Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Fourth Quarter 2018 **A Compulsive Shopper Faces Holiday Spending**

entering a store to spend money I didn't have on things that I didn't need.

This was not the first time—and it would not be the last. Even as I reached for the door handle. I knew deep in my heart that what I really wanted was not to be found within the walls of that store. Yet, in my haste to feel better, I entered. The loneliness and anxiety I had been experiencing quickly faded and were replaced by a rush of adrenalin and a heightened sense of anticipation and excitement. I took a deep breath and exhaled in relief as my fingers curled around the cool metal bar of the shopping cart.

"Hello. My name is Marie and I am a compulsive spender and debtor."

For me, shopping is not a normal experience. It surpasses purchasing the goods and services necessary for everyday life. And, it is more complicated than browsing the mall for entertainment. I shop alone, and the experience is intense. Once I start buying, I have difficulty stopping. Yes, I know that the negative effects will ripple through my life-and the lives of those I love-for days, even years, to come. But because I am addicted to the experience of spending money, I block out all consequences. I tell myself that this is the last time I will binge. It will all be OK in the end.

nce again, I found myself I am a retailer's dream. The music help of D.A.'s Fellowship and Twelve-I hear as I shop relaxes me which step program, I am recovering, one means that I stay longer in the store, seeing and buying more. I love the smell and feel of new merchandise. I'm captivated by the colors and patterns of the displays and the carefully-arranged end caps. And, if I see a BOGO (buy one, get one) sale sign, the merchant can count me in.

> It took me years to realize that my compulsive shopping could be an addiction. After all, aren't addicts people who abuse a substancetobacco, alcohol, pills? Not fully true. Any addict craves and seeks the feeling, the escape, the "high" that the chosen substance or behavior provides. Being addicted to drugs, spending, gambling, or sex alters the mind. In the case of gambling and spending addictions, it is inevitable that debt and money problems follow.

> Once I admitted I was powerless over spending, it took me even longermonths of heartache and pain-to recognize the extent of my addiction. Alas and alack, recognition alone was not sufficient to curtail my spending habit. I had to learn the hard way by making numerous repetitive mistakes. I needed people who could understand and guide me through the mess in which I found myself. Changing my behavior required new friends who had been in such circumstances themselves. With the

day at a time.

Although my story has a happy ending, it is not finished. I still need to handle money on a daily basis, and each day presents the same old challenges. I want to spend money buying new things and having exciting experiences. Some days it would feel so good just to binge, to buy today, and pay tomorrow. There is that lingering thought that I need just one more binge to finally feel satisfied. I still want to buy what I want, when I want it. The difference is that now I have people, financial tools, and a program to help me through the crisis moments. And the days of success have added up to weeks and the weeks to months. I am a debtor getting better.

With the busy holiday season upon us, here are three spending tips that make sense for all of us.

• Plan ahead at home: prioritize your potential purchases and set a spending limit

• Shop with your list in your hand

• If you're tempted to make an impulse purchase ask yourself, "Can I think about this and come back to get it tomorrow if I still want it?"

Do yourself a favor this holiday season: Don't spend money you don't have on things that you don't need.

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

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

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.

ANNOUNCEMENTS

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

- "A Currency of Hope" and "The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous" are now available for purchase in digital format as eBooks at: www.debtorsanonymous.org/ebooks
- 2. Listen to free recordings of speaker shares from Fellowship-wide Calls on the D.A. website at:

www.debtorsanonymous.org/podcasts

- Fellowship-wide Calls use 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 live Fellowship-wide Calls:
 - Sunday, January 20, 2018, from 1:00 2:00 Eastern Time, titled "Traditions Four, Five, and Six," presented by the GSB Long Range Planning Committee
 - Sunday, January 27, 2019, from 1:30 3:30 Eastern Time, titled "The Nuts and Bolts of P.I.," presented by the WSC Public Information Committee
 - Sunday, February 3, 2019, from 2:00 3:00 Eastern Time, titled "Taking Actions in Good Company: Action Buddies Share their Experience," presented by the WSC Fellowship Communications Committee
 - Sunday, February 17, 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 GSB International Committee
- 4. Intergroups: Please consider submitting a bid for your city to host the World Service Conference in 2020 and/or 2021. Details about what to include in your bid can be found on the last two pages of the 2018 WSC Registration Packet at www.debtorsanonymous. org/2018wsc. Bids and inquiries should be forwarded to GSB@ debtorsanonymous.org by or before Feb. 15, 2019.
- 5. If it fits in your spending plan, please increase your 7th Tradition contributions!
- 6. Let your meetings know that members may sign up to receive eNews at www.debtorsanonymous.org/enews
- 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

A Thief's Relief in D.A. Recovery

an you explain why you spent \$420,000 on a bulldozer?" the very polite FBI agent asked.

