

Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Winter 1998

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Debtors Anonymous
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New York, NY 10163

HALT Impulsive Spending

Hollie A.

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.

I was finding that some of my purchases were made without much thought beyond "I like this" or "I want this." My closets contain clothing purchased years ago that still have their purchase tags on them.

I was an impulsive spender. When time was short and I was in a hurry, I made quick decisions. So what's wrong with being decisive? NOTHING. However, because I made decisions without strategic thought, impulsive spending became a habit which led me to dire consequences - too much stuff (storage is costly) and too many things I didn't really need, not to mention the debt this caused.

Today, I have a spending plan based on long term goals and find I'm most comfortable with decisions made with the big picture in mind. These are some questions I ask myself:

\$ Does this help me realize my vision?

\$ If I spend my money on this time, will I have enough for ... (e.g. that vacation I want to take this year.)?

\$ When I consider all the things I need, is this next on my list of priorities?

\$ Is this a need or a want?
I developed the art of discrimination and deferred gratification. One

way I stop a habit I don't like is to first learn a new habit.

Some people have learned to stop in the heat of an argument to count to ten, allowing a moment of clarity to come through. In the same respect, to curb impulsive spending, I needed to develop an ability to stop for a moment and consider my decision.

I learned the ability to HALT.

In the beginning, I would make an agreement with a friend to act as my conscience while shopping. When I wanted to make a purchase I had them ask me a question (one I suggested), something that would get me to stop and think. After awhile it became second nature to stop and ask *myself* the question.

The most effective tool I learned was to wait one hour for each dollar I wanted to spend. If, at the end of that time (for a \$100 item, the wait would be about one week), I still wanted to buy it, I gave myself permission.

Personally, I found that using this one hour for one dollar rule led me to become an informed consumer (in addition to learning discernment). It didn't start out this way. But the more I practiced the art of discrimination, the more questions I learned to ask myself.

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\$ Is this item available elsewhere for less money?

\$ Is another brand a better value (e.g. more features for the same price)?

\$ What experience do my friends have with this brand, other brands?

\$ How does this selection perform over time; what is the maintenance record? (*Add to the cost* when service is needed.)

\$ What is the expected life of this product; am I prepared to replace it in that time frame?

Did I actually apply this to ma-

job purchases? The answer is yes.

Three years passed from the time I decided to buy a computer until I actually did. During that time I talked to friends, visited stores, researched by reading about different products and became computer literate (enough to ask intelligent questions of the salespersons). I also took classes so that when I got my computer I could use it.

Today my purchases need to meet one or all of these criteria:

\$ Cause no remorse.

\$ Enhance my life.

\$ Not cause a storage/clutter

problem.

\$ Meet a real need.

Learning to HALT for a moment, to allow clarity to come through before making a decision, influences other areas of my life. Basically, I learned a parenting skill. That is, I learned to say "no" to my child within when that kind of guidance is needed.

By following a spending plan and planning for special purchases, I realize greater rewards.

Today I am able to afford big ticket items because my money no longer leaks out in small, steady amounts for impulsive purchases.

A NEWCOMER ASKS: "DO I BELONG HERE?"

Connie, Arizona

I came into DA in December of 1996. I'm like a sponge absorbing all the information I can get my hands on: tapes, literature, suggested books, old copies of the *Ways and Means*. Right now I am open and willing.

Pain motivates.

Although I've been in 12 Step programs for 12 years I am learning one of my core fears is financial insecurity. I was glad to read "The Debtor's New Clothes" in a recent issue of *Ways and Means*.

The author discussed the first step and its wording, "powerless over debt." It was suggested that perhaps the wording could be changed to "powerless over money."

I don't relate to the literature when it talks about being powerless over debt, but when I replace the word "debt" with "my distorted relationship with money" - it hits home.

I came into DA because my husband was in debt. It was suggested to me to check out DA because of my part in our enmeshed relationship around money.

I was the anorexic spender. I was the hoarder of finances. The more he spent the more I saved and/or denied myself out of fear.

But you know, I had this trait

way before I met him; our relationship just enhanced or magnified this character defect. I'm what they call a poverty addict and a cash codependent. God, how I hated those terms!

I had been working for 12 years to improve my self worth and self care, and felt I was well on my way to healthy behavior.

More layers of the onion to be peeled - or my favorite analogy; my rose is blossoming and there's still more petals to unfold. I was still depriving myself financially and enabling the debtor.

As I've done the first step in the program I see that my financial insecurity goes way back to my childhood. I am powerless over the messages my family gave me about money. I have come to believe a power greater than myself can restore me to sanity - which means making it a priority to take care of my needs financially instead of someone else.

I appreciate someone having the courage to speak up about the wording in the steps. Being a newcomer it was confusing to me and I was wondering if I was in the right place.

Other 12 Step programs have

helped me enormously to become honest about my financial fears. But they couldn't help me delve deeper and find solutions like DA has. This seems to be the place that best helps me confront my major problems with money.

