

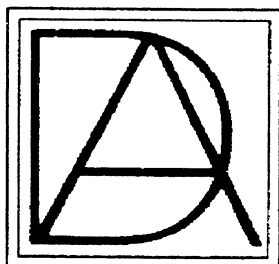
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Winter 1999-2000

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**DEBTORS
ANONYMOUS®**

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Debtors Anonymous
P.O. Box 920888
Needham, MA 02492-0009

Service Deepens Recovery

We need each other to abstain from our addiction and along the way there is a chance to learn other healthier behaviors as well. In active service work I *must* interact with others. The 12 Traditions offer guidance for working with others and give me a chance to participate and interact in more effective ways. I welcome this because I sure didn't learn it in my other (pre-12 step) life. Service work allows me to work with different personalities, some I might otherwise not choose to include in my life.

Teamwork really appeals to me. I love sharing time and space in community with others. Opportunities for this come to me in various forms and I usually choose to participate - either as part of a group or as a group leader. Over the years I've engaged with diverse groups for diverse reasons:

*Creativity work
Spirituality groups
Women's groups
Writing groups
Step study (AWOL)
Adopted family groups
Hobby groups
Service work
Social groups
Experiential workshops
Intensive trainings
Educational groups*

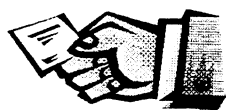
Some groups are far more effective than others. Some groups achieve their goal but are miserable doing it. And still other groups, like my family of origin, teach ineffective, harmful,

disrespectful ways of being with people. So, when I observe interactions that work, I pay attention because I want to heal myself and pass on the learning.

Recently I participated with a group who came together to both work and socialize. We were successful in the work part but struggled with personality stuff in the social part of our time together. Issues - issues - issues! Last summer we did a group inventory. Some feelings came out, people expressed their discomfort, but nothing changed. Last month something changed. One person began to share from a very deep place. Something about the group wasn't working for her. Others chimed in and some problems were identified. From there we began to redefine the group so it would work for all of us. We first established that, no matter what, we wanted the group to continue and we didn't want to lose even one member. Affirming our importance to each other set a climate for cooperation. Creativity kicked in and we identified options for future meetings that left everyone excited. Not only did it feel like we cleared the air, we felt more love and respect for each other. This is the kind of group I can't wait to meet with again.

So many times during my recovery I struggled to learn a lesson and the answer eluded me. I prayed, I talked to my sponsor, I wrote about it, I spent head time trying to figure it out and what happened: I experienced more PAIN and the answer eluded me. When I feel uncomfortable with people I get protective of myself and create distance. I suppose that creates a barrier to learning as well as a physical barrier. It continues to

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Carrying the Message

Step 12. Having had a spiritual awakening as a result of these steps, we tried to carry the message to the debtor who still suffers, and to practice these principles in all our affairs.

What does carrying the message mean for me?

My first experience with DA at a world service level was in 1993. I had all of a year and a half in DA, with just two years in 12 Steps. The only vision I had for my life at that time was that I wanted to get out of debt, and I was willing to go to any lengths to make that happen.

I remember the opening night sharing meeting. I had been asked to facilitate that meeting, and as I sat there and watched people walk in and find a chair.... people from all over the country, people I had never seen before, I knew they were like me, they had debts and wanted their lives to be different. I was overcome with awe and comfort.

At the very first 12 Step meeting I ever went to, I was very scared and embarrassed. I saw someone walking down the hall toward the room I had learned the meeting was in, and asked them if it was the right room. They smiled and said yes, and reached out their hand to hold the door open for me to enter.

But I was afraid, and said "No, I'll follow you." And I did, and I ended up sitting next to them for the entire meeting. When the meeting started and I heard these people talking *out loud* about everything that was going on inside me, I knew I had finally found a place I belonged.

Later, at the Dallas conference, I really didn't know what to expect. I did know that I was not about to participate in any committee meeting. Nuh-uh, not for me, too many personalities clashing. The only way I knew how to deal with conflict was to leave, preferably as fast as possible

But I kept doing my footwork. I kept doing service work.

It's now seven years later and I've attended four DA world conferences. I've done lots of different tasks associated with service work, and I have become convinced that attending the conferences, participating in the committee activity, facing those difficult conflicts, learning how to be a part of the solution, is one of God's greatest gifts to me.

