

Affirmations

by Diane S., Mt. Holly, NJ

"Keep coming back. It works if you work it."

It also works if you don't. We don't always have to try so hard to work a perfect program.

As long as we refrain from debting, go to meetings, keep contact with sponsor and friends, and do our best, the program works. It works as we sleep, relax, and play. As we take care of ourselves, the program does the rest. Without constant conscious effort, miracles still happen.

Our part is to be open and ready for them.

"Just for today, I will not debt. I will do the footwork. Then I will relax and let my Higher Power take care of the rest." ###

Momma, today

by Cynthia deB., New York

Momma, today you can lock yourself away. You can low yourself up tight away from me. You can go inside your room and lock your door. You can get all quiet and mad and big-eyed at me and stomp off down the hall. You can stare all cold with needle-eyes and lock me out of your room your words your smiles your love

And still I will take good care of me -- I will live and breathe, cry and scream, walk, talk, dance, sing, work, feel, laugh and play.

I will heal. I will pray.

Because I want to. Because I can. Because I love me, momma. Today.

Prosperity Is . . .

by Kristine D., Brookline, MA

Prosperity is . . .

- having enough money to go out for dinner after a hard day's work;
- a clear crisp autumn day;
- newcomers calling *you* for advice;
- a long hot bubble bath;
- calling a friend at 3:00 a.m. during a crisis;
- a friend calling *you* at 3:00 a.m. during a crisis;
- the first snowfall of winter;
- a drive through scenic countryside;
- successfully negotiating debt repayments to meet *your* schedule instead of your creditors';
- finally, after long weeks pounding the pavement, getting that dream/recovery job you've wanted and prayed for;
- a restful night's sleep;
- looking in the mirror and liking what you see;
- your friends throwing you a surprise birthday party;
- finding an affordable apartment in your favorite part of town;
- knowing that there is another way to live; that your life doesn't have to be a living hell and that you don't have to make anyone else's life a living hell.

Thanks, DA!

DA Participates in Second Twelve Step/Twelve Tradition Conference

Richard C., Glendale, CA

Debtors Anonymous was represented at the second annual 12 Step/12 Tradition Fellowships Conference in San Pedro, CA, June 12-14th. The Conference is held so that organizations that base their programs of recovery on the 12 Steps and 12 Traditions, as adapted from the fellowship of Alcoholics Anonymous, can meet to share their experience strength and hope as it relates to building and maintaining our individual world service structures.

Invited were the 51 known organizations which had 12 Steps and 12 Traditions (many fellowships have six steps and no traditions, or

fourteen steps and fourteen traditions, etc.). The sixteen different fellowships that were represented ranged from the largest, Alcoholics Anonymous, to one of the newest and smallest, Clutterers Anonymous, to those in the middle, like Gamblers Anonymous, Codependents Anonymous and Overeaters Anonymous.

Hosted this year by O-Anon (for family and friends of compulsive overeaters), the Conference was declared a huge success by all of us who attended. Much like one debtor talking to another, we all were delighted to have the opportunity to discuss the common concerns of running a national service office with another who actually heard and understood. We are all looking forward to next years conference.

Ways & Means®

Quality, Not Quantity

or

How I Learned to Love What I Have and Not Worry about What I Don't Have

by

Kristine D., Brookline, MA

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My name is Kristine, and I am a compulsive debtor.

A long time ago in a galaxy far far away, there was a time and space when I did not debt. I paid cash or wrote a check for all my purchases, for everything from a pack of gum to a television set. Really. Honestly. I understand your skepticism. Part of my journey through Debtors Anonymous involves getting in touch with that time, both physically and spiritually. DA has shown me the true nature of my compulsive debting; how and why I used it to hide my own true nature and deny myself tranquility.

After my initial sheer panic and anger abated, in DA I learned that my debting had cruelly twisted my character, exaggerating my defects and distorting my strengths. Activities that were once a source of pleasure and self-esteem became travesties causing me more regrets than fond memories. Rediscovering that pleasure has returned fulfillment and prosperity to my life.

For example, avid reading has been a lifelong hobby, ever since age two, when I taught myself how to read. Now I average about 200 books per year. Before my

full-blown compulsion to buy and spend manifested itself, I borrowed all of the books I read from the public library, buying only those that I sincerely loved. I remember how proud I was to get my very first library card, a child's card that let me borrow two books a week; then how excited I was to attain the coveted status of ADULT BORROWER at age 12, when I could borrow -- yes! -- ten books a week. And I read them all, cover to cover, even the ones I didn't particularly like. I would spend weekends in the library, gazing rapturously at the stacks, wondering if there was enough time in the universe to read them all. I remember being known personally to all the librarians, first as the child who checked out beginning astronomy texts, then as an adult who checked out everything from Jacqueline Susann to Fyodor Dostoyevsky.

