

DEBTORS ANONYMOUS GENERAL SERVICE BOARD, INC.STATEMENT OF REVENUES AND EXPENSES (UNAUDITED)
January 1, 1991 through December 31, 1991

<u>Revenues</u>		
Contributions		\$12,559.42
Literature Sales		\$35,041.86
Ways & Means		\$ 1,558.00
World Conference:		
Chicago	\$ 2,510.00	
San Francisco	\$ 4,375.00	\$ 6,885.00
Bank Interest		\$ 365.82
World Service Directory		\$ 214.25
<u>Total Revenues</u>		<u>\$56,624.35</u>
<u>Expenses</u>		
Rent		\$ 9,000.00
Office Administrative Personnel:		\$ 7,359.00
Salaries	\$ 4,178.20	
Payroll Taxes	\$ 1,457.80	\$ 5,636.00
Insurance		\$ -0-
Trustee Travel		\$ 7,579.88
Answering Service		\$ 719.79
Ways & Means		\$ 2,242.19
Literature:		
Printing	\$25,715.00	
Shipping	\$ 927.38	
Development	\$ 1,253.04	\$27,895.42
Service Pamphlets		\$ -0-
World Conference:		
Chicago	\$ 269.63	
San Francisco	\$ 4,375.00	\$ 4,644.63
Committees:		
Conference	\$ -0-	
Fellowship	\$ 334.05	
Public Information	\$ 1,535.79	
Recovery Book	\$ 464.73	
Service	\$ 48.10	\$ 2,382.67
Filing Fees		\$ -0-
Bank Charges		\$ 91.96
Returned Checks		\$ 301.95
Donations:		
Cash	\$ -0-	
Literature (@ face)	\$ 201.40	\$ 201.40
Gifts		\$ -0-
<u>Total Expenses</u>		<u>\$68,054.89</u>

STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED)
As of December 31, 1991

<u>Assets</u>		
Cash in Bank:		
General Funds	\$ 1,132.02	
Literature	\$ 2,045.69	\$ 3,177.71
Literature Inventory (@ cost)		\$10,168.88
Security Deposit		\$ 600.00
<u>Total Assets</u>		<u>\$13,946.59</u>
<u>Liabilities</u>		
Accounts Payable		\$ -0-
Payroll Taxes		\$ 381.60
<u>Total Liabilities</u>		<u>\$ 381.60</u>

Winter 1992

Ways & Means®

A NON-DEBTOR'S INTIMATE VIEW OF DEBTORS ANONYMOUS

by
George D., Class "B" (non-debting) Trustee

1 A Non-Debtor's Intimate View of Debtors Anonymous

About 1983 I had a call from a most extraordinary man who has since become a good friend. John introduced himself as a member of the Debtors Anonymous Board of Trustees (I subsequently learned he was a founder), and he told me that the Board was looking for someone to serve as a "Class B", non-DA member trustee, and that a mutual friend had given him my name in light of my experience as a member in another, much larger 12-Step fellowship. Several meetings followed during which we discussed the commitment involved and I tried to figure out whether the DA program made any sense at all.

groups in 39 states and six foreign countries, many in locations in which there was not one recovering debtor in 1984.

3 Inside Information Views from East and West

Looking back to those first years of service on the Board, I witnessed a few things that seem to me truly remarkable. First was the courage of John H., Donald A., Liela B., Joan S., Jim C., and John C., and others in their efforts to establish a national board in such a young and tiny fellowship. Their faith and vision strike me as incredible. In those years there was not always a great deal of recovery, at least in terms of length, on the Board. There was a lot of turnover, personality conflicts, and emotionalism. Despite these problems, the Board never lost its vision of building a DA service structure and of DA unity. Frequently the Board took two steps forward, one backward, but it always kept the faith.

6 Food For Thought 1992 World Conference

As a result of John's enthusiasm and ability to articulate what DA is, I came to understand compulsive debt-ing and to believe that the DA program could provide help. Then, and repeatedly through the ensuing years, I recognized that I have had close friends, some of whom had made wonderful recoveries in other 12-Step programs, that suffered greatly from the problem of compulsively incurring unsecured debt.

