

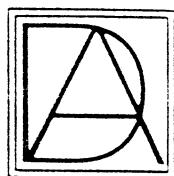
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Winter 1997

In This Issue ...

Abundance.....	1
Spending the Holidays	2
Bankruptcies Increasing	3
D.A. Around the World	3
Sample Holiday Record	3
Take What You Like	4
Children and Money	5



DEBTORS
ANONYMOUS

Ways & Means is published by the General Service Board of Debtors Anonymous. It is generally published quarterly, but the publication may vary. 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. Ways & Means is a forum for sharing experience, strength, and hope of D.A. members, groups, and service committees. It does not interpret D.A. traditions or principles. Articles, poems, cartoons, and other appropriate submissions are welcome, but cannot be returned. Send ALL correspondence and subscription requests to:

Ways & Means Newsletter
Debtors Anonymous
P.O. Box 400
Grand Central Station
New York, NY 10163

Abundance

God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.

Hi, my name is Suze (it rhymes with news), and I'm a spendaholic. Welcome to *Ways & Means*.

If you think you have a problem with money or debting or compulsive spending, you have come to the right place, and we can help you.

Doing this newsletter is a lot like working my whole program. When I first started D.A., my home group had about five consistent members. Others came and went over the years, and mostly went, until we had a core of three members.

At first I took on the roles of literature person and treasurer because it kept me coming back to meetings every week. As I began learning in the program that setting boundaries is one way of taking care of myself, three years later I said no more.

Even if no-one else came to the meeting, I resolved that I had set that hour aside, and I would spend the time in prayer and meditation on God's will for my life, or read D.A. literature.

Later on, I set a boundary about the length of time I would be willing to wait for another person to come attend. By the end of 1995, I was willing to let that home group go. There was one other meeting in town on another day, and I had decided to work my program that way.

But the other two people in the group took action, and a group-conscious decision was made to move the location. Not as a geographical cure, but as part of the footwork in carrying the message.

And as somehow things happen in this program, it worked.

Now our core membership has grown a lot during this year, with a pretty consistent number of people in attendance.

So maybe with the *Ways & Means* I've been worrying about attraction, not promotion. Or maybe... I've not been willing to ask for help.

I haven't been saying a lot in meetings about this newsletter, other than saying I had taken on a "major service project." I haven't really been encouraging people to contribute, even by folding mail-outs and sticking stamps. No fourth-step ego-looking-at stuff here.

So, okay, now I'm asking for help. Pretty much the same way I have to become willing to ask for help at every step in my recovery. You'd think by now I might have gotten clear we don't work this program alone. Duh. I've made a commitment to this newsletter for my own recovery. Everything else I get to turn over.

Please send in a story. One thing I have learned in this program is that everyone, and God knows absolutely everyone on this earth, has something of value to contribute.

Abundance, I get to learn *one more time*, is not about quantity. Numbers are tools. Abundance, for me, is about my willingness to let go and trust God to handle the outcome of *everything* in all areas of my life. I just need to be willing to ask.

Whether in person or in writing, my part is to continue to suit up and show up.

Spending the Holidays

The holidays are almost here. As a compulsive debtor, I've been on both ends of spending for holiday gifts and activities - both spendaholic and spendanorexic. In some years past, expense was no concern, and I still have the credit card debts to prove it.

Years ago, when I was still married, over a period of months I would set aside a few dollars from out of the grocery money my former husband gave me in order to come up with \$75 to buy his holiday present. For his gift to me, I had given him a list of ideas. Instead of buying one or two items on the list, he bought everything on the list. It was well over \$500. Although I remember feeling bothered, due to my emotional numbness at the time I was only slightly aware of the true inequity of the situation.

After my divorce I used the freedom I felt to justify the spending I did. I felt that I "deserved" to be able to make up for those other years of feeling so deprived.

The first year I was in D.A., my financial situation felt so bankrupt that all I did was get some green and

red colored tissue paper and narrow ribbon, and those cute little holiday-oriented chocolate candies wrapped in foil. I tied about 4 or 5 of each of the candies into individual little bundles. That's what I gave to *everyone* that year.

And I cried a lot about not having enough money. I still felt so embarrassed and ashamed about my money issues.



As the years have passed however, and my recovery increased, I was able to give more thought about the gifts I choose to give at this time of year. I began to learn to set a lot of boundaries.

Was I trying to buy people's love before? Or did I want to show them how much I loved them? Was I trying to prove something else? That I really wasn't some kind of failure after all?

Or did I want to truly look at what the holidays meant for me per-

sonally, and share those feelings honestly?

Now, my financial situation has stabilized. I even set aside cash just for this purpose of holiday gift-giving. I plan who I want to give something to, and how much I am willing to spend on it. My creativity continues to increase, as well, and I'll even spend some time in the kitchen baking goodies. Not out of a sense of "have-to", but a sense of "want-to."

And now, because of keeping a spending record, I know how much my holiday expenses truly cost.