I don't know where else I would go.

Holiday Recipes

Overspender's Favorite Cookies

(must be made prior to the holidays)

Place overused credit/charge cards on lightly greased cookie sheet
Bake at 200 F until soft
Remove from oven and fold in half
Place immediately in fridge to cool
Stores indefinitely

Serving suggestion: Serve at end of holiday meal with a toast to a non-secured debt-free year!

PUNCH RECIPE

Cut top off 1 gallon milk carton
Fill with water
Add all credit cards
Place in deep freeze permanently
Toast the New Year with warm resolutions!

Adapted from The Counselor, CCCS Dallas, Volume 7, NO. 4

Wants and Needs

Establishing Priorities

Hi, my name is Suze and I'm developing a new relationship with money.

You know, this year has been so bland for me, I thought I just needed some excitement in it. Laid off from my dream job in January, my father's death in March just as I was starting my own business - life was just too easy.

So, my significant other of two years and I decided to really simplify it even more.

We got married in October.

A newlywed spouse of three weeks, I was washing clothes and thinking about the maintenance work my new husband was performing on my car. While I was appreciative of the work he was doing, as well as the money we were saving, I was also feeling a little apprehensive.

In my first marriage, I had taken for granted any needed car repair work. We had had three cars, so we were never inconvenienced in terms of transportation. At that time credit cards, of course, were the staple of our finances, so there always seemed to be enough money. My only responsibility was to say, "honey, the car sounds funny," and he took it from there.

When we bought new ones, I had veto power on the color.

After we divorced, car repairs were the worst for me, and were always an excellent excuse to go shopping later. When the water pump needed to be replaced twice on my car, I cried. If I had a flat tire, I cried. If it was just time to get the oil changed, I cried. I cried at numerous car repair shops for several years, usually yielding the manipulated results of reduced prices or quicker completion.

After I began recovery in DA, I became willing and took action to quit floating checks or using credit cards for repair work.

I made a conscious decision to become educated about cars. In

1993, completely on my own except for the pressure-relief meeting I had first and, of course, a God of my understanding to whom I relinquished control, I bought a new car.

Secured debt, with credit rating intact enough to obtain a low interest rate. Not the top-of-the-line luxury convertible sports car that I *wanted*, but the cute and reliable sedan that met all my *needs*.

So, now, my new husband is willing, capable and desires to do the maintenance work. And I'm feeling apprehensive. Having learned a new assertiveness and directness over the years, I would actually prefer to take the car in to a shop. By golly, I earned the right to talk car-stuff with mechanics the hard way, and I don't want that taken away from me.

Especially as I watch my mother, recently widowed at age 76, now struggling to learn some of these skills for the very first time in her life.

As I wash clothes, I ask a Higher Power, what is this really all about? And I hear the answer - it is about my fear to trust.

My husband WANTS to do the car work for me. He sees this as a loving and practical way to show me his feelings - I could choose to accept his gift with grace.

Deep inside I realize that he needs to feel able to contribute to the "us" in this way. Perhaps our relationship can be, not about DEpendence, but about INTERdependence. Plants need sun and rain to grow and flourish; they are interdependent on both.

Maybe the future still holds a plan for me to be the one to make sure the car gets worked on. For today, the relationship is more important.

A thought pops up in my head:
Maybe not only do I need God,

OREGON-AREA CONFERENCE IS BIG SUCCESS

Twenty-one DA members from Portland, Ashland, Eugene and Salem met in Eugene on October 12th for the "First Annual Oregon Area Conference."

An ambitious agenda included a report on the recent World Conference and segments on the Twelve Steps, BODA, Carrying the Message and Sponsorship.

Still, time was allowed for sharing and Pressure-Relief sessions. We closed with a Visions meeting.

Seven months in the planning, the event was orchestrated by the groups' GSRs, along with a few "elders." Response was uniformly positive, knowing we have a lot to give and receive among our membership.

Another gathering is planned for Spring of 1998. For a model agenda or other info call Andy L. (503-654-5294).

maybe God has a need for me to need God.

Whew. What a concept for me to try and absorb.

Maybe these relationships could be put above the "wants" I only think that I "need".....

Well, the clothes are clean, dry and put away. "Our" cars have been lovingly attended to. December of 1997, as this issue goes to press, I celebrate seven years in DA recovery. This calendar year has brought more sadness and more joy and more miracles than all the previous years combined.

And I am truly grateful for all of it; each minute, one day at a time.

Take What You Like, and Leave the Rest

One Answer To The Question

It seems that a learned philosopher approached a well-respected spiritual leader and told him that he didn't believe in God and the universe, and that the world and life all came into being through natural means, without outside intervention.

The spiritual leader said nothing in reply, but some time later returned to the philosopher with a profoundly moving poem written on parchment in the most glorious calligraphy.