Secondly, was the determination and daring of the DA Board to create links with the DA groups and the fellowship it served. This was particularly true with respect to initiating a General Service Conference and the Board's willingness and desire to seek guidance from the DA groups

7-8 Financial Statements

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I agreed to join the DA Board in 1984. At the time there were about 30 groups in essentially four metropolitan areas. DA now has over 300

(continued on page 2)

through the Conference. AA did not establish a General Service Conference until there were over 100,000 members and groups in every U.S. state and Canadian province. I had grave reservations as to whether a Conference would work for DA so early on, but it has.

Unquestionably, the most rewarding aspect of my participation in DA has been the opportunity to associate with DA members. You are really very interesting people. Over time, I've arrived at certain generalizations (there are always exceptions) about the personal characteristics of compulsive debtors. Bear in mind that I'm a businessman, not a shrink, and for that reason I'm a little reluctant to make these observations. With that caveat, here they are:

From the beginning I have been struck by how intelligent DA members are. It once occurred to me that if everyone at the Board meeting in which I was sitting were given I.Q. tests I would probably wind up in the lower quadrant. I also realized that an unusual number of you are highly educated and hold advanced degrees. As time went on I also became aware that the debtors I met were generally very creative people, frequently in several areas. At the same time I was amazed and occasionally frustrated to observe that these charming, intelligent, well-educated, and creative folks seem to have some sort of dysfunction involving monetary considerations -- cash flow, the relationship of what comes in to what goes out, and so forth. A more recent observation is that compulsive debtors often have difficulty finding a career path that utilizes their very considerable talents and provides the rewards, both financial and spiritual, that they seek and deserve. This also seems to be true of pre-DA friends I suspect had a severe debt problem. As DA recovery has progressed, I have happily seen some indication that the

program can provide help in this area as well.

Participating in DA from a somewhat detached perspective, it strikes me that the fellowship is still in the process of defining its singleness of purpose. Some members feel the primary purpose should be rather strictly defined in terms of recovery from unsecured (money) debting. Others talk of "time," "self," and "emotional" debting. All of these views were expressed, without acrimony, at the 1991 World Conference. I am confident that if DA members maintain the spirit reflected at the Conference, these questions will at some point be answered. At the same time, recognizing the great need that compulsive money debtors have for the help DA can clearly give them, I feel it is vital that groups retain a focus and not simply try to be all the things that people walking into the doors of DA meetings might want DA to be.

It also seems to me that the way DA "longtimers" view their own debting problem will be critical to DA's survival as a 12-Step fellowship. Will they come to feel, as they achieve solvency, that their problem was a dysfunction or possibly a defect of character from which they have recovered, or, borrowing from AA's "disease" concept, a condition that has been arrested but not cured? During a recent Board meeting we discussed just what compulsive debting is. One view was that it does not much matter what word is used so long as it is understood that a debtor cannot go back to unsecured debting without risking a return to the hopelessness that brought him or her to DA.

For DA to grow, indeed to survive, as a fellowship offering help to the suffering debtor, members will have to understand and practice DA's 12 Steps and DA's 12 Traditions as they work to achieve solvency. This means acknowledging that continu-

ing recovery requires carrying the DA message, in other words, some form of DA service. It means that groups and members will need to appreciate the necessity for DA unity and the idea that a group has but one primary purpose -- to carry the DA message. These principles are clearly stated in your 12 Traditions and are implicit in the 12th Step.

During my first years on the Board I was concerned about the long-term commitment of members once they achieved solvency and even "abundance." The concern was two-fold: (1) whether recovery would be maintained by those who did not stay involved and (2) whether DA could meet the challenges of growth and fill the very clear need for its message if it were simply a fellowship of newcomers. Now, down the road a little, I'm far less concerned. I know members who have achieved happy recoveries who talk about their need to stay connected. These longtimers have remained active and dedicated in DA service at all levels.

