

# Ways & Means

A Newsletter for the Fellowship of Debtors Anonymous

June 1994

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

## A Couple's Story

*By Jack M., Boston, MA*

An unlikely couple: she a tawny astrologer, prospector's daughter from California, me an Irish Catholic from South Boston. We met in July of '89. We were both divorced, and both familiar with the 12 Steps through other programs. We looked pretty mainstream: Carol was a teacher and I had a comfortable job in computer systems for a bank. I had three daughters who lived with their mother. My oldest was starting at Harvard, and Carol had a son starting at Denison.

Carol has since admitted that she was very reluctant to let me in on her financial problems, but somewhere around March of '90 she brought me to my first D.A. meeting.

I saw the tip of the iceberg of the wisdom of D.A. at that first meeting. I bought a record-keeper and began writing down my money conscientiously (first entry: "this book \$1.50"). Carol was already writing hers down. But I felt that my 12-Step commitment was elsewhere, and for many months went three or four weeks without getting to a D.A. meeting.

I don't think either of us fits the picture of the typical compulsive debtor, if there really is such a

thing. Before we met, before D.A., we were people who lived paycheck to paycheck, without extravagance, but with the normal expenses that come with divorces and children. When emergencies arose, we never had anything set aside to meet them. At those times the credit institutions of our country were eager to help. The problem was that once a debt was incurred, it never got paid off. But the pattern was hard to break.

In April of '91 we were married. Once the wedding and the apartment furnishing were over, I tried to keep my money separate from Carol's. We had very different attitudes about money. She had three-figure phone bills; I hadn't even had my own phone. She spent money on flights to California; my idea was that when all your bills were paid, if there was money left over, you got to go someplace nice. I had never been anyplace nice.

At last year's D.A. World Conference in Cambridge, I heard it said that every D.A. couple consists of a spender and a pauper. I don't think it's really true, but it feels true, because every time there's a disagreement about money, the same people tend to be on the same side. We may agree

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ninety-eight times out of a hundred, but those other two times, I'm telling her she's out of control and she's telling me I'm panicking—these are the terms we use when we really want to get abusive.

Carol and I had a couple of things going for us. One was the D.A. program. In another 12-step program it is truly written that "half-measures availed us nothing." In D.A., it seems to me that every slight nod of assent I have made has borne fruit down the road in some unexpected way. The contingency fund, for example: I was amazed how quickly the money accumulated, how there always seemed to be something there when a car broke down, or when there was a getaway weekend somewhere.

The second thing was the fact that we talked about our money, and we listened to each other. I don't say that there were not arguments, sometimes tears. One of the bitterest came when Carol wanted me to apply to go to a \$475 weekend poetry workshop with a Pulitzer Prize-winner. I went along with her, sent him some poems that I didn't think he'd like, and forgot about it. When I was accepted, the fireworks started. I finally agreed to go, but only after Carol undertook to pay the whole tab, with maybe a little help from the contingency fund. Anybody who's been around D.A. awhile will not be surprised to hear that that weekend changed my life—in ways I'm not going to go into here.

We talked, we bargained, we compromised. We made appointments with one another to have "money meetings," where we

would talk about our situation in detail, trying to see past the next paycheck to the next few months. Slowly the trust between us grew. Whenever we came to real loggerheads one of us might say, "Let's talk it over with somebody from D.A.," and usually the other would come back to the table with a new spirit of compromise—maybe not



*Carol and I had a couple of things going for us. One was the D.A. program. . . In D.A., it seems to me that every slight nod of assent I have made has borne fruit down the road in some unexpected way.*

right away, but soon.

It was fortunate that our relationship was developing along these lines, because in June of 1992 Carol lost her teaching job, and in August I lost my job. The period for which we were both unemployed lasted exactly six days, at which time Carol landed a job that required us to move to New Hampshire.

At this point Carol suggested that I take a year off and try to figure out what I wanted to do with my life. I had hardly missed a paycheck or taken a vacation in nineteen years, but I had never had much interest in what I did for a living; it wasn't a career, it was just

a paycheck, however generous. But I resisted Carol's suggestion. We couldn't afford it, and in my heart I was afraid I would find out that there wasn't anything I wanted to do. Still, I was deeply impressed. It was the most generous thing anyone had ever wanted to do for me.

