.A. has been the biggest gift of my life.

## A STORY OF RECOVERY IN RUSSIA

*Меня зовут Сергей, я должник, транжира и недозарабатывающий. Я стал интересоваться программой Анонимных Должников в середине 2005. Только что закончились длительные отношения в моей жизни, и главными причинами расставания была моя бедность и неспособность к карьерному росту. У меня было несколько просроченных долгов, которые я отдавал из финансовых подарков со стороны моих родственников. Собственных денег не хватало даже на покупку необходимой одежды и обуви. В то время*

*for everything, so I did online searches for "finances" and*  
(continued on page 7)

## HISTORIA DE D.A. EN ESPAÑA

*In the beginning . . .*  
Inicios . . .

*1st D.A. group in Madrid, Spain: Prosperity Group, July 11, 1990 (currently closed.) A few A.A. members and Justine, an American D.A. member, started a meeting on Thursdays. They had little literature donated by members who visited every so often. A fellow from this group handed itinerantes que nos visitaban. Una servidora de este grupo entregó material y literatura, algunos con más de 10 años de antigüedad*

*2nd D.A. group: Atocha Group, April 13, 2008. Three people with a desire to work the steps Empezamos en una cafetería de la Ronda de*  
(continúa en la página 9)

# DEBTORS ANONYMOUS INTERNATIONAL

The International Caucus wanted an edition of the *Ways & Means* to reflect our growth and to hear from our Fellowship around the globe.

It is exciting times with new meetings springing up in Kenya, Prague, and China. We asked our members to share their story and also if they knew the history of how D.A. started in their country as the Caucus has been documenting the evolution of D.A. internationally.

It felt important for shares to be published in their

original language. We hoped this would help to connect and foster the growth of our Fellowship around the world.

It has been inspiring to hear how our Fellowship has grown from humble beginnings with a D.A. meeting on a park bench or in a café. We would like to thank all who wrote, researched, translated, and edited to make this possible.

—Susan L., UK, International Caucus Chair

## DEBTORS ANONYMOUS IN KENYA

*Wadaiwa wasiojulikana ni mpya sana kwa Kenya. Mpenzi Debtors Anonymous is very new to Kenya. My action partner wangu (ambaye ni Uingereza) alisisitiza kuwa ninaanza (who is in the UK) kept suggesting I start a meeting, and I mkutano, na niliendelea kusema kuwa haitatumika Kenya kept saying that it wouldn't work in Kenya and that all the na kwamba watu wote katika ushirika ambao wanakuja people in the fellowship who come to find ways to extort a kutafuta njia za kupanua fedha kidogo watageuka up, na bit of cash would turn up, and we would have those get rich tunataka kuwa na matajiri ya haraka na kuangalia kwa wateja. quick gurus also looking for clients. He kept gently pushing, Aliendelea kusukuma kwa upole, hivyo katika A.A. chama so at an A.A. party in Kenya, I mentioned D.A. during the nchini Kenya, nilielezea D.A. wakati wa mapumzikoya chakula lunch breaks to see if anyone would be interested.*

*cha mchana ili kuona kama mtu yeyote angependezwa. The response was amazing. I have to say I was Mjibu ulikuwa wa kushangaza. Nini aina ya majibu ya totally thrown, and what was a sort of half-hearted*  
(continued on page 7)

## THE START OF D.A. IN SCOTLAND

*Aon latha san luchar 2003, bha fòn agam bho bhall One day in July 2003, I had a phone call from an Ameireaganach de mo Chaidreachas eile a bha a American member of my other Fellowship looking for 'coimhead airson àite-fuirich. Bha mi comasach air accommodation. I was able to offer her a room, and she seòmar a thabhann dhi. Mar a tha fios aig a h-uile duine dully arrived.*

*nuair a tha daoine cofhurtail ann an comann-sòisealta As you all know, when people are comfortable in a faodaidh tu còmhradh glè dhlùthmhor fhaighinn gu fellowship you can get into very intimate conversations luath. Thàinig mi a-mach ag innse dhi mun trioblaid a very quickly. I ended up telling her about the trouble I had bh 'agam le mo chairt-cheideis agus dh' innis i dhomh with my credit card, and she told me quite clearly that I gu soilleir gu robh mi a 'dèanamh dia a' chairt an àite was making a god of the card instead of relying on God a bhith an crochadh air Dia airson cuideachadh agus for help and abundance.*

(continued on page 7)



("RUSSIA" continued from page 6)

