

DEBTORS ANONYMOUS IS GROWING!!!

by Tom C.
Fellowship Communications
Committee
New York City

There were 200 DA groups known to the General Service Office (GSO) at the start of 1990. By the September Conference there were almost 250, and over a dozen more have been added to our list since. Representatives from groups we had never heard of showed up in Chicago for the Conference.

We can't exactly say that "DA grew 30% this year," as some of the meetings are around for months or years before we find out about them. We do know that dozens of groups did start up in 1990, and that the GSO is constantly sending out information to people who are starting new meetings.

At the Conference we found out that there are three established groups in Tucson, that the Prosperity Group of Dallas now meets four times a week, and that Atlanta groups are alive and well.

Regional lists were distributed to

all GSRs so they could make additions and corrections they knew about.

Since the Conference, we've heard about three new groups in Chicago, one in Brunswick, Ohio, and one down in Houston. Out West, groups were formed in Seattle, WA, and two in CA: Hayward and San Francisco. The East saw a group starting in Silver Spring, MD, and Connecticut got a third meeting starting in New Hartford.

When a group sends in its registration form, the meeting information is added to the appropriate Regional Meeting Lists. These lists are updated by the Fellowship Communications Committee, are published several times a year by the General Service Board, and are available free by writing to the General Service Office. In early 1991, a World Service Directory of all meetings and contacts will be available at a nominal charge.

TREASURER'S REPORT

Debtor's Anonymous
General Service Board, Inc.

STATEMENT OF RECEIPTS AND EXPENDITURES (UNAUDITED)
January 1, 1990 through September 13, 1990

| Receipts | | | |
|-----------------------|-------------|-------------|-----------|
| Contributions | | \$ | 7,711.56 |
| Literature Sales | | \$ | 22,559.77 |
| Ways & Means | | \$ | 894.50 |
| Bank Interest | | \$ | 245.35 |
| World Conference | | \$ | -0- |
| Total Receipts | | \$ | 31,411.18 |
| ----- | | | |
| Expenditures | | | |
| Rent | | \$ | 4,270.00 |
| Security Deposits | | \$ | 600.00 |
| Office Administrative | | \$ | 3,410.01 |
| Trustee Travel | | \$ | 5,173.50 |
| Answering Service | | \$ | 939.36 |
| Ways & Means | | \$ | 715.89 |
| Literature: | | | |
| Printing | \$10,407.89 | | |
| Development | \$ 2,349.41 | \$12,757.32 | |
| Service Pamphlets | | \$ | 800.00 |
| World Conference: | | | |
| Washington, D.C. | \$ 117.34 | | |
| Chicago | \$ 800.00 | \$ | 917.34 |
| Committees: | | | |
| Fellowship | \$ 750.59 | | |
| Public Information | \$ 13.83 | | |
| Recovery Book | \$ 156.00 | | |
| Service | \$ 40.19 | \$ | 960.61 |
| Filing Fees | | \$ | -0- |
| Bank Fees | | \$ | 21.50 |
| Deposit Reversals | | \$ | 493.45 |
| Donations: | | | |
| Cash | \$ -0- | | |
| Literature (# face) | \$ 678.55 | \$ | 678.55 |
| Gifts | | \$ | 284.39 |
| Total Expenditures | | \$ | 32,022.02 |
| ----- | | | |

STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED)
As of September 13, 1990

| Assets | | | |
|-----------------------------|--|-------------|--|
| Cash in Bank | | \$13,058.00 | |
| Literature on Hand (# cost) | | \$ 8,185.00 | |
| Prepaid Rent | | \$ 2,800.00 | |
| Security Deposits | | \$ 600.00 | |
| Total Assets | | \$24,643.00 | |
| ----- | | | |
| Liabilities | | | |
| Accounts Payable | | \$ -0- | |
| Total Liabilities | | \$ -0- | |
| ----- | | | |

Ways & Means is published 4 times a year 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 envelope.

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.

**Discipline
is reminding ourselves
of what we really want to do.**

-- Anonymous

A newsletter for the fellowship of Debtors Anonymous

Winter 1991

Ways & Means

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THE 1990 DA CONFERENCE: A TRIUMPHANT SUCCESS!!!

by Margie M., Chairperson
General Service Board

Each year the Annual Conference expands, gains a little "polish," and constructs a sturdier framework for the growth of Debtors Anonymous in the years to follow.

Having added an extra day to the schedule this year, we had a wealth of time. Workshops were held covering such topics as "How It Works: The General Service Office," and "What GSR's DO: During the Conference and Throughout the Year."