Things were never quite desperate. I got some severance and some vacation pay, and there was an IRA that we could fall back on if need be. What was crystal clear was that this was going to have to be a joint effort; this business of keeping my money separate from hers wasn't going to work.

We had a Pressure Group a few weeks before my unemployment started, and we had to guess at how much I would get, and we low-balled it, to be safe. I had made a preliminary pass at a spending plan, and it actually looked almost workable—until we went over it at the Pressure Group and I realized I had entered my child-support as \$175 per month instead of per week. That was a moment of some hopelessness.

The Pressure Group resulted in a spending plan that was about a hundred dollars a week more than our income, which meant that our savings would be exhausted pretty quickly. But when my first unemployment check came, it was about a hundred dollars a week more than we had estimated. Little miracles.

Critical times call for critical measures, and we went to an envelope system. We had good spending records, and we were able to arrive at very good estimates of how much cash we'd need every week. I'd go to the bank on Thursday and cash a check for two

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# A Message to the Fellowship

May, 1994

By the time you receive this newsletter, GSRs should have received the minutes of the convocation from the 1993 World Conference and a complete set of 1993 financial reports. We hope that GSRs will take the time to carefully review this information with their meetings. Included with the 1993 financial reports is a complete listing of all of the meetings that sent in contributions last year. Thanks to all the meetings who so generously supported D.A. world service work over the past year. (You may want to make sure your meeting is listed and if it is not on the list, find out why contributions have not been sent in.)

One thing I want to point out from the financial reports is that contributions for 1993 were at an all-time high—we received \$19,788 last year. Great job! Much appreciation goes out to all those meeting treasurers who are going such a good job with sending in contributions regularly.

The other thing that is most striking to me from examining the financial reports is the sharp decline in revenue from literature sales, on which D.A., like most 12-step programs, relies to support a good percentage of world service work. The General Service Board is studying this issue and hopefully will find new ways to provide literature to the Fellowship that make it valuable and accessible to as many people as possible.

In the meantime, the General Service Board has agreed to two items with regard to our charge as

stewards of the monies received in the General Service Office. We have made a commitment to establish a prudent reserve over the next few years and we have agreed to establish a separate fund for *Ways & Means* subscriptions, to be used only for publication of the *Ways & Means* newsletter. I think these two commitments are good next steps for us to be taking with our responsibilities as trusted servants.

A couple of other pieces of business need to be noted. Allan S., who has served as the Treasurer for D.A. for more than five years, has turned over those responsibilities to one of the newer Trustees, Paige J. From now on, Committee Chairs and/or Treasurers should contact Paige directly for approval to incur Committee work expenses and to receive reimbursements.

Contact the General Service Office for Paige's phone number and address.

Lastly, I want to acknowledge the contributions of Marjorie M., who completed her General Service Board commitment this spring. Marjorie served as a Trustee for six years, most of that time as the Chair of the General Service Board. To me, Marjorie is a living example of one of the best benefits I have found in participating in World Conference service work—that is, meeting wonderful people who are committed to their own growth and sharing it with others.

We wish Marjorie much happiness and well-being in her "life after the General Service Board."

*In Love and Service,  
Mary M., Chairperson  
D.A. General Service Board*

## 1994 D.A. World Conference Dates Set!

The 1994 World Service Conference will be held in New York City, September 23-25 at the Milford Plaza Hotel in midtown Manhattan. This hotel was selected for its location in that it will provide easy access to sightseeing almost anywhere in the city and because we have been able to secure a very reasonable room rate: \$50 single or double occupancy. We hope that this



location will make the Fellowship Day activities accessible to the greatest number of people in the New York City area.

More details about the 1994 World Conference will be coming out soon from the host committee. In the meantime, groups may want to take stock of their funds for sending their GSRs to the World Conference—it is less than four months away!



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# A Personal Share

by *Janna, Dallas, TX*


**H**ave you ever wondered what life would be like without D.A.? For me, it would be scary as hell! I know that I alone do not have the strength to live one day at a time without my D.A. meetings, my friends in the Program, the 12 Steps and the unconditional love and support from the meetings and friends. It takes all of those components for me to live. I often think back to the life I led when I was not in the Program. It was a lie, scam, jail, penitentiary, no serenity, fear, and almost all of the other negatives you can think of. The big one

for me was there was no GOD of my understanding.

