

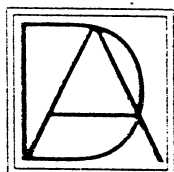
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Spring 1997

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**DEBTORS
ANONYMOUS**

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

Visions

God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.

Alan B., Australia

D.A. has been like a tonic of life itself for me. Without it, my life would not even remotely resemble what it is today. That I have no doubt.

My failed business partner who came with me to my second ever D.A. meeting, back in April 1990, never came back to another meeting. Why? I do not know to this day. But what I do know is that since that time he has lost his wife and child through divorce, lost his home in a mortgagee sale, as well as most of his possessions, and has now gone into bankruptcy.

Fortunately my story is a bit more positive. Yes, I did have to sell my home to help pay off debt, but thanks to an inheritance left by my father, my wife and I are now joint owners of another home. With the help of a power greater than myself I am still married to a beautiful woman and have a lovely 5 year old son.

One of the concerns we in D.A. share is the drop out rate from the program. For myself I came to such a rocky bottom after trying a number of different methods to try to turn my situation around, that I really felt that D.A. was my last hope. So there was never that option as far as I was concerned. It was either D.A. or if that didn't

work, then I'm sure I would have led the way to bankruptcy for my business partner to follow. I don't really have an answer to the question; why don't people stay in D.A.?

I guess for many people who come via other 12 step groups, they may only need a slight course adjustment, to get their finances working. Once that course adjustment is achieved they may well return to other issues in other programs.

D.A. here in Australia is very much in its infancy, compared with the USA. In recent years we have become aware of the DA VISIONS meeting. The purpose of this meeting (as I see it) is to obtain a vision for your life. This has been arrived at by having a Dream Pressure Meeting, in which members of the pressure group use imaging to create goals for the member's life.

I have arrived at the point where I see the necessity for this. Although I have been solvent now for a number of years, I can now look back and see that I have stagnated. To some degree, kind of like a rest, after extricating myself from the deadly nightmare of the workaholic spiral, fueled by debt. Now, with the skills to manage my finances, I find I can get by with about 2 to 4

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days work per week. Being self-employed has its pitfalls!

The only problem with this is, it's not satisfying. I'm not fulfilling any vision of what my life could be. The D.A. literature is perfect for halting the slide into debt, and gaining solvency, and literature, both conference and non-conference approved, has been a valuable resource for myself and many others.

However we have scant resources with which to guide us to our Visions. We are pretty well making it up at this point.

However there are an increasing number of tapes available. Recently members dug deep into their pockets to finance a set of tapes recorded at the last D.A. World Conference.

Business meeting talk has been along the lines of a library for these tapes, in which a profit would be made by hiring them to members so that resources could grow. I have also invested in a couple of tape programs myself, along the lines of pursuing visions and attracting prosperity. I am in full support of this type of service.

To date we have had little to offer remote members of D.A. Letters, brochures, the occasional, usually short, phone call. Now with the [Australian] newsletter, *New Beginnings*, in its 2nd edition, and with the tape resources, we have more vehicles with which to support members in other cities and states. This may also assist in the bringing together of members and ultimately in

the establishment of groups outside Sydney.

By pursuing our dreams and living abundantly and prosperously, we may also attract a new type of member. People whom, while not being in debt, have suffered through compulsive shopping or spending or under earning, and feel powerless to change on their own.

Over the last few days I have been writing down my short term medium and long range goals. Using balance, learned in the D.A. program, to combat my workaholic tendency, I am on my way to Prosperity, Abundance and Happiness, knowing that every time I help another, I help myself even more.

Student Loan Defaults

In recent years, ten of thousands of college graduates have learned a basic economic lesson they apparently did not learn in school; you have to repay loans.

President Clinton's announcement [recently] that the default rate on student loans had declined substantially since 1990 left out one reason: debt collection agencies.

Of the \$8.5 billion contained in delinquent student accounts in 1995, the U.S. Department of Education placed 88 percent with private agencies for collection.

The amount collected by the agencies has not been announced, but it is expected to account for a significant portion of the \$2.2 billion in defaulted student loans recovered in 1996 by the government, up from \$1 billion in 1992.

Debt collectors, using special computer software and skip-tracing techniques are pros at locating debtors and convincing them of the

need to repay delinquent loans or bills.

