

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Fourth Quarter 2019

## THANKS TO D.A., I AM ENOUGH

**T**hirty-something years old, a beautiful wife, two incredible boys, a big house, two cars and the best job in the world—everything I could ever want, right?

No, it was never enough. I always wanted more, usually the latest tech—smartphone, smart watch, computer, laptop, tablet, drone, etc. The list went on. But there was no end to it. Whatever I bought wasn't enough; there was always something else. And I could have it delivered to my house (or work) the very next day, sometimes the same day.

That whole process of ordering, tracking, and receiving that exciting brown package gave me a high... for about an hour. Sometimes a bit longer, but not more than a week before I'd "have" to do it all again. Nothing was ever enough.

I was a serial entrepreneur, always starting businesses to feed my habit. The truth is I wasn't really an entrepreneur. I mean I have my own business on the side, which earns me some good extra cash, but these other "businesses" were really get-rich-quick schemes, which never made me any money. But I always told myself I just had to keep looking for the right one, wasting hundreds in the process.

Leaving school at 16, I

started an apprenticeship because I didn't really enjoy school. I didn't really fit in. That was when it started—earning my own money, having a regular income that I could use to qualify for an overdraft, a loan, a credit-card, and a mobile phone contract.

The trouble was that I never earned enough money, so I had to borrow to be able to afford all those new toys I wanted.

I'm a black man, adopted as a baby to a white couple who had already adopted an Asian boy, and then went on to have two children of their own (against the odds).

Growing up, I felt like I never fit in. I didn't know who I was or who I was meant to be. Wherever I went I couldn't find anyone I could identify with.

I spent money and bought things to replace those negative feelings.

It was a Tuesday, about four years ago, when I started planning the end.

*(continued)*



**Photo by Mike B.,  
Richmond, Virginia**

This month's theme of "Gifts of Recovery" is vast in meaning, as all of this D.A. journey over the years has been a gift. Too many specific instances to list, that is for certain. One of the most meaningful gifts for me is the willingness to pause in gratitude for the simplicity and grace of the program.

I have always loved this photograph of my wife of 10 years at Huntington Gardens in Pasadena, CA. We would often head out there in off-hours for a quiet walk amongst nature. To be at peace, present, and in the moment versus worry and fret over money, status and want. Is there a greater gift?

During this holiday season, I hope to discover a deeper understanding of this

presence with a Higher Power of my understanding, service to loved ones and the stranger, and truly realize it's all a gift. A way of life. Warts and all!

### Ways & Means®

**Carrying the  
D.A. Message  
since 1988**

*Ways & Means*, an electronic meeting in print for the Fellowship of Debtors Anonymous, is published quarterly by the D.A. General Service Board. It is a forum for sharing the experience, strength, and hope of D.A. members, groups, and other service bodies. Articles are not intended to be statements of D.A. policy, nor does publication constitute or imply endorsement by D.A. as a whole, the D.A. General Service Board, or *Ways & Means*.

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

#### REQUEST FOR ARTICLES on FELLOWSHIP !

Fellowship Communications Committee is soliciting articles on your experience of fellowship in D.A. for an upcoming issue of *Ways & Means*. What does fellowship look like in your D.A. program? How has fellowship impacted your recovery? Do you have experience with Sponsor-A-Group?

Please send ideas or articles by January 15, 2020, to [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)

(“... I Am Enough” continued)

My wife had just found out I was in debt, again. About £20,000 this time, and nothing to show for it. That was the last straw. I had promised I wouldn't do it again before, and here I was failing again. We'd been here before, but this time it was different, I knew I was starting to lose everything and I could not deal with that. How could I have done this to my family, to myself?

The next day was the day that would end all days. I was at work, but I was meant to be going to a leaving party for a colleague. I didn't show up. People started to worry. I had been suffering with depression for some time and hard as I tried to hide it, a few could see through it. One of my best friends contacted me and said he would find me if it took all night.

The guilt was overwhelming, so I came home.

The next few weeks were horrendous. There was no relationship really. I watched it slip away. Constant arguments, mainly over money, caused me to take off regularly. The last time, the police found me and sent me to the crisis team at the local hospital.

When they discharged me I decided that I had to change, but I

needed to do something different; I needed help.

I had never heard of Debtors Anonymous, but it saved my life, my marriage, and my family.

That first day changed my life forever.

D.A. taught me that I am enough, I have enough, and with the strength of the Fellowship and my Higher Power I have come to a much better place.

Of course it took time, looking back, but every day was a new day, a new chance and another step closer to becoming who I am today.

Today I have everything I could ever need. I have no more material things, no more money than when this story started, yet I have so much more.

Today I am more content, more confident, and more driven than I have ever been.

Today I don't need more, and I don't want more. All I want is to make the best of what I have. Today I love myself, I enjoy my job, and I live a happy life.

I learn from yesterday, I look forward to tomorrow, and just for today I am debt-free!

— Michael B., Stevenage, UK

# The Gifts of Recovery in Debtors Anonymous

I had already received many gifts of recovery before “enrolling” in D.A. I had been sober and abstinent for approximately four years, and I had begun working on my childhood issues. I thought that was it, and then three months into the childhood program I became aware of my debting, underearning, and dependency on family money to supplement my income. It was glaring, and I didn’t know what to do. I had heard about D.A., so I went to a meeting.