One final observation: DA's tools are truly remarkable, pragmatic, and effective. They give newcomers a simple focus in their effort to climb out of the abyss of compulsive debt. Simultaneously, DA is a 12-Step program, and I hope that the early concentration on the marvelous Tools will not deter debtors from truly working DA's Steps for the opportunity to experience the spiritual recovery and the joy to be found in living a life based on the simple principles encompassed in the Steps.

When all is said and done, DA's Steps simply suggest that compulsive debtors live a life of love and service to the best of their ability, in all areas of their lives. In so doing, I believe DA promises both a way out of financial despair and a means of dealing with the problems that beset all of us who share the human condition. ###

DEBTORS ANONYMOUS GENERAL SERVICE BOARD, INC.

1992 SPENDING PLAN/THREE-YEAR COMPARISON

STATEMENT OF REVENUES AND EXPENSES (UNAUDITED)

	1992 Budget (12 Months)	1991 Actual (12 Months)	1990 Actual (12 months)	1989 Actual (12 months)
<u>Revenues</u>				
Contributions	\$ 17,000	\$ 12,559	\$ 11,355	\$ 14,477
Literature Sales	\$ 43,000	\$ 35,042	\$ 27,813	\$ 11,956
Ways & Means	\$ 1,725	\$ 1,558	\$ 1,285	\$ 524
Bank Interest	\$ 375	\$ 366	\$ 408	\$ 287
World Conferences	\$ 5,000	\$ 6,885	\$ -0-	\$ 11,564
World Service Directory	\$ 225	\$ 214	\$ -0-	\$ -0-
<u>Total Revenues</u>	<u>\$ 67,325</u>	<u>\$ 56,624</u>	<u>\$ 40,861</u>	<u>\$ 38,808</u>
<u>Expenses</u>				
Rent	\$ 9,000	\$ 9,000	\$ 4,330	\$ 900
Security Deposits	\$ -0-	\$ -0-	\$ 600	\$ -0-
Office Administrative	\$ 8,000	\$ 7,359	\$ 5,916	\$ 3,840
Payroll & Payroll Taxes	\$ 6,000	\$ 5,636	\$ 643	\$ -0-
Insurance	\$ 225	\$ -0-	\$ 218	\$ -0-
Trustee Travel	\$ 9,600	\$ 7,580	\$ 5,849	\$ 1,619
Answering Service	\$ 800	\$ 720	\$ 939	\$ 694
Ways & Means	\$ 2,750	\$ 2,242	\$ 1,004	\$ 491
Literature	\$ 20,000	\$ 27,895	\$ 13,777	\$ 18,243
Service Pamphlets	\$ 500	\$ -0-	\$ 2,470	\$ -0-
World Conferences	\$ 4,500	\$ 4,645	\$ 1,901	\$ 6,956
Committees	\$ 4,525	\$ 2,383	\$ 1,418	\$ 1,968
Filing Fees	\$ 250	\$ -0-	\$ 625	\$ 300
Bank Fees	\$ 100	\$ 92	\$ 43	\$ 185
Returned checks	\$ 400	\$ 302	\$ 677	\$ 375
Donations	\$ 600	\$ 201	\$ 729	\$ 125
Gifts	\$ 75	\$ -0-	\$ 184	\$ -0-
<u>Total Expenses</u>	<u>\$ 67,325</u>	<u>\$ 68,055</u>	<u>\$ 41,423</u>	<u>\$ 35,696</u>

STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED)

	As of 12/31/92	As of 12/31/91	As of 12/31/90	As of 12/31/89
Cash	\$	\$ 3,178	\$ 13,769	\$ 11,894
Literature Inventory	\$	\$ 10,169	\$ 4,452	\$ 8,046
Other	\$	\$ 600	\$ 1,300	\$ -0-
<u>TOTAL ASSETS</u>	<u>\$</u>	<u>\$ 13,565</u>	<u>\$ 19,203</u>	<u>\$ 19,940</u>
<u>TOTAL LIABILITIES</u>	<u>\$</u>	<u>\$ 382</u>	<u>\$ 313</u>	<u>\$ -0-</u>

From California (continued)

generously. But false motives always come home to roost, and, when my ego contributes, I'll find myself coming up short as the money runs out.