я считал 12 Шагов панацеей от всех проблем. Нашёл "12 Steps." I found the D.A. site (debtorsanonymous.org) сайт <http://www.debtorsanonymous.org> и на нём заказал and ordered some booklets. I asked my friend to translate несколько буклетов А.Д. Попросил друга перевести. Я them. I also got translations of texts from the Great Britain также получил переводы текстов сайта Интергруппы D.A. Intergroup and placed them online at debtors.narod.ru А.Д. Великобритании, и позже разместил их на Together with Artem from Moscow in 2006 we managed новом сайте [www.debtors.narod.ru](http://www.debtors.narod.ru) Летом 2006 вместе to have three meetings a week just on a street bench. But с Артёмом из Москвы мы провели три собрания на there was almost no literature or recovery experience at the улицах города, на скамейках. Литературы и опыта time, and the group stopped meeting in 2008. почти не было, и группа вскоре закрылась 2008. Через Eventually I heard that one D.A. fellow in the USA wanted to некоторое время один мой знакомый сообщил мне, connect. He often visited Moscow, and we met from time to что со мной хочет встретиться выздоравливающий time. I rarely saw such a strong will to help in my life before. должник из Америки. Он часто бывал в Москве, и I was not yet ready for resolute actions, but seeds of hope мы стали периодически общаться. Такого сильного

желания помочь в беде я редко встречал в своей started to grow up in my heart. жизни. Я не был готов к решительным действиям, но At a Skype D.A. group, I met a person from Moscow and именно тогда надежда начала вновь вселяться в моё we decided to organize face-to-face meetings. I contacted сердце. На группе в Скайпе я познакомился с ещё the administration of government narcological clinics, as одним выздоравливающим должником из Москвы, и в they provide rooms for different 12-step groups, and soon ходе общения появилось намерение создать "живую" we got a room. It was April 2013. группу. Я связался с администрацией наркологических Group the Moscow group had a few peaks and recessions. диспансеров, и вскоре получили разрешение Sometimes up to 20 people came to this small room, проводить собрания. Это был апрель 2013 года. including many newcomers. The critical issue was the Группу в Москве пережила несколько подъёмов и lack of recovery experience—working the D.A. Steps and спадов. Было время, когда в маленькой комнате solving financial and career problems. Not getting any real собраний собиралось до 20 человек, из них много help, newcomers left the group. Sometimes there was only новичков. Катастрофически не хватало опыта работы (continued on page 8)

("KENYA" continued from page 6)

nusu ya maoni ya mpenzi wangu yameunganishwa katika response to my action partner's suggestion coalesced into kitu kikubwa zaidi. Nilimaliza kuzunguka karibu na eneo na something bigger. I ended up scrambling around for a venue nimeona mahali kidogo kidogo katikati ya mji na magharibi and found a groovy little place halfway between town and ambapo bado kuna miti michache, mafuta, mzuri. Wakati westlands where there are still a few big, fat, gorgeous mwingine unaweza kusikia uvunjaji, uombozi, na machafuko trees. Sometimes you can hear the rioting, sirens, and kutoka karibu uvunjaji, uombozi, na machafuko kutoka unrest from close by (elections and a lot of hassles at the karibu na (uchaguzi na mengi ya hassles kwa sasa,) lakini moment,) but we can carry on relatively unperturbed. tunaweza kuendelea bila kufuta. We held our first "God is in the Numbers" meeting in January Mkutano wa kwanza wa "Mungu ni katika Hesabu" ulikuwa 2016. I took the structure of the D.A. meeting I first attended Januari 2016. Nilitumia muundo kutoka kwa D.A. mkutano in Bali, and we rotate each week: speaker tape, reading wa Bali na sisi mzunguko kila wiki: mkanda wa msemaji, from the Big Book, D.A. pamphlet, and D.A. Tool. There Kitabu Big, D.A. kijitabu, na D.A. Chombo. Kumekuwa has been a core of some 4-6 people ever since then with a na msingi wa watu 4-6 tangu wakati huo na wengine few others who come in and out as desperation arises. The wachache ambao huingia na nje kama kutokuja kukatokea. loan sharks and those sniffing for cash left after the first few Papa mkopo na wale wanaopiga fedha kwa kushoto baada weeks. It's amazing to watch the growth of awareness and ya wiki chache za kwanza. Ni ajabu kuangalia uwiano wa to see people making those efforts to get well. ufahamu na kuona watu wanajitahidi kufanya vizuri.