Craigville, the site for this year's conference, was a beautiful retreat center on the New England coastline area of Cape Cod. I would probably never have made the effort to visit this destination in this part of the United States were it not for the conference.

I loved walking the little Walking Path between the house I stayed in and the dining area of the center. It was always a moment of centeredness for me, connecting with a Higher Power, with clear intent and purpose for my being there. The God of my understanding has a plan for my life, if I but turn my will over.

There is so much work to be done in DA, to give back what has so generously been given to me. I am so grateful for those who have worked before, and those who work with me now, and those who will later pick up the torch and

carry it for their turn.

Debting is a disease for me. I know where I was, I know I don't want to be there again. For me, the conference is a concrete means of feeling the intangible – even in disagreement on specific issues, we are unified overall in our common purpose. My personal recovery depends on this.

A challenge was offered at this year's conference by the outgoing chairperson of the DA General Service Board. What can we do to reach the isolated and lonely debtor who still suffers?

As I think back to the start of AA it was just two drunks, sitting down together, talking about their common problem, reaching out to each other in support.

On self-inventory, what is my part to reach out?

I am so warmed by the acceptance of people in this program. I am a living miracle of what can happen when a hand reaches out – to open a door, to be a support, to share the promises of the program, if I but do the footwork of the steps, each of them, one day at a time.

Thanks for letting me share. -/

Suze G., TX

Are there any DA related announcements?

Let the fellowship know what's happening around the world in DA. Send your DA related announcements to:

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Sharing Experiences in Sponsorship

For a good many of my fifteen years in Debtors Anonymous, I was reluctant to sponsor members of the program.

I felt I didn't know enough to help others with their money matters and besides, I told myself, it seemed difficult to obtain a sponsor of my own, so why should I sponsor others? Then another member asked if I were interested in becoming her goals partner. This entailed regular daily phone calls at a predetermined time in which we would read and repeat seven or eight affirmations or say a short prayer. Next, we would make three goals for the day, writing both our own and our partner's goals in our notebooks. The following day, we would query each goal to see how we had done. We still do this today.

A few years ago, I entered into co-sponsoring with another DA member. We would make commit-

ments to each other, give feedback on current money matters, and help each other be honest in our dealings in the material world. Co-sponsoring is better than nothing. It is still difficult to get a sponsor in my area.

Recently, more time opened up in my schedule, so I decided to do more sponsoring. Here are some things I've learned about sponsoring in DA that have worked for me.

If my sponsee is a beginner, I have them call regularly and tell me about upcoming spending situations, especially in areas of past compulsive spending. If the sponsee has been in the program for a while, I ask for their spending plan right away. I try to have a clear idea of their income and expenses because a question like this invariably arises: "I want to buy a new dining room table. What do you think?" I refer them to their spending plan, and ask if they are anticipating any major expenses, and then we make the decision together.

It's important for me to have lots of faith in my Higher Power. I try to remember that the Higher Power will help my sponsee and that his/her recovery is not all up to me. I'm ready to pray at any time while talking to sponsees, whether out loud with them on the phone or silently when I am undecided about what to say or when feelings arise for me.

I attempt to remain ready and willing to tell the sponsee "No." At times, some of my sponsees have been very determined to spend money because of mixed-up motives. I can sense their ambivalence and confusion, so I sometimes take a risk and tell them it doesn't sound good to me. If they go ahead anyway, I often have to pray immediately to let go of any feelings or character defects. Sponsoring is good at bringing up character defects.

I try to keep them busy reading,

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amaze me that the lessons that provide the most profound learning come in a gentle loving way.

Members sometimes ask: What does DA have to offer oldtimers? This is what it offers me: By working with others, I learn more about myself and more about what does and doesn't work in relationships. It gives me a chance to deepen my recovery. I first noticed my discomfort with communication at DA business meetings. At intergroup meetings the level of passion expressed was greater than at meetings and I often felt reactive to certain communication styles. Attending annual conferences gave me the first hope that people really could work cooperatively. Attending conferences was always a high for me. For the most part, attendees are respectful

of one another, there is a common goal to create a future for DA, to reach the still suffering debtor and people really pull together. Participating in various levels of service in DA is teaching me lessons that I carry with me to other (non-recovery) groups, including my family of origin.

