

WAYS & MEANS®

Winter 2005

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SPOTLIGHT:

Participation

4th-Stepping in the Virtual World

I have been abstinent from compulsive debting in D.A. for 47 days, since the last time I overdrafted. I have had two Pressure Relief Group meetings and have a third scheduled in two weeks (my PRGs are done online, as I am in a rural area). I have a spending plan—my spending plan serves me; I do not serve it. I get paid on the last working day of the month, and that is when I start my next month's spending plan. I finished up last month with \$200 in savings, and \$217 left in my checking account! This is a first, without debting. I paid all of my bills, I ate out a few times, and I even bought my kids some new clothes.

I have only attended two face-to-face D.A. meetings, as the closest meeting is 90 miles away, but I read the Spenders D.A. list daily. I have been working the 12 Steps with a sponsor I found on this list. Currently, I am in the middle of Step Five. We are doing this by e-mail and phone, as she lives about 1,000 miles from me. It is working. I am feeling more liberated every day. I am changing my attitude towards people on my resentment list. I really want to be free of this, and all of my other addictions.

One thing I have noticed is that my memory has improved over the years, and I now remember things that I never thought were relevant before. These things are incorporated into my knowledge of the things over which I am powerless, into my concept of a higher power,

"I am discovering new heights of recovery through working the Steps again, from a D.A. perspective..."

into my willingness to surrender, into my sense of responsibility for my life, etc. Another thing I noticed is that when I was writing my Fourth Step, I was more pessimistic when I wrote while tired, and more optimistic when writing when I was well rested. So I tried to do both, for balance.

These are the longest Fourth and Fifth Steps I have ever done, and I think the most complete. When I started this journey of healing through the Steps 24 years ago, I did my first Fourth and Fifth Steps. I titled my first Fourth Step, "My Sordid Past." When I did my Fifth Step, I quickly read off my lists of resentments and fears, just because I was so embarrassed that I had them. I sort of hoped

my sponsor didn't really hear me. I did find some relief that way. Later, my other program's sponsor didn't let me get away with that; she helped me to understand that when I was angry at others, I was usually angry at myself. When I was fearful, I was trying to be my own Higher Power. I began to see the futility of the resentments, and focused more on my own recovery, rather than trying to orchestrate my husband's recovery. I had to look again at my concept of a Higher Power.

My sponsor is helping me to get perspective and a sense of gratitude. I am discovering new heights of recovery through working the Steps again, from a D.A. perspective, with a D.A. sponsor.

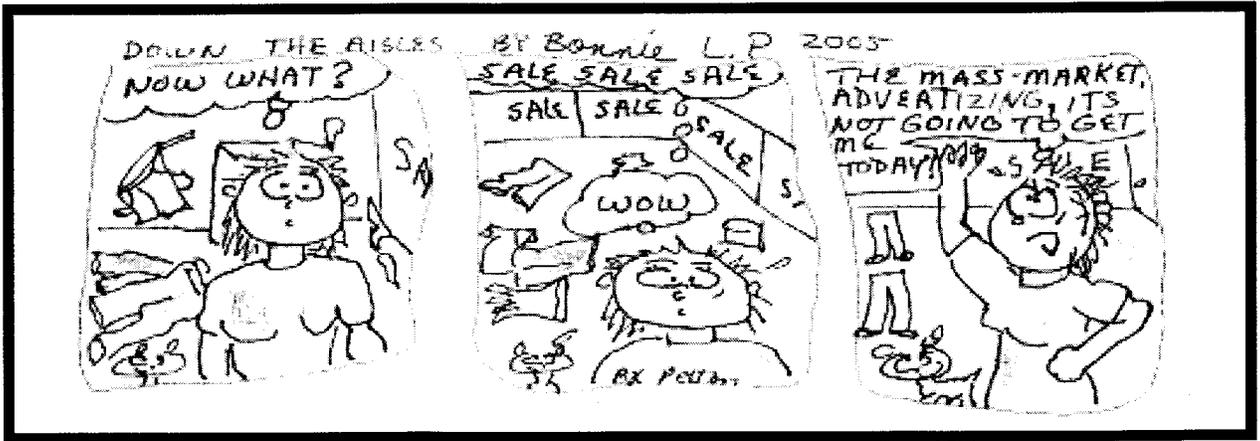
I feel like such a newcomer regarding the concrete nuts and bolts of dealing with my money.