—Shalini G. from Kenya  
excerpted from *Ways & Means*, 4th Quarter, 2017

("SCOTLAND" continued from page 6)

The upshot was some of us, with this person's help, pailteas. B 'e an fheadhainn a chaidh a thogail an toiseach started a group here in Edinburgh. We also have a small cuid de na buidhnean againn an seo ann an Dùn Eideann. group in Glasgow. In that first year or two we were onto Tha buidheann bheag againn cuideachd ann an Glaschu. her often for help and support and encouragement. The Anns a 'chiad bhliadhna no an dà bhliadhna sin chaidh following year both she and her husband came and stayed sinn thuice gu tric airson cuideachadh agus taic agus with me. He too is in D.A., and they both shared at our now brosnachadh. Taobh a-staigh nas lugha na dà bhliadhna, well-established group. bha mi an-asgaidh airson fiachan! Thòisich mi ag obair air Within less than two years, I was debt free and, lo and na Steps agus chunnaic mi cho ceàrr 'sa bha mo chuid behold, money came in from all over the place so that adhbharan airson mòran de na cosgaisean agam. B 'e an by now I also had a bank book for the first time in many amas agam a bhith saor bho fhiachan ron àm a bha mi trì years! I started working the Steps and saw how wrong my fichead bliadhna agus bha sin mar sin. Tha mi a-nis air motives were for a lot of my spending. grunn bhliadhnachan fhiachan an-asgaidh ach feumaidh My goal was to be debt free by the time I was sixty, and this mi a bhith mothachail fhathast agus gu tric bidh mi a 'ruith was the case. I have now had several debt-free years but ceannach dhaoine. Tha an saorsa bho eagal, nàire, agus still have to be vigilant and often run purchases past people. cionta agus saorsa bho fhiachan air m 'anam a thogail nas The freedom from fear, shame, and guilt and freedom from fhaide na mo bhraithrean fiadhaich. debt has lifted my soul beyond my wildest dreams.

—Mary from Edinburgh, Scotland  
excerpted from *Ways & Means*, 4th Quarter, 2010

("RUSSIA" continued from page 7)

по Шагам и опыта решения финансовых и карьерных проблем. Не получив реальной помощи, новички one person, so there was no meeting at all.

At the same period, the first PRGs in Russian started. This was unusual, and I did not really trust them at first. But as long as I followed their recommendations, I became more and more a loyal upholder of PRGs.

Despite my huge desire to solve my financial and career problems, I felt a strong resistance to follow PRG recommendations. I was a fan of "my own approach to life."

The A.A. Big Book says about me: "Some of us have tried to hold on to our old ideas and the result was nil until we let go absolutely." I did not understand what that was about until now.

In the Winter of 2017, my Moscow D.A. group almost closed. But there was one person who was dedicated to come every meeting and wait to the end, even if no one else was there.

In the Spring, the situation improved and more people came. Now it is even better; we opened another group so there are two meetings per week, both in Moscow churches. In total, there are two Russian speaking BDA groups on Skype, one D.A. group on Skype, and five face-to face D.A. groups in different cities in Russia.

Now I spend efforts to live up to my income by having a reasonable plan of expenses and sticking to it. In my underearning, I see marvelous changes. I admitted my inability to find a vocation on my own, so I am looking for help and receiving it. I feel clarity and willingness to act. My income is slowly growing.

I am coming to believe that I am able to earn for my living and that it is not my fate to depend upon someone else's money. I have not felt this good in many years.

—Sergey G., Moscow, Russia

—Sergey G., Moscow, Russia

### 3 HISTORIES OF D.A. IN RUSSIA

**История 1: Первой группой А.Д. в России была скайп-группа по изучению «Большой Книги» по-моему в online Big Book Study group via Skype in 2011, then we started getting translations since I knew English. Sergey "Smudge" had already done some of the work before me. He put me in touch with a few other debtors from the States. I also attended D.A. English language Skype groups and online mailing list groups, which is how I found my first sponsor.**

**История 2: На Северо-западе первая живая группа D.A. образовалась в начале 2013 года в предместье Northwest formed in early 2013 in Pushkin (also known as Tsar's Village)—a historical town in the suburbs of Saint Petersburg which was the former residence of Russian emperors.**