Getting my first credit cards changed all that.

Not my tastes, certainly, but my motivations. While I was debting, I bought hundreds of books on my credit cards instead of borrowing them from the library. My rationalization was: "I have to build up a respectable personal library or else no one will believe I really know anything,

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and besides, there's never any parking at the library." Instead of reading for the sheer joy of it, I was reading to prove myself to others. Instead of knowledge for its own sake, knowledge was to impress my friends and show off how smart I was. Buying books became a race even, seeing who could buy the complete works of Isaac Asimov or J.R.R. Tolkien first. And not the paperbacks, mind you, those are worthless. To be an authentic aficionado you must possess the leather bound, gold leaf, autographed editions, or else you are merely -- gasp! oh horror of horrors! -- a dilettante.

The result: I ceased reading for myself. I stopped an activity crucial to my well-being. It ceased being a source of pleasure. It felt like a chore. It was, really, when I think about it. Combing through newspapers and mail order catalogs for obscure titles, going through all the trouble of shopping and buying them, lugging them home in a backpack, then finding space for them, shelving them alphabetically by subject and author, was downright exhausting. It's a miracle that I even read the comparative few that I did.

However -- and this is the really sad part -- once I got the books home, most of them would sit on a shelf untouched. Worse yet, I'd "forget" I'd bought them, and would buy duplicates, triplicates even. In bookstores, I would get this overpowering urge, although mere words cannot describe it: "Oh god! I just have to buy this! The world will come to an end if I don't!" And I would buy it, charging it. It was lycanthropy; I was like some raving bibliophilic werewolf. When I left the store, my heart was pounding and I had all this great stuff, but as soon as I got home and unwrapped them and shelved them I never gave them a second thought.

Consequently, I didn't allow myself to enjoy my library, or any other compulsive purchases. Shopping, spending, and charging to hide my real and perceived deficiencies consumed every waking mo-

ment. From books my compulsion spread to albums and cassettes, from music to videotapes, from cookbooks to eating out. I lost sight of my identity. I was too busy trying to disguise it, suppress it, and change it. I desperately needed to say "Wait a minute! What am I doing? This is ridiculous! This is crazy! This is all wrong!" Only in DA could I say that, and I did.

Once I realized what I was doing, all my shopping sprees stopped. I began reading those books I bought, listening to those albums, watching those videotapes. I'm not even close to finishing any of them, especially the books. Guess what -- I've discovered that I love each and every one of them! My compulsion to buy and own and display merely served to deny me the pleasure that came with this discovery. My true self was trapped, saying to me: "See, I was here all along. You just ignored me." What a relief to find that I had not lost contact with my soul.

Reading isn't the only thing I've rediscovered. Cooking for myself, instead of eating every meal except breakfast out, is also something I enjoyed in the past. Instead of bragging that I've eaten in every restaurant in Boston at least once, I can demonstrate my exhumed cooking skills. (And why not? I have 40 cookbooks.) Writing in my journal and volunteering for social organizations are other ways I now occupy my time.

Quality superseded quantity. I began downsizing everything, sorting, discarding, donating to charity, reorganizing. Years of compulsive spending accumulated mountains of stuff with hardly any "effort" at all. Attacking my closets, drawers (all of which were junk drawers), bookshelves, under-the-bed storage, basement storage, and car was exhausting and exhilarating. My home actually sighed in relief.

Quality is not restricted to possessions, however. I try to spend my time as quality time, my communications as quality

letters and phone calls. Amazing how many treasures lurk amid the trash. As for what I don't have, I don't have it. It's that simple. It doesn't mean I'm worthless. It doesn't mean I'm stupid. It doesn't mean I have nothing. What a simple yet profound realization! How long did it take me to realize this? "Too long," I joke. Yet each of us takes all the time we need. There are no shortcuts. We all must realize this for ourselves.

As for me, I still love to spend money. That's what my disease is. I accept it. Fighting it did me no good. Whenever I go shopping for anything from toothpaste to winter coats, my heart pounds and my spirits rise. Once in a store, even though I have a list of things to buy I still find myself wandering around looking at everything else that I don't need, searching for excuses to buy something else, anything else. However, sometimes I think of all the money I've wasted on restaurants, cabs, books, and credit card interest, and I become angry and sad. Sometimes I feel overwhelmed by my debts still outstanding.

