

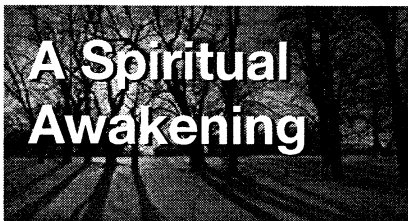
# WAYS & MEANS®

Winter 2002

\$2.00

## WINTER SPOTLIGHT:

# Living our D.A. Vision



## A Spiritual Awakening

My vision, so far, has gone through four distinct phases, in 8 years of D.A. recovery.

*Phase One: I live for my creditors.* In the beginning, it was *all* about the money. I wanted desperately to be out of debt. I thought if I could just get out of debt, then I could finally do and be and have all the things I dreamed of. I set to with a will, going to meetings, writing my money down, and adding it up every month. But I never made a spending plan: why bother, when every spare penny belonged to my creditors?

My first pressure relief group listened to my debt reduction plan, politely set aside all my perfectly laid out numbers and asked me about my vision for my life. I was taken aback. "But – but –" I stammered. It was surprisingly difficult to admit that deep down in my heart of hearts I considered myself an artist, even though I hadn't painted in almost 20 years. They sent me forth with a commitment to paint and start working the Twelve Steps. That was the moment I began to wake up.

*Phase Two: I live for others.* The process of working the Steps gradually helped me develop connections to people who had the kind of serenity I wanted. Life became both excruciatingly uncomfortable, and unbearably exciting, as I got a sponsor and began doing service. I remember describing recovery as an "E-ticket ride." Sadly, I

came to depend a little too much upon my D.A. friends. Perhaps my service work was a little unbalanced. My relationship of many years couldn't stand the pressure of my bumpy recovery. Things fell apart quickly. In one month, I was homeless and unemployed. Suddenly, the visions they talked about in D.A. seemed possible for everyone else but me.

*Phase Three: I learn to live for myself.* Disillusioned, I moved back to my hometown, and started over. In despair, I took inventory of my behavior. I realized that my beliefs and attitudes kept my life small and dependent upon others, emotionally and financially. Even though I was still tracking my money, and slowly clawing my way out of debt, I started to see how my fearful limited thinking kept me from experiencing life fully. I saw that I was only barely awake, maybe just barely alive.

I turned to the Steps again, because I know that the Steps are the path to recovery. Slowly, painfully, my attitudes began to change. As my attitudes shifted, so did my behavior. I started making a spending plan every month. I paid my creditors less, and built cash reserves. I learned to trust God, and love people. I began to believe that because God made me, I had a right to be alive. I began to occupy space; I began to make art again. I went back to school and was able to finish (without debting) an art degree I had abandoned twenty years ago.

*Phase Four: I live for God.* At last I've learned that God is the path to my vision, and if I keep my focus on seeking to know and carry out God's will

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for me, I will have the serenity and peace that I desire. I am learning to feel my feelings and let them be. I'm paying attention to my own life more, and interfering less in the lives of others. As I gradually learn to accept myself as I am, I'm able to have healthier relationships. I'm within spitting distance of paying off my creditors; someday in the not so far distant future, God willing, I will eventually be free from debt. I've proved to myself that I can be self-supporting; I've showed up for my life by being willing to earn. Now I'm ready

to earn doing what I love. I'm in the process of preparing my application for graduate school. I don't know how God is going to pay for it, but I don't have to know. My job is to keep walking in the direction of my dreams.

The greatest gift that I have received from D.A. is a connection to my Higher Power. I do service at every level with the fervor of the righteous, because I like what I have and I know the only way I can keep it is to pass it on. I have been spiritually awakened. I'm not just alive, thanks to D.A., I'm *living!* ■

—A grateful compulsive debtor

## Taking Steps in a New Direction

"This experience of unconditional love has literally rocked my world..."

I was in the D.A. program for about two years before I took a formal Fourth Step. By formal, I understand that means I took the Step in sequence after One, Two, and Three. And I had the help of a sponsor with whom I could discuss each Step, do some reading, and even some written work in order to get a better feel for what each Step meant for me.