Sometimes I still like to give out those cute foil-wrapped candies in those little ribbon-tied bundles. It reminds me of where I was, and what happened, and where I am today.

And I thank God for the holidays. Pretty much the only tears I shed about them now are those of gratitude - that I've lived long enough to get the message the holidays offer about giving and serving and sharing, and God's will for my life.

Anonymous

Sponsorship

"A sponsor is an abstinent member of D.A. who is usually more experienced in working the Twelve Steps. The sponsor aids us in implementing our action plan and in working the steps."

"No written materials dictate what a sponsor can and can't do... Generally, a sponsor is available on a one to one basis to answer questions by sharing his or her own experience, strength and recovery and also by offering suggestions. At times a sponsor acts as a sounding board or is contacted when bookending a difficult task."

D.A. Literature

News From the World Conference

Initial reports are that the 1996 World Conference was very successful. One exciting item is that a D.A. recovery book has been approved.

More information in a later issue of *W&M*.

Editor's Note/Burning Desire:

The week this issue goes to print, I received the news my position at work has been "abolished." My turn to be terminated, eliminated, down-sized. Call it what you will, it feels icky. And just when my recovery was going so well.

I've been having lots of epiphany moments in the last few days. However, the over-riding ones are filled, by the grace of God, with gratitude. This same week I am also cele-

brating six years in D.A. recovery.

And a family member with several years in AA that I love dearly will be here for the holidays. Life. Good. God.

The exact moment I remembered to choose to rise up from the pity-pot and chose to celebrate the gifts instead, my whole attitude and outlook on life changed. A promise is fulfilled.

I have incredible options. I thank you all for being here, for sharing this next step of the journey with me.

Bankruptcies Near Record High

More than 1 million Americans are expected to file for bankruptcy this year, a new record. Almost all of the 1996 filings (95%) have been individual consumer bankruptcies - people who went too far into debt.

There has been an upward trend: There were 412,510 bankruptcies in 1985; 782,960 in 1990; and 926,601 in 1995. The first quarter this year showed an increase in bankruptcies in every judicial district in the U.S.

Parade Magazine, Sept. 19, 1996

VOCABULARY CHALLENGE

APR

401K

Investments

Mutual Funds

Interest Rate

Savings Account

Retirement Plan

Southern California Long-Timers Marathon

SCDA (Southern California D.A.) is sponsoring a long-timers marathon with speakers who have been abstinent for 8 years or more. They will share their strength and hope from the debtor's ditch toward the road to recovery and solvency.

The event will take place on Saturday, January 25, at St. Bede's Episocopal Church, Grandview and Carnock Road, one block east of Centinela, one block north of Venice Blvd., Marvista, California.

Donation: \$5.00, no one will be turned away. For more information call Susan at (310) 450-4560.

A Sample Holiday Spending Plan/Record

Category	Planned	Actual	Difference
<i>Gifts</i>			
<i>family</i>			
<i>friends</i>			
<i>coworkers, others</i>			
<i>Ribbon, wrappings</i>			
<i>Special Donations</i>			
<i>church, synagogue</i>			
<i>Cards, Postage</i>			
<i>House Decorations</i>			
<i>Holiday Programs</i>			
<i>Babysitters</i>			
<i>Parties</i>			
<i>food, invitations</i>			
<i>clothes</i>			
<i>Travel</i>			
<i>gas, taxi, rent car</i>			
<i>hotel, tips</i>			
<i>airline tickets</i>			
<i>Contingencies</i>			
<i>"Life After Holidays"</i>			
<i>fun & relaxation</i>			
<i>Special Sales</i>			
Totals			

D.A. Around the World

Planning a trip to Israel? From a Jerusalem group:

We meet once a week Monday night 7 p.m. for English speakers, 8:30 p.m. for Hebrew speakers. Each group has about 10-15 members.

There are about 10 members that go back as far as the beginning of our meetings.

The group is interested in having any members of D.A. coming to Israel to share as "guest speakers" at their meetings. For more information, contact Deb in Jerusalem at (972)-02-791082.

From Argentina:

We have established the first group in Buenos Aires. Wishing you, happy 24 hours, and every God's blessing, affectionate greetings from your friends.

They are also working on beginning a group of Debtors Relatives (as in Debt-Anon).

Take What You Like, and Leave the Rest

"My true prosperity is my faith that God is my rich and abundant source.

By proclaiming my faith in God, I invite greater good into my life experience."

Jack Boland

"You are prosperous to the degree that you are experiencing peace, health, and plenty in the world... Basically, it means the power to make your dreams come true, whether those dreams are concerned with better health, increased financial success, happier personal life, more education, travel or a deeper spiritual life."

Catherine Ponder

Let there be no gossip or criticism, but only love, understanding, and companionship.