**История 3: В феврале 2018 года, была открыта живая группа D.A. в северной столице России. Ольга Б. и Оксана Б., однажды встретившись, обсудили существующие возможности, и уже вскоре было найдено и арендовано помещение в одном из районов Санкт-Петербурга. Группа получила название «Победа», "Victory" after the Victory metro station in the Moskovskiy District of the city. At the same time, the name symbolized the spirit of optimism and a positive outlook of its members, despite the initial low attendance considering the large number of potential online members and the overall number of debtors in this northwestern city. At the present time, D.A.'s message is gradually spreading and reaching debtors who still suffer. Still, the dynamic impact of D.A.'s debtors находится в процессе информационного**

**Just recently, in February of 2018, a face-to-face group was started in Russia's northern capital. Olga B. and Oksana B. met one day to discuss what resources were available. Soon after, a space was located and rented in one of Petersburg's neighborhoods. The group was called "Victory" after the Victory metro station in the Moskovskiy District of the city. At the same time, the name symbolized the spirit of optimism and a positive outlook of its members, despite the initial low attendance considering the large number of potential online members and the overall number of debtors in this northwestern city. At the present time, D.A.'s message is gradually spreading and reaching debtors who still suffer. Still, the dynamic impact of D.A.'s debtors находится в процессе информационного**

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(continued on page 9)



(“3 HISTORIES” continued from page 8)

движения. Но уже видна динамика, проявляется ideas may be felt as the Fellowship keeps growing and интерес и собираются все новые участники.

attracting more interest.

*История 3: Однажды в России предприниматель Ольга History 3: Once upon a time in Russia, an entrepreneur Б., ведя совместный проект с немецким бизнесменом named Olga B. had a medical tech business in Germany в Германии по медицинской технике и развивая его в with a German partner and, in an effort to develop the Санкт-Петербурге, увидела, что ее бизнес начинает same business in St. Petersburg, she noticed that her сталкиваться с проблемами. Ее партнёр в Германии в business was running into problems. Her German partner это время взял деньги в долг и кредит на развитие took on loans to grow the business, and she did the same бизнеса, и она с российской стороны проекта также on the Russian side, borrowing heavily. The situation grew влезла в кредит. Ситуация стала критическая, не critical; her business was losing money. There were many приносила дохода, было много расходов и вопросов, expenses, as well as questions on what to do next and what как действовать и почему так получается, появились caused this to happen. Her business was in debt, and in an долги, и, пытаясь разобраться, Ольга обнаружила effort to sort it out she stumbled upon the Fellowship of сообщество D.A. в Москве, которое уже было D.A. in Moscow, which by then was already up and running. открыто, а изучив сайт, обнаружила к своему счастью As she perused the website, she was lucky enough to «Двенадцать признаков BDA».*

come across the Twelve Signs of BDA. Filled with hope, Получив надежду, Ольга стала искать Olga began seeking out other like-minded people. единомышленников.

Around the same time in March 2015 Aleksey, a Russian В это время в марте 2015 г. российский businessman who owned an auto service in Chita (a city предприниматель из города Чита (этот город located 4,000 miles from St. Petersburg), learned from расположен в 6571 километре от Санкт-Петербурга) another Moscow debtor, Sergey G., that there was a person Алексей, владелец автосервиса, получил who was interested in starting a BDA group. By the end информацию от Сергея Г., А.Д., из Москвы, что of March, Olga and Aleksey were put in touch and spent есть человек, заинтересованный в создании a great deal of time in extensive phone conversations. группы BDA. Ольга и Алексей связались в конце By the end of April, they started holding a BDA group via марта, очень долго и много обсуждали разные Skype (BDACOMPRU) using BDA materials which Olga вопросы по телефону и уже в апреле начали translated. This was followed by trips to D.A. European проводить первую группу в скайпе (BDACOMRU) Conventions in Cannes, Ranica (Italy) and London. на основе переведенных Ольгой материалов для Gradually there was more and more knowledge, new должников с долгами в бизнесе.

contacts, and understanding. Additional information Далее были поездки на европейские конференции

А.Д. в Каннах, Ранике, Лондоне, появилось больше flowed in and was expanded upon. The number of people знаний, знакомств, понимания, начала пополняться interested in BDA recovery in Russia continued growing, и развиваться информация, количество участников, and there were now two BDA meetings held per week. заинтересованных в выздоровлении в BDA в России, New fascinating and seasoned members appeared who стало расти. Появились интересные опытные had experience in running businesses in other countries, участники с опытом ведения бизнеса в других and everything continued growing and developing into странах, расти и развиваться стало ещё интересней. something even more engaging and compelling.