The two traditional symposia were held: the first gives the General Service Board and GSRs a chance to talk and discuss the business of DA as a whole. The second symposium gives an opportunity for cross-pollination of ideas on personal growth in DA as experienced

by members in diverse areas of the country.

We were also blessed once again to hear our founder John H. tell his story and share with us his continuing vision of D.A. This was particularly inspiring as John has a way of moving us up and beyond mere "checkbook recovery" and into the realm of dreams, visions, fulfillment, and Triumphant Success!

When I left the Conference I looked forward with a feeling of hope and anticipation, knowing that as we move through this coming year, fulfilling our goals and commitments, that the Spirit will continue to bestow upon us the Triumph of our lives reclaimed!

What's Your Vision?

REPORT ON THE FOURTH ANNUAL CONFERENCE AND FELLOWSHIP DAY OF DEBTORS ANONYMOUS

by Becky T.
Washington, D.C.

Despite weather that made a lot of Eastern General Service Representatives (GSRs) several hours late, and prevented some Midwesterners from arriving at all, the Fourth Annual World Conference of Debtors Anonymous (Chicago, September 13-15, 1990) was productive and joyous. About 50 GSRs attended the meeting, the theme of which was "Serving Up Prosperity." Whether it was the Speakers Meeting on Friday night featuring DA's founder, a last minute GSR Conference Committee meeting on Sunday morning, or catching up with old friends from other cities, the atmosphere of the Conference was one of commitment, through service, to recovery from compulsive indebtedness.

The purpose of the Conference was to give GSRs an opportunity to meet and work on needs of the Fellowship as a whole. Soon after arriving on Friday, each GSR, having been sent by his or her local group, selected a committee to work on for the rest of the weekend. There are five GSR Committees that meet at the Conference to carry out the necessary service work that makes DA function. After leaving the Conference, the Committees continue their work year round, communicating by mail, phone and fax.

I serve on the Fellowship Communications Committee, or FCC, which develops and maintains a world directory of known DA groups and updates the mailing list. It also collects stories for and publishes **Ways & Means**, the national newsletter. Another major project this year will be networking. In an effort to contact the 81 "orphan" groups (groups with no known contact), the Committee has divided the world into regions and each member of the committee takes responsibility for a region.

Serving on the FCC has brought me up to date on **Ways & Means**, which helps me see how people work the DA program all over the country. It has given me the sense of our common purpose. This is very important to me as a recovering debtor and spender, because I have a disease that tells me I don't have a disease. I need to read about other recovering compulsive debtors who have cut up their credit cards and are leading prosperous lives in surrender.

My other duty as a member of the FCC is to be responsible for monitoring the NY-NJ area for orphan groups and groups' communication needs. There are several of us on the committee who live in the mid-Atlantic region. I grew up in New Jersey and see my service of tracking down orphan groups as an opportunity to do some indirect and perhaps small Twelve-Step work in an area where I once acted out my disease.

The Conference Committee develops the policy and structure of the annual meeting of the Conference. The committee provides guidance to the host committee. The host committee is the local committee in the area where the meeting is held who is responsible for the details of the Conference. This year the Committee recommended that: 1) the "Fellowship Day" portion of the Conference be maintained, 2) the Conference again be held Thursday through Sunday, 3) the location of the 1991 Conference be in San Francisco, 1992 in Dallas, 1993 in Boston, and 4) information regarding the Conference be gotten to the GSRs six months prior to the Conference itself. The Committee also recommended, at the request of the fellowship, that discussion be held next year regarding making the steps and traditions "gender-neutral."

The Public Information Committee develops methods to carry DA's message to press, radio, television and other public groups such as professionals and employee assistance organizations. The motto of this group is "Slow is the way to go." The Committee has developed the following agenda for the coming year: 1) to develop ways to implement DA's tradition of "attraction versus promotion," 2) to send the Public Information Manual to all groups, 3) to develop a pamphlet entitled "If You are a Professional," and 4) to set up guidelines for designating a spokesperson for the press.

The Service Committee develops literature that promotes service in DA. They are working on revising the GSR pamphlet and completing the Service pamphlet identifying different ways to be of service in DA. The Committee also recommended making service the twelfth tool for recovery, but this was voted down after some spirited discussion.

The Finance Committee develops ways to raise funds for the DA fellowship and oversees spending on the national level. The Committee decided to make receipts for contributions available for groups

only if the group includes a self-addressed stamped envelope. They also are drafting a letter to send to all groups regarding the funding of the General Service Office (GSO).