In addition to the Department of Education, other government agencies have hired private debt collectors since the 1980's. Even the Internal Revenue Service began hiring them in some cases in 1996.

With defaulted student loans, collectors have two special tools they don't have with other debtors. Student loans are usually not dischargeable under bankruptcy unless the debt is seven years old, and there is essentially no statute of limitations on federally guaranteed student loans.

The default rate on student loans, which has fallen to 10.7 percent, hit a high of 22.4 percent in 1990 before the Department of Education, along with lenders and other student loan guarantee agencies, began a rigorous collection crackdown.

In addition to normal private collection methods, government collec-

**Let there be
no gossip
or criticism,
only love,
understanding
and
companionship.**

tors have a method that quickly caught the attention of student loan borrowers in default - the seizure of income tax refunds.

The government also has worked to establish repayment plans that make it somewhat easier for former students to get out of default. The plans vary, depending on the type of loan involved, but they generally are referred to as "reasonable and affordable" programs. *The Dallas Morning News*

Jan. 13, 1997

Third Tradition

The only requirement for membership is the desire to stop incurring unsecured debt.

It's Not About the Money

Hi, my name is Suze (rhymes with "news") and I'm a spendaholic.

Whew! What a three months this has been!

God, as I choose to call my Higher Power, works incredible miracles every day of my life. I was unemployed for only four weeks.

Then I started a job located an hour's drive away but at a much higher salary than I had been making.

I hated it.

Every gut level instinct told me not to take the job. I talked frequently with people in the program. Even the process of going through four interviews gave me several opportunities to say "no, thanks."

But, this disease of compulsion that I have, reared its ugly head, and manifested in my not being willing to listen.

I was too busy rejoicing about how my prosperity had finally arrived and all the things I was going to buy with all the money I was going to be making. Duh.

I accepted the position.

I hated the work. Despised it. The people were nice, the money was excellent. As someone in the program later pointed out to me, the problem was that I made the money my higher

power. And, of course, that it's not about the money.

I hated the work I was doing on several levels, some of them ethical. I worked in health care, and I have highly defined opinions regarding certain issues about the "management" of health care today.

I am so grateful for the D.A. program. I knew I had tools. I knew I had resources.

I was quickly willing to admit my life had become unmanageable, that God was in charge, and I needed to turn this over.

And lo and behold, an opportunity appeared that was exactly everything I never knew I always wanted. I knew I wanted to do it, eventually, like in another ten more years when I was "ready." But God has his timing, not mine.

It was so difficult, to walk into my boss' office after four weeks and say "I quit." She has really been supportive, though. She knew something was wrong all along. We never said specifically, but I suspect she has familiarity in some way with what it means to be a friend of Bill W.

It wasn't until my last day that she showed me the two-inch-thick folder of

applications for the position for which she had offered to me to fill, and I had accepted.

She had her own agenda; I accept that guilt as healthy. I had made a commitment. I truly believe that God just did it all his way, not mine, nor my former boss' way.

So now, I'm taking over someone else's small business. I'll be starting out with an established clientele. And doing the kind of consulting work people were first telling me twenty years ago that I had the skills and aptitude to be doing.

God's timing. I'm doing it now.

How it all came about I owe completely to being in D.A. Every little bit of it.

At one meeting, I said I was going to make God my business partner.

By the next meeting I had decided to acknowledge him as CFO, CEO, COO, president, and chairperson of the board. ALL those titles I'll turn over to him.

My job is to be the worker-bee.

I do appreciate your support and your prayers - I've felt it all along, when I've been open to it.

God works through people.

Thanks.

Iowa: Serious About Debtors

Iowa is targeting people who are lax in paying their taxes or other debts owed to state government.

Unless delinquent payers move to settle their debts with the Revenue Department, their driver licenses will be suspended 20 days after they receive notices.

If the pilot program works, it could be expanded across the state as part of an aggressive effort by the state to recover at least a portion of the \$1 billion in debts that have accumulated over the years. The biggest chunk involves more than \$650 million in delinquent child support.

Occupational and professional licenses can be revoked for failure to pay child support. Iowans trying to renew their vehicle registrations also can be turned away for nonpayment of state taxes, fees, students loans and other debts.

Transport Topics, Dec. 9, 1996

A Day in D.A.