My sponsor also helped me to judge when it was time to progress to the next Step, instead of simply relying on my "same old" thinking patterns to try to figure out what was best for my recovery.

Perhaps approaching the Steps this way helped me "get lucky." When it was time for my Fourth Step, instead of trying to do it on my own, I was blessed with not only the continued support of my sponsor, but also the grace of finding a workshop

that focused on the Fourth and Fifth Steps exclusively within an intensive six-week period. I took the best basic tool I have, my willingness, and I signed up for that workshop.

I was now planting myself squarely in the solution, not the problem. Denial of troubling experiences and feelings from my past played out in my life every single day in large and small ways. They unconsciously shaped my view of the world, and that view, with those resentments, fears, and harms, was often cold, overwhelming, discouraging, and diminishing.

There were constant rough spots along the way as I worked my inventory in that six-week period, but I was able to return to the Third Step, simply say a prayer to remind myself *WHO* was in charge of my life now, then get back to the work of taking my inventory.

Between the fifth and sixth weeks of the workshop, I had the opportunity to do a Fifth Step to unload all the junk that I carried around with me whether I realized it or not. I chose someone that I didn't know

very well, but who had been through the process of the workshop, and whose program of recovery I respected. She had something I wanted, so I approached her and asked if she'd hear my Fifth Step. She generously agreed to my request and set aside an entire day for me, so that time would not be an issue. I could have all I might need. She even took down or covered all the clocks where we met, so that I got a

## Ways & Means

A Quarterly Newsletter  
for the Fellowship of  
Debtors Anonymous

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Published by the General Service Board of Debtors Anonymous, *Ways & Means* is a forum for sharing the experience, strength, and hope of D.A. groups, members and service entities. It does not interpret D.A. traditions and principles.

The *Ways and Means* is edited and produced by the Fellowship Communications Committee of the World Service Conference.

Articles, jokes, and cartoons in the spirit of D.A. recovery are welcome. All submissions are subject to editing and cannot be returned.

Subscriptions are \$8.00 per year in the U.S. \$8.50 (U.S.) in Canada and \$13.00 (U.S.) abroad. Make checks payable to D.A.G.S.B.

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## The Power of Detachment

I came to B.D.A. in 1997. Although I had a Master's degree, for many years I was an under-earner, at times living as a traveling priest - owning only what I could fit into two suitcases. I believed that money didn't count, and I didn't count my money. In 1996 I met a wonderful man and we made plans to marry. One day, in frustration, he said, "I've got to do something about these debts! Isn't there a program for people like me?" Vague about money, I didn't even know we had debt.

The people who answered our 12 Step call listened to our "qualifications." After hearing our numbers, they recommended we try a B.D.A. meeting. I went to B.D.A. for my partner, but after 8 months of working the program for my own business, I no longer had to identify myself as an under-earner. I was, for the first time in a long time, treating my business as a business and earning what I deserved.

One of my first actions was to "detach from my business with a continued commitment to the business." This is easy to say, yet complicated to do. First I had to take an inventory of my business: the skills, certifications, and contributions I could make. Then I had to look at my "old ideas." I had old ideas about myself, about spiritual work, about the virtue of poverty, about seeking money being somehow less worthy - ideas that had to change for me to become prosperous. I also had "old ideas" about my chosen work - that

it should be offered even to those who couldn't pay, that it was not a prosperous profession, that my service was too "spiritual" to promote. These ideas were in conflict with my belief that as a child of God I should be happy, prosperous, and free.

Inner conflict is insanity, so my inventory took me back to the Second Step. I had to detach from my idea of a Higher Power that did not respect money for spiritual work. My continued commitment to my business was made with the aid of a Higher Power that supported me in a new way.