Sometimes I think the easiest thing we do in DA is identify what brings us in the door: compulsive debting. For me it is a challenge to keep coming back when personalities begin to clash. Learning how to interact with others in a respectful, loving way is a big part of my program. For a time, I walked away from situations that baffled me. If the 12th Tradition didn't help me, I was lost. But eventually I no longer wanted to walk away; I no longer wanted to limit my world by excluding people that didn't agree

with me. So I learned some skills. I used to have a high tolerance for inappropriate behavior. I've had to learn, like a little child, how to distinguish what is okay behavior and what isn't. Now when I decide to limit my exposure to a person it's a choice I make - not because I don't know what to do. I seek relationships that provide learning, that support me to evolve as a healer, that encourage me to be more of who I am, more of who God intends me to be.

There is a secret about service: It isn't about giving. I trade my time for an education. Nowhere else in my life do I have the exquisite opportunities to learn about myself in relation to others in quite this way. I am forever grateful.

- Hollie A.

Quips and Quotes for the New Millennium

On abundance and prosperity

"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

"It pays to trust in God. If your money motivation is based on your connection with the Infinite, you don't have to worry about your well running dry and you can relax into present time and experience the wondrous abundance of the universe you live in. In God you have unlimited life which, after all, is more valuable than all the money in the world."

- Bob Mandel

On Humility

"True humility is not about obliterating our sense of self. It is not about acting as if we are nobodies and deserving of nothing. It is not about viewing our-

selves as less than the rest of the world. Real humility means developing an accurate sense of ourselves. It is rooted in an honest inventory of our strengths and limitations. It requires an accurate assessment of our progress and identification of the areas in which we need continued healing and growth. Real humility is about knowing who we are. Only by starting with who we presently are can we hope to become all we wish to be."

- from *Amazon Spirit, daily meditations.*

On loving, "co- ing" and caring

"At some point we are forced to grapple with the truth that we cannot fix someone else's life for them. Our love cannot set them free from their addiction. Our compassion cannot force them to leave an abusive situation. Our willingness to care for them cannot replace their need to care for themselves. At some point, we must accept the limitations of our love and allow others to assume responsibility for themselves. We cannot help them if they refuse to help themselves. Today I will remember that while I can offer support to those I love, I cannot fix their lives for them."

- from *Amazon Spirit, daily meditations.*

*Happy 2000!
May the force
be with you!*

Continued from page 3

writing, and going to meetings. Recently, the Conference Literature Committee requested submissions of writings for pages in a DA daily meditation book. I think this is an ideal writing assignment for both sponsors and sponsees.

Sometimes one of my sponsees will sound hesitant or confused about spending money on particular events such as vacations, weddings of relatives, business trips, or moving costs. Over the phone I ask them to get a pencil and piece of paper and we write down the anticipated expenses right then and there. I have found that decision-making in the moment brings a lot of relief.

I like to have tea or dinner with my sponsees to show that I am interested in their lives. It is difficult for me to help with money decisions if I have no sense of their life. Some credit counseling services do give financial advice without this personal connection, but they work for the creditors. Their advice is to pay creditors first, and then self. In Debtors Anonymous, we put the debtor first and then the creditors. We work for the Higher Power.

I also try to turn my sponsee's attention to their Higher Power when they express fear or negative thinking. For example, when business owners want to skip paying themselves because their business account is getting low, I'll remind them that God is the source of all their good, that they are going in the right direction, and the answers will come.

I know my limit on how many times my help can be ignored. I will often tell new sponsees that I want to listen to them and share my experience, strength, and hope but I don't talk with sponsees just to hear myself talk.

I always attempt to be clear about what a slip is as compared to a warning sign. Sponsees might bounce checks due to failure to transfer money from a business account to a personal account. If I know the sponsee is doing most of the Steps and tools, all I do is encourage them to look at how much time and attention they are devoting to record keeping.

For two years now, I've sponsored many people in DA and I have found that I do know enough to help them. I want to be a channel for program wisdom one day at a time. This keeps me involved in my own recovery and that is Step Twelve in action. As the saying goes "You've got to give it away to keep it."

Blessed Be, -Anne R.

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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 debting.

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 920888, Needham, MA. 02492-
0009.*

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

Call for Submissions

Like a good meeting, this newsletter exists by the contributions of it's members. If you have the desire to share your story of experience, strength and hope or any other DA related subject with fellow DA members around the world please send in your submissions to:

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"A life of reaction is a life of slavery,
intellectually and spiritually. One must fight
for a life of action, not reaction."

- *Rita Mae Brown*