I try not to display my contribution, nor hide it. I just think about what it means to me and what it tells God of my gratitude and of my faith. That basket is a concrete opportunity for me to walk the walk.

From . . .
 **New Jersey**
Affirmation

by Diane S., Mt. Holly, NJ

"I almost bought a bedroom set today. A truck pulled up in front of my house with a terrific deal!"

Impulsiveness can be costly to compulsive debtors and spenders. Our illness takes over and we make decisions in haste that might not be made in calmer times.

Working our program can give us the gift of time. Time to ponder what we really want. Time to talk to our sponsor and pressure group. Time to review our Spending Plan. Time to have a Spending Plan!

"Today, I thank the program for my growing ability to wait. I am grateful to have choices."

From . . .
 **New Hampshire**
Recovery in New Hampshire; A Personal Share

by: Joan H., Windham, NH

Debtors Anonymous is the most gut-wrenching program I've ever encountered. At the same time that it has offered me hope and recovery from compulsive debting, it has also forced me to examine hopes, dreams, fears and old beliefs, many of them well-hidden under a feast-famine mentality that I didn't even know I had.

When I came into DA eleven months ago, I was hopeless, in pain, and buried under about \$101,500 of secured and unsecured debt. At the outset, the vicious cycle of borrowing and repaying had seemed perfectly logical. Cash flow for my business had declined, and I had thousands of dollars of credit in bank credit lines and credit cards of every description and color, including gold, silver, and platinum. I knew I was trustworthy and solvent, or these people wouldn't have advanced me this much credit. And that started the downward slide into ever-deepening debt, depression and fear. The worse it became the more I debted until, at the end, I was practically immobilized.

For quite awhile I hid, ostrich-like. The higher and higher levels of debt weren't due to department store spending or indulging myself in extravagances, and, in fact, when I hit bottom, only one department store card was affected. The debts were due to attempting to keep my business afloat, a process marred con-

siderably by an ego-driven business decision that cost plenty in money, and which forced me to really examine my egocentricity (why else would one engage in a problematic business venture with a little-known, glib business partner and without a business plan?). Since my mounting debt wasn't for "goodies" for myself, I rationalized that it really didn't count, that there would always be one more credit card to borrow from, that cash flow would improve, and that the "big fix" would happen and miraculously save me.

On November 15, 1991, this came to a screeching halt. I was facing thousands of dollars of payments that were either due or past due, with a cash flow that was barely at subsistence level, and with creditors beginning to hound my every waking hour. It was at that time that I found DA, and it was at that time I made the internal commitment not to debt, no matter what, one day at a time.

The journey into recovery has been slow and decidedly erratic. I wish I could say that following my decision my cash flow improved, I made steady progress in paying off my debts and that I've built significant cash reserves. None of that is true.

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Ways & Means is published quarterly by the General Service Board of Debtors Anonymous. It is mailed free to all GSRs. Individuals may subscribe by sending \$8.00 (Foreign: US\$13.00; Canada: US\$8.50) to the General Service Office (GSO) in New York for a 4-issue subscription. For single/sample issues, send \$2.25 and a self-addressed #10 envelop. It may take 3 months to receive your first issue.

Ways & Means is a forum for sharing experiences of DA groups, service committees and members. It does not interpret DA traditions or principles.

Ways & Means welcomes articles and writers. Send materials to GSO; please volunteer to write.

From New Hampshire
(continued from page 4)

What did happen is that by mid-January I had canceled the credit cards that still were open (including department store cards), had contacted all my creditors (a painful process, at best), but I was still getting threatening, harassing and intimidating phone calls from almost all of them. Cash flow remained very low, and even putting my needs first -- bare-bones needs like paying the rent and eating -- has been a struggle. Frequently I've had to juggle, making a car payment with money reserved for paying the phone bill (a robbing-Peter-to-pay-Paul process that continues to this day).