I listened to people share, but I didn’t understand how it wasn’t my fault. Didn’t I just need to earn more money and stop spending? How is that not my fault? I’m bad, and I know I’m destined for poverty like my father. The internal messaging just kept on coming, but I stayed. I started keeping my numbers and immediately got a sponsor. I began working the steps. My life was unmanageable. I was paying off credit cards with credit cards. I was barely working after trying to start my own business. I was spending down inheritance money, doing my best to stretch it a little longer. In October of 2016, after having been in the program since March of 2016, I hadn’t earned enough money to pay my rent. It was then, with the help of the program, that I made the decision to not ask my mom for money. I was going to trust God, trust the program, and take actions to get me through without debting. It was a miracle.

I didn’t make my rent that October. Instead I worked it out with the landlord to pay it off slowly over time. Each month beginning in November I paid a portion of what I owed, little by little. It was one of the most profound and esteemable acts I had ever done. I honored myself, and I honored my reality—that I couldn’t pay the rent, but that I was

NOT helpless. I was cared for and capable. I have since then completely paid that rent. I am now in the process of looking for a new apartment in my desired neighborhood. The prices are much higher, but I am earning more now and can afford to move. I can also use my current landlord as a reference. Since coming into D.A., and since turning my will and my life over to God on a daily basis, I have paid my rent on time and in full since 2016. All my debts are in repayment now at a rate I can afford. I went to court with one of my creditors and settled at a rate I could afford, thanks to my higher power and the program. D.A. provides a place to learn courage in action, actions coming from love that cut through

vagueness and shame. I rarely do it alone, but when I do slip into isolation there’s always a place for me to go to let the sunshine back in and to air out the negativity.

This Fellowship has saved my life. Daily D.A. offers me guidance to be the person I’m meant to be: a person living with integrity, an

honest person, and a person who doesn’t have to fall into the same financial and spiritual traps that were passed down from my family. My parents didn’t have the skills to raise me, but the program has the tools for me to raise myself. The program shows me that I am OK where I am, and I can heal and move forward one day at a time. I believe that for me to truly forgive my parents, to stop blaming them for the pain in my life, I have to thrive, and I am thriving. Thriving is a living amends to myself—I love myself—and it’s a living amends to them because I love them. I am trudging the road of happy destiny. I am becoming the person I am meant to be, and this is the biggest gift of recovery, thanks to D.A.

—Anonymous

*“Thriving is a living amends to myself...”*

## The Gift of Financial Sobriety

**M**y name is Joe, and I have been a grateful member of Debtors anonymous since 2007. I've been in another fellowship since 1992. My life before that was chaotic to say the least, but I didn't acknowledge that. I had a good upbringing in Ireland but only realised that in hindsight. Growing up I was never satisfied. I was always comparing myself to others and wanted what they had.

My father was a shopkeeper, politician, and a Justice of the Peace in the midlands of Ireland. I am the eldest of four boys. I never really felt part of the family. In my early teens I started taking money from the till in the shop to buy friends. I never learned the value of money. This trend stayed with me for a very long time. After leaving Ireland at seventeen I first worked in a main high street retailer and then joined the RAF. Because of my other addiction I was medically discharged after five years. I then went into heavy haulage and became self-employed. My accountant once told me I was worth around four million pounds on paper. I always had to carry large sums of money in my pocket just in case, and I always felt I hadn't enough. In 1986 I lost my driving licence and the business went out the window. I started working in bars—this fed my other addiction, but it wasn't enough so I helped myself from the till. As a result of this I ended up serving a prison sentence. I eventually got my licence back and started earning big money again. My then wife (No 3) never knew how much I earned. I would give her just enough to keep house and look after our young daughter and I would have thousands in my pocket. I lost my licence again in 1990 and got divorced in 1991. I then ended up homeless a long way from where I lived. My last drink was on 01/01/1992, one day at a time. Eight months later I started working and earning money, never as much as I had before but I wasn't in debt at this time. That wasn't to last. I bought a car on credit when I got my licence back. I then started acquiring credit

cards and using them a lot. I would clear them by getting loans but would soon max them out again. I had no idea what I was doing. It didn't matter how much I earned. It was never enough. I also never knew what I spent my money on; it just vanished.

In 2003 I started a relationship with someone from my other fellowship whom I had known since I came in. We got engaged to marry, but as she owned her own home she wanted to know how I stood financially. This was new to me. When all my debt was added up it came to just under £50,000 and I didn't have a clue. We got help and managed to clear this before our wedding in 2005. Life was good at first until I found myself in debt again for £12,000

*(continued)*

### My Inner Life

D.A. has changed my inner life. I am no longer bound by jealousy of other people's money, possessions, cars, houses, lifestyle, wealth, etc. And this is because the steps of D.A. have restored me to my right mind. I have a bountiful inner life thanks to D.A.

Before I got here, I was in chaos inside. I had a spiritual malady that manifested as a personality disorder. This personality disorder expressed itself in the form of obsession with debting, spending, and underearning. It expressed itself with a strong sense of both entitlement and deprivation. It expressed itself by not communicating about important financial matters, withdrawing from tending to normal business affairs, and a lack of generosity toward others.

Today I live differently. Today I responsibly pay my bills and meet other financial obligations. Today I share my bounty with others. Today I am grateful every single day for what I have. Today I honor what I call my "natural bounty," such as the sun, the love I have for my cats, and the ability to hear the birds singing in the morning . . . things I cannot buy.

I love what D.A. has done for my life, and I love what it allows me to do in the lives of others. Thank you D.A.

