

CALENDAR OF EVENTS

June 22-23: Dallas, TX.
Prosperity Groups of Dallas, First Annual Convention - for more information please call Tari W. (214) 373-4129 or Karen G. (214) 348-7014.

July 6-8: Encino, CA.
Serenity Retreat - for more information, please contact Southern California Debtors Anonymous (213) 474-9972.

Sept. 13-16: Chicago, IL.
Debtors Anonymous World Service Conference - (more information will be forthcoming, just save that date!).

Your net worth is no measure of your self worth.

Redondo Beach (CA) Southbay Tuesday Night

HAZELTON TO SELL DA LITERATURE

The pamphlets "Debtors Anonymous" and "Pressure Groups" were purchased by Hazelton Recovery Services and will be for sale in their June catalogue. Other DA literature is undergoing editorial review at Hazelton and may be featured in later catalogues.

CONTRIBUTIONS TO GSO

The General Service Board is grateful for contributions from groups around the country, Jan-March. These funds help keep the GSO's international 12th Step work going. Thanks to:

Boston Intergroup
Great Lakes Intergroup
Baltimore, MD
Beginners (Wed), DC
Bellmore, Long Island, NY
Beverly Hills (Sun), CA
Business Owners, Portland, OR
Freedom Group (Tools), NYC
Glendale (Wed), CA
Huntington Beach, CA
Integrity, NYC
La Jolla (Sun), CA
Lambs Evening Program, NYC
Los Altos, CA
Matinee (Wed), NYC
Menlo Park DA, CA
Metuchen New Beginnings, NYC
Midtown, NYC
Orange County (Fri), CA
Pasadena, CA
Portland DA, OR
Prosperity West, Santa Monica, CA
Prosperity Seekers, Denver, CO
Prosperity, Boston, MA
SOS, NYC
Santa Rosa (Thurs), CA
Santa Rosa (Mon), CA
Santa Rosa, CA
Santa Monica (Tues), CA
Saturday Steps, San Francisco, CA
Seattle, WA
Self Employed, NYC
Sommerville, MA
St. Peters (Tues), Cleveland, OH
St. Josephat, Chicago, IL
St. Chrisostom's, Chicago, IL
Steps to Solvency, DC
Sunday Afternoon Steps, NYC
Tacoma, WA
Unity Church (Mon), Chicago, IL
Visions West, San Diego, CA
Visions Too, NYC
West Springfield, MA

TREASURER'S REPORT

Debtor's Anonymous
General Service Board, Inc.

STATEMENT OF RECEIPTS AND EXPENDITURES
January 1, 1990 through March 31, 1990
(Unaudited)

<u>Receipts</u>		
Contributions:		
General	\$ 2,403.91	
Development	\$ 178.05	
Literature	\$ 50.00	\$ 2,631.96
Literature Sales		\$ 8,266.63
Ways & Means		\$ 221.00
Bank Interest		\$ 87.35
World Conference		\$ -0-
Total Receipts		\$11,206.94
<u>Expenditures</u>		
Rent		\$ 195.00
Office		\$ 1,569.98
Trustee Travel		\$ 897.00
Answering Service		\$ 174.00
Ways & Means		\$ 294.91
Literature:		
Printing	\$ 204.45	
Development	\$ 283.96	\$ 488.41
World Conference:		
Washington, D.C.	\$ 117.34	\$ 517.34
Chicago	\$ 400.00	\$ -0-
Development Committee		\$ -0-
Fellowship Committee		\$ 371.03
Filing Fees		\$ -0-
Bank Fees		\$.45
Deposit Reversals		\$ 10.50
Donations:		
Cash	\$ -0-	\$ -0-
Literature (@ face)	\$ -0-	\$ 240.00
Gifts		\$ -0-
Total Expenditures		\$ 4,758.62

STATEMENT OF ASSETS AND LIABILITIES
As of March 31, 1990
(Unaudited)

<u>Assets</u>	
Cash in Bank	\$18,341.84
Literature on Hand (@ cost)	\$ 3,344.00
Total Assets	\$21,685.84
<u>Liabilities</u>	
Accounts Payable	\$ -0-
Total Liabilities	\$ -0-

Ways & Means is published every 2-3 months by the General Service Board of Debtors Anonymous. It is mailed free to all GSRs. Individuals may subscribe by sending \$6.50 (Foreign: US\$10.50) to the General Service Office (GSO) in New York for a 1-year subscription (6 issues). For single/sample issues, send \$1.00 & self-addressed #10 envelop.

Ways & Means is a forum for sharing experiences of DA groups, service committees and members. It does not interpret DA traditions or principles.