For all of the above to keep happening in my life I have to give of my self and my time. It is not always easy; I am busy just like most other people. But I know that I cannot keep what I have unless I give it away. A major part of this for me is my responsibility financially also. I have chosen to give to my group more than my \$1.00 per meeting. I desperately need D.A. and if I do not do my part financially, then I always run the risk of there not being a meeting.

What might happen for D.A. if everyone who went to a meeting

gave \$2.00 instead of \$1.00 and that extra \$1.00 was sent to World Service? Can you imagine all of the things that might happen? Just think about it for a minute—it is an endless list.

I know that for me, and my company, when money is tight my creativity shuts down and my energy does not flow. Do you suppose that happens to our Board? I would surely bet that they spend a lot of energy on how to juggle just to keep us alive. Let's all band together and see if we can all do our part and not have money as an issue so that we can help the "still suffering debtor." 

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# The IRS, God, and Me

by *David A., Santa Monica, CA*


**I**'ve heard it said in almost every Twelve-Step meeting I've ever attended that it takes what it takes. What it took me to seek out my first D.A. meeting was a letter from the IRS. I had been playing loose and fast with their money for years. I was sure that I was so insignificant that if I didn't bother them they wouldn't bother me. It was a lot like the way I dealt with God. My feeling was if I pray, he'll be able to find me, therefore I'd better keep quiet. It never occurred to me that God, if he existed, could be a kind and gentle guide through the dilemmas of life.

When the IRS finally found me (and I was lost) all they wanted was one year's tax return and two thousand dollars. They might as well

have asked me for the Hope diamond. I sat down hard, my brain went into overdrive and began to spin out, my circuits were overloading. I wanted to run and hide. What about my family, my job, my car? Could I plead insanity?

I found myself at a D.A. meeting, where I shared my concern about the IRS and asked for help. What I needed was practical, down-to-earth, how-to-fix-this-mess help with a little reassurance thrown in that I wouldn't be arrested and sent to Devil's Island. After the meeting two men came to me and shared with me their experiences dealing with the IRS. They helped me through one of the most terrifying days of my life. One of these men became my sponsor. For the next year I negotiated with the IRS and kept a complete record of

EVERYTHING that transpired between us, copies of forms I filled out, copies of letters I wrote, records of phone calls. The file is four inches thick. For the first time in my life I took direction at every turn. No letter was sent, no phone call made without input from my sponsor. A year later the debt had been cut in half. Now for the second miracle. I had more than ten times the money I needed to pay my IRS debt in full.

Could I have done any of this stuff on my own? Absolutely not. I have a Higher Power in my life who has guided me to people who can help me. Moreover, my Higher Power has given me the willingness to seek help and guidance in order to deal with seemingly insoluble situations. I am truly on a new path. 

# D.A. News 'n Notes

## Spring Fellowship Day in Chicago

The Chicago area D.A. Fellowship held its Spring Fellowship Day on Saturday, May 7, at Northwestern University in Chicago. The Fellowship Day was hosted by the Saturday morning D.A. meeting at Northwestern University. More than fifty D.A. members participated, and the day was deemed a "great success."

## Great Lakes D.A. 4th Annual Retreat

D.A. members of the Great Lakes area will hold their 4th annual Weekend Retreat on September 23-25, at the University of St. Mary on the Lake, Mundelein, IL (about an hour outside of Chicago, IL). The complete weekend program offers an opportunity to share time with members of the Fellowship Friday evening through Sunday. Workshops, sharings, and lots of fun is planned. Estimated cost: \$120/single room; \$110/shared room; \$27.50 Fellowship Day. For more information, call Linda M. at 312-624-3640.

## New England Area D.A. Conference

The New England D. A. Intergroup held its annual Conference on Sunday, May 22, at the Episcopal Divinity School near Harvard Square in Cambridge, MA. The theme of the Conference was "Tools and Steps of D.A.: How We Can Use Them for our Recovery and to Have a Stronger Program." The Conference featured a full day of speakers and workshops.

## 1993 Financial Reports Issued

The General Service Board has

issued the 1993 year-end financial reports and 1994 spending plan. These have been sent to GSRs along with the minutes of the convocation from the 1993 D.A. World Service Conference. The reports were too extensive to include in the *Ways & Means*, as is customary, but can be requested by writing to the General Service Office.

## "Computer Pals" Project

The Fellowship Communications Committee is compiling a list of D.A. members who wish to be in touch with other D.A. members via computer bulletin boards or electronic mail. The list will be confidential and available through the General Service Office, attention "Computer Pals." Please fill out the coupon on page 6 if you wish to be included on the list, or to receive it.