—Jo M., Minneapolis, MN

(“... *Financial Sobriety*” continued)

and I couldn't understand why. This caused quite a lot of arguments in the home at that time. We managed to clear this one but within a few months I had gone in debt again, this time for £3,500. When this was found out I tried to kill myself—thankfully it didn't work, but it brought things to head between my wife and me. At this time a friend who knew the situation called my wife and told her about Debtors Anonymous and that there was a meeting in Cambridge, 35 miles away. I was ready then to accept that suggestion from my wife. By this time I was 15 years in my other fellowship, and this was the first time I had heard of D.A.

I was a little scared when I went to my first meeting more so than A.A. But I had no need to. I soon identified with the other members and started to engage with them. It was suggested I start recording all my income and outgoings, cut up my credit cards, and not incur any new unsecured debt one day at a time. This I have attempted to do to the best of my ability. After a few years attending that meeting I decided I was ok and didn't need to carry on. I also used the excuse that it was a long way and it was costing a lot in fuel. So I stopped going. I did

carry on with my recording though, as I suffer from what I call money amnesia—I have no recollection of what I spend money on. I would wonder why I could go the office in the morning with x amount in my pocket and wake up the next day with nothing left. When I started recording my outgoings it came as a surprise that I was buying at least fifteen coffees a day for me and my staff, and that was just one example of the awareness I received. I missed D.A. and my D.A. friends, so around seven years ago I started a meeting in my home town. At first a lot attended then they all stopped, but I kept going as I realised how much I needed this. I'm so glad I persevered as now we have a regular attendance of four or five, sometimes more. I serve at Intergroup and as loner support for those who have no face-to-face meetings in their area. I realised I have to go to any lengths to keep my recovery in D.A. and my other fellowship. At home my wife and I can talk about money without me getting angry. We share one another's statements at the end of the month so there are no surprises. I have immense freedom from pain and worry today and peace of mind, and for that I am eternally grateful to D.A. and my Higher Power.

—Joe, Stevenage UK



Photo by Rob B., Los Angeles, CA  
—Strawberry Field

This is a photo I took of “Strawberry Field” when I made a Beatles pilgrimage to Liverpool in August 2015. Liverpool was a travel vision I had since I was a teenager and never dreamed it would come true. It took a few years of working the D.A. program to achieve enough financial recovery to plan and save for vacations such as this. Since then, I have been to Europe two more times, Hawaii, and NYC. I am so grateful to D.A., my fellows in the program, and my Higher Power.

FYI—Strawberry Field was a children's home in Woolton, a suburb of Liverpool. It was the inspiration for the iconic song “Strawberry Fields.”

## The Gift of Powerlessness

I was born in 1975. My parents were in love, and I remember these being happy times. My father was hit by a car and killed in 1979, and my brother was born a month later. My mum was wealthy but always said we were broke and living on credit. This was confusing as a kid because she drove a Mercedes, lived in a nice house, and we went on expensive holidays.

I was emotionally neglected after my father died. And maybe before, but I can't be sure. Mum would show her love by buying me things. We would have hugs and physical touch, but knowing her personality now, there would have been very little emotional intimacy. She had a couple of boyfriends about a year after my dad died. I liked one and not so much the other. The one I liked wouldn't leave his wife so she married the other one. I liked him even less as time went on.

When I was 14 I started drinking and creating trouble. All the sadness and anger of my father leaving me and my mother not being available for me was able to be expressed in wild alcohol-fueled behavior. I was entrepreneurial and would buy drugs and sell them, but I always would run out of drugs after a few stock turns. There was always more money I could steal from my mum, and I was already very vague around money.

I got sober in 2000 and started my own business in 2003 with some financial help from my mum. I would get close to going broke every few years and Mum would give me 20K. The GFC came in 2008, and I almost considered going bankrupt. I spoke to Mum on the phone and she said that I didn't need to do that and she would help me out. When I hung up the phone I truly felt loved. I believed she had my back and I would never need to worry about going broke. I continued to get 20K every few years until in 2012 I couldn't justify it to myself any more. I was approaching 40 and while in my late 20's and early 30's I could justify the money as "building a business," I knew I would eventually need to stand on my own. I asked for a 40K loan to be paid off over 5 years. She gave me a competitive rate. I did ok and almost paid it off until 2017 when my cash flow was broke again and got another 40K to pay off over 5 years.

My son got sick last year, and Mum agreed to give me ½ the money from her mother's house. She gave me 300K and a promise of another 350K on 1st July 2019. This took a lot of pressure off. I felt great for the first month, but then I looked over my history and saw that 15-year-old buying an ounce of weed and only ever being able to get a few stock turns out of it—never increasing my wealth. I could make money, but always spent just a little bit more than I made. I realised I would eventually whittle my 650K down to nothing.

After a month contemplating this and swearing to get accountable with my finances, I realised I didn't know how to. When it came to organising my finances a fog washed over me. I was powerless. I was unmanageable with money. No matter how much money I had I would never be secure around it because I had a disease that would hide the truth from me. My disease wanted me to be broke and rely on someone else to support me because that's how I experienced love.

I reached out to D.A. I had a core belief that Mommy would always be there financially because she loved me. But I didn't realise that I spent more than I earned so that she would eventually have to help me and I could prove to myself once again that I was loved. I now see a future with a firm commitment to never spend more than I earn. With the help of D.A. I believe I can get there.

—Nick J.

# Solvency: No Matter What!

I came to D.A. in the later years of my life, and when I entered these rooms I knew that I desperately needed help and that there was no time to waste. I needed to “get with the Program” from the very start. This is my 10th year in D.A. and I consider it a great blessing that I entered D.A. with the gift of desperation and committed myself to the program full-heartedly.

From the beginning I heard the message to keep my numbers. I had made many attempts to keep numbers daily over the years but this time, to my amazement, I was able to do so easily. This was my first miracle in the program.