I replied, "For the runway."

"Well, do you have an airplane?" he asked, slightly bewildered.

"No," I responded.

"How about a pilot's licence?"

Again I responded, "No."

"Have you ever even been in a private airplane?" he queried.

"No," was my response.

The agent was completely bewildered as to the rationale for my actions.

As I was asked by an array of federal agents from a number of agencies as to the reasons for my stealing millions, it was clear that I had no ability to explain to these very logical agents my "insane" behavior. However to a relatively new member of D.A., I knew that logic, mature thinking, responsible behavior, and the like are not always good explanations for compulsive behavior.

I had been introduced to D.A. a few years earlier in response to the comments made by various people in my life. They all strongly indicated that they were really afraid of me and could not understand where my actions and behavior came from. I was at a loss as to give them an acceptable explanation. What I did know was that the walls were closing in on me from actions several years earlier.

Faced with a second arrest, conviction, and prison term, I knew that I desperately needed to change and to find a new way of being. Coincidentally, my companion was very close friends with a couple who had a lot of time in both A.A. and another program: D.A. The husband, Jim, suggested that perhaps I could meet a friend of his on 7th Avenue in Brooklyn and that I might "find the meeting interesting."

It is really difficult to recall the specifics, but after only a few minutes in that room I was hooked. These people talked my fears and they all seemed to have answers. More importantly, they seemed to respond to their problems in ways that were different from mine. I knew from childhood that I was angry, that I isolated, and that I had real problems relating to others. I had long felt incomplete, possessing a void that others did not have. Today I can also look back and realize that a lot of my defects and compulsions are largely the result of childhood trauma and abandonment. These resulted in my antisocial behavior, criminality, and a range of acting-out actions.

At my sentencing, facing up to thirty years in a federal prison, dozens of D.A. members spoke to the judge, letting him know of the years of service and some of the changes that had already become evident. I even had members of the Brooklyn bar and a superior court judge who had become familiar with my recovery speak to my sentencing judge. Granted a much reduced sentence, I joined the first D.A. group in the northeast federal prison system. My pressure relief group drove many miles to the prison to meet with me!

It's been several years since I was released and my probation ended. Over the years my participation in D.A. has expanded to sponsorship, as well as local, Intergroup, and World Service. Today I work with state agencies and the Department of Corrections assisting others. Recently released inmates know that I can truly identify with them and that I "know where they are coming from." Today, service is a huge part of my life. More than a decade of solvency feels really good, and a genuine level of spiritualism is a part of every day.

— Sidney J. from Vermont



My Miraculous D.A. Recovery

Debtors Anonymous is a program of men and women who come together to share their experience, strength, and hope so that they may recover from the disease of compulsive spending or underearning or any other dysfunction related to money. This program offers tools for recovery, meetings, pressure relief groups, spending plans, action plans, debt repayment plans, sponsors, visions, and the Promises.

I have been a member, working my program off and on for 33 years in New York City, Virginia Beach, and currently Florida. My personal issues were underearning, being vague about money, debting to myself, lateness, and cluttering. I can proudly say I am now solvent through the grace of this program. I have no debt, and I have learned to request equal pay for time worked and to be an advocate for myself as well.

Whenever I have financial concerns, ie. an expensive vacation, I can ask two members to sit on a Pressure Relief Group (PRG) for me and work up an action plan to meet my goals. I recently had a PRG, and what a blessing it was. I came away with clarity of my situation and an action plan of what needs to be done.

Clarity is one of the biggest gifts of the program in my opinion. I can truly say my life has improved

100%. I live in a place I love—my home, and my hometown of Gulfport. I have loving and supportive friends in my life and I live within my means, yet my means do not define me. I have peace and plenty, which are the intangibles of love and joy.

My recovery began 33 years ago in Tribeca, NY. I was newly divorced and trying to regain stability financially, emotionally, physically and spiritually. I wanted a second chance at life but there were so many areas I had to get in order first. I joined a Friday night meeting for self-employed members that brought out my entrepreneurial spirit, with which I identify today. I learned to write down every cent I spent—keeping current, which I still do to this day. The practice gives me clarity. I made a debt repayment plan to all

"With the D.A. program now as my foundation, how can I go wrong?"

my creditors saying I needed a timeout and then I would pay them back entirely over time with a plan. Amazingly they all agreed, and over a period of years I completed the plan. Doing this gave me a great feeling of respect, dignity, and integrity.