Whenever I get these feelings, I no longer try to stuff them by brute force. I acknowledge their presence, and I check my DA meeting list and try to attend a meeting. Finally, after so many long and fruitless searches I have attained a tranquillity that I believed to be mythical. I now know that my problem is not money itself, but all the issues that money brings up. My financial crises were but symptoms of some underlying disease.

The intangibles of DA, much to my astonishment, are more valuable than a bigger checkbook balance. A year ago someone tried to tell me that; I think I laughed.

I'm sure we've all had something we loved and then lost to our compulsions. Take the time to find it. It still works.

You'll see. ###

Creating a Group Spending Plan

by Mark K., North Hollywood, CA

I once heard someone at a DA meeting suggest that just as we create a spending plan for our personal finances to meet our needs and fulfill our wants, we also need to make a spending plan for our meetings -- to meet group needs and to reach group goals.

I developed a spending plan for my group from the treasurer's records of the last 12 months. From this actual spending record, I revised the categories to reflect expected basic meeting expenses and ways the group could achieve the goals it decided were important. These goals included: **increasing contributions** to the GSO (we were anorexic in this area), **increasing savings for our GSR fund** so we could cover travel expenses for sending our GSR to the World Service Conference, **decreasing literature expense** (our literature has now become self-supporting), and **adjusting our refreshment spending plan** to reflect actual expenses.

The group discussed the spending plan and adopted it by group conscience. The plan brought clarity to the meeting about its spending. It has allowed us to state clearly in our 7th-tradition break the exact amount needed each week to meet our expenses and goals. Sometimes we have to pass the basket a second time.

The spending plan has helped our meeting take full responsibility for its spending. It has also ensured that we can always contribute to the GSO, local intergroup and local GSR group; that we will always have enough to cover rent, literature and refreshments; and that our GSR will be representing us at the World Service Conference in Boston.

Clarity -- what a concept! ###

Great Lakes Area Retreat

by Colleen & Ron H., Chicago, IL

The first annual Road to Recovery Retreat and Fellowship Day of the Great Lakes Area Debtors Anonymous fellowship took place on November 8-10, 1991, in Lincolnshire, Illinois. Forty-three members from Wisconsin, Illinois and Chicago enjoyed terrific accommodations that enhanced our sense of prosperity.

Topics of sessions were: DA - One Day at a Time; Passive Participation; Relapse; Debt-Anon; Couples Panel; How to do a Pressure Group; 4th Step Workshop and Spirituality. We felt fortunate to have Jeannine S. with us from the first Debt-Anon group in the Great Lakes Area (see next column), as well as members from Business Owners Debtors Anonymous (BODA).

Randy K., a speaker, presented a checklist for the stages of relapse: Denial and Avoidance (these are both progressive steps), Crisis Building, Immobilization, Confusion and Over-Reaction, Depression, Loss of Control, Recognition of Loss of Control, Feeling Overwhelmed, Physical Illness and/or Psychological Problems. Being aware of the stages of our disease can help us ask for and get the help we need, when we need it.

The intimacy that prevailed because of the honesty, openness and willingness of the participants touched each of us, and the topics were catalysts for us to share the recovery each of us needed.

Very special love and thanks go to the many people who contributed time, effort, and love to help make our first retreat a rewarding experience. It was a tribute to them and to the influence of the Higher Power working in their lives!

We look forward to meeting old and new friends next year, in prosperity. ###

A Message from a Debt-Anon Group

by Jeannine S., Lake Zurich, IL

Debt-Anon is alive and well in Lake Zurich, Illinois! The group was started when I joined my husband for our first home DA meeting. I wanted to know what he should do, so he could work his program right. Is that called co-dependence?

As the meetings progressed, I became aware of my own issues with money and realized my "passive participation" in his addiction. By giving him money to pay off his bills, or not saying no, I was keeping him in his disease as much as someone buying booze for an active alcoholic.

As couples showed up at our doorstep, we realized that compulsive debting and spending was another family disease. At first, we encouraged couples to attend together but later we divided because we realized each partner had specific issues to be addressed. We adopted the AI-Anon principles and literature and used the DA tools of recovery.

Within the past year, our home has welcomed 75-100 singles, couples, parents, children, in-laws and business partners of compulsive debtors, spenders and poverty addicts.