The Literature Development Committee coordinates writing teams, supervises the editing process for new literature and generates ideas for future literature. The new Conference-Approved literature now available includes: Anonymity, Business Meetings, Communicating with Creditors, Debt Payment, Using the Telephone, and revisions to the existing Pressure Group pamphlet. Literature being readied for approval at next year's Conference includes: Sponsorship, Record Keeping, Are You a Debtor?, Key Concepts: Debting, Abstinence & Solvency, AA Literature, and Awareness. Each year, prior to the Conference, GSRs will receive copies of the proposed literature for their review.

The Conference culminated on Sunday morning with a General Session, where each committee Chairperson reported on the work of his or her committee and, if necessary, items were presented for a vote.

I was particularly impressed by the chairman's ability to maintain order in the General Session in spite of some members' dissension and misunderstanding of the procedure of the final meeting. Our chairman, Margie, explained at the beginning of the meeting that there would be times during our deliberations when, in the interest of time, she would have to take a group conscience and rely on her own judgment as to whether the issue warranted the full convocation's debate. I was one of those who did not understand initially what she was getting at. I see now that more experienced GSRs knew to trust her judgment in the spirit of DA's First Tradition: "Our common welfare should come first; personal recovery depends upon DA unity." Margie also called on us to remember the Second Tradition: "For our group purpose there is but one ultimate authority -- a loving God as He may express himself in our group conscience. Our leaders are but trusted servants; they do not govern." We had to trust, she said, in her leadership and the group conscience for the good of the whole of DA. This meant surrendering my right to have the last word on every issue or to be "right." I am grateful for the lesson in group conscience that the Conference gave to me.

I am also grateful for the wonderful sharing and caring that went on in the fellowship part of the Conference. It was a real treat for me to see old friends, who, as a result of working the program have made prosperous changes in their lives. I enjoyed the chances, between meetings, to catch up with people I knew when I first came into DA. What a blessing to discover that we are often on very similar paths of working the steps and recovering, no matter where we live. I attended a workshop on getting out of self-deprivation and into prosperity consciousness. Once again, I heard that the debting disease is an equal opportunity disease: it does not care what your background is or who you know. The woman who led the break-out did some of the same things I did, and felt the same feelings, it seems, although we were miles apart. Because of the enormous boost this Conference gave to my recovery, I would recommend to anyone who can, that you attend Fellowship Day and, if you're eligible, represent your group as a GSR in San Francisco in 1991.

WAYS & MEANS GOES QUARTERLY

The **Ways & Means** newsletter is going quarterly! The editor has recommended to the General Service Board that it be published on a quarterly basis. Due to the amount of work involved in producing this publication, and the difficulty in acquiring articles to meet specific deadlines, we have decided to slow production down from five-to-six issues a year to four. We anticipate that these issues will be published at the beginning of each season (Spring, Summer, Fall and Winter). We expect that this timetable will enable **Ways & Means** to appear as promised. As before, subscribers will be entitled to six full issues, regardless of publication date.

Thanks to everyone who contributes to **Ways & Means** in any way!

GREAT LAKES REGION ESTABLISHES A GSR AREA GROUP

At DA's Fourth International Conference, GSR's from the Great Lakes Region met to form their first area meeting. GSR's from Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin will soon be participating in deciding format, electing officers, and establishing programs. One of the first tasks of this group will be the development of a prototype program for training DA members how to do Pressure Groups. If you are interested in participating in this group, please contact:

Alan A. or Sharon Z.:
(312) 973-7330.

HOW DEBTING KEPT MY LIFE FROM HAPPENING

by Richard C.
Los Angeles, CA

Ever since I was young I was a wiz in math. I got good grades on tests and aced every class. Math was always easy for me, as long as it wasn't in my checkbook.

As I began to manage my own money the confusion set in and all of a sudden it was like I couldn't add two and two. I'd sit down with my checkbook and add and subtract with my super deluxe pocket calculator and after a time, I'd finally have to quit thinking that I could ever balance to the bank. My "committee" had plenty of explanations for this inability - most of them having to do with my incompetence and inability to participate in the world on any level. Over time my checkbook and my finances became an area of shame and embarrassment. My checking statement became a monthly reminder that I wasn't good enough and that my "committee" and all those "people" who said I'd never make it were right. I had sabotaged myself to create proof that I wasn't good enough.

When I arrived in DA I heard that "it's not the money" and somewhere down inside I knew they were right. I was told that all I had to do was to trust God and work the program to the best of my ability. I recorded my daily expenditures and kept records as best I could. I did pretty well after a time, just because I didn't give up the first or second time I "forgot" to write something down. I knew I was fighting an uphill battle against my "committee" and against all of those deeply rooted negative messages many of us seem to have acquired over time. I just refused to surrender over an occasional setback, I just couldn't do that to myself. I knew this program had the answer to my debting insanity so I just kept putting one foot in front of another.