It wasn't all hard work; there was joy as well. Program people loved to throw parties, solvently and soberly. I loved it! I made many new friends in those days in NY who were supportive and working on themselves as well. I was in the recovery loop, and it felt good.

Leaning on this spiritual support I experienced the death of my husband and later a new relationship that proved to be codependent and dysfunctional. I had an accident; I fell off my bike in a pothole and broke my hip. There's a gift in everything, I've learned. The gift in that was I broke from the relationship and gained a

large sum of money in a lawsuit. This gave me options.

During this phase of my recovery I tried my hand at standup comedy and summer stock theater, as part of my program was to have a vision. I then decided to move to a shore resort town for a more serene lifestyle and to be closer to nature as it was on my wish list, or vision as we say in the program.

Leaving NYC with a pocketful of money, I felt I didn't need the program (a

common mistake). Instead I shifted my recovery path to a program for healing from codependence after my very dysfunctional relationship.

That program was very social as well, and we celebrated the holidays together—my family of choice, sober and solvent. It was during these years I tried my hand at musical comedy by joining a performance group, and I loved it. I also booked events for the group—another skill discovered. While I worked on my emotional life, my hip was worsening. It was getting time to have a hip replacement.

My healing of body, mind, and spirit continued. One thread of my healing was swimming. When I lived in NY, I swam at a pool where, being a teacher, I had that *(continued)*

Ways & Means



Photo by Sarah V., Philadelphia—Uluru, Australia "My family lived overseas in 1968, and I had several school friends from 'Down Under.' I always dreamed of visiting exotic places with strange-sounding names. I applied for the foreign service when I was in college, but I didn't pass the exam. The dreams didn't die. I spent all my credit cards on vacations for 'educational purposes' for my children, when it was really that I wanted to go to those places. After many years in D.A., and having paid

(continued from page 4)

privilege. In my new town, I joined a recreation center where I swam in the winter, in the summer I frolicked in the Bay.

Another thread in my recovery was singing. Yes, swimming and singing, my faves—a regular Esther Williams! When I retired from teaching, I invested more time into singing. I sang in a chorus and also the church choir which I attended. It seems I couldn't get enough! It was a big part of my recovery. Currently, I'm part of a local women's singing group; we perform occasionally when an event or fundraiser calls for it.

Recently I have had a few health challenges. My hip replacement of 18 years gave out and so I had hip revision surgery which gave me a new lease on life. Last year I tripped over my cat and broke my arm (a common scenario for seniors... beware!) This happened weeks before a planned trip to Cuba with my friends. I felt up off those credit cards and not using them for over six years, I had saved to fulfill my lifelong dream of visiting Australia and New Zealand—and paid for a month's vacation in cash! I learned a lot on this trip; I learned that my dream wasn't even close to the incredible reality I found there (especially having a chance to attend D.A. meetings in Auckland, NZ, and Sydney, AU)! And I learned that paying for my vacation in cash is the only way to go. Thank you, D.A.!"

to going anyway and had a wonderful time. All part of life on this planet—challenges and solutions.

Part of my *joie de vivre* was when the opportunity came along to join a new chorus singing songs of freedom and social justice. When folks come to our performance they immediately want to join the fun. We are currently 100-plus members. After singing with the chorus weekly, I was inspired to try my hand at songwriting. This direction has given me more great joy. I've written half a dozen songs in the past year. The next step was to join with a musician and put music to the words. I found that talented person in the program; we are in the process now and learning a lot as we go along. I have a goal to have five hits in five years.

With the D.A. program now as my foundation, how can I go wrong? Merrily I go along singing and swimming and enjoying the life I've created in D.A. More will be revealed, so stay tuned.



A Very Grateful Female Muslimah

There is no addiction that is pretty. It suffocates us and tells us we'll be ok. I could begin with saying that growing up I always had to "settle for less." I had to settle when my parents gave me, after much begging, that leather "Johnny Romane watchband" with no watch! Or the Nancy Sinatra GoGo boots and settle for those "imitations"! I grew up with major resentments, an identity crisis, anger, and feelings of being "less than."

I started stealing as a hobby at age 14 because I wanted some makeup, and eventually I got caught. My parents said in front of the officer, "All you had to do was ask." What a lie. I got beat!