Two years into recovery, my partner became very ill. Caring for my 93 year old mother and searching for a cure for my husband became overwhelming. I put aside my work and concentrated on my family responsibilities. Attending a support group for care-givers, I learned that 65% of caretakers die before the person they are caring for. It was clear that I needed to take care of myself too. Maintaining an even keel in the face of a seemingly hopeless condition was possible only because I used the tool of detachment and recommitment on a sometimes daily basis.

One shattering diagnosis after another rocked our world. But each time I released my judgments, concepts, feelings, and expectations, I created more room for God to transform our situation. New ideas and possibilities were revealed. As I surrendered, I was led at last to a hospital (this was the fourth hospital) where my husband got the treatment that turned his illness around.

Today he is enjoying life again, active in the field he loves, Marine Biology. He is using his business background to develop skills in ac-

counting for our non-profit business, as he is my CFO.

Today I picked up application papers for my new office space. I will open my new practice knowing I have the tools to build a prosperous center for personal transformation, spiritual growth, and performance enhancement. And I will daily use my tools for detachment and recommitment.

Today, I detach from my life and recommit to it. Today, I detach from my marriage and recommit to it. Today, I detach from my career and recommit to it. Today, I detach from my business and recommit to it.

Author's note. We began D.A. \$90,000 in debt. Today our debt is under \$17,000; we have a Prudent Reserve of \$16,000. Thank you, God. ■

—Katherine S.  
Seal Beach, CA

### How does recovery in B.D.A. change its members?

We learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable.

We accumulate cash reserves, pay our bills and employees on time, pay ourselves a regular salary with benefits and vacation time and build a thriving prosperous debt-free and financially solvent business.

—From the D.A. pamphlet,  
*Business Debtors Anonymous*

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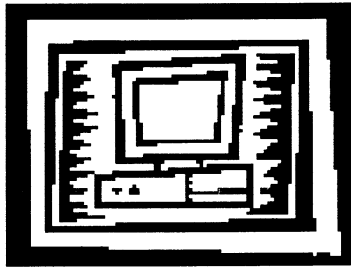
clear message we could take as long as we needed. Then she listened to me tell my story... all the things I needed to let go of, had not addressed before, and, most importantly, those things that I thought I would be too ashamed and remorseful to ever share with another human being. Those were the things, I discovered, that were blocking me from God. She listened to me without judgment as I admitted the exact

nature of my wrongs to her, to myself, and to my Higher Power. At the end, she hugged me and said she loved me, and that God loves me, then sent me off to spend an hour exploring my new, improved, closer relationship with the Power Greater than myself.

That was nearly five years ago, and I still shed tears of gratitude as I recall how my world made a qualitative change. In some ways quickly, some ways slowly, it dawned on me that, for the first time in my life, I

had really “emptied the well,” allowing myself the grace and courage to be heard completely. I had experienced acceptance, character defects and all, in a way that I had been unable to accept myself. This experience of unconditional love literally has rocked my world, affording me the courage to accept the debtor I am on a deeper level, and taking the risk of leaning on my loving, beneficent Higher Power. ■

## The Internet Caucus



### Debtors Anonymous and the Internet

At the last World Service Conference, there were a number of concerns raised by the fellowship about D.A. groups meeting in an Internet forum. The Internet Caucus reviewed these concerns and formed a work group to address them in print. Once we looked closely, we saw that the questions concerning Internet Groups (IGs) fell into roughly two categories: traditions and security.

Focusing on the traditions, the first that seems applicable is Tradition Five: Each group has but one primary purpose—to carry its message to the debtor who still suffers. How does this apply to IGs? D.A. is a relatively small fellowship. In many areas, especially apart from metropolitan centers, there are no active D.A. meetings at all. IGs are an important point of contact and interaction for “loners,” those in areas where there are no face-to-face (f2f) meet-

ings available. This is certainly one way to carry the message.

IGs, in the form of an email list-serve, provide a daily dose of Experience, Strength and Hope to those whose work schedules preclude frequent f2f meeting attendance. As a night shift worker myself, I can't tell you how valuable this contact has been to my own recovery. It's been almost like doing 90 meetings in 90 days, something often impossible for shift workers. Again, the IGs are carrying the message.

