

Ways & Means

A Newsletter for the Fellowship of Debtors Anonymous

2nd Quarter 1993

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Ways & Means is published 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. Ways & Means is a forum for sharing experiences of D.A. groups, service committees and members, as well as communication from D.A.'s General Service Board to the Fellowship. Ways & Means does not interpret D.A. traditions or principles. We welcome articles, poems, cartoons and other appropriate submissions. Send all correspondence to:

Ways & Means Newsletter
Debtors Anonymous
P.O. Box 400
Grand Central Station
New York, NY 10163

Message from the D.A. General Service Board

Dear Members of the D.A. Fellowship:

This is the first of what will be a regular newsletter feature on news from the General Service Board and information about the progress of various committees. (Conference committees are still encouraged to send in their own reports for newsletter publication if they would like.) We hope that through this regular communication from the GSB we can satisfy the Fellowship's interest and desire to know more of what is going on at the national level throughout the year.

First of all, some Board news. This spring, Marjorie M., who has served as the General Service Board Chair for almost five years, rotated from the role of Chair and is finishing up her service as a regular member of the Board. On the April GSB conference call, nominations were discussed and I, Mary M., was selected to be the new Chairperson.

I want to acknowledge Marjorie for the tremendous service she has provided in giving leadership to the General Service Board and facilitating the process of communication with the Fellowship, particularly at World Conferences. Having gotten to know her over the past year, I am deeply moved by her love and commitment to service, and her ability to have a vision for the future.

New Members on the General Service Board

Since January, the GSB has taken on three new Board members. Lee L. of Boston was the Roundup Day Coordinator for last year's World Conference and will now be serving as the *Ways & Means* editor as well as the liaison to the Fellowship Communications Committee of the World Conference. Paul B. from Washington, D.C. will be the new liaison to the Literature Committee. Replacing one of the two non-debting trustees who retired from the GSB in the past year is Don P. from Denver. Don has a wealth of recovery and service experience with the A.A. program to share with us.

Financial Progress

As many of you know, contributions and literature sales in the first quarter of this year (January-March) dropped way off from what was expected based on previous years' records. We averaged approximately \$1,000 per month in contributions for those first three months. Lease on our office space is \$800 per month and in addition we have an employee who works 12 hours per week at \$9/hour. After meeting these basic obligations, it became necessary to

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put a temporary hold on other expenditures so that no unsecured debts would be incurred.

The good news is that regular contributions have increased in this second quarter (see enclosed financial reports) and significant additional contributions have come in thanks to AbunDANCE events being held in the New York area and California. Thanks very much to everyone who had a part in making those events a success! (There's nothing like dancing your way to prosperity.)

As of this writing, we are happy to report that there is money in the bank; the office has been able to stay open; we have been able to continue to pay our employee; the upfront expenses to the hotel and mailings related to the World Conference

have been paid; the second issue of *Ways & Means* for the year is in your hands; and Conference committee work is being funded to the extent that finances will allow. We are hopeful that there will continue to be regular contributions and literature sales abundant enough to support the service work that the Fellowship desires.

Audiotapes

DA's first literature audiotape is now available for purchase by individuals or groups directly from the General Service Office (see order form enclosed). This tape is a reading of the basic D.A. pamphlet and the pamphlet on *Pressure Groups and Pressure Meetings* and is of excellent sound quality. Tapes will also be

available for sale at the World Conference.

Committee Updates

While Conference committee activities have been somewhat curtailed due to financial constraints, there has nevertheless been encouraging progress. Reports on several committees follow; committees not mentioned here will be included in future newsletters.

We hope this column has been an informative start on sharing news of interest to the Fellowship. I look forward to seeing many of you in Dallas and participating in the World Conference together.

*In love and service,
Mary M.
Chicago, IL*

Committee Reports

Conference Committee

1993 World Conference. Plans for the 1993 World Conference, hosted by the Dallas area Intergroup, are moving along well. By now all GSRs should have received the first mailing on the Conference. We have made arrangements with a hotel that offers room rates less than half of those charged by our Conference hotels in the last few years. Hopefully, this will enable more GSRs to attend the Conference. As an additional feature, participants will have the option of enjoying banqueted meals together on Friday and Saturday nights. This will be the first World Conference in the Southwestern part of the country, and the Host Committee is enthusiastic and encourages all parts of the country to be well-represented this year.