I worked from age 12 painting sewer caps in the neighborhood to get by, mowed lawns, shoveled, then waitressed at age 15 but "money" still had not been taught to me. I was angry, hurt, ridiculed, and bullied with no one to stick up for me. After kicking me out of the house at 16 (for being incorrigible) my Hispanic mother told me that my biological father was dark-skinned Cuban; she had led me to believe that my Irish step-father was my real father. I was basically ALONE in the all white neighborhood, so you can imagine what I was called (and it wasn't Latina)!

To fit in I became a people-pleaser, and when I finally earned a paycheck I spent it on others to prove my affection. I tried stealing by using credit cards supplied to me by older so-called friends, and I was scared to get caught.

A friend of the family asked me to cash a fraudulent check. I didn't know any better. The FBI finally believed I had been a pawn when I gladly gave them the information once I found out the crooks regularly "used innocent girls" to cash checks. What an introduction to society!

I tried to get credit cards on my own and, eventually through years of good work history, started to be prosperous not understanding the insanity that was approaching. Soon the obsession and compulsion of spending were evident as I sneaked packages into the bedroom, or heard my hubby of 21 years asking me, "When did you get that?" or evasively hid the mail from him as the bills would arrive.

Now I was just buying to buy, not thinking that I needed to pay a bill. My self-centeredness became the norm without regret. My obsession and compulsion told me I would be happy, but all along I was feeding this addictive thinking that always manipulated me not to care. "I wasn't hurting anyone!" What a lie the devil weaves! My husband hit a low that I still can't bear to hear. It hurts that I did this to him. My granddaughter watched me spend \$350 on Walmart jewelry and begged me to stop. I was consumed, but there are no rehabs for spending addictions.

I remember my therapist (I needed *sooo* much emotional help) sharing, "What about D.A.?" My heart leaped with joy and hope that I hadn't felt in so many years! ALLAH works when I didn't see it coming! I not only found the meeting, but I found a sponsor at my first meeting (and gained *sooo* much hope for myself)!

I have given up my attachment to my 780 credit score, and what a relief it is. I'm still working on lack of trust in my marriage; I pray we'll both be alive for him to see that debt paid back, that he will believe me when I say I used my debit card when or if I need to shop online.

I just turned 64 and am so grateful because Debtors Anonymous taught me to balance my numbers daily and not to relapse using credit cards, and to love SAVING & SPENDING MY CASH!

-The'Resa, a very grateful female Muslimah!

IMPORTANT LINKS

www.DebtorsAnonymous.org/enews Sign up for special announcements from D.A.

www.DebtorsAnonymous.org/free Download free literature from the D.A. website.

www.DebtorsAnonymous.org/announcements Download single-page flyers to share at meetings.

www.DebtorsAnonymous.org/register Register your meeting annually with the D.A. website.

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.

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 Author Page of Debtors Anonymous to purchase digital versions of D.A. books. Debtors Anonymous, Inc.

December 2018

End of Year Charitable Contribution Announcement

From the WSC Resource Development Committee

Take the opportunity before this year's end to share your abundance with Debtors Anonymous!

In accordance with Debtors Anonymous Tradition 7, please note: The D.A. Fellowship annual contribution cap is \$12,000 U.S.D. per year. *\$12,000 annual contribution cap approved by the 2018 DA World Service Conference.

Debtors Anonymous, Inc. is a U.S. 501(c)(3) not-for-profit corporation. Please note that 100% of any charitable contribution made by a U.S. federal taxpayer to Debtors Anonymous, Inc. may under certain circumstances be treated as a valid federal income tax deduction and reduce 2018 U.S. federal income tax liability.

Please consult with your personal tax adviser regarding charitable contributions.

THREE CONTRIBUTION METHODS ARE AVAILABLE TO YOU

ONLINE * NEW METHOD * U.S. DEBIT CARDS ONLY:

The General Service Board (GSB) of Debtors Anonymous is pleased to announce that United States D.A. groups and members can now make secure, online, debit-card contributions to D.A. directly on the Debtors Anonymous website at:

https://debtorsanonymous.org/onlinecontribution/

BY MAIL:

Make checks payable to D.A.-G.S.B. and send to: Debtors Anonymous, General Service Office P.O. Box 920888, Needham, Massachusetts, USA 02492-0009

BY ELECTRONIC BANK TRANSFER OR BILL PAY:

Instructions for DA Electronic Contributions Via Your Bank available here: https://debtorsanonymous.org/fellowship-services/make-a-contribution/

Please distribute this End-of-Year Announcement at D.A. meetings and to D.A. Fellows.