That's the downside. There have been many, many positives. No matter what has happened, no matter how urgent or crucial the need has seemed, I haven't debted, one day at a time. Sometimes that was agonizingly painful, but I learned. Then I learned how to participate in my own recovery. I worked (and still work) the program constantly. I created spending records and spending plans and creditor contact logs. I kept the latter by the phone, recording each contact with a creditor. In this process I discovered that creditors frequently misrepresented what I had told them, or told me I had promised something I hadn't, so eventually I stopped phone contacts altogether and still insist on having all communication in writing. The more I took these steps, the more I realized my own power. It became clear to me that, with my commitment to repaying every cent I owe, I wasn't the "bad," "deadbeat" person these collection people were addressing. That changed the tenor of our conversations. I also learned that their threats are just that -- threats -- and if they had the power and authority they claimed, they

wouldn't have to resort to the intimidating tactics they use. I learned to respond calmly in the face of their real or assumed anger.

As frequently as possible, I attended DA meetings. This wasn't easy, since I live and work in southern New Hampshire and the closest meetings were in Boston, about 40 miles to the south. Attending meetings was costly in terms of time and gas, but making the effort to do so was a definite part of participating in my own recovery.

What became clear was that I needed support in my own area, and that led to a significant step in my recovery: starting meetings in New Hampshire where, at the time, there weren't any. I attended Intergroup meetings from November through mid-February to learn what to do, and then started a DA group in my home town. At the same time, and working independently, another person started a group in a town about 20 minutes from here. We now work together, supporting each others' meetings, giving pressure groups and trying to build DA in the state, along with maintaining a commitment to attend monthly Intergroup meetings and participate in the business of the program.

I had never before started a meeting so -- as with the rest of the program -- I did the best I could. That took the form of finding a meeting place, putting signs up in shops around town, putting a notice in the community newspaper, and showing up week after week, no matter what. Currently, attendance at our meetings is anywhere from three to nine people, so the word about DA is getting out, slowly. This commitment has carried through in other ways as well, since Intergroup just voted in a New Group Committee that I'm chairing, organized to help new groups get started, to organize speakers to lend

support, and to hold out the hand of DA wherever it's needed in New England.

Finally, I began working on some of those gut-wrenching issues that appeared. I realized that my indebtedness was not unfamiliar, and that I had spent most of my life in the feast-famine cycle, going from no debt to increasingly huge amounts of debt, paying it off and starting all over again. There is still a real and active part of me that wants to continue this pattern, and I've said at meetings that I want to pay off all this debt, have a gold credit card, and start the entire process all over again! My commitment to the program is such that I no longer have to do this, although sometimes that's a struggle because the destructive part of me and the compulsive behaviors are still very much alive.

I looked at my spending and realized that the cause -- whether I was borrowing to float my business or charging clothes to dress nicely -- didn't matter. My spending and debting was way out of proportion to reality, and as one of the gifts of DA, I came to realize that I could, in fact, begin to balance income with outgo. I realized that much of my spending was to "fix it," with "it" being anything from a disturbing encounter that day to my entire life. I used spending and debting to feel better, to appear grownup and in control and to make myself okay: all issues addressed in DA. I no longer have to do those things. I can now step back, think, walk through uncomfortable feelings and not have to debt.

In my eleven months in DA, in spite of a greatly reduced cash flow, I have reduced my indebtedness to little over \$88,500. While that's a significant reduction, there's still a long way to go. But, and here's something that I didn't understand at all when I first

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came into DA, the money is not the issue. The numbers don't matter. What matters is the strength and recovery I've received. I've learned to really determine what my needs are and to put those needs first. I've learned that, yes, I owe money, but that doesn't make me a bad person. I've learned that I'm engaged in a business transaction: "they" want their money, and I want to pay them, and all that's under discussion is how that's going to happen. DA has given me back some control over my own life and my own finances. I've learned to stay positive, to not give in to the doubt and despair that accompanies a compulsive disease. And I've learned that I do have a compulsive disease, and that, with the help of DA and a Higher Power, I can be healed. Thank you, DA. Thank you, God. ###

1992 World Conference Committee Reports

The New England Debtors Anonymous World Service Conference Committee welcomes DA members to Boston for the 1992 World Service Conference in early October. The Conference will be held at the height of the fall foliage season and will include a fellowship day with workshops on a variety of DA topics. More details will follow in the next issue of the **Ways & Means**. This year's co-chairs are Susan P. (617-628-7687) and Ken T. (617-868-4452).