Conference Charter. The Conference Committee is in the process of revising the Conference Charter, which was tabled at the last World Conference. A copy of the Charter was mailed out with the last newsletter requesting that comments be sent to the Committee, in care of the General Service Office. If you have not sent in your comments yet, please do so — it's not too late. It is important that the Committee receive input so they can write a charter that will be acceptable to the Fellowship when it comes up for a vote again.

Literature Committee

Literature in Progress. The Literature Committee is currently revising pamphlets on Visions, Abstinence, and Service for a vote at the coming World Service

Conference. Approximately a dozen other pamphlets on D.A. topics, including Family Issues in D.A. and Awareness, are in draft form. (The conference approval process for D.A. literature involves initial presentation to GSRs at the World Service Conference for comments and revision, followed by a yes-no vote on each piece at the next year's Conference.)

D.A. Recovery Book. The Literature Committee (Recovery Book Subcommittee) is also planning to present GSRs this year with a draft of a D.A. Recovery Book, which will contain stories of D.A. members, material from pamphlets published to date, and a brief history of the D.A. program. Subcommittee members have collected more than 32 stories, which they are reviewing for inclusion, and they are also meeting

Living a Simple Life in a Complex World

to envision the format and other details of the book. They are continuing to build the vision of a Recovery Book and (with a lot of footwork!) bringing it to the next level of development.

Fellowship Communications Committee

The Committee is committed to locating and connecting with D.A. groups worldwide, as well as providing input for the *Ways & Means*. Committee members have begun a D.A. Pen Pal service (see form on page 8), and have put together a proposal for using computer bulletin boards within the D.A. Fellowship. Communication via electronic bulletin boards has worked in other Fellowships and may be a useful tool for D.A. as well. Meanwhile, the Committee continues to provide the valuable service of maintaining the D.A. mailing list. They offer the following D.A. "vital statistics" as of February 1993:

- There are **418** known D.A. meetings (up **23** from **395** at the 1992 Conference;
- We can reach **294** of these meetings by mail (through **180** GSRs and **89** contacts). This is an increase of **4%** since September 1992;
- There are **124** known orphan groups with no mail contact, down from **136** in September 1992.

Public Information Committee

Requests for information on D.A. are being answered promptly by Committee members. In June, the GSB liaison to the PI Committee spoke about the D.A. program to a

By Jay M., Orlando, FL

One of the greatest gifts of my recovery has been the opportunity to simplify my life. I don't remember when it became so complicated, somewhere between my birth and my mid-30's. Busyness, clutter, mind tangents, ambition and pain all woven into a swirl of daily living until no one single element was even remotely apparent to me.

My recovery began one day while sitting in a metaphysical bookstore waiting to greet an old friend. As I sat there "swirling," my eyes lighted on a book on how to get out of debt and live prosperously. At the time, I was getting out of debt after a demoralizing and embarrassing bankruptcy, staying out of debt by "white knuckling" it, and I did not have a clue how to live prosperously. That was 16 months ago.

After a series of immediate, unsuccessful attempts to find a meeting in my area, Orlando, Florida, I settled into a period of applying techniques from the book to my money and my life. I was earning approximately 50% of what I had earned prior to my bankruptcy; I was chronically underearning, struggling with low self-esteem and despair.

My first "miracle" was literally attracting a new job (alright, so I did take some actions, like making a phone call, going out to lunch, and negotiating for more than the original offer.) But it WAS a miracle, my income doubled and my commute was cut in half. Three days before I was to begin my new

job, I found a notice in a church bulletin: "D.A.: Tuesday nights, 6:30." My second miracle.

On Tuesday I bounded in to join the two other people who have been quietly, patiently working the program together for almost four months. I was the third person to join the Fellowship. How can I even begin to tell you what that moment has meant to me!