NOTE: D.A. does not promote or endorse the use of computer networking services.

## Pen Pals Available

D.A. members who would like to be in touch with other members

nationwide 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 page 7.


## Group Discounts for Ways & Means

Beginning in August 1994, *Ways & Means* will offer group discounts for subscriptions.

A flyer announcing bulk rates will accompany the next *Ways & Means*, along with a revised subscription form.

We hope D.A. members will take advantage of these discounts through their local groups and intergroups to receive news of other D.A. groups and world service activities a regular basis.

## Couples Contacts Sought

Nancy Lee and Scott from Boston want to facilitate sharing of recovery among D.A. couples. You can write them at 105 Medford Street, Arlington, MA 02174 or call 617-648-0849. 

## Ways & Means Seeks Contributions

*The Ways & Means welcomes your contributions. We want to increase our coverage of local D.A. events such as retreats, dances, workshops and Intergroup activities. We welcome your D.A. recovery stories, poems, meditations, cartoons, humor, etc. As of next issue, we'll initiate a "D.A. Forum" section for members to express their views concerning issues relating to D.A. as a whole. Your thoughts are welcome. Write the Ways & Means in care of the D.A. General Service Office.*

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## A Couple's Story

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hundred-some dollars in predetermined denominations, then come home and put the money into envelopes: \$85 for food, \$15 for Carol's gas, \$15 for Jack's gas, \$10 for gas backup; \$30 allowance each, et cetera. Sometimes we'd get into spender-pauper mode when the food money was all spent by Monday, but by and large the sys-

her old debts, and we've been able to keep our other creditors well content. We have survived nicely, and our total indebtedness is down.

I never actually stopped looking for a job. I read the Help Wanted faithfully, sent my resumes out every week, went on interviews. But there was no pres-

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*One day in February, while I was skiing across a snow-covered pond, doing my eleventh step, breathing in rhythm with my strides, chanting prayers to myself in rhythm with my breathing, I realized that there IS something I'd like to do with my life*

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tem worked remarkably well. Through it all we continued to put money into a savings account for "contingencies," which allowed us to handle routine emergencies; and a "visions fund," for things like retreats and poetry books.

In the course of the year Carol succeeded in paying off several of

sure on me. I also wrote a lot of poetry, I jogged, I picked up my meetings and sponsored people in my other fellowship (there was no D.A. that far north). I was good to myself. We had a very snowy winter, and I love cross-country skiing. One day in February, while I was skiing across a snow-covered

pond, doing my eleventh step, breathing in rhythm with my strides, chanting prayers to myself in rhythm with my breathing, I realized that there *is* something I'd like to do with my life (which is something else I won't go into here).

In May Carol was informed that her contract was not being renewed for next year, and in June, ten months after I had been laid off, I started a new job—in my old profession, not connected with my life's ambition, but something that will get us over the next couple of years while Carol goes back to school and works at her life's ambition. I can be on hold for awhile.

We've moved back to Massachusetts, and it's enabled us to get back into D.A. with a commitment that we were never able to muster before. We feel very sane, and very cared for. We still slip into pauper-spender roles now and then. The last time was three weeks ago, on our way to a D.A. meeting, when we got into a very emotional session about our need for a more reliable car. At one point I said, "If

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## COMPUTER PAL COUPON



I am interested in being on the Computer Pal list

My Name and Address are:

I would like to receive the Computer Pal list

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

Attn: Computer Pals

*This list is confidential and available to D.A. members only, on request. Note: Anonymity may not be ensured when communicating via computer networks. D.A. does not promote or endorse the use of computer networking services.*

that's the way it is, there's no point in our going to this meeting. Let's turn around and go home."

Carol said, "You're angry, and you're punishing me by not going to the meeting." I admitted, "You're right, that's exactly what I'm doing," and continued driving to the meeting. Three weeks later we are the new owners of a thirteen-year-old car that we have good reason to think will be more reliable than what we're driving now—a little bit of a gamble, very much a compromise; something that will give our Higher Power some room to work.

Now that I'm working, it's Carol's job to go to the bank and get the cash for the envelopes. She recently admitted that she's not really comfortable doing this, that she goes to a different bank every week. We still don't trust each other's judgment completely where money is concerned, but we talk about everything. We trust the process, and we trust our Higher Power.