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A Quarterly Newsletter For the Fellowship of Debtors Anonymous



Editor's Corner

At this annual tax crunch time, we can reflect on how our personal finances play a role in the world around us. Thus, the focus of this issue is on how we participate in our own recovery and that of our fellowship.

Several writers in this issue remind us of ways we can sustain our own recovery by participating more fully in the D.A. fellowship. One writer describes how her remote location has led her to use the telephone and Internet to connect with pressure relief groups, a sponsor, and meetings. Another writes of her involvement in a D.A. fundraiser. Yet a third writer reflects on the importance of the Seventh Tradition.

Sharing one's personal experience is a crucial part of recovery; becoming an active participant in the service structure of D.A., at whatever level, is another. On that note, D.A.'s General Service Board will be having its annual face-to-face pow-wow in Chicago, Illinois, from April 21-24.

The clocks have already sprung forward, and we're embarking on the the seasonal adventure of rebirth, growth, and blooming. Stand by for a Spring 2005 issue focused on Spring-cleaning, returning-to-school debt, and plotting that much-needed vacation. ☺

Good To Be Poor?

I am so smart I am so poor.

I use a bed sheet as a door.

Hey, look at this, ain't it great?

I paid just 8 cents for this plate.

For shoes and clothes I shop real hard.

They're always cheapest from someone's yard.

My nicest things are stashed away.

I'll wear them on YOUR special day.

The rules I have for spending money,
Some folks think are kind of funny.

But they don't know. No, they just don't
see, the lack of my prosperity.

It's hidden with each choice I make,
To fill the hole with something fake.

I am so smart I am so poor.

I use a bed sheet as a door. ☺

Dani V.
(Missouri)

Ways & Means

A Quarterly Newsletter for the
Fellowship of Debtors Anonymous

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D.A. recovery are welcome. Submissions are

subject to editing and cannot be returned.

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Beyond Caretaking

I've been solvent in D.A. without incurring any new unsecured debt for about two years now. My life has changed for the better in numerous ways. However, the longer I stay solvent, not debting one day at a time, the more I find myself coming up against difficulties which I could never have imagined when I was debting.

Right now I'm struggling with the "caretaker" role I've chosen for myself in my line of work. I seem to be always focused on my clients' needs. I can see clearly now that I need to step out of this

role and look at my own needs before anyone else's. My tendency to focus on other people's needs has a lot to do with my underearning (which leads to debting).

Making the amount of money I deserve ultimately means focusing on my own needs first. When it comes time to raise my rates or to take care of myself by taking an action in a work situation, I feel as though I am lost in a fog or trudging through quicksand. That feeling has a lot to do with why I debted in the first place, but I now

know that if I can take one small step towards respecting my needs, I can get through whatever difficult situation or decision that arises.

I might have lived my whole life thinking that my job is that of a caretaker but, because of D.A., I know that my job is to do what I really want, be creative and listen to my needs, while at the same time maintaining my commitment to not debt one day at a time.



Millie B.
NYC

Money, Spirituality Meet In This Basket

My name is Cookie and I am a grateful non-debting Trustee. You have given me the gift of serving the fellowship as a class B Trustee (B for boozier) and for that I am most grateful. The truth is I have received much more than I have given. I realize that 12 Step work, not finances, is the focal point of the fellowship and it is carried through sharing, literature, meetings and sponsorship.

This is the bottom line of our 7th Tradition: "We are self-supporting through our own contributions." As we choose not to incur unsecured debt one day at a time, we regain the ability to make choices, to "DECIDE." When faced with a decision, we can choose to act or we can choose to be silent and *not* "DECIDE." We should not let inaction become a way of avoiding active participation.

Contributions and literature sales, combined with group support for the General Service Office, recognize the great value in the services offered to assist DA members in

"When faced with a decision, we can choose to act or we can choose to be silent and not 'DECIDE.'"

carrying the message of hope to the next suffering debtor.