Three is a magic number. "Wherever two or more are gathered in My Name..." However, three is real special in D.A.; three makes a PRESSURE GROUP.

Now (less than one year later) there are close to twenty of us working the program; we have four weekly meetings and a newly formed Intergroup. We have a speaker program and a step meeting. We support a small fledgling meeting in South Georgia by sharing tapes of our speaker meeting and a close friend recently contacted me about starting a program in Sarasota.

I have a wonderful sponsor and I am a sponsor! I am working the steps for the first time (after participating in several other 12 step programs, but never working the steps, just talking about them). I am OUT OF DEBT, own no credit cards, and have a SAVINGS ACCOUNT funded with three months of expenses! My tax refund is coming and I don't have a scheme for spending it and the IRS had NO justification for retaining it. I am considering convening my Pressure Group soon to discuss my most pressing financial issues: how much to put in my 401K plan at work and how to ask for a

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Pressure Groups: A Gift Toward Solvency

By Joan M., Boston, MA

Pressure Groups are one of the strongest but, sometimes, least understood tools of D.A. While those with longer solvency cherish the closeness with others and clarity about money that comes from Pressure Groups, newcomers have been heard to remark: "Pressure Groups? What's a Pressure Group? I've got enough pressure in my life without looking for more!" It's then necessary to explain that Pressure Groups are intended to remove — not add — pressure and to put pressing problems into perspective.

As a D.A. member who has received and given Pressure Groups, I can attest to the strength that comes from them. As we structure them in Boston, two people, each of whom has had their own Pressure Group

and has built some abstinence in D.A., share their experience, strength and hope with a third. The first third of the Pressure Group allows the recipient to spend time dreaming — dusting off those dreams and desires that, over the years, were buried under the debris of debt, until they seemed impossible to find, let alone live. The second third of the Pressure Group is typically devoted to creating a spending plan; this is either the first one the recipient has ever had or, as has been done for me, to find some specific answers to questions that arise. Part three of a Boston Pressure Group is to detail action items that address both the individual's dreams and immediate financial circumstances.

In my own case, I dreamed of moving from southern New Hampshire back into the city I love,

Boston; of obtaining the impossible, given my ruined credit record: a wonderful apartment with a fireplace and parking spot, where I could keep my three beloved cats (What! What landlord would accept cats in an apartment?); of returning to Harvard to complete a started but long-delayed Master's Degree; and, of course, of being debt free.

I now stand here as a walking, breathing miracle of this program and of the miracles of Pressure Groups. About a year ago, I was able to re-enroll at Harvard, resuming work toward my Master's in English. Three months ago, I moved into a bright, spacious apartment in the heart of the city. My apartment has wood floors, high ceilings, a private roofdeck, a working fireplace, a washer and dryer, and a parking spot (unheard of in this beautiful, bountiful but busy city). This apartment is mine for as long as I want it, and the owners did not require a lease, a credit check or the standard first and last month's rent. And, my cats were welcome. The debt-free aspect of my dreams has yet to be fulfilled, but a day at a time, that too is becoming reality. Last month, I was able to retire one debt, while continuing to pay on others, and will now begin payment on yet another.

For me, one Pressure Group was designed to determine whether I would be best advised to sell my small business or to hold onto it and try to make it succeed. One of the first things I learned in this program was that, when it comes to money, my mind lies to me. I've learned that I must check out important steps with others, and to have a Pressure Group to really understand what I'm

Committee Reports

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conference attended by more than 150 Employee Assistance Program professionals.

In Chicago, Searle Laboratories, which employs close to 10,000 people, has been speaking with D.A. about beginning a D.A. meeting on-site at company headquarters. They offer meetings of other 12-step programs and would like to offer D.A. meetings as well.


Living a Simple Life

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raise during my first annual review in April.

So where is the simplicity I mentioned? Is it in the neat row of num-

bers entered weekly onto my spending plan, or the up-to-date balances in my checking and savings account records? Maybe it's in the 100% cotton white sheets I bought after my first pressure meeting or the new appropriate-to-my-life-today clothes hanging in my closet?