(“ESPAÑA” continúa de la página 6)

Atocha en Madrid, los domingos, con tres personas started this group every Sunday at a cafe in the Ronda deseando trabajar los pasos. Disponíamos sólo del formato de Atocha in Madrid. We only had the meeting format, a de reunión, el folleto las herramientas de D.A., un folleto de D.A. Tools Brochure, a D.A. Twelve Steps Brochure, and los 12 pasos de D.A. y el libro “Corriente de Esperanza.” the book “A Currency of Hope.” Little by little we gathered Poco a poco se fue recopilando literatura de otros grupos. more literature from other groups. The group continued to El grupo fue avanzando y al ser más numeroso nos grow in numbers, and we decided to move to another cafe trasladamos a una cafetería del botánico en la Estación de in the Botanical Garden at the Atocha Station. In 2010, we Atocha. En 2010, nuestro local en la Parroquia de María moved into our first room at the María Auxiliadora Parish. Auxiliadora. Empezamos a traducir folletos y el trabajo We had most brochures translated and started to run a empezó a ser más serio.

more formal meeting. En 2016, debido a unas obras de remodelación en la In the summer of 2016, due to remodeling at our parish parroquia, tuvimos que buscar otro sitio de reunión. Y and to a new non-sympathetic priest, we had to look for después de tres meses de reuniones en Cafeterías (como a new place. We went back to meeting at cafes for a few en los viejos tiempos), en septiembre de 2016 comenzamos months like in the old days. In September 2016 we found a reunirnos en la Parroquia del Purísimo Corazón de María. our new home at the Purísimo Corazón de María Church. Como no podía ser de otra manera, este cambio fue para This change was for the best. The church provided more mejor, pues esta parroquia tenía más disponibilidad de flexibility in schedules and additional time slots for us. Soon horarios lo que dio lugar que a nos pudiéramos reunir we began another D.A. meeting; we met on Thursdays ya no solo los domingos si no también los jueves por la and Sundays. We also started a new BDA meeting on tarde... luego surgió la inquietud de formar un grupo de Mondays and a new meeting with an underearning focus deudores dueños de negocios, BDA y otro de underearners Mondays and a new meeting with an underearning focus o subremunerados. ¡4 sesiones de DA semanales! on Wednesdays. Four D.A. meetings weekly!

(continúa en la página 10)

(“ESPAÑA” continúa de la página 9)

3rd D.A. group: Barcelona Solvency, 2005 (currently closed.) 3º Grupo D.A.: Solvencia Barcelona, 2005 (cerrado.) El inicio en Barcelona fue por la compañera G. C. Durante *lasted years with various interruptions, closing and muchos años se abrió y cerró, pero mantuvo el mensaje reopening, but it carried the message to the debtor who al deudor que sigue sufriendo muy presente. Cuando se still suffers. At its peak it brought all the groups in our fortaleció formó la unión de todos los grupos en nuestro country together. In December 2014 we organized our país. En 2014, todos juntos organizamos la histórica 1ª historic 1st National D.A. Gathering in Gerona.*

Convivencia Nacional de España en Gerona.  
4th D.A. group: Abundance in Malaga, founding date 4º Grupo D.A.: Abundancia en Málaga, se desconoce la unknown (currently closed.) One member from Madrid fecha de inicio (cerrado.) Un miembro de Madrid se trasladó *moved to the South of Spain and decided to start this a vivir al Sur de España, y aprovechó para crear este grupo bilingual, Spanish-English meeting.*

bilingüe, español-inglés.  
5th D.A. group: Vila-Seca in Tarragona, 2010 (currently 5º Grupo D.A.: Vila-seca en Tarragona, 2010 (cerrado.) *closed.)* Three members from Barcelona opened additional Tres miembros de Barcelona abren otro grupo en el Norte *meetings in Northern Spain. It ran for about four years.* de España. Tuvo más o menos 4 años de funcionamiento.