Our service as Trustees is to see that our expenses are well managed and come in close to our spending plan.. This brings to mind our prudent reserve which we have to cover costs of reprinting and any deficits that might arise. The primary purpose for the reserve fund is to be able to continue to provide services and maintain our office in the event of an unforeseen challenge. You, as recovering debtors, would want a prudent reserve as well, since life throws us challenges from time to time. We may also use some of our prudent reserve for capital improvements.

My goal for writing this article is to place this important issue before you,

the responsible parties, knowing with full confidence that a thoughtful response will occur when the next basket is passed. Some questions for us all to consider: What if the group contributions decrease? If we had to increase our literature prices, would this really be the right thing to do? How does that affect 12 Step work performed through literature?

Concept 1 states that the final responsibility and ultimate authority for DA services resides in the Collective Conscience of the whole fellowship. It therefore makes sense that the "whole fellowship" understand self-support and prudent reserve, since they are the source of contributions. What actions can we take to encourage this most important dialogue throughout the fellowship?

I encourage all of you, at your next meeting, to remember that "NOT TO DECIDE IS TO DECIDE." Let's take action. Together we can. In Love and Service.



Chicago Hosts Action Day

Our Chicago BDA meetings hosted an "Action Day" on Saturday, October 30th, 2004. The basic idea was to have an afternoon of workshops with active participation. Each workshop (we had three) had a specific topic which two speakers addressed. Following the speakers, we divided into small groups and wrote and shared about the topic. With the help of a timer, we were able to stay on track and keep the workshops running smoothly.

Much was accomplished in three hours! We had nearly 30 people attend and brought in \$140 through registrations (a suggested donation of \$5) and water and literature sales. After expenses, we cleared \$46. The feedback was extremely positive, and we are looking forward

to having two "Action Days" each year! This type of fundraising event can be expanded and enhanced in so many ways for World Service Month.

How can you do this? Form a committee (ugh). Only a few ambitious people are necessary to plan an action day. Decide on a date, time, and location. Create a spending plan. Design flyers and publicize the day. Decide on the format and topics, and then invite people to speak. Pass around service sign-up sheets at your meetings. Buy literature and refreshments to sell. Have a great day!

For more information and/or to receive samples of our format, spending plan, service sign-up sheet and evaluation form, please contact Jan J at jjanz60@hotmail.com.

Jan J.
(Chicago)

Abundance Ball Brings Opportunity

The past two years Southern California's General Service Reps have held an annual Abundance Ball dance to raise funds for the D.A. World Service Office. Our goal was to raise money and to not debt doing it. The first event sent over \$700 to Needham; the most recent event raised over \$1,000.

It's been an amazing challenge that has taken full advantage of the Tools and Steps of D.A. We learned how to organize, work together as a group of individuals with different talents and various interests, have fun, enjoy the fruits of our labors, keep and stay within a spending plan!

On the evening of last year's Ball, partygoers were met with trees of sparkling white lights, candles, and palm tree table favors. Balloons floated in the air, and it seemed like a fairyland thanks to our decorations committee who set the tone for abundance and gala chic on a \$200 limit. The entertainment committee organized a talent show that brought down the

house. Our DJ kept everyone's toes a'tappin' before and after the show. For those needing to nibble, we had a lasagna dinner with side dishes.

Our expenses, including the hall rental and all food, totaled \$2526.25 and our total income was \$3910.97, leaving a net profit of \$1,384.72. We sent 75% of the profit to the WSO and gave 25% to the Southern California Debtors Anonymous GSRs to place into their World Service Conference fund.

For those who think, there is no possible way to do this, I challenge you with this thought: there is a way. This means believing what you are doing will happen, that there are abundant sources in the Universe to aid us, and that there are plenty of members out there willing to give service to make it happen.

So many times in D.A. we are so caught up in the stressful undertaking of everyday life and overwhelming debt that we lose sight of the importance of living:

namely, just living and enjoying life one day at a time. To take an evening just for yourself and for others to celebrate the gifts of the program, to be so very, very grateful for all that D.A. has done for us, can only inspire and rejuvenate us. All of these things came about in the case of the Abundance Ball.