No, it's in the serenity I feel, my trust in a great and loving universal consciousness. It's in the present moment, where my life is lived. It's in the love and support I feel from the group of friends recovering around me. It's in the hope I feel and the sharing of that hope with others who still suffer. I would like to express my gratitude to each and every one of you for being there! (Did I mention that my former profession was a financial planner? HA!) 

ANNE B.

by Anne B., Brooklyn, NY

doing. To date, I have kept my business, while keeping Pressure Group members abreast of all happenings.

One of the things that newer people may not always understand is that the process of pulling together a Pressure Group is part of the recovery process of our program. One person said to me with something akin to annoyance, "Do you mean I have to consider his schedule, your schedule and my schedule in organizing a Pressure Group?" I laughed slightly to myself, while I replied: "Yes."

Pressure Groups are not an obligation that the program owes someone. They are one of the important items in the toolkit of recovery, and like most tools, must be used to be effective. The process of considering the schedules of two other, typically very busy, D.A. members and — if necessary — of making an adjustment in one's own schedule, is a definite step toward recovery. Organizing one's own Pressure Group and, if necessary, changing one's own schedule, is a way of taking care of oneself, of stating clearly what one's needs are, and of helping that process to begin.

As a Pressure Group recipient, it's always important to me to keep in mind that two other D.A. members have taken time from their very busy schedules, have spent an hour-and-a-half focusing on me and my concerns and showing me how to work out the dreams and difficulties of my life, offered directions that I might not have thought of if left to my own devices, and have given me a very precious gift on my own journey toward recov-



ery and solvency. Those giving a Pressure Group offer the recipient the chance to dream in safety, support even the most seemingly far-fetched visions, show them how to take the first small steps toward solvency and toward realizing their dreams, and they do this without making judgements, criticizing or demeaning, and with the assurance of total confidence. Hopefully, I'll always remember that a Pressure Group is, in fact, a gift of another's time, wisdom, hope and solvency, and I will have the opportunity of repaying it the

best way I can: by living my dreams, passing their gift along to others, and saying a resounding, "Thank you from the bottom of my heart."

NOTE: For those who are new to D.A., the D.A. pamphlet and tape on Pressure Groups and Pressure Meetings describe what a Pressure Group is and a suggested format. Pressure groups may vary in style in different areas, however, and the Ways & Means would love to hear from D.A. members how Pressure Groups are done in your area.



Are You Ready for a Think Tank?

By Chris L, Chicago, IL

I don't know if this is going on in other regions of D.A., but necessity was the mother of invention one fall day. A seasoned member approached me regarding having a Pressure Group, but wasn't too sure what to bring or do at the meeting. They expressed an interest in starting a side business but were stymied as to what to do. I mentioned that it didn't sound like this had anything to do with in-depth number crunching, but more that it was a "Think Tank" for actions on an impending vision — and bingo!! Think Tank Pressure Groups (T.T.P.G.s) have been utilized for about two years now.

What we've discovered is that this T.T.P.G. seems to suit the D.A. member who has been in for a while, working a pending plan, and is at a turning point in their prosperity (and prosperity doesn't always mean money). My person-


al opinion is that this P.G. would be too overwhelming with action steps for someone who has not allowed themselves recovery time in the program — although there are always exceptions.

I, myself, took advantage of a T.T.P.G. when, after 2 1/2 years, I gathered together eight (yes, count 'em, eight!) of my D.A. friends who really know me and my recovery and said, "I'm stuck. This is where I was, here's where I am, and —," and that's where I left it, for them to fill in the blank. I was totally incapable of thinking further, but knew that I had to ask for help from my Higher Power — and help came in the form of these eight people.

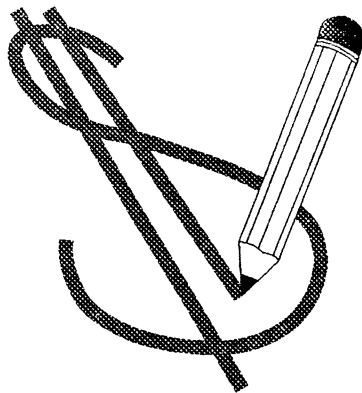
It was very difficult to sit and have them speak so positively and lovingly about me. I felt selfish and I mentioned those feelings three times during the two hours. But they reassured me that that was not the impression they had;

they knew why they were there and were abundant with ideas and insights.