6th D.A. group: Skype Solvency, February 3, 2012. 6ª Grupo D.A.: Solvencia Skype, 3 de Febrero de 2012. *Members from all over the world supported LG's initiative to Miembros de todo el mundo apoyaron la iniciativa de L. G. launch an online meeting through Skype. The meeting has de hacer reuniones por este medio de internet. El grupo es a lot of participation in Spain and internationally with 1,900 muy activo en España y a nivel internacional difundiendo el members. This group created a Translation Committee. mensaje en español, con 1,900 participantes. Este grupo It has also contributed to the creation of other Skype creó un Comité de Traducción. Además, ha contribuido a la and Zoom groups in other countries, all in Spanish. The formación de otros grupos de Skype, de Zoom en otros países, webpage [www.deudoresanonimos.es](http://www.deudoresanonimos.es) was created with pero en español. Y se creó oficialmente la página web: [www. more than 70,000 visits worldwide.](http://www.deudoresanonimos.es)*

deudoresanonimos.es con 70,000 visitas de todo el mundo.  
7th D.A. group: Northern Spain D.A. Intergroup, December 7º Grupo D.A.: Intergroup D.A. Norte España, 1 de 1, 2013 (currently closed.) This effort to unite the groups in Diciembre de 2013 (cerrado.) Este intento de unión de *Northern Spain was very important in the development of los grupos fue muy importante para el desarrollo de otros new meetings in our country.* grupos en nuestro país.

8th D.A. group: Barcelona Wellness and Glory, August 8º Grupo D.A.: Barcelona Bienestar y Gloría, 9 Agosto de 9, 2014. This started from the old Barcelona Group. It is 2014. Empezó a razón del antiguo grupo de Barcelona de still meeting twice a month and it's focused on the study hace años. Sigue en funcionamiento 2 días al mes y se of D.A. literature. trabaja toda la literatura de D.A.

9º Grupo D.A. en España: Conciencia Skype, 16 de 9th D.A. group from Spain: Awareness Skype, May 16, Mayo de 2015. Este grupo con carácter, empezó 2015. This meeting started with the goal of increasing para ampliar el número de reuniones semanales the number of weekly meetings online. Currently it is still por internet. Pero sigue trabajando como desde focused on the study of our book “A Currency of Hope.”

el primer día el Libro Corriente de Esperanza.  
10th D.A. group: BDA Madrid, May 8, 2017. This group 10ª Grupo D.A.: BDA Madrid, 8 de Mayo de 2017. Las BDA reuniones son en la Iglesia del Purísimo Corazón de María, *Parish. This is the first Spanish language BDA Group in the el primero en español en todo el mundo. Fue una iniciativa world. This group was initiated by D.A. members from the de miembros del grupo DA Atocha que tienen negocio D.A. Atocha group who are business owners and whose propio y cuyos comportamientos enfermizos en la gestión diseased behavior towards money in their personal finances del dinero en su vida personal se transmitían, amplificados, manifested even more compulsively in their businesses. a su actividad empresarial. Llegaron a la conclusión de que, They came to the conclusion that they needed to apply the era necesario aplicar los pasos y las herramientas de DA a D.A. Steps and Tools to business, which meant not only sus negocios, lo que significaba aplicar no sólo soluciones applying practical but also spiritual solutions. prácticas, sino también espirituales.*

*We began by contacting international BDA groups, and Para comenzar se contactó con los grupos internacionales that led to starting a meeting on Mondays and a Tools de BDA y empezó a trabajar con una reunión semanal de Workshop. However, as we tried working the tools we BDA y un taller de herramientas. Sin embargo, fue evidente found that they were not developed enough for us. For que las herramientas no estaban desarrolladas. Por instance, the Second Tool speaks of a Business Plan, ejemplo, en la segunda se menciona que hay que tener but what exactly makes up a Business Plan? How do you un plan de negocios ¿Qué compone un plan de negocios? create a Business Plan?*

¿Cómo se elabora?  
*Also, we found that the PRGs (Pressure Relief Encontramos que las RAP (Reunión de Alivio de Presión) Meetings) were more complex because they son más complejas porque requieren de un asesoramiento required advice which has financial, legal, and fiscal más complejo, con implicaciones financieras, legales y fiscales. This is why we now find ourselves in the middle of developing a Business Plan Workshop. elaboración del Taller de Plan de Negocios. Sin embargo, However, what we still need is orientation and support lo que necesitamos es orientación y apoyo por parte de la from World Services.*

Oficial Mundial.

Keep Coming Back!!!  
¡¡¡Sigamos viniendo!!!





### Photos by Jill I.—New Zealand / Los Angeles

*“A dark and rainy, cold night alone in the city of Auckland is a line from a grisly novel, not from an absolute dream of a lifetime career trip where the goodwill of others and God-reliance provides everything I need. I was scheduled to perform during my week in New Zealand. I felt blessed but overwhelmed and excited but drained. Performance*

*anxiety and old thoughts and habits invited themselves back into my mind. I looked online and found a D.A. meeting at a church an Uber drive away. Once I settled into the room and noticed the big colorful lights above—just like my meeting back in Los Angeles—I was home, held and loved. Thank you dear God and all the people that make the connection and comfort of D.A. so welcoming.”*

### **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.

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.