\* \* \*


The first draft of this article ended there. Carol read it and we went for a walk in the woods and talked about it. She wanted me to change a lot of things; I thought it was pretty good the way it was.

## Ta Ra Ra Boom D.A.

*(written by Cindy C. from Houston and performed at the "Cabaret," 1993 Dallas World Conference, to the tune of "Ta Ra Ra Boom Dee-ay")*

<p><b>Ta ra ra Boom D.A.</b>  <b>I did not debt today</b>  <b>I threw my cards away</b>  <b>I found a better way</b></p> <p><b>Ta ra ra Boom D.A.</b>  <b>No more will I delay</b>  <b>To H.P. I can pray</b>  <b>When things don't go my way</b></p>	<p><b>Ta ra ra Boom D.A.</b>  <b>I did the steps and they</b>  <b>My fears they did allay</b>  <b>When things don't go my way</b></p> <p><b>Ta ra ra Boom D.A.</b>  <b>I have some bills to pay</b>  <b>But they'll all go away</b>  <b>If I don't debt today!</b></p>
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She would present her side and I would present mine. Sometimes our reasoning would get to the heart of what we think D.A. is about, what we think the message is. Sometimes I'd convince her, and sometimes she'd convince me. It was a wonderful process, yet nothing about it quite accounted for the deep satisfaction I felt when I thought about it over the days that followed. Until finally I realized that more than anything else, the

ability to have a discussion like that was what I had missed in my first marriage. To have a long, fascinating, completely respectful conversation about the spiritual aspects of an enterprise to which we are both committed deeply and intimately; a conversation in which I could learn from her and she from me. One of the messages of D.A. is that sometimes riches are right under our nose but it takes us a while to see them. 

### PEN PAL/PHONE LIST COUPON



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

*Reports from the Committees  
of the D.A. World Service Conference*

## **Fellowship Communications**

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The Fellowship Communications Committee maintains a database of D.A. groups worldwide, paying special attention to reaching "orphan" groups—those with no known contact. The goal for 1994 is to increase communication with groups from 75% (current) to 85%.

**New Group Update:** Two new states—ALABAMA (Birmingham) and ARKANSAS (Fayetteville) have started their very first D.A. meetings!

Ongoing projects include publishing *Ways & Means*, and sponsoring the pen pal and computer pal projects (see "D.A. News 'n Notes" on p. 5).

## **Literature**

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A draft pamphlet on "Abstinence" is in the works and the Committee is also preparing a "Service" pamphlet.

**The Recovery Book** This Subcommittee has collected more than 30 stories with signed releases and is meeting regularly to edit material, with the goal of having a draft Recovery Book for the 1994 World Conference.

**The Unity Subcommittee** has drafted an adapted version of the 12

Steps and Traditions of D.A., intended to be more inclusive than the current version. At the Subcommittee's request, the revised version of the 12 Steps and Traditions is included with this issue of *Ways & Means*, along with a questionnaire for groups to express their views on the revision. (The questionnaire solicits opinions only, and does not constitute a "vote.")

## **Finance**

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To communicate the need for contributions to fund world service work, the Committee has sent "postcards" (short messages) to the Fellowship in *Ways & Means*.

**A Note for D.A. Groups:** if each meeting contributed \$12 monthly to the GSO, D.A. income would be \$61,488. If each meeting contributed \$20 monthly, income would be \$120,482.

## **Public Information**

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1994 has seen a blitz of media activity for D.A., resulting in several spots on national television and numerous local stories.

The Committee has answered all inquiries from the press and interested parties, and assisted local groups in maintaining D.A.

Traditions while handling inquiries. The Committee is also revising the "International P.I. Manual," preparing sample letters for the professional media, and working to establish a network of local P.I. contacts.

Please send any articles, videos, or other material for D.A. archives via the General Service Office.

## **Service**

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This small but dedicated Committee is creating a "GSR Information Bank"—a notebook that explains the duties of a GSR, how the World Service Conference works, and other information pertaining to GSRs. The notebook should be ready for GSRs at the upcoming 1994 World Service Conference in New York City.

## **Conference**

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The Conference Committee has been planning and preparing for the 1994 World Service Conference, as well as revising the D.A. Charter to be presented to the 1994 Conference. Changes to the Charter being considered include representation of Intergroups at the Conference and extending GSR terms for three years.