I also heard the message to come to meetings regularly. I was so desperate for relief that I would have crawled to the one weekly meeting in my city. I was on a path to recovery and no longer alone.

The third message I heard as a newcomer was to stay solvent, one day at a time.

In our Fellowship, our commitment is to solvency and, in fact, our meeting regularly defined five conditions of solvency. I am not sure why, but I did not quite get it. Perhaps because I consistently heard of people losing their solvency and changing their solvency date, I somehow had the impression that solvency was something to be aspired to but elusive to achieve. I well remember that I entered D.A. in May and lost my solvency the following November 15th. I know exactly how that happened. I had a yearly bill that was due. I saw the date approaching and had the money in my account but just let it slide with no sense of import. It was only afterwards that I realized it meant “losing my solvency.” Somehow I did not get the message that being solvent one day at a time is exactly the same as not drinking one day at a time! In our fellow A.A. program it would never be sufficient to “aspire” to stop drinking.

Over the years I have often thought about this sense I had that solvency was really not that achievable. After all, we deal with money every day,

so how can we hope to be that consistent? Yet, now I see solvency as the cornerstone of our Fellowship and am committed not only to my own solvency (solvency date: November 16, 2010) but to spread the word that solvency is paramount to our recovery.

One member who helped me understand that the commitment to solvency was my pathway to freedom and ultimately to prosperity was a D.A. old timer who taught me two important D.A. words. The first was “vigilance.” I must confess that when I first heard the word “vigilance” I could not hold on to it. I was so mired in anxiety-wrought denial and overwhelming vagueness that “vigilance” was a completely new word in my vocabulary. He explained that we need to be vigilant in anticipating any possible way we could debt. Hearing how others lost their solvency helped him and now me to put measures in place: a system of ensuring bills that were paid before the due date, money hidden in our wallet and car in case of emergency, reminders of once a year payments due, and a hefty Prudent Reserve. Eyes wide open each and every day.

The second new word to add to my vocabulary was “rigorous.” This word pointed me in a direction that highlighted the consistent action needed to remain solvent. I had lost all ability to be rigorous as I relinquished my personal power to the burden and oppression of my financial burdens. To be vigilant and rigorous implied action, awareness, detail, and consistency. A call to arms. These were my “wake up” words, and I did wake up and began my D.A. journey for real.

When I entered D.A. in May 2010, I had \$30K in debt and was in danger of losing my condo. I was carrying not only debt but shame, overwhelm, and panic. In D.A. I found hope, a path, and fellowship. Although I have always worked hard to develop as a person, D.A. has healed me in unique ways. We say in this program that it is not just about the money. However, money and particularly debt involve our

*(continued)*

*("Solvency..." continued)*

sense of security, self-worth, and hopefulness. I had hidden my distress and pain even from those close to me. In D.A. I could speak openly, weep when I needed to, and follow a path walked by thousands before me. I was no longer alone.

Early in my recovery I was given a great challenge to my solvency. It was tax time. I had a large tax bill due. My mother had recently died; I was grieving and could see no way to avoid debting as I had no reserves yet built up. Thankfully, I had a PRM which brought to light the fact that I was soon to be receiving an inheritance from my mother's estate. However, I would need to request an early release from the executors of the will. This is the most difficult D.A. action I have ever taken. It seemed insurmountable for me to reveal my financial need to my family members, and to ask for help when I had always been in the caregiver role. With support, I was able to surrender my pride and ask for what I needed. The necessary amount was released just

three days before the tax due date . . . another D.A. miracle. But my resolve to stay solvent was further tested. When I went to the bank to deposit my cheque, I was told there was a five day hold! But now I had clarity—solvency no matter what! I insisted on speaking to the manager. He suggested sending in my payment anyway even though the funds were not clear because "the government would probably not cash it right away." I knew this meant I would risk an NSF cheque and my solvency. I stood there and said I would not leave until they released the partial amount needed to clear my tax bill. The manager reluctantly agreed. I sent in my payment which, by the way was cashed immediately. It was through this difficult process that I learned the meaning of "Solvency no matter what!"

Over these past ten years I have acquired a whole new life. I did eventually pay off my debt but that was the easy part. I communicated with my creditors my clear commitment to pay each debt in full and was treated with respect. I kept records of each payment

and communications in a binder that eventually registered "paid in full." In retrospect, I paid my creditors too quickly and now advise members to focus first on building a Prudent Reserve. The bigger challenge was to look deeply into my relationship with money where I found a life-long theme of deprivation and self-abandonment. It was working the Steps deeply with a caring, compassionate sponsor that brought true healing to my life. I am forever grateful for her gentle guidance through each step and for her inspiration as she shared her own journey with me. Together we uncovered the isolation, woundedness, and loss that needed to be acknowledged

*(continued)*

### ***Paying with Real Money—Cash***

In April, 2019, I decided to start paying cash as much as I could for food, gas, prescriptions, Seventh Tradition, dancing, car wash, eating out, small gifts, office products, items for kitchen. When I mentioned this new action to my sponsor, she called it a spiritual experience. I didn't understand how it could be. But I accepted her statement.

She has been right. My boundaries were that I needed to know what I was going to buy for the day so that I would have enough cash. Every time I spent cash, I listed the amounts in the "Monthly Recorder," a piece of Debtors Anonymous literature. (I buy a new one each month.) If an idea came along to buy an item during the day, I had to postpone that purchase until the next day or another time for running errands.