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.

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](http://www.debtorsanonymous.org/contribute)**



# How D.A. Started in Prague

In May 2015, the day after I arrived in London from Australia, I attended D.A. in Chelsea and was shocked to discover how much I identified. I thought I had my credit cards under control. I was just six months into 12-step recovery and was very befuddled about what the hell had happened to me.

I got phone numbers and outreached from a remote part of the UK. Six months later, I attended the D.A. European Convention. I now had enough online experience in 12-step programs to know that if I did service, went to meetings, and got a sponsor, I'd make progress. I helped the front desk with literature at the Convention.

I met people in person whom I'd heard in the rooms online—it was great to start making connections. I met people who'd come from Germany for the weekend; I was amazed at how easy traveling in Europe seemed to be. I came to a variety of D.A. meetings in London—Hinde Street, Westbourne Grove, Tabernacle, Swiss Cottage, and others.

At the end of May 2016, I brought D.A. brochures and copies of *A Currency of Hope* back to the Czech Republic with the intent of starting a D.A. meeting. I'd taken them to London meetings with the intent to sell them but realised that I actually needed them myself.

I continued to outreach to friends in the Fellowship in the UK and was grateful for the numbers I'd taken. I'd learned that the more numbers you had and the more you outreached, the better you got—if you did service, got a sponsor and worked the Steps and kept coming back!

Our little Prague group started meeting around October 2016 with an underearning focus.

In January 2017 I returned afresh from meetings in the UK, including a vision board meeting in London with two members. I brought the beginning of my vision board back to Prague and slowly worked on it—and I see how much of it came to fruition!

Our Prague group met before our other 12-step meeting on a Friday; however we didn't have permission to use the A.A. rooms. When a formal application at the A.A. business meeting was made, we were kicked out as we were deemed not to be 12-step.

The lesson from this: Prior Planning Prevents Poor

Performance. We have yet to re-apply. It's on the Business Meeting agenda.

Instead of our own rooms, we have been meeting face-to-face at a nearby cafe just before our weekly meeting in another program. It doesn't always feel safe, and I feel it perpetuates the shame. However, we've been inspired by the stories of experience and strength in *A Currency of Hope* and know that things always change. Somehow having meetings in the cafe has built our resilience.

Sometime in February 2017, group conscience decided to focus on debting instead of underearning. Our asking for help brought much support from the D.A. GSO.

We had a Visioning get-together in March 2017 which helped build connection. I intended to come to the D.A. European Convention in East Sussex, England, but realised I needed to rest.

Our member Ivana got literature sponsorship from the USA and a starter meeting package arrived. We were very excited. Ivana also joined the Intergroup to do service for Prague/Czech Republic and asked for help and support, and then our little group got a Group Sponsor!

Our D.A. meetings went through various times and days in order to try to suit everyone's needs, both face-to-face in cafes and restaurants and on Skype. We held a Skype meeting on Monday evenings and were very grateful for the sponsorship of the group, for Diana (whom I knew from the Convention and the meetings), and for Stuart, who did a speaker share for us. Another member I met in London came to Prague and joined our Skype meetings.

We have subsequently disbanded Monday evenings as there are Skype D.A. meetings at 21.30 (20.30 GMT) which give a broader listening and identifying experience. However we recognise that's also quite late for us in our time zone. Therefore we thought of shifting the meeting times once again to Saturday mornings at 8.00 GMT (9:00 Prague time.) For the purpose of getting internationally recognised as a legitimate D.A. meeting, we set up a new Skype account at dapromises.cz with its own email address at dapromises.cz@yahoo.com.

However, as we recognised that as it's getting colder, it's easier to do outreach and work our own programs rather than try to create another meeting.