Perhaps most importantly, IGs provide D.A. access to those who are homebound by disability. There are a large number of such people involved in the online D.A. community. Without the IGs, the message most likely would not reach these still suffering debtors.

As we looked further at the questions raised, we found an interesting relationship between questions of security and anonymity. Setting aside the technical aspects of internet security for the moment, let's look at Tradition Twelve: Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities. Also relevant is Tool Four: We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other D.A. members at any time will not be repeated.

Among those who participate, many consider IGs to be *more* anonymous than f2f meetings. They are regarded as a safe place to “look and see” what D.A. is about be-

fore actually attending a live meeting. After all, one's person is not available to be visually recognized by anyone. Other than that, most of the anonymity concerns online are actually quite similar to those in a f2f meeting.

In an online environment, there may be identifiers in the email address one uses. Many who participate in IGs use a separate email address under a pseudonym.

The fear of having someone gain access to one's computer was mentioned often. This may be similar to the fear that a process server would follow one from a f2f meeting, for example. We all take various security measures to protect our homes, from simple locks to full-blown security systems. That is our individual responsibility. Likewise one must make choices regarding one's computer security. A number of folks in the online D.A. community don't even own a computer. They make use of public ones, such as those at a local library. Others have elaborate internet security systems attached to their computer. Such security issues are real, but they may well be an “outside issue” when it comes to IGs. In any D.A. group, f2f or internet, anonymity is a tradition, not a guarantee.

Which brings us to Tradition Four: Each group should be autonomous except in matters affecting other groups or D.A. as a whole. Each IG has its own trusted servants and group conscience to direct its af-

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# LAUGHING MATTERS

fairs and address members' concerns, including meeting format, venue, security, etc. They are usually available to answer specific questions, or have access to technical help from the server or venue in which they meet. Of course, with personal autonomy comes personal responsibility. Individuals with specific concerns about their anonymity are encouraged to take the necessary safeguards, such as a separate email account in an anonymous pseudonym, virus protection software, etc.

Some have also expressed concerns that the traditions may be violated in some unique way in an online environment. Unfortunately, these concerns never cited a specific tradition or a specific instance. It becomes difficult to address them in anything but general terms. Again, we look to Tradition Four concerning a group's autonomy. This applies in the online environment just as it does in the f2f group. In f2f groups, there exists a wide variety of meeting format and oversight by the group conscience. Also like f2f groups, from time to time a discussion may go off-topic, an individual may become disruptive, or individuals may languish in a particular service position for lack of others willing to serve. In any group or meeting, autonomy also extends to the individual. We cannot, nor should we try to control any individual's behavior. There is a detailed discussion of this in A.A.'s *Twelve Steps & Twelve Traditions* under Tradition Three.

The most exciting development for the IGs is the recent formation of the Online Debtors Anonymous Intergroup. (<http://groups.yahoo.com/group/ODAIntergroup>) This group "serves the online D.A. community to strengthen the D.A. fellowship as a whole." It will thus bring the online D.A. community into full fellowship with the D.A. service structure. It will provide an essential point of contact for both.

As many other fellowships have found, the internet can be a very useful media for communicating our Experience, Strength and Hope both among ourselves, and to the world at large. Many have raised concerns about the use of the Internet for D.A. groups, but to date we have found little in the way of verifiable problems. Too often new media are met with skepticism and fear borne of what the Big Book refers to as "contempt prior to investigation." Instead, let us embrace the service this media can provide to the still-suffering debtor. ■

## Vacuum Cleaner Salesmen

On a recent afternoon I received a knock on my door. I opened it to see a handsome young man smiling at me. He introduced himself and said he was visiting houses in my neighborhood to offer a carpet cleaning promotion. He would clean the carpet in one room of my house for free. I asked if he was going to move the furniture. He said he had a partner, and they were young and strong so moving furniture would not be a problem. For a thorough cleaning I agreed to listen to their promotion.