With the help of my fellow "Anons," I am learning to detach, set boundaries and lower expectations. I have a long way to go, but with the help of my Higher Power and the group I am progressing one day at a time.

If you can put me in touch with another Debt-Anon group, or you want to start one, or you just need to talk, please call me, Jeannine S., at (708) 726-2011. Or you can write to me at: 1120 Dogwood Court, Lake Zurich, IL 60047.

###

MIRACLES

By Jane P., New York, NY

I bit down too hard on a piece of popcorn hull. Again. Each time I thoughtlessly chomp down on that tooth I get a shooting pain and I think, "This time it will break apart." I'm afraid it will happen soon because the tooth is more silver than enamel. I promise myself I'll go get it capped, but the idea of the cost prevents further investigation. You see, I do not foresee monetary prosperity in my future. I believe that I will never earn enough money to pay for capping my tooth without going into debt.

The procession of my thoughts from there: "I am destined to live marginally, to shop for sheet sets and underwear in Woolworth's. When I die, I will have a discount funeral with a small headstone. Or maybe I'll get cremated so I won't take up space in a cemetery."

At this point I interrupt my despair and go and buy candy, which doesn't help at all but it distracts me. However, occasionally I can shake off the demons and imagine owning a house in the country or on the beach -- I see a glimmer of a dazzling vision. But soon the demons return to remind me that I am not capable of earning enough to purchase a capped tooth, let alone accouterments to furnish my dreams. The light goes out.

Despite my negativity -- and because I want to conquer it -- I keep coming to DA. I have experienced miracles here.

Miracle 1: I have been graced with a willingness a day at a time to arrest my compulsion to behave like an indebted child. As a result, my self-esteem grows each time I pay my bills and my rent on time.

Miracle 2: Two years ago I was eking out a living as a temp in a shriveling job market. My \$500.00 rent was due in a week and I had no savings, nothing to secure a loan with, and only enough

money to eat with and travel by. I was frantically taking action to get weekend work so I could pay my rent, but could find nothing. I understood despair on a level which scraped the marrow of my bones; empathy suddenly replaced judgment for my debtor father, who lived in that kind of financial insecurity daily.

The pain was so great for me that my only relief seemed to be a "cash advance" on my credit card for the \$500.00 to get the damn thing paid. Through the grace of God, I made a phone call to a program person before I debted. She told me not to quit before the miracle and I listened. A couple of mornings later I qualified at an AA meeting and spoke from the despair of my situation. A man I had recently met spoke to me after the meeting and mentioned that he needed someone to do about \$500.00 worth of data entry and would I be interested? He would pay me up front in exchange for the work, which would need to be finished by the end of the month.

Miracle 3: Three months ago I moved into my own apartment, a dream I'd had for 6 years. In the moving process someone stole my stereo speakers from the moving van. I was in trouble because I needed them for an upcoming show I had -- **Miracle 4** -- written and would be performing. I didn't have the money to replace the speakers and I wasn't willing to debt to get new ones. Instead I imperfectly, uncomfortably, indefinitely trusted that if I took action and asked people for help I would be taken care of. Two weeks before the show, I found two speakers in the hallway of my new apartment building. These were bigger than the stolen ones. It took over a week to bookend the hook-up to see if they worked. They did. Curiously, it turned out that I didn't need speakers for the show at all; the club would provide them. Since I have a need to know reasons for events, I deduce that the whole speaker experience was a loving example of a Greater Power's presence in my life. It wasn't the speakers I needed; it was the physical proof of the existence of God

and God's statement to go ahead with my performance.

Miracle 5: I am a GSR and am on the Fellowship Communications Committee. I had made a commitment at our conference in San Francisco to submit two articles for **Ways & Means**. This is my second submission, and I see that I have fulfilled another commitment in my life.

Miracle 6: My self pity has lifted and my demons are asleep.

###

Stepping Into Prosperity: DA 1992 World Conference

"Stepping Into Prosperity: We Can Afford to Be Ourselves" is the theme of the DA World Conference to be held in Cambridge, Massachusetts, from October 1 through October 4, 1992.

In keeping with the theme, the Conference will be held on the beautiful campus of the Episcopal Divinity School which is within walking distance of Harvard Square. Hotel rooms have been reserved at the nearby Sheraton Commander at the double occupancy rate of \$206 for three nights, tax included.

New England DA Groups are delighted to be hosting the Conference. They see this as an opportunity to practice DA's new Twelfth Tool: Service. The Conference provides a unique setting for learning how DA functions throughout the world. Those of us who have attended past World Conferences have found Fellowship Day with its workshops chaired by people from all over the country particularly inspiring.