DEBTORS ANONYMOUS FIFTH WORLD CONFERENCE - SAN FRANCISCO, OCTOBER 1991

STATEMENT OF REVENUES AND EXPENSES (UNAUDITED)

REVENUES

General Registration	\$ 3,925.27
GSR's (57 X \$25)	\$ 1,425.00
Marathon Meeting 7th Tradition	\$ 78.19
Saturday Evening 7th Tradition	\$ 495.13
Sales (T-shirts, buttons)	\$ 435.12
Literature	\$ 1,214.55
Other	\$ 4.02
	<u>\$ 7,577.28</u>

EXPENSES

Marathon Meeting	\$ 11.04
Secretarial	\$ 34.35
Hospitality	\$ 24.39
Meeting Rooms (including microphones)	\$ 3,155.00
Fellowship Day	\$ 190.76
Entertainment	\$ 467.49
Literature	\$ 1,275.00
Host Committee	\$ 329.04
Registration (including mailings)	\$ 710.37
Treasury	\$ 28.34
Decorations	\$ 165.00
Sales (T-shirts, buttons)	\$ 454.73
	<u>\$ 6,845.51</u>

Surplus \$ 731.77

Notes:

- (1) The \$731.77 surplus was distributed as follows:
- | | |
|---------------------------------|----------------------------------|
| 90% to General Service Office | \$658.60 |
| 10% to San Francisco Intergroup | \$ 73.17 (via literature credit) |
- (2) Host Committee P.O. Box valued at \$60 and voice mail valued at \$108 were donated.

Food for Thought:

The Steps change
"ill" to "well" by
changing the "i" to "we."

Alex K., New York

INSIDE INFORMATION

G.S.O. Has a New P.O. Box!!!

To help speed your communications to us, we have obtained a new P.O. Box which is more convenient to the General Service Office. Please spread the word that our new address, for all correspondence, is now: DA - General Service Board, Box 400, Grand Central Station, New York, NY 10163-0400. Our phone number stays the same at (212) 297-6102.

A New Piece of Literature: Recording Keeping

The Literature Committee is pleased to announce the publication of the new pamphlet on the third tool of Debtors Anonymous: "Record Keeping." The new pamphlet answers such questions as: What type of records do DA members keep? What are the benefits of record keeping? What type of categories do DA members use?

"Record Keeping" also covers such topics as daily and monthly records, income and debt records, and checking accounts.

To order your copy, please use the enclosed individual or bulk order forms or write to the General Service Office in New York.

PERSONAL VIEWS FROM EAST AND WEST



From ...



California

Tradition Seven:

"Every DA group ought to be self-supporting, declining outside contributions."

by Richard C., Glendale, CA

When the basket gets passed at my meeting, most of the time, like everyone else, I put in one dollar. That single dollar has become the accepted contribution in 12 Step meetings. However, over time, my understanding of the basket and what it represents has changed.

When that basket comes around, sometimes it represents the level of my gratitude to DA. My contribution becomes a direct and physical statement of my gratitude. It isn't intangi-

ble like a prayer or thought; it's concrete, it's an action. Now the reality is that I don't have the kind of money that adequately reflects my gratitude, but the difference between 25 cents and 50 cents, or the difference between \$1, \$2 or \$5 becomes my personal statement of gratitude. It doesn't matter what my neighbor thinks of the amount I contribute. He can't possibly know what my contribution represents to me; that's between me and God. Some days I'm not feeling particularly grateful and my contribution reflects that. I have to be honest. I can't lie to God -- if I contribute out of ego, that's not recovery.

Sometimes that basket represents faith. When I'm down to my last \$100 dollars, it's really hard to give anything at all. But I know that God has always and will always take care of me. So I ask myself, do I lack faith and not contribute, or do I demonstrate to God that I do indeed have faith and give responsibly. In times like these I again have to be careful about ego. Sometimes I want to make a show of faith and contribute

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