While we moved the furniture out of my living room, they quizzed me on my current vacuum cleaner. I told them the brand that I owned. They wanted to see it. I said it was in a closet upstairs, the path to which was now blocked by my living room furniture. Little did they know that in addition to my vacuum upstairs, I also owned a shop vac, a dust buster, and had recently inherited two more upright vacuums.

They were sure I would be interested

in their vacuum. I asked them how much it was, and they were unable to say the price out loud. One of them jotted a figure on one of the little filters they used to show me how much dirt the vacuum could pick up in an already vacuumed room. Their vacuum was being offered at a whopping \$1999.99. I whistled. I mentioned I could buy a car for that amount of money. I explained again that I was not interested in a \$2000 vacuum. They mentioned that I could trade my old vacuum in for \$600.00 and pay them the low monthly price of \$200.00 towards the balance. I mentioned I didn't buy things on credit.

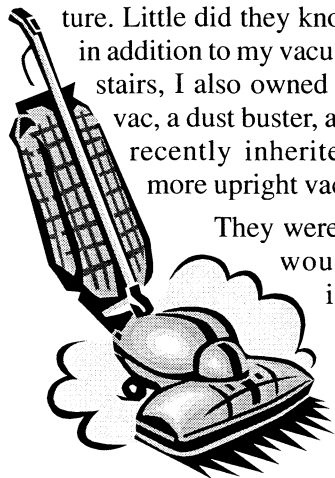
The demonstration went on. It included a plea to help them win a trip to Idaho. By the end of several cell phone calls to their supervisor they had lowered the asking price to \$1000 and the monthly payments to \$50. I continued explaining I didn't buy things on credit. Finally, they paused in their demo and wondered aloud why not. When I told them that buying on credit meant I was paying them to use their money, and I was unwilling to do that, they gave me a look that indicated I was from another planet.

Little did they know that I had the power of awareness and the strength of D.A. to help me say no as many times as it took. I simply and politely outlasted them. As my sponsor likes to say, "No is a complete sentence. No thank you is the polite form." ■

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*"Little did they know that I had the power of awareness and the strength of D.A. to help me say no as many times as it took."*

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WAYS & MEANS

# Announcements

## The Ways & Means is seeking an Editor

The Ways & Means is seeking a member of the fellowship with experience in journalism, graphic design and/or desktop publishing to serve as Editor of its publication, *Ways & Means*. The Editor will have primary responsibility for the timely publication of this newsletter, which is published four times per year.

This person will help choose editorial content, handle design and layout and possibly coordinate volunteer staff, working closely with the Fellowship Communications Committee and the GSB.

This is a part-time contracted position, with a stipend per issue, the amount to be determined.

Please email resumes to Ways & Means Editor (da-gso@mindspring.com) with ATTN: Fellowship & Communications Committee in the SUBJECT line of the email.

### 2003 D. A. World Service Conference: Minneapolis & St. Paul

The 2003 World Service Conference and Fellowship Day will be held on the campus of Augsburg College in Minneapolis, Minnesota August 6 -10<sup>th</sup>, 2003. Save the Dates! Add to your Spending Plan! Look for new information at [www.debtors-anonymous.org](http://www.debtors-anonymous.org) under Events. For information about Augsburg College and links to Twin Cities resources, go to [www.augsburg.edu/twincities/](http://www.augsburg.edu/twincities/).

### 2002 Conference passes resolution

At the 2002 Conference, the GSRs and ISRs passed the following resolution:

*"The 2002 World Service Conference resolves that this conference and the Fellowship as a whole embrace the notion that each meeting commit to [purchasing] two yearly subscriptions of the Ways & Means."*