In interacting with cashiers, I treat them very respectfully now always trying to give the exact change. This is new behavior because I always took these people for granted giving them my plastic debit card. Although it takes time, I count the change. Sometimes, I have been underpaid or overpaid. I laughed when someone rounded down when I bought gas. This has been the spiritual experience for me—to respond to people who are cashiers for a living. They are handling money all day long, and I want to leverage some lightness to their day.

—Mary E.



*("Solvency . . ." continued)*

and grieved before true healing could begin.

Ten years later I am living a prosperous life. I have warm and loving relationships with family and friends. I have a close and enduring relationship with my treasured daughter who respects my D.A. journey and has hopefully benefited from my experience, strength, and hope. I am completely debt-free and have a substantial Prudent Reserve. Almost two years ago I moved into an area of my city where I could be in the midst of nature, a life-long desire I discovered through Visions work. I have never been happier with my living arrangement. Each day I am filled with gratitude and a sense of prosperity I never thought possible.

In D.A., I am privileged to do service for my fellow members. I have sponsees and give PRMs and support newcomers to the best of my ability. I

accepted the position of GSR for my group, not yet understanding this role but willing to serve the greater Fellowship. In August, 2019 I attended my first World Sevice Conference and was a delegate for our group. This was a deep experience of the expansiveness and vibrancy of our Fellowship. I met so many members filled with love and enthusiasm for our Fellowship. I have come full circle—from debilitating shame to joy and pride to belong to this wonderful Fellowship.

I began this sharing speaking of my old-timer guide, and I'd like to close with him. Sadly he died several years ago. In our last conversation I thanked him for all he had done to support my recovery and spontaneously made a commitment to him to carry the legacy of his message of "solvency." This sharing is my way of giving back what was so generously given to me.

It is so clear that when we are surrendered into the care of our Higher Power, focused on solvency one day at a time, we will change our lives and live the Promises. The path is straight and narrow. I will continue to promote solvency as our clear path to recovery in D.A. and I urge each of us to support one another as we follow in these giant footsteps.

—Anne M., Montreal, Canada



### **Photo by Anne M., Montreal, Canada**

This is the view from my balcony! It is my recovery in D.A. that has brought me here.

In searching for a new place to live, my vision was to be close to nature. I took many steps to follow that vision, with many D.A. miracles along the way. The time I felt most closely connected to our Higher Power was when I came for the first time to see this home which was advertised (on page 22 of Kijiji!). I needed my condo to sell quickly in order to secure the new place. I was clear that I could not "carry" both places financially even for a short period. I surrendered to my Higher Power and felt a deep sense of being held in Divine Grace. The condo sold in 24 days!

Here I am looking at this view every day, through all the seasons, ever mindful that "a life of prosperity and serenity will be ours."

# *The Holidays as a Season of Solvency and Gratitude*

I keep a list in my wallet of all the miracles that have happened to me through Debtors Anonymous. I keep adding to it, but it will always begin with December, 2015—my first solvent holiday season.

Before coming into D.A., I spent my days obsessed about money; namely, not having enough of it. But I'd never let anyone know how scared I was. When I was growing up, my mother had been vocal about her scarcity. More than once, I heard her say in a store, "We can't afford that. We're poor." I despised the way it sounded, and I was determined not to live in scarcity—whether I had money or not.

When I was twenty-two years old, my first credit card arrived. It had a \$300 limit. I maxed it out in no time, and eventually, my father paid it off. I should have heeded the warning sign, but I did not. I am a debtor. I just thought, "I'll get it right next time."

After living and working abroad for a year, I came back to New York City. This time a credit card company gave me a \$2,000 limit. I had been living by the skin of my teeth for so long—and wanted so many things!—I took that credit card and charged \$1,700 in new clothes in one afternoon.

I wish I could say that experience made me realize I needed help. But, no, I continued to debt. By the time I was in my mid-30s, I was \$43,000 in debt from credit cards and back taxes. Someone very close to me died and generously left me enough money to pay my debts in full and have a few thousand dollars left over. It was the opportunity to start over, and for a time, I did. But then about three years later, I found myself with \$5,000 of debt (and counting) once again.

In my experience, it is very painful to live with growing debt and no idea how to pay it off. Again, I suffered in silence. I wanted an abundant life, but I only knew how to create the illusion of prosperity through credit cards.

The holidays were the high season for my debting. I could celebrate anywhere and buy anything with credit cards. I would let myself fall into the holiday

frenzy—and spend. I'll never forget the feeling of crushing dread as the bills loomed in January.

Another source of pain at the holidays finally started to wake me up. My father has always given me money for Christmas. I'm sure he means it as a gift, but over the years, I came to rely on this holiday money to pay my January bills. I hate to say it, but I gave little thought to the money as a gift. I always needed it so much that the money was more like drops of water in the desert: immediately absorbed and gone.

Fast forward to 2014, and I was forty-two living with my then-boyfriend-now-husband. On the morning of December 26th, I woke up before the sun rose and cried by myself in the living room. My father had decided to split my holiday gift money between my boyfriend and me! Rather than be happy that my dad was welcoming the love of my life into the family, I was wrecked. I needed that gift money for January rent. In response to an act of kindness and generosity, I only saw that I wasn't going to have enough.