*(continued on page 12)*

(“PRAGUE” continued from page 11)

We are still open to welcome any international visitors at our D.A. meetings in Prague, whom we kindly ask to connect with us at the email address mentioned above prior to coming to the face-to-face meeting. We support each other as best we can, one day at a time. We are still a fledgling meeting with recovery occurring as a result of reaching out globally online. We use the literature and meeting structure for our meetings. It helps. Just getting together face-to-face weekly helps.  
—Tanya, Prague, Czech Republic

### Special Announcements from the General Service Board

- D.A. members can now make online contributions on the D.A. website using USA-issued debit cards only. Visit: [debtorsanonymous.org/onlinecontribution](http://debtorsanonymous.org/onlinecontribution)
- The GSB has registered with a money transfer service to soon be able to accept funds for literature orders and donations from countries using the British Pound, Euros, and the Australian Dollar. For future information, register for eNews at: [debtorsanonymous.org/enews](http://debtorsanonymous.org/enews)

### NO HAY D.A. EN LA CIUDAD DE MÉXICO

Hace un par de meses regresé a vivir a la Ciudad de México, mi ciudad natal, después de vivir en los Estados Unidos durante 19 años. Fue una mudanza muy fácil y estoy muy agradecida por eso. He encontrado buen Al-Anon aquí, pero no hay D.A.

He estado llamando a reuniones telefónicas, escuchando los podcasts de Socalda.org, llamando a mis amigos de la hermandad y leyendo más literatura que antes, pero extraño y necesito mis reuniones cara a cara de D.A. He asistido a algunas reuniones de A.A. en inglés porque echo de menos el idioma y la cultura Americana de los 12 pasos -aunque no califico para ese programa- pero si pienso en mi compulsión por gastar y por no ganar el dinero que necesito para vivir dignamente, me relaciono con los alcohólicos.

Mi gente de mi PRG me ha sugerido que empiece una reunión de D.A. en la Ciudad de México -mi padre incluso ofreció su oficina como espacio-, pero nunca he empezado una reunión y tengo miedo y mucha resistencia.

Lo que estoy haciendo ahora es compartir en las reuniones de Al-Anon sobre D.A., de mi miedo a comenzar una reunión y la gente se me ha acercado para preguntarme sobre el programa.

Me di cuenta de que, como todo, no puedo hacerlo sola y quizá necesito la ayuda de mis compañeros mexicanos de Al-Anon para traer a D.A. a la Ciudad de México.

Si pienso en la importancia de difundir el mensaje de D.A., mi miedo desaparece, y sé que muchas personas podrían beneficiarse del programa aquí.

—Fernanda U., México D.F., México

### THERE IS NO D.A. IN MEXICO CITY

A couple of months ago, I moved back to my hometown of Mexico City after living in the U.S. for 19 years. It's been a smooth move so far, and I'm grateful for that. I have found good Al-Anon down here, but there is no D.A.

I've been doing phone meetings, listening to the SoCal D.A. podcasts, calling my friends in the Fellowship, and reading more literature than before, but I miss and I need my face-to-face D.A. meetings. I've attended some A.A. meetings in English because I miss the language and culture of American 12-step recovery, even though I don't qualify for that program. If I think about my compulsion to spend and underearn, then I relate with the alcoholics.

My PRG people have suggested to me that I start a D.A. meeting down here—my father even offered his office as a space—but I've never started a meeting before and I'm scared and have so much resistance to it.

What I'm doing now is sharing in Al-Anon meetings about D.A. and my fear of starting a meeting—and people have come up to me to ask questions about the program.

I've realized that, like everything, I can't do it alone and I might need the help of my Al-Anon Mexican fellows to bring D.A. to Mexico City.

If I think about the importance of spreading the D.A. message my fear goes away, and I know lots of people could benefit from the program down here.

—Fernanda U., Mexico City, Mexico



**Photo by Mike B., Virginia—Still Life near Kyoto, Japan**

*“My wife had always wanted me to see Japan with her. It was her favorite place in the world. Because I’m a photographer strongly based in composition, she thought it was a must for me to explore and for us to see the culture of graciousness and the aesthetic beauty of the country together. However, I always had a reason for not going. Fear of spending, not knowing how to plan a trip that balanced living within our means and having a fun and engaging journey. How could that ever work? No way. I put it off for years.*

*After entering D.A. and discovering there were such tools and practices as a spending plan, saving for a vacation, self-care, and embracing one’s creative self, we were able to go. The trip opened me up as an artist and gave me a deep appreciation of wonderful people across the globe. It also brought my wife and me closer in that we were able to celebrate this trip together without my fear and stress every time a bill came due ruining our joy of being present there together.*

*When I reconciled numbers to the spending plan after the trip, we came in under budget without any deprivation. It was a feeling that yes, when we have clarity and willingness to take the right action in D.A., including belief that a Higher Power (for me the universal good) has our back, wonderful things happen.*

*Confession: There were images from Japan on my first vision board years ago, and I did not realize it until we returned. Go figure!”*

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