From the Archive:

A Thorough Step Nine Brings Healings

am a grateful member of Debtors Anonymous and incurred my last debt on October 15, 2005. I have worked the Steps many times in other 12-Step programs and am currently working the Steps in D.A. for the second time. Every time I work through the Steps I learn new things and am able to heal at a deeper level.

After I completed the first eight, my sponsor suggested that I write letters to people I had harmed as a way to begin the amends process for Step 9. These letters were not necessarily meant to be mailed but were for my benefit, although I did end up emailing a couple of them later. Following my sponsor's guidance, I started each letter out with a statement of appreciation of the person, then made a sincere apology and closed with a blessing for them. I liked the format, but it was a little awkward at first for me to adapt it to match my own style and spirituality. It was also hard for me to come up with an appreciation statement for everyone, as it was a chore for me to find something I could be thankful for about the other person.

Since I wanted to be sincere in my appreciation of the other person, I wrote a request to my HP for guidance and put my writing in my God Box to wait for answers on how to be sincere. I ended up revising some of my letters and omitting the appreciation statement if it was not sincere. I also have such a nontraditional form of spirituality that concluding the letters with "God bless you" sounded hypocritical to me. I discussed this with my sponsor, and we came up with the idea of saving "I wish you the best" instead. I revised my letters yet again and sent them to my sponsor, and her feedback was that they were good but contained a lot of superfluous information that could be omitted. In short, I had made the amends but had included a lot of unnecessary chatter that cluttered up the message. I had also tried to explain why I had done certain things, such as, "I gossiped about you due to my feelings of inadequacy". My sponsor pointed out that this sounded as if I was making excuses for my behavior and that was not appropriate for making an amends. After rewriting the fourth draft of my letters by honing in on the message, deleting the clutter, and eliminating the excuses, my sponsor and I agreed that the letters were complete.

Regardless of some of these stumbling blocks, the process of writing the letters really helped me to get very specific about the harm I'd done. Being vague is one of my character defects, and it was important for me to get as specific as I could about how I had harmed the other person.

Another lesson that came from the process is that it is so important for me to work with a sponsor. Without her input, I would have made a disaster of the amends process and would have ended up with even more amends to make. The letter-writing process also helped me to develop compassion for some people on my list whom I didn't like. I learned I can have compassion for people even if I don't like them. What a concept!

After getting my sponsor's blessing, I sent my first amends letters to two people I hadn't seen or heard from in 20 years, women with whom I'd gone to high school. I tried not to have expectations, but deep down I had expected to be rejected. I assumed I would either receive no response, which I was okay with, or a terse reply which would have been harder to deal with.

Instead, I got very warm responses from both, and they really didn't seem to think what happened in the past was a big deal, although it had certainly been a big deal to me. The things I had done to these women had impacted my life so much I'd been carrying guilt and shame for many years. This caused my self-esteem to be lower, and as the result I felt as if I couldn't be a friend to anyone. I had held myself back and ceased interacting with all of my high school friends as a result of being embarrassed about my past.

For most of my life, I had a sense that something was wrong with me because I couldn't maintain long-term friendships. A burden was lifted from me as soon as I made those two amends, and unbelievable things have happened as a result. I am now in touch and actively corresponding with several of my friends from high school. They had wondered what had happened to me and had been hoping to get back in touch with me.

This process has renewed my hope that I might actually be able to maintain long-term friendships without messing them up. In the past, my addiction to debting and money (continued)

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dysfunction prevented me from hanging onto friends for very long, and now I feel as if some of the damage is being repaired. I can't tell you the happiness this has brought into my life. This is much more than I expected from the amends process!

Another of my amends was more difficult to make. I put it off for several weeks because I just didn't want to do it, and I learned how putting off an amends can be damaging. The amends was to my husband, and it related to an incident where my husband had stolen a gift card that came for me in the mail while I was out of town. He had spent it on himself and then lied to me when I asked him about it. My stepwork had revealed to me that I wasn't communicating about money with my non-D.A. spouse. I was trying to control our finances without giving him access to very much information. In all likelihood, this controlling behavior on my part led to his feelings of "not enough," which led to his stealing from me.