I started coming to D.A. soon after. During a PRG in the fall of 2015, I listed the upcoming holiday season as one of my pressures. I didn't know how to show up through the holidays without debting. The man on my PRG team was a chef, and he asked if I was available to help him cater at some upcoming events. Through working a few weekend nights for him, in addition to my day job, I did not debt during the holidays for the first time. I bought all my gifts

*(continued)*

### **POPULAR RESOURCES**

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

*Subscribe to the worldwide D.A. mailing list.*

**[www.DebtorsAnonymous.org/announcements](http://www.DebtorsAnonymous.org/announcements)**

*Get the latest schedule of speaker events and download single-page flyers to share at meetings.*

**[www.DebtorsAnonymous.org/podcasts](http://www.DebtorsAnonymous.org/podcasts)**

*Listen to free audio recordings of speaker shares.*

*("The Holidays . . ." continued)*

solvently. If I couldn't afford something, I didn't buy it. Instead I showed up by being present, helping with family meals, and finding other ways to celebrate.

Today I am over three years solvent. The past few holiday seasons have been joyful. I now approach the holidays with a spirit of love and adventure. I don't need any "things" from anyone. Last year my husband and I spent Christmas and New Years with family in Europe. It was an unforgettable trip in a beautiful place with people I love. I came home with money in my account, and there were checks from

freelance work waiting on the mail table.

It's not easy to write about my brokenness before D.A. It makes me sad to recall the daily anxiety, fear, and desperation that I grew accustomed to feeling. Sure, I still feel anxious sometimes, and I have a vision for an even more abundant life. But I surrender today. Sharing my story reminds me of what happens when I try to manage my own life. Instead, when I let go, I can relax into the abundance of Higher Power. Now the holidays are a time to slow down and feel deep gratitude for my recovery.

—Anonymous



### Photo by Tom B., Los Angeles, CA—"Pets at Sunset"

A month after I entered D.A., I experienced the loss of my dog, a shepherd/husky/chow mix. My cat had died earlier that year. Both had major health issues and the costs were prohibitive to me. The pain of not being able to afford proper care was devastating. It was more than not having enough money—it was my entire debtor mindset. I spent the bare minimum on basic care for myself (and pets), overspent on my art, and lived in constant crisis.

I'd been going to the cheapest vet I could find, who seemed very sketchy. When he diagnosed my 7-yr-old dog as terminal after a sudden illness, I finally became willing to pay for a good vet. That day I waited with my dog in my car outside an expensive Beverly Hills vet for hours—the cheap vet was supposed to call me with blood test results as I didn't want to pay for a blood test twice. The vet closed before the results came in so I drove home thinking we could come back the next day. My dog died that night. The pain and grief were so intense. The next morning I started attending D.A. meetings every day, all day long. I just couldn't be alone with my shame and heartbreak. I needed to be in the rooms around D.A. recovery.

I promised myself that I wouldn't adopt another pet until I reached a full prudent reserve—my first real savings—and close to one year after my dog's death with less than half of the planned amount a puppy came into my life. It wasn't perfect timing but a partial prudent reserve was

progress. My dog Cosmo just turned 10 years old this month. He was named and gifted to me by a D.A. fellow whose dog had puppies, so I think of him as my D.A. recovery dog. Cosmo and my 9-yr-old cat Ekko (pictured) have had a few health emergencies, and each time I've had the money in my savings to pay for expert care without debting—which is an incredible feeling. Medical emergencies are tough enough without the added stress of a monetary emergency. My PRG helped me understand financially sober priorities for the first time in my life, and now I have a dedicated savings just for pet healthcare. For me, there is no greater gift than being able to take care of my responsibilities.

End of Year  
Charitable Contribution Announcement

From the WSC Resource Development Committee

**When making your end of year charitable donations, please consider sharing your abundance by contributing to D.A.**

***Promise 7***

*“We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.”*

**Help D.A. meet our Spending Plan, so that we can meet our membership’s needs and be available for the debtor who still suffers.  
All contribution amounts make a difference.**

*For those D.A. members who are U.S. taxpayers, your contribution may be tax deductible. Debtors Anonymous, Inc. is a U.S. 501(c)(3) not-for-profit corporation. Please consult with your personal tax adviser regarding charitable contributions and your individual U.S. federal and state income tax returns.*

**CURRENT CONTRIBUTION METHODS**

**ONLINE USING U.S. DEBIT CARDS:**

*United States D.A. members and D.A. groups can make secure, online, debit-card contributions to D.A. directly at: [debtorsanonymous.org/onlinecontribution](http://debtorsanonymous.org/onlinecontribution)*

**BY MAIL:**

*Make checks payable to DA-GSB, and send to: Debtors Anonymous, P.O. Box 920888, Needham, Massachusetts, 02492-0009, USA. More information is on [debtorsanonymous.org/contribute](http://debtorsanonymous.org/contribute)*

**BY ELECTRONIC BANK TRANSFER OR BILL PAY:**

*Instructions for DA Electronic Contributions Via Your U.S. based bank are at [debtorsanonymous.org/contribute](http://debtorsanonymous.org/contribute)*

**FOR D.A. MEMBERS OUTSIDE THE UNITED STATES:**

*Contributions can be made through the TransferWise App and [Transferwise.com](http://Transferwise.com). Please email [office@debtorsanonymous.org](mailto:office@debtorsanonymous.org) for instructions on how to contribute using TransferWise.*

**Please distribute this End-of-Year Announcement at DA meetings and to DA Fellows.**

## THE GIFTS OF RECOVERY IN FOUR PARTS

### Gifts of Recovery I

The primary gift that recovery has given me is an understanding of who I am as a person. Most of my life I didn't know who I was, and I wasn't sure about what that even meant. Did I have a purpose? I was reasonably sure that whatever my purpose was, it didn't involve a mountain of credit card debt. Always being in a panic about needing more money certainly wasn't part of God's grand design for my life. Was I supposed to be a fabulous movie star? Maybe a VIP of some kind? Surely a suburban grandmother was not enough. Keeping track of my finances allowed me to see where I was spending money and then determine whether my needs and wants were being satisfied appropriately. The steps allowed me to discover which of my character traits were barriers to my stability. In terms of money and relationships, I learned how vital a relationship with God is to my balance. The Twelve Steps revealed to me the spiritual nature of my existence and the physical as well. Living by positive spiritual principles works best for me, and my job is to be of service to others wherever the opportunity arises. It seems a simple thing, but it provides the framework for each day I live, and for this discovery, I am grateful.