We have continued to build on what we first conceived the Abundance Ball event to be. It's not just a fundraising event for me. It has evolved into an event full of opportunities:

- * to give back what DA has so bountifully given to me
- * to enjoy the fellowship of fellow members of DA
- * to have fun
- * to build an organization that is so desperately needed out there in the world where there are human beings crying out so urgently for guidance and support.

Jo G.
(Southern California)

The Forum: Letters to the Editor

Winter
2005

WAYS & MEANS

Editor's Note: The Forum is a setting where DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email waysandmeansda@hotmail.com.

In Reply To "Fond Farewell to D.A." (Fall '04)

(Ed. Note: These are compiled from a number of D.A. members, including those of the General Service Board)

A true, hard-core D.A. long-timer would stick around to effect the changes that would improve the program rather than run out the door with some "Oh yeah and by the ways." If she is so concerned that "those who still suffer keep multiplying -- with fewer D.A. veterans staying around to help them" she should be made aware that SHE is one of those D.A. veterans that could be staying around to help.

This program is called Debtors Anonymous. It is not Under-Earners Anonymous or Clutterers Anonymous or Time Debtors Anonymous. The program's 12 Steps and its tools are designed specifically to help compulsive debtors. If people with these other issues are not finding what they need within the rooms of D.A. then perhaps they need to form their own 12 Step program to address those issues.

I've been in D.A. for 13 years. I've seen people come and go. Without fail, these people return in a worse condition than when they left, if they are lucky enough to make it back. I'll say a prayer that she doesn't return in a worse state than when she first arrived 9 years ago.

I encourage this kind of dialogue as we all benefit from it, and I thank her for taking the time and energy to put all this on paper. Our program works on the shared experience of one debtor sharing with another. Fortunately for us, we work slowly so that important issues get the discussion and time they deserve. I sincerely hope she will feel compelled to keep sharing with us all the valuable things that she has learned.

I have just received my Ways & Means, and I absolutely cannot believe that the editor would actually give a platform, a full page in the heart of "our meeting in print," to this demented drivel, justifying why this person has not had their every life problem solved in D.A. I cannot imagine opening the A.A. Grapevine to be given the "Fond Farewell" of someone leaving the rooms. This is not a message board. I have my con-

cerns about an editor who does not understand that finding a good rationalization why you should take your marbles and leave (after, of course, eviscerating everything that had helped you to these exalted heights of recovery) is yet another signpost of the cunning, baffling, and powerful nature of the seeds we carry. I also presumed that the newsletter's primary purpose was to carry the message to the one who still suffers. I am disappointed that for the many who struggle to come back to difficult rooms where there is little support and less abstinence that this is the experience, strength, and hope we offered.

I am shocked.

I got my copy of D.A.'s quarterly newsletter, Ways and Means yesterday, and it was absolutely the best edition yet. [There was a] fabulous article about one long-time member who explains why she is leaving our program.

I cannot take the author's inventory, but my personal opinion (not inventory) is how selfish! For me, 14-1/2 years after walking into my

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4th-Stepping . . . (← page 1)

I will tell you that I spend a lot of time just keeping the numbers. That is a new discipline for me.

I have had many urges to go shopping during this process. I have pulled up to a convenience store to get dog food, seen the clothing stores nearby, and just felt this urge. My sponsor warned me that might happen while working the Steps. That helps, knowing it is part of the process. When that happens, I call her and leave a message on her machine, a bookend (my prayer), and call her back after I get my dog food or whatever. It has helped.

Boy, life is hard when you're an addict trying to recover. Well, maybe not hard, but a lot of work—keeping the numbers, reading the list, working the Steps, avoiding temptation, dealing with

feelings!!! One of the functions of my addictions is to keep me from feeling. I guess that's how I know I'm in recovery: I feel better—I feel the pain, the hurt, the joy, the gratitude. I feel it all better.