We discussed action steps, which sometimes included to "let go and let God." The prayer was out there with clean motives and after that, there was nothing to do but listen for the still, small voice. It took me a month before I could open the file that held everyone's notes. Goodness, this could mean success and more prosperity; how could I possibly handle that? But I did open the file, and took my time in choosing the priority action steps.

Now, a year later, several action steps are in motion. There's a leap-frogging effect in that my action steps move me towards my visions, and my visions create action steps which move me towards my visions, etc. Kinda fun, uh? I'm very grateful for this new tool and to the people who were involved in my T.T.P.G. 

Second Quarter 1993 Financial Statements



Debtors Anonymous General Service Board, Inc.

Balance Sheet (Unaudited)

AS OF JUNE 30, 1993

ASSETS

Cash in Bank.....	\$ 4,362.38
Literature Inventory (@ cost).....	6,683.25
Security Deposit.....	600.00
Total Assets.....	<u>\$ 11,645.63</u>

CURRENT LIABILITIES

Accounts Payable.....	\$ 0.00
Payroll Taxes Payable.....	\$ 57.47
Total Liabilities.....	<u>57.47</u>
Accumulated Surplus.....	\$ 11,588.16
Total Liabilities and Accumulated Surplus.....	<u>\$ 11,645.63</u>

Statement of Cash on Hand (Unaudited)

Cash at January 1, 1993.....	\$ 2,024.09
Cash at June 30, 1993.....	\$ 4,362.38

Debtors Anonymous General Service Board, Inc.
Statement of Revenues and Expenses (Unaudited)

JANUARY 1, 1993 THROUGH JUNE 30, 1993

REVENUES		
Contributions		\$ 9,897.11
Literature Sales		\$ 9,225.87
Ways & Means		\$ 546.50
World Conference:		
Boston	\$ (49.80)	
Dallas	\$ -0-	\$ (49.80)
Bank Interest		\$ 21.22
World Service Directory		\$ 50.00
Area GSR Group		\$ -0-
Audio Tape Sales		\$ -0-
<u>TOTAL REVENUES</u>		<u>\$ 19,690.90</u>
EXPENSES		
Rent		\$ 4,800.00
Office Administrative		\$ 2,757.70
Personnel:		
Wages	\$ 3,087.00	
Payroll Taxes	\$ 726.76	\$ 3,813.76
Insurance		\$ -0-
Trustee Travel		\$ 1,881.60
Answering Service		\$ 511.20
Ways & Means		\$ 1,145.46
World Service Directory		\$ -0-
Literature:		
Printing	\$ -0-	
Shipping	\$ 245.76	
Development	\$ -0-	\$ 245.46
Audio Tapes		\$ 250.00
Service Pamphlets		\$ -0-
World Conference:		
Dallas	\$ 1,000.00	\$ 1,000.00
Committees:		
Conference	\$ -0-	
Fellowship	\$ 315.87	
Finance	\$ 92.70	
Public Information	\$ -0-	
Service	\$ -0-	\$ 408.57
Filing Fees		\$ 50.00
Bank Fees		\$ 97.50
Donations:		
Cash	\$ -0-	
Literature (@ face)	\$ 1,431.00	\$ 1,431.00
Gifts		\$ -0-
Professional Fees		\$ 276.00
<u>TOTAL EXPENSES</u>		<u>\$ 18,668.25</u>
<u>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES</u>		<u>\$ 1,022.65</u>

D.A. News 'n Notes


Albuquerque Seeks Guests

Pat P. from Albuquerque, New Mexico writes that although they have some good recovery for a small group, they would really appreciate guests with recovery

from other areas. You can write to Pat in care of the *Ways & Means* (see page 1 for address).

D.A. Pen Pals Available

D.A. members who would like to be in touch with other members throughout the country can now be

on a confidential list of D.A. "pen pals" and members willing to accept long distance calls. The list will not be published but can be obtained by writing Jayne B. in care of the General Service Office. If interested, please fill out the coupon on the next page. 