### Gifts of Recovery II

Living in constant fear of not having enough money is torture comparable to a prisoner's trauma. I could never get away from that feeling of not having enough. It was a constant companion, day and night, weekends and holidays too. I never was able to find peace. I bit my nails, and tossed and turned at night, unable to sleep. Over and over the same endless thoughts plagued me. How am I going to pay, where can I get some more money? It took a few years of abstinence from creating debt, but eventually, I saw a reduction in my debt load. Through the power of D.A., my peace of mind began to return. At first, living by my spending plan was scary. What if I don't have enough? My sponsor and PRG team worked with me to form some practical spending categories. I began to have enough in a few areas; a few months later, I had saved enough to feel comfortable in many categories. A year later, nearly all of my savings areas had substantial equity. As I went through this process, my panic reduced in equal measure. Presently, I have peace almost every day, I can breathe.

I have rent, utilities, groceries, insurances of various kinds, and even a small emergency fund. I consult with my D.A. action buddy and my sponsor and make choices around clothing, personal care, entertainment, and more, all with clarity and calm. The constant fear is gone, I can sleep through the night in contentment. I'm not under a continuous state of worry during the daytime. When the temptation to slip back into my old ways surfaces, I take the time to call the people who support me. I finally have peace of mind, thanks to D.A. I don't have to have the best, the most expensive, what everyone else has. What God has provided is enough to content me.

*(continued)*

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**DARECOVERY**  
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Message and data rates may apply. Text sign up only available in the U.S.

(“Gifts . . . “ continued)

### Gifts of Recovery III

The third gift of recovery is freedom. I was in a small box my whole life, trapped by an assortment of fears. My greatest fear was going out in public. Yes, partly because I was morbidly obese, but worse, my mental health was incredibly weak, and my behavior was unpredictable. I rarely speak of the numerous times I lost control. Ranting and raving in front of family and friends and even total strangers wasn't crossing the line for me. I was like a tinder box, and the least little spark would turn me into a wild-eyed, foul-mouthed monster. I couldn't stop once I started, and I always blew every negative interaction way out of proportion. My emotions were totally out of whack, which caused me to make permanent enemies. I disappointed and shamed myself and those closest to me. Recovery has granted me the freedom to put my best foot forward in any situation. Not only have I found freedom emotionally, but I have also discovered I have freedom of choice in spending. When I was in perpetual debt, my spending choices were always limited. I worked hard to increase my salary, but nothing changed because I was still irresponsible with finances. Today I have no debt, and I don't feel obligated to buy what's inexpensive. Finally, I am free to say no. I don't feel the need to be liked by everyone; I choose my relationships based on factors other than what's in it for me. I choose my purchases based on quality and value over price. Freedom is the most significant gift recovery has given me, and for this I am grateful.

### Gifts of Recovery IV

I genuinely believe service to others is the reason I am on this earth; most of my life, I was not aware of that fact. I had no idea why I was here I just knew that I was. I wanted the best situation for myself. That was as far as my thoughts went on the matter. My work with Step Twelve has given me a different outlook on the purpose of my life. Working with D.A. has illuminated how using money is also a spiritual exchange. Every interaction I have with another living thing is a spiritual exchange. A conversation is an exchange of information about what the spirit has experienced. Friendly, serious, humorous, angry, etc.—these are all spiritual interactions. Flowers, pets, and insects too are part of this realm. Am I here to pass on frustration, anger, desperation? Even though I have done so often in the past, I now see my job as to be of service—the best, the highest quality of service I can provide in every interaction. It's now clear to me that where I am in life is not nearly as important as the quality of what I did that benefitted others positively. I'm not perfect, but being of service in a quality way is about living by spiritual principles. These will come out in every exchange, and a positive vibe is magnetic. It draws people in naturally, seemingly effortlessly. That is what Step Twelve is all about.

—Marietta M.



The 34th World Service Conference will be held in the New York City area from August 12–16, 2020. Visit [danyc.org](http://danyc.org) for updates and email Maureen at [wsc2020@danyc.org](mailto:wsc2020@danyc.org) to volunteer or ask questions.

**“Isolation will give way to fellowship; faith will replace fear.”**

#6 of Twelve Promises of Debtors Anonymous

## **IT'S D.A.'S INTERNATIONAL PROMISE 6 DAY! SAVE-THE-DATE: SATURDAY APRIL 25, 2020**

It's as simple as being with one other fellow. Take the initiative to meet with another in program.

**WHAT:** D.A.'S INTERNATIONAL PROMISE 6 DAY kicks off on the 4th Saturday in April in 2020. D.A. members are encouraged to gather in person for face-to-face fellowship (this is only for fun, not fundraising). For example: Select a local coffee house to gather for coffee, a potluck picnic at a park, challenge another local meeting to a softball game, go for a hike, etc.

**WHEN:** SATURDAY APRIL 25, 2020 (every 4th Saturday in April thereafter). Members are free to choose any time of day they wish.