This is not to justify his actions, but rather for me to realize how I "set the ball rolling," as the Big Book says. My amends was to engage him in discussions about money and go over our spending plan so that he would be more informed. I also wanted to start considering his input in revising our spending plan, even though he did not want to participate in my pressure relief meetings. I used his unwillingness to participate as an excuse for trying to control all of our finances. How did my procrastination on making this amend affect my life? Every time I expected a check in the mail, I obsessed about whether my husband would get to the mail first and steal the money.

There was a check mailed to me during this time that got lost in the mail, and when my husband denied getting it, I had much difficulty believing him. This lack of trust compromised our marriage. I believe if I'd not delayed making the amends to him, some of my worry about his stealing from me would have been alleviated.

Once I made the amends and we sat down to go over the spending plan, trust began to be rebuilt. Rebuilding trust is still in process, but no progress could be made until I made the amend. I know that to continue repairing the damage in our marriage, I will have to persevere in making a living amend to him by regularly sharing financial information and seeking his input.

A final amend I want to comment on is the amend I made to myself. I actually wrote myself a letter apologizing for the many years that I engaged in self-depriving behaviors, expected perfection from myself, and resented myself for not having my whole life "together" at a certain age. Writing an amends letter to myself helped me realize that I really do want to change behaviors that are harmful to me. I was able to reflect on a lot of my good qualities, and I realized that even though I do make mistakes I am very skillful at coming up with solutions for problems that are created by my mistakes. In my letter I stated that I would be allocating more money in my spending plan to items such as clothing and self-care and that I would schedule at least one fun activity each week. The Step 9 work I have done has had such an impact on my life. It is my hope that my story will help others who are embarking on this most important step in recovery.

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



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.

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.

Thank you for your continued support.

The General Service Board of Debtors Anonymous

www.debtorsanonymous.org/contribute

TWELVE PROMISES POEM

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we work D.A.'s Twelve Steps and use the D.A. Tools, we develop new ways of living and begin to receive these gifts of the program: (*Debtors Anonymous* pamphlet)

<u>Chorus</u>

So dance, dance wherever you may be, The Steps are the rhythm of the dance, They will lead you on to the Promises, They will lead you where you ought to be.

Read the following Tis a gift to be free of despair, Tis a gift to have new found hope, Tis a gift to be free of chaos and confusion, Tis a gift to find confidence and clarity.

Tis the gift to live within our means, Tis a gift knowing our means don't define us, Tis a gift to be free of resentment fear and worry, Tis a gift to be able to live a prosperous life.

Tis a gift to value our contributions and ourselves, Tis a gift to know that we are enough, Tis a gift to know fellowship replaces isolation, Tis a gift to know faith replaces fear. Tis a gift to know there is enough,

Tis a gift to know we can share our resources, As we cease to to compare ourselves to others, Tis a gift to know that jealously and envy will fade.

Acceptance and Gratitude are the gifts, They replace regret. self pity and longing, Tis a gift to live in reality, No longer hiding in denial, fearing the truth.

Tis a gift to realize that God is doing for us What we could not do for ourselves. And when we find all these gifts are fulfilled, We will know that we have been working our program.

<u>Chorus</u>

So dance, dance wherever you may be, The Steps are the rhythm of the dance, They will lead you on to the Promises, They will lead you where you ought to be.

— Marysia H.

Ways & Means

4th Quarter 2018



Photos by Greg C., Los Angeles—Light in Laos

"I made this image at a monastery in Luang Prabang, Laos in 2005. I was drawn to this particular monastery for some reason and returning frequently, I became friendly with some of the monks. Here a young monk is offering water to Buddha. It's a daily ritual, morning and night. A physical form of prayer.

To me, this photograph works visually because the crepuscular light is shining through the water—that's the real subject. The light, Buddha, is transcending the water, a human offering.

In 2005 I was about 5 years sober, so I had a spiritual program, but it was long before I knew about D.A. It was D.A. that deepened my relationship with myself, my HP, and the world around me.

The Twelve Steps are a spiritual program and the benefits are most pronounced when I am actively practicing Steps 2, 3, and 11. I notice I am most serene when I get out of my own way, and I'm not trying to control things. It's when I allow myself to be in the flow of something greater that I can breathe more easily. I hear the gentle words, "Relax, nothing is under control." I say thank you and ask for help; then I do the work and stay out of the results.

Letting go requires faith because most of the time the god of my understanding is invisible. Every once in a while, however, when the light is just right, it all comes together (often in 1/1000th of a second), and a spiritual moment occurs. God flows through me and I am illuminated, I learn something about myself, and on a good day I grow a little.

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