After a time, by using the tools, I had calmed down enough of the whirlwind of finance that I could begin to work the steps. The steps have been a slow process for me, but this is when the major miracles began occurring in my life. After I began working the steps, my checkbook began to balance with less and less of a struggle, my debts got paid off, I lost much of my compulsiveness about money, calmness set in. I was beginning to live a twelve step way of life.

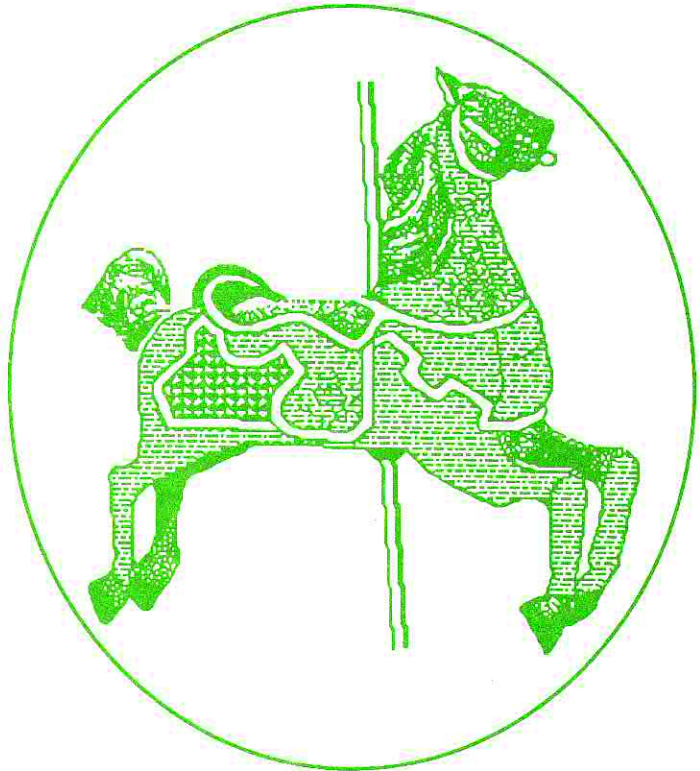
What this means for me is that I have free time where no troubles, worries or shame are hanging over my head, time that I don't have to use worrying about work or payments or budgets or any of the other things I used to worry about. The only way I can describe it is to say that this time feels clean. It's time to do with as I please, I've earned it. The twelve steps have and are cleaning up my life.

I got to begin the process of finding out what I wanted to do when I finally discovered that I had the time to do whatever I wanted. Walk on the beach? Read a book? Go for a drive? I hadn't ever done any of that before, (unless, of course, you wanted to - but that's another story). I've gotten to take the time to begin to uncover not only my likes and dislikes, but also my vision (I never allowed myself one before - too many other obligations to fulfill). It's quite an adventure, not scary, just wonderful. DA has helped me get enough recovery to discover how to make the world a banquet and now I'm feasting. I'm feeling safe and free.

One thing I always have said about DA recovery is that I love it because you can touch so many of the miracles. You can see them in black and white. A new car, a bill paid in full, a class taken to begin a dream, even a shift in attitude that impacts a life, recovery is often tangible here. One miracle I've noticed in my own life is the process I go through every month now with my checkbook. When the statement arrives I open it, sit down and balance my checkbook - to the bank - to the penny. First try, every try. Sometimes I don't even use the super deluxe calculator. Do I love DA? You bet I do!

AFTERWORD: IF I COULD LIVE IT OVER . . .

If I had to live my life over again, I'd dare to make more mistakes next time. I'd relax. I would limber up. I would be sillier than I have been this trip. I would take fewer things seriously. I would take more chances. I would take more trips. I would climb more mountains, swim more rivers. I would eat more ice cream and less beans. I would perhaps have more actual troubles, but I'd have fewer imaginary ones. You see, I'm one of those people who live seriously and sanely hour after hour, day after day. Oh, I've had my moments. And if I had it to do over again, I'd have more of them. In fact, I'd try to have nothing else, just moments, one after another, instead of living so many years ahead of each day. I've been one of those persons who never goes anywhere without a thermometer, a hot water bottle, a raincoat and a parachute. If I had it to do again, I would travel lighter than I have. If I had to live my life over, I would start barefoot earlier in the Spring and stay that way later in Fall. I would go to more dances. I would ride more merry-go-rounds. I would pick more daisies.



Nadine Stair (non-member), age 85
Lexington, Kentucky
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