Debtors Anonymous General Service Board, Inc.

1993 Spending Plan (As of June 30, 1993)

Statement of Revenues and Expenses (Unaudited)

	1993 Budget (Monthly)	1993 Actual (6 Months)	1993 Budget (6 Months)	Variance Positive/ (Negative)	1992 Actual (6 Months)
REVENUES					
Contributions	\$ 1,417	\$ 9,897	\$ 8,502	\$ 1,395	\$ 6,154
Literature Sales	\$ 2,708	\$ 9,226	\$ 16,248	\$ (7,022)	\$ 11,282
Ways & Means	\$ 146	\$ 547	\$ 876	\$ (329)	\$ 870
World Conferences	\$ 417	\$ (50)	\$ 2,502	\$ (2,552)	\$ 1,562
Bank Interest	\$ 10	\$ 21	\$ 60	\$ (39)	\$ 98
World Service Directory	\$ 25	\$ 50	\$ 150	\$ (100)	\$ 126
Area GSR Groups	\$ 250	\$ -0-	\$ 1,500	\$ (1,500)	\$ -0-
Audio Tape Sales	\$ 417	\$ -0-	\$ 2,502	\$ (2,502)	\$ -0-
TOTAL REVENUES	\$ 5,390	\$ 19,691	\$ 32,340	\$(12,649)	\$ 20,092
EXPENSES					
Rent	\$ 800	\$ 4,800	\$ 4,800	\$ -0-	\$ 4,600
Office Administrative	\$ 750	\$ 2,758	\$ 4,500	\$ 1,742	\$ 4,476
Personnel	\$ 667	\$ 3,814	\$ 4,002	\$ 188	\$ 3,618
Insurance	\$ 25	\$ -0-	\$ 150	\$ 150	\$ -0-
Trustee Travel	\$ 1,083	\$ 1,882	\$ 6,498	\$ 4,616	\$ 1,738
Answering Service	\$ 83	\$ 511	\$ 498	\$ (13)	\$ 424
Ways & Means	\$ 167	\$ 1,146	\$ 1,002	\$ (144)	\$ 1,104
World Service Directory	\$ 25	\$ -0-	\$ 150	\$ 150	\$ 312
Literature	\$ 833	\$ 246	\$ 4,998	\$ 4,752	\$ 3,160
Audio Tapes	\$ 104	\$ 250	\$ 624	\$ 374	\$ -0-
Service Pamphlets	\$ 20	\$ -0-	\$ 120	\$ 120	\$ -0-
World Conferences	\$ 333	\$ 1,000	\$ 1,998	\$ 998	\$ -0-
Committees	\$ 270	\$ 409	\$ 1,620	\$ 1,211	\$ 938
Filing Fees	\$ 13	\$ 50	\$ 78	\$ 28	\$ -0-
Bank Fees	\$ 25	\$ 96	\$ 150	\$ 54	\$ -0-
Returned Checks	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Donations	\$ 67	\$ 1,431	\$ 402	\$ (1,029)	\$ -0-
Gifts	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 238
Professional Fees	\$ 125	\$ 276	\$ 750	\$ 474	\$ -0-
Security Deposits	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
TOTAL EXPENSES	\$ 5,390	\$ 18,669	\$ 32,340	\$ 13,671	\$ 20,608
EXCESS (DEFICIENCY) OF REVENUES AND EXPENSES	\$ -0-	\$ 1,022	\$ -0-	\$ 1,022	\$ (516)

PEN PAL/PHONE LIST COUPON



<input type="checkbox"/> I am interested in being on the Pen Pal List	My Name and Address are:
<input type="checkbox"/> I am interested in receiving phone calls. My phone number is: _____	_____
<input type="checkbox"/> I am available to sponsor.	_____
<input type="checkbox"/> I would like to have a copy of the Pen Pal/Phone List	

Please return this form to: DA General Service Office,
Attention: Jayne B., Pen Pal Project, P.O. Box 400,
Grand Central Station, New York, NY 10163-0400