*So together we stand at life's crossroads
And view what we think is the end.
But God has a much bigger vision
And He tells us it's only a bend.*

*For the road goes on and is smoother,
And the pause in the song is a rest.
And the part that's unsung and unfinished
Is the sweetest and richest and best.*

*So rest and relax and grow stronger.
Let go and let God share your load.
Your work is not finished or ended,
You've just come to a bend in the road.*

"A cloud does NOT know why it moves in just such a direction AND AT SUCH A SPEED, it feels an impulsion... This is the place to GO NOW. BUT THE SKY KNOWS THE REASONS AND THE PATTERNS BEHIND ALL CLOUDS, AND YOU WILL KNOW TOO, WHEN YOU LIFT YOURSELF HIGH ENOUGH TO SEE BEYOND THE HORIZONS."

From the book *Illusions* by Richard Bach

Overheard

Mom was in line at the store to buy groceries, her young child with her. The checker asked the mom if she could give the little girl a cookie, and Mom agreed.

The checker handed the child a chocolate chip cookie. "What do you say?" prompted Mom.

The 3-year-old replied, "Charge it!"

Step 12

Carrying The Message

Do you like the *Ways & Means*? Don't like it? Think that it could be done differently (i.e. better)? Don't care? Just glad that someone "out there" is willing to get it done?

This is a service project, part of Step 12 - carrying the message. Although the current editor is committed through Spring of 1998, that's only a little over a year away. The opportunity exists to RAPIDLY experience lots of growth in recovery by becoming the next editor.

For continuity in honoring commitments to our subscribers, it's not too early to consider the transition process. Kind of like planning today with available resources for contingencies in the future.

Willingness is as much a part of the recovery process as action, and as the big book says, faith requires action. And although this newsletter is not a specific accomplishment I include on my resume, familiarity with the software is.

I invite you to be willing to consider it, and pray about it. And, if you choose, consult your sponsor. Opportunity awaits.

Thanks, S

Helpful Suggestions From Consumer Credit Counseling Services on Children and Money Behaviors

Many children believe that when money is tight, all mom or day has to do is just say "charge it" or write a check. Children need to be taught that when money is withdrawn from the ATM, it is not just the bank's way of giving out an early birthday present. They need to understand that writing a check or using a credit card is the same as paying with cash.

By age 4, children are able to understand money concepts, but less than 40% of parents talk about money with their children. Children who are included in family budget decisions get to see first hand that parents must work at managing the family finances. That's not to say that children need to know every detail of the family financial status, but including them in vacation planning, or other family needs will reinforce responsibility and let them know that they are an important member of the family. Janet Bodner, author of "Money-Smart Kids (And Parents, Too!)" gives these tips:

§ — The apple doesn't fall far from the tree. Children learn by watching. If a parent has unhealthy spending habits, the kids will follow their lead. Remember that old saying, "You can talk the talk, but can you walk the walk?" A parent can tell their kids the proper way to deal with money but no matter what is said, they will follow what is done.

§ — Use shopping trips to let the children observe buying decisions being made. Remember that kids always "need" everything they want. If they see the choices being

considered on whether to make large purchases or using the money in some other way, they will know that their mom and dad don't get everything they want either.

§ — Set goals with the children. Kids may not understand about saving if they do not have anything to save for. Try to allow the child to fail. Even if, as a parent, it seems that they will be "wasting their money" on a particular object, go ahead and let them save up for it (in moderation). All advice is great; but once they feel the pain of a purchase gone bad, they will remember forever. They will learn the true value of an object if they have to earn the money on their own.

§ — Be consistent. If a "no-advance" rule is already established, then don't give them advances ... even when they beg! If the limits keep changing, they may never learn to live within a budget. Right now it may only be borrowing a few dollars, but later it will be cash advances on credit cards.

Now is the time to start teaching kids about money. As a whole, our nation gets more in debt every day. Currently the average card holder carries a balance of \$3,900 with only about 30% of people paying in full every month.

This figure has skyrocketed in the past few years. Between 1990 and 1995, the average credit card balance for adults has grown 86%. If this figure keeps growing, what will the average balance be when those who are children now are old enough to have credit cards?

*Sandra Tanner, "The Counselor"
CCCS of Greater Dallas, Inc., Fall 1996
Adapted with permission*

Ways & Means

Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debt-ing.

The only requirement for membership is the desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions.

D.A. is not allied with any sect, denomination, politics, organization or institution, does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stay solvent and help other compulsive debtors achieve solvency.

If you think you have a problem with money or debt, you have come to the right place and we can help you. Ways & Means is our meeting-in-print. Your contribution is encouraged.

Send ALL correspondence to: Ways & Means Newsletter, P.O. Box 400, Grand Central Station, New York, New York 10163.

Sharings will be edited as required for space, and will not be returned. Thank you.

Third Step Prayer

God, I offer myself to Thee, to build with me and do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will.

Take away my difficulties, that victory over them may bear witness to those I would help of Thy power, Thy love, and Thy way of life.

May I do Thy will always!

AA Literature

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Walk through life with a good heart
and you will run with success.

Chinese Fortune Cookie