**WHY:** To break the cycle of isolation with fellowship.

**HOW:** It can be as simple as asking a fellow to meet for coffee. All D.A. members (especially General Service Representatives) are encouraged to make a motion at their meeting (or Intergroup) to select someone to organize a gathering on Promise 6 Day.

A) The member organizing the event may create a committee to organize the event.

B) Meeting organizer either alone or with committee finds a gathering spot, hammers out the details (time, place, etc) and promotes the event at meeting beginning in March.

C) Intergroups are encouraged to list local Promise 6 Day events on their websites.

**WHERE:** Preferably near a 5 mile radius for home group meeting.

**WHO:** D.A. members old and new.

For those connected via phone and internet meetings, set a time to talk with a member one on one. **Together We Get Better.** Share your stories at [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)



# The Gifts in D.A. Recovery

**H**ello, my name is Sherry. I'm a compulsive debtor and a compulsive spender. I'm also a business owner.

I've been in the fellowships for a while now working on various addictions, but I was still unmanageable around my money. I had no concept of how people keep track of their money, save, have holidays, or buy a house.

I actually came into Debtors Anonymous to make sure my boyfriend went! He had debting issues which I frequently pointed out, but I was in deep denial about my own problems. I had no huge credit card debts, no store cards, no mortgage. Just a loan and an overdraft. I didn't think my "debting" was that bad. The fact that there were endless dramas at the middle and end of every month, that I could spend £100 and not have a clue what on, or that I couldn't resist a "bargain," had nothing to do with it.

But I soon started to identify with the Twelve Signs and shares, so I sat in a corner for nearly a year, grumpy and unwilling to do anything about it. I did have a PRG and was given around 10 actions which seemed doable at the time. But I soon became overwhelmed. I couldn't keep my figures for any length of time. They would build up with big piles of receipts, only to throw them away and start again.

After that first year I became willing. My relationship was ending, and I realised that if I was ever going to sort this out, then now was the time. I had no savings. It was coming into winter, when my work dries up, and I was scared.

As I'd already been in a few programmes, I wanted to do this one differently, so decided to find a H.O.W. Sponsor. It's a more intense version of the Steps with top and bottom lines. H.O.W. stands for Honest, Open-minded, and Willing. Top lines were behaviours I must do, and bottom lines were behaviours I must not do. If I did break a bottom

line, I would be given slip questions.

It took me a few weeks, but then finally someone I had asked previously became available. It happened despite me, now that I was willing! The first seven days I had to call her every day and answer a question. At the end of the seven days we set my top and bottom lines. My bottom lines were to only spend if it was on my spending plan, stay away from my trigger shops, and stay off online selling pages. Top lines included keeping my figures, calling my sponsor on time, making three outreach calls a day, and attending three meetings a week. Top lines also included doing self-care, going out, and treating myself.

It wasn't easy, but I was willing. My now ex-boyfriend and I decided to stay living together for a year so that we could save enough money to move out separately. I really struggled with my figures at first. I couldn't seem to sit down to do them, let alone understand why. A fellow kindly said he'd help me do a very simple spending plan over the next week. He would give me 5-10 minutes every day. So we did a very simple daily spending plan. After a few days I got it.

I was so fearful of looking at my numbers. I was convinced I had either a kind of dyslexia around money, some mental block, or worse, was just too thick. I used to call it my "vagueness bubble" as it would take days or weeks for me to push through it to sit down and look at my numbers. I just hadn't used that muscle before. That really helped. I was so hard on myself.

I remember early on going into a favourite food store that also sells clothes. I went around picking up items as I usually would, then remembering that these weren't on my spending plan. I still find it hard to describe the strong feelings I felt, unable to get that high from the latest deal, and how angry and upset I felt. I was truly shocked.

*(continued)*



*("D.A. Recovery . . ." continued)*

Money appeared when I really needed it. I was able to sell items when I needed cash, and work would appear when I needed it. Why? Because I have strong connection with my higher power, and I put in the actions to enable his/her help to come through. All the coincidences and synchronicities gave me so much strength.

A while later a BDA meeting opened up locally. Before D.A. recovery I had three bank accounts including my business account, and I would just spend from whichever account had money in it. BDA taught me to run my business more profitably.

Recovery really is the gift that keeps giving. I learn so much from my sponsor and sponsees. It's a real privilege to be part of someone else's recovery journey. I also volunteer at Intergrout.

I now live in a beautiful, spacious home in a sought-after location and don't have to pay rent! Who could imagine? Next month I'm taking a week off on a last-minute break, abroad and alone!



notice and be grateful for the beauty of my life today. I have these roses out in front of my house, and they are imperfect. They are usually mottled and lopsided, and not the color I thought they were going to be when I planted them. But it turns out they smell deliciously sweet! These days I stop whenever I can and breathe in their wonderful perfume, thankful for that little joyful moment.

But best of all, I no longer live in drama and chaos around money. I don't do it perfectly. I slip and slide from time to time, but if I go back to my figures and back to clarity, I find serenity. None of this would have been possible without the support and programme of D.A.

I am a very grateful member indeed.

—Sherry, Surrey, UK

**Photo by Erica M.,  
Los Angeles, CA—  
"Gifts of Recovery"**

I used to go to sleep every night and wake up every morning with my stomach in knots. I thought that if I could just do things better, faster, and more, that I could achieve perfection. And so could everyone around me, if only they'd follow my advice. Recovery turns out not to mean the perfectly smooth life I'd imagined. Life still throws stuff at me. But most days I can content myself with doing my best about what is in my power and turning the outcome and everything else over.

I go to sleep knowing I am loved and cared for even if there are challenges. I get to be a happier version of myself. I get to stop and

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