Eventually, I hope to realize what A.A. calls the "hidden promises": "And we have ceased fighting anything or anyone, even (debting). For by this time sanity will have returned. We will seldom be interested in (debting). If tempted, we recoil from it as from a hot flame. We react sanely and normally, and we will find that this has happened automatically. We will see that our new attitude toward (debt) has been given us without any thought or effort on our part. It just comes! That is the

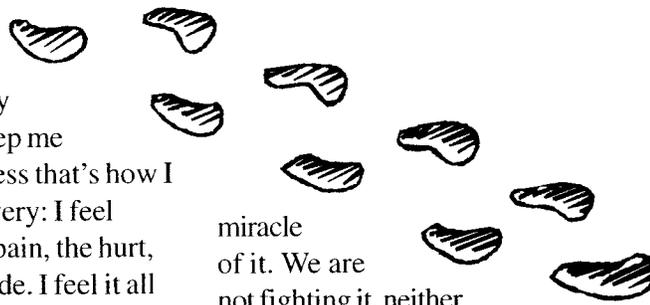
miracle of it. We are not fighting it, neither are we avoiding temptation. We feel as though we had been placed in a position of neutrality, safe and protected. We have not even sworn off. Instead, the problem has been removed. It does not exist for us. We are neither cocky nor are we afraid. That is how we react so long as we keep in fit spiritual condition."

They say it works if you work it and you're worth it. It's true.

Thanks for letting me share.



Chris
(Missouri)



Letters . . . (← page 6)

first meeting, I remember those who were there for me when I needed comfort, unconditional love, and experience, strength and hope. I vow that as long as I am able to walk (or wheel) into a meeting for the rest of my life, I will be there for the scared and uncertain who come to the meeting looking for hope. I will open my arms and heart to them so they know that they are in the right place. Too bad in her 9-10 years, she didn't "get it!" There is a meeting in Portland, OR that needs to take a meeting inventory. It is a 12-Step program, not an 11-Step program. Step 12, Service, is really where recovery takes hold.

I think individual members responding to the W&M is

healthy. I hope members respond. Write a letter to the Forum. That is the most interesting part of the W&M for me. It is sad that this person has missed the point of giving back in order to receive.

D.A. is not here to make you rich. We support you SPIRITUALLY so you can take action steps towards getting rich, if that is what you want."

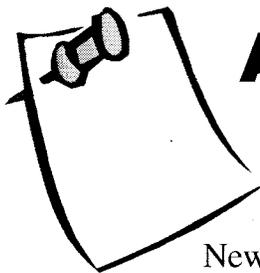
In Reply To "Should I Stay Or Should I Go?" (Summer '04)

Regarding the concern of "Sad" who says longtimers are fleeing from his meeting... my meeting is experiencing the same thing. Last week I heard my sponsor (who has 10 plus years) say, "There is life after debt." She proceeded to

describe the different kinds of challenges she faces now that she has paid back her debt -- like buying a new car, investing, and saving for a vacation. After the meeting, I expected her to be swarmed with newcomers asking her to sponsor them or do PRGs for them, but no one approached her. It was as if she had betrayed the group in some way by becoming solvent, like she had evolved to some level that the other D.A.'s couldn't relate to anymore.

I told her what I had observed and what I thought about it. I asked her if she felt tempted to stop coming to meetings since it looked like nobody wanted to talk to her anymore. She laughed. "No way," she said. "I need them a lot more than they need me!"

— Relieved



Announcements

Upcoming Events

Sunday, April 24, 2005 9am-3:30pm
New England Intergroup Spring Conference
Location: Caritas St. Elizabeth's Medical Center
735 Cambridge Street, Brighton (Boston)

Intergroup Shares Wanted for New W&M Section

We are planning to set aside a space in W&M especially for Intergroups to share. Intergroups are often the first opportunity for a new debtor to find a meeting, find a local event, make friends, or talk to another debtor. We would love to hear what you are doing in your area. Do you have an amusing story or anecdote? What's on your calendar of events? This is an opportunity for attraction not promotion! Help make W&M a true "meeting in print." Submit your articles or announcements to the Editor at waysandmeansda@hotmail.com.

Your Help Wanted!

Ways & Means needs your contributions!

- Send in your
D.A. jokes
D.A. cartoons
D.A. shares

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