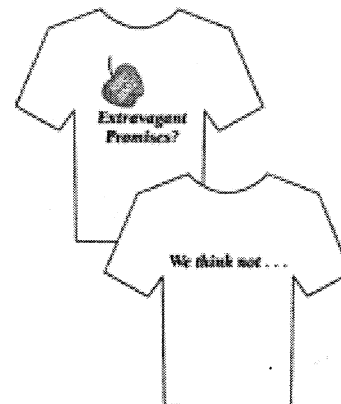
## D.A. World Service Needs Your Help

Recent reports show that our D.A. World Service income is down compared to 2001. At the request of the Annual Conference, the literature prices were reduced this year, which helps the struggling newcomers. Unfortunately, the price reduction has had a negative effect on our income. We are urgently asking D.A. meetings, Intergroups and individuals to increase contributions to the D.A. World Service as soon as possible. The primary uses of your contributions are to help still-suffering debtors find meetings, to print D.A. literature, to provide members services and to keep our World Service Office up and running. Please announce this request at your D.A. meeting. Thanks.

Mail contributions to: DAGSO, PO Box 920888, Needham, MA 02492-0009.  
Make checks payable to: Debtors Anonymous. Thanks for your help.

—The D.A. General Service Board

## Extravagant Promises?... We Think Not!



Limited edition T-shirts from the 2002 New York World Service Conference are still available for **\$5 each** while supplies last. All funds support the work of D.A. World Service.

Specify style and size: Standard M,L,XL or Feminine S,M,L. (Indicate second choice if first choice is not available.)  
Domestic orders: Add \$5.00 shipping and handling for one t-shirt, \$1.00 for each additional shirt in the same order.  
International orders: Add \$10.00 shipping and handling for one shirt, \$1.50 for each additional shirt in the same order.

Send full name, address, city, state, zip and country, phone number and email address. (Your info will be kept confidential.)

Make checks payable to DAGSB and mail your order to:  
**Joanna Roy, 549 W. 123 St.,  
New York, NY 10027.**

## Ways & Means Newsletter Subscription Form

Yes! I would like to become a subscriber to *Ways & Means*, the newsletter for the fellowship of Debtors Anonymous.

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 Is this a gift? Giver's name \_\_\_\_\_  
 Is this for a D.A. meeting? \_\_\_\_\_  
 Please list the group name \_\_\_\_\_

**PLEASE PRINT**

### Subscription Rates

	United States	Canada	Foreign
1-4 subscriptions	\$8/yr. each	\$8.50/yr. each	\$13/yr. each
5-9 subscriptions	\$7/yr. each	\$7.50/yr. each	\$12/yr. each
10+ subscriptions	\$6/yr. each	\$6.50/yr. each	\$11/yr. each

All amounts must be drawn on U.S. banks only. Please remember that it could be up to three months before you receive your first issue. *Ways & Means* is published quarterly, but the publication schedule may vary. Subscribers will receive four issues per paid subscription. Please notify the *Ways & Means* Newsletter if you change your address. If notification is not received and your issue is returned undeliverable with no forwarding address, your subscription will be cancelled.

Please make checks or money orders payable to "D.A.G.S.B."

Mail your payment and subscription order to:

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Know someone who can't get to a meeting? Consider giving them a gift subscription to the *Ways & Means*.

WAYS & MEANS

### Help create D.A.'s new Daily Meditation Book! (You could win \$50!)



Write a 100-200 word personal reflection on your Debtors Anonymous experience, strength and hope. Suggested topics include: The 12 Steps, the 12 Traditions, the Tools, Signs, Promises, Principles and Slogans. Include a "Thought for the Day" and your favorite quote.

Email your entries (maximum 5) by March 1, 2003 to [elmenopea@aol.com](mailto:elmenopea@aol.com) or mail to the General Service Office, Attn: Daily Meditation Book, Debtors Anonymous, P.O. Box 920888, Needham, MA 02492-0009. Remember to include your contact information.

All entries will be entered in the "most inspirational submission" contest. The prize of \$50 will be awarded by the Daily Meditation Book Subcommittee of the Conference Literature Committee at the 2003 World Service Conference. All entries used in the book are subject to editing, may require a signed consent to release form, and cannot be returned.

The *Ways & Means* wants your  
 D.A. jokes  
 D.A. cartoons  
 D.A. shares

Please mail to  
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 email:  
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