Ways & Means welcomes articles and needs writers. Send materials to GSO; please volunteer to write.

A newsletter for the fellowship of Debtors Anonymous

March/April 1990

Ways & Means

INTERGROUPS AROUND THE COUNTRY HOST AREA GATHERINGS**IN THIS ISSUE:**

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All around the country, Intergroups are sponsoring DA events that members are attending in ever increasing numbers. These events, like the "Giving and Receiving Workshop" in Washington, DC, "Solutions!" in New York City, and the "Serenity Retreat" in Los Angeles are some of the ever increasing number of annual events that focus on recovery, fellowship and fundraising. These three recent events are described below, illustrating how DA members around the country are enhancing their recovery, being of service and enjoying the fellowship.

"Solutions!" in New York City

450 DA's from Connecticut, New Jersey, Maryland and New York participated in New York Intergroup's very successful "Solutions!" share-a-day held last September 23rd. "Solutions!" was a day of workshops focusing on "solutions" in recovery. As only 200 participants were expected, the 450 participants abundantly filled the rooms.

The "Solutions!" share-a-day began with a welcome meeting and orientation. Participants were then given the opportunity to place their written affirmations, hopes and prayers about the day into the "God Box," turning over to God the day's expectations and results. Trustee Diana D. then spoke about "The ABC's of DA: GSR, GSB and

GSO," followed by the keynote address, "Solutions!" by DA founder John H.

The main portion of the day was split into five time slots with a choice of five workshops in each time slot. Topics included "What is Debt?," "Making Amends to the IRS," "Fourth Step Nuts and Bolts," "Spreadsheet Workshop," "Money and Spirituality," "Time Planning," "AA Principles in DA," "Working DA as a Family," "Living in Your Vision," and "Accepting Prosperity."

"The workshops were solution-oriented and directly related to DA's primary purpose," said Program Committee chair Jane C. "We developed a mix of topics emphasizing steps, tools, visions, spirituality, and program principles. Our guidelines also suggested that leaders mention DA steps and principles, and guide sharing to stay on the topic."

The day concluded with an 11th step group meditation in the main lounge, followed by music and an abundant feast.

"Solutions!" share-a-day, a day filled with workshops, speakers, meditation, music and food, brought DA's together to share hopes and concerns and to affirm a common feeling of "solutions."

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helped bring people in and contributed to the enjoyment of the day. She emphasized four important features that helped the "Giving and Receiving" workshop be a successful event. These include the variety of the workshops and meetings, location, availability of literature, and the reasonable contribution for admission. "Of course," said Chris, "nothing could have happened without the dozens of volunteers and people who, dedicated to their recovery,

pitched in to make this event the most successful ever."

Getting Serenity in Los Angeles

On the weekend of January 27th, Southern California Debtors Anonymous hosted one of their bi-annual "Serenity Retreats" high in the Encino hills. Surrounded with mountains and trees, the retreat is a wonderful serenity getaway, either for the workshops and fellowship, or for just relaxing on the grounds, perhaps under one of the trees overlooking the large duck pond.

"In this peaceful place," shares Barbara E. from Mission Viejo, "feeling lighter and away from the ordinary daily events, the people made it work for me. The new friends I met and the familiar faces, still out there working their programs, reflected back to me the progress I had made since the last Serenity Retreat. There were several people leading the various workshops and I delighted in their enthusiasm and willingness to give what they had found - but the real inspiration came from the chatter at meals and in the little groups casually visiting here and there."

"It seems that the networking that happens at these retreats is a miracle in itself. Previous friends are closer, and I embrace new friends with a knowingness that we

have been engaged in a loving and intimate weekend together. We are closer for having had that experience and having shared the inspiration of the Debtors Anonymous Serenity Retreat."

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HAPPY FOURTEENTH BIRTHDAY, DA

PERSONAL SHARE (cont'd from p 3)

how I was raised.

Within one year of coming into the DA program I had almost doubled my income, I had a new car and I had the job I always wanted. I told my creditors what I could afford to pay and they are being paid the amount. My Visa balance due was adjusted from \$600 to \$71 and the back payment amount was dropped to 0. Visa had given up! They accepted what I could comfortably afford to pay. They are being paid and I've kept my dignity.

Today nobody takes care of me better than I take care of me. I give to myself today what I have always tried to buy, smoke and drink. I always looked outside of me for the answers when they've been inside all along.

There but for the grace of God go I.

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INTERGROUPS HOST GATHERINGS (cont'd from p 1)

Giving and Receiving - A "Capital" Idea

Recovering debtors prepared for the holiday season at the Capital Area DA Intergroup's "Giving and Receiving Workshop," last November 18th. Seventy-three members from Washington, DC, Virginia, and Maryland attended this third annual event.