If you would like to suggest a speaker or topic for fellowship day at this year's conference, please feel free to call us and leave us a message. If you have questions or would like further information, please call (617) 666-3158. Your call will be returned collect. ###

World Conference Finance Committee Begins Development Program

The World Conference Finance Committee began its development program in late April by sending a "Birthday Wishes" flyer to DA groups via their GSRs and group contacts. The flyer celebrated the birthday of Debtors Anonymous (April 26, 1976), and asked groups to wish the program a happy sixteenth birthday by giving a gift to help carry the message to those who still suffer.

Contributions from individuals and groups have decreased since 1989. As requests for help pour in from around the country and around the world, the General Service Office (GSO) has at times been stretched to meet the need.

To help the GSO respond to the need without dipping further into its prudent reserve, the Finance Committee created this development program to help insure that debtors who reach out for help receive it, both today and tomorrow. This pilot program will send out requests for contributions every other month for the next six months, at which time the success of the program will be evaluated.

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Ways & Means is published quarterly by the General Service Board of Debtors Anonymous. It is mailed free to all GSRs. Individuals may subscribe by sending \$8.00 (Foreign: US\$13.00; Canada: US\$8.50) to the General Service Office (GSO) in New York for a 4-issue subscription. It may take 3 months to receive your first issue.

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 writers. Send materials to GSO; please volunteer to write.

DEBTORS ANONYMOUS GENERAL SERVICE BOARD, INC.

STATEMENT OF REVENUES AND EXPENSES (UNAUDITED) January 1, 1992 through March 31, 1992

<u>Revenues</u>		
Contributions		\$ 3,076.90
Literature Sales		\$ 5,640.91
Ways & Means		\$ 434.50
World Conference:		
Chicago	\$ 49.00	
San Francisco	\$ 731.77	\$ 780.77
Bank Interest		\$ 49.44
World Service Directory		\$ 62.50
<u>Total Revenues</u>		<u>\$10,045.02</u>
<u>Expenses</u>		
Rent		\$ 2,300.00
Office Administrative		\$ 2,237.80
Personnel:		
Wages	\$ 1,248.00	
Payroll Taxes	\$ 545.17	\$ 1,793.17
Insurance		\$ -0-
Trustee Travel		\$ 868.77
Answering Service		\$ 212.00
Ways & Means		\$ 552.24
World Service Directory		\$ 155.64
Literature:		
Printing	\$ 1,350.00	
Shipping	\$ 187.25	
Development	\$ 42.44	\$ 1,579.69
Service Pamphlets		\$ -0-
World Conference:		
San Francisco	\$ -0-	
Boston	\$ -0-	\$ -0-
Committees:		
Conference	\$ -0-	
Fellowship	\$ 58.30	
Finance	\$ 161.07	
Public Information	\$ 236.37	
Recovery Book	\$ -0-	
Service	\$ 13.13	\$ 468.87
Filing Fees		\$ -0-
Bank Charges		\$ -0-
Returned Checks		\$ -0-
Donations:		
Cash	\$ -0-	
Literature (@ face)	\$ -0-	\$ -0-
Gifts		\$ 119.08
<u>Total Expenses</u>		<u>\$10,287.26</u>
<u>Excess (Deficiency) of Revenues</u>		<u>Over Expenses</u> <u>\$ (242.24)</u>

DEBTORS ANONYMOUS GENERAL SERVICE BOARD, INC.

BALANCE SHEET (UNAUDITED) As of March 31, 1992

<u>Assets</u>		
Cash in Bank:		
General Funds	\$ 1,388.11	\$ 2,981.66
Literature	\$ 1,593.55	\$ 9,556.16
Literature Inventory (@ cost)		\$ 600.00
Security Deposit		\$ 137.82
<u>Total Assets</u>		<u>\$13,137.82</u>
<u>Liabilities</u>		
Accounts Payable		\$ -0-
Payroll Taxes		\$ 128.68
<u>Total Liabilities</u>		<u>\$ 128.68</u>
<u>NET WORTH</u>		<u>\$13,009.14</u>

STATEMENT OF CASH FLOWS (UNAUDITED)

January 1, 1992 through March 31, 1992

Cash at January 1, 1992	\$ 3,177.71
Cash at March 31, 1992	\$ 2,981.66
<u>INCREASE (DECREASE) IN CASH</u>	<u>\$ (196.05)</u>