The philosopher, seriously impressed, inquired as to the artist and poet. The spiritual leader told him that there was no poet or artist. He explained that the paper was lying on his desk when a cat knocked over the inkwell.

The philosopher said, "That's simply impossible. Somebody must have written the poem and somebody obviously put it to paper!"

The spiritual leader replied: "You said yourself that the universe, the world and life, which are more beautiful and wondrous than any poem, came into being by themselves. Why do you doubt the same for this simple, humble poem?"

*Adapted from a column written
by Dr. Laura Schlessinger,
Dallas Morning News, Sept. 18, 1997*

Remembrances At
Random From The
World Service
Conference 1997
Los Angeles

**"It's not much but
it's a step in the right
direction."**

"IT'S A BOY IT'S A GIRL
IT'S A BOY IT'S A GIRL IT'S A
BOY IT'S A GIRL...."

Due to time concerns needed to complete the World Service Conference business, the Seattle Conference in 1998 is presently scheduled to occur for four days instead of three.

Dear Ways & Means,

I understand from my GSR that at the 1997 World Conference there was a lot of discussion about the degenderization of the steps - changing the steps to reading "God" every time there was a "him," so as not to offend some of the members. At one point it seemed to me my group tried to push a hurried vote for it at one specially-called-for meeting.

My understanding is that this issue was tabled at the conference.

Sincerely, my motivation is not to create controversy - it is to become at peace with myself about a decision to be made by the overall group conscious of all members of Debtors Anonymous who have a desire to be represented at the World Service Conference.

From my experience as a participant in various discussions, this issue apparently triggers a whole lot of stuff for a lot of people.

Are we, as a group, being REALLY codependent, trying to take care of EVERYBODY's feelings? Are we depriving people of an important part of their own individual recovery process in learning acceptance?

Or is changing the wording actually the courageous choice to make?

Personally, I don't have a vested interest in what a Higher Power is called, be it God or Goddess or Creator or Creatress. I know HP is there for me. But, if we change the "hims" to "God," maybe we should go ahead and take it further and change the "Gods" to "Higher Power," because "God" could be taken as a male connotation, also offensive to those who prefer to use "Goddess" during meetings as well.

Isn't this really about where people are in their own recovery? That it's not about the money, or a name, or what words we use, it's about the way we feel inside about ourselves and our

actions with respect to that. That we are, all of us, precious creations of a Creator, whether the name we use is "Creator" or "Higher Power" or "FatherMother" or "God" or whatever.

To me the choices seem to be either keeping the old because that's how it's always been done and if it ain't broke don't fix it, or keeping the existing wording because it "shouldn't" matter what we use - that we are beyond all that within our own personal growth, or an option of changing to something new either minimally or substantially because of where we are in recovery.

As a group, what is the next right thing to do before a final vote is taken at any future conference?

For me, I know I plan to give much prayerful consideration to the discussion, and to my vote, next time it is brought up in a business meeting.

Anonymous

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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 DA membership; we are self-supporting through our own contributions.

DA 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

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

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

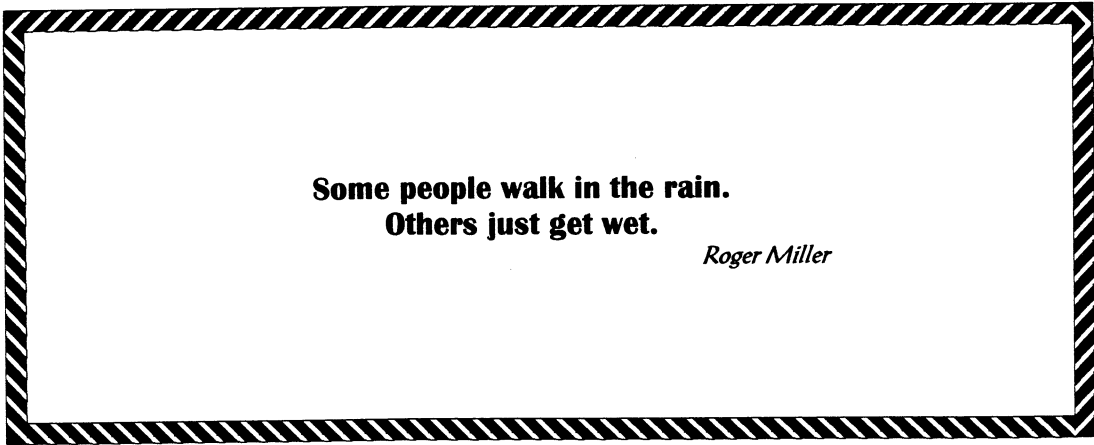
God, I offer MYSELF TO THEE, TO BUILD WITH ME AND DO WITH ME AS THOU WILT. RELIEVE ME OF THE BONDAGE OF SELF, THAT I MAY BETTER DO THY WILL.

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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**Some people walk in the rain.
Others just get wet.**

Roger Miller