The pre-holiday event opened with Mary P.'s welcoming keynote address sharing her holiday experiences. This welcome was followed by two workshop sessions. Each session had a choice of two workshops like "Sponsors and Sponsees," "Giving Service and Just Showing Up," "Giving to Ourselves - We Are Enough," and "Shopping 101," a basic survival guide for shopping.

Energized by the shared experience in the workshops, the groups gathered together for a closing Gratitude Meeting, enlivened by a rendition of the "Twelve Days of a DA Christmas" where "Five Golden Rings" turned into "No Credit Cards."

Chris F., Capital Area DA Intergroup's Chairperson, feels that solid planning

READY AND WILLING: Personal Share by JEFF R, Carson, CA

My name is Jeff and I'm a compulsive debtor. I got to DA 14 months ago. Having spent years trying to charge my way into better feelings, my financial situation was starting to cave in. Trying to do everything right for everyone else, I began to slip into depression and lose sleep. I was living and spending to please everyone else but me. I couldn't keep the feeling of panic away. I didn't know what to do so I called a friend who suggested DA. Of course I laughed, "I'm not that bad!" Two weeks later it was. When suicide began to look like a step up, I was ready and willing.

I arrived in DA about \$13,000 in debt, with a mortgage, a motorcycle and a car that functioned more like a nuclear reactor at meltdown than a vehicle. On my way to my first meeting a piece of my motorcycle fell off on the freeway and I just wanted to give up. That first meeting was an exercise in terror. I arrived humiliated, angry and afraid. The leader asked me to read the thirteen signposts and I remember thinking "This is me. Goddammit!" During that meeting I related to what everyone was sharing about money, but I couldn't identify with the concept of taking care of me. I knew how to take care of you, but I never had learned to take care of me - I didn't know how.

I wrote down my money and I cut up my credit cards (which was no big deal because I had done that before). I had my first pressure group and was it hard. I expected to be told to not spend, to be pious and save! I expected judgmental parents. Instead I got to write down a wish list of what I really wanted. I was told that I didn't have to pay my unsecured debt today, that I was on a debt moratorium (that upset me so much I almost quit). I got a

spending plan that took care of me, my needs and my wants. For the first time in my life I was learning how to put Jeff first.

I got on a DA honeymoon real quick. I wasn't paying bills, extra money showed up, I got to buy clothes and be good to myself. Spending money on myself brought up all sorts of guilt and incredible feelings of low self worth. I got to learn about how to take care of myself, that I was a worthwhile person.



After two months the honeymoon was over - it was "welcome to hell." The bill collectors had finally noticed that I wasn't paying my bills and they began to call. They started harassment and abuse, calling twice a day playing the critical parent, trying to humiliate me into paying. They left nasty messages on my answering machine. They never acknowledged my letters. They were relentless. They didn't care if I ate.

At this point my sponsor told me to go buy a new car. I said, "I can't afford it," but he said "you're right, but God can." So I went and shopped for my dream car. As a result of that process, something

wonderful happened. I discovered that in my current situation, the car I wanted wasn't available to me at this time. Instead of impulse shopping and buying something I couldn't afford, I had researched something and had come to an adult and logical conclusion. I had taken care of myself.

I went on to another dealer and picked out a car that I wanted, with air conditioning, automatic, power steering, etc. It was everything I wanted at a price I could afford. Sweating through the financing, the credit manager came in and handed me the keys! It was mine, financed by the same company that was calling me twice a day about my unpaid credit card bills! Today I know my car is a DA miracle!

At five months I got another job that was more consistent and paid more money, but I still wasn't able to pay my creditors what they wanted, and my pressure group wouldn't allow me to cut me to pay them. The anger and fear began to rise again until it was at the same level as when I first arrived in DA. I was losing sleep and was distracted by my bills. I decided that God was lying and called my sponsor to tell him he was just full of it and so was his Goddamn program. He just told me I was wonderful and to have another pressure group.

In that pressure group I agreed to make certain concessions to pay my debts and I went looking for another job that would pay more money. I got into positive action. I discovered that my life isn't a matter of paying debts or not paying debts, but of seeking a balance between my obligations and my needs and wants. If I don't take care of my needs and wants I'll debt again, and if I don't pay my creditors I will not enjoy my life. For me, DA has been about discovering balance.

It's not easy, almost every lesson I learned in DA was painful. My pain was a result of my resistance to new ideas. It all went against what I was taught and
(continued on page 2)