AUSTIN, TEXAS

STEPPING INTO ABUNDANCE AND PROSPERITY *RECOVERY FROM DEBT AND DEPRIVATION*

SATURDAY, MAY 3

9:00 TO 4:30

ALL SAINT'S EPISCOPAL CHURCH

FOR MORE INFORMATION, CONTACT:

DEBRA M. 512-491-7995

OR WRITE HER AT:

3625 Duval Rd

AUSTIN, TX. 78759

Take What You Like, and Leave the Rest

Meetings

"We attend meetings at which we can share our experiences, strength and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves."

Second Tool of Debtors Anonymous

Sharing often reveals how alike we are, and how similar our problems; if not in the specific details, then in the underlying feelings. Sharing allows us to let people into our lives and puts our problems into perspective.

Secrecy has been the enemy of our recovery. We need not share

When the
outlook is
poor, try
uplook.



very detail of our problems at a group level, but we learn to share in depth with at least one or two other people, usually our sponsor or our pressure group.

**"Hope" is the thing with feathers
That perches in the soul,
And sings the tune without the words,
And never stops at all.**

Emily Dickinson

Overheard

From the comic strip "Cathy" by Cathy Guisewite, Feb. 1, 1997

Cathy is sitting at her desk, staring at her computer.

"I can't do step one, 'enter current checkbook balance,' because I don't **know** my current checkbook balance!" she says.

"I don't know my current balance because I never knew **December's** balance! I didn't know December's balance because

February through November weren't balanced because I began **last** January in the exact same state as this!"

"If I were the sort of person who knew my balance, I wouldn't be the sort who'd waste \$60 on a useless program like you!"

And then she sits back and starts looking at the user's manual, thinking to herself, "If software were really user friendly, step two would include a massage and a nice hot cup of cocoa."

The Debtors' New Clothes

by Brook S.

Aloha!

My name is Brook S., and I am a compulsive debtor. My dear friends, believe it or not, more has been revealed. Yep, that's right, it's strange...but true. Are you sitting down? Good. Take a breath. Okay, got your open mind open yet? Okay, very nice.

Now, I have realized that if we were to more accurately follow AA's model, the beginning of the first step would actually read, "*We admitted we were powerless over money...*"

On my god, you say, who is this lunatic, What? What? What? Why, that's blasphemy, I tell you, as sure as I owe 'merican 'xpress, yessireebob.

Okay, so, for those of you that haven't burned me in effigy by this point, I shall take you through the process of discovery.

1. powerless over alcohol > alcoholic
powerless over food > compulsive overeater
powerless over money > compulsive debtor

2. How this innocent oversight came about: A Personal Theory

The D.A. pioneers came from Alcoholics Anonymous. They realized that they were powerless over money, and that owing money must stop. They saw that AA was powerless over alcohol, and the name for such a soul was: alcoholic.

So what they basically did is work it in reverse:

We are debtors, so we must be powerless over debt.

In other words, where "ic" turned alcohol into alcoholic, debtor without the "or" becomes debt, and there we go.

There is no such thing as "debt," per se, but rather "a debt or debts" and no such thing as debting but rather; owing money. So, right now D.A. is "powerless over money owed." We also missed the larger, conceptual purpose behind AA which was to say that we are powerless over alcohol, the substance of alcohol, and that alcohol, in and of itself, is benign. It is the compulsive drinking of it that makes one an alcoholic.

Just as, food, in and of itself, is a completely benign substance, in fact almost every human that has ever lived, is living, and ever will live depends upon food for survival. It is only the compulsive overeater

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Lessons From the Geese

*About the great collective and how we learn from each other from Milton Olsen, a naturalist, as told by Angles Arien
(Published with permission)*

1. As each bird flaps its wings, it creates an uplift for the bird following. Flying in a "V" formation, the whole flock adds 71% greater flying range than if the birds flew alone.

Lesson: People who share a common direction and sense of community can get where they're going quicker and easier because they are traveling on the thrust of one another.

2. Whenever a goose falls out of formation, it suddenly feels the drag and resistance of trying to fly alone and quickly gets back into formation to take advantage of the lifting power of the bird immediately in front.

Lesson: If we have as much sense as a goose, we will stay in formation with those who are headed where we want to go and will be willing to accept their help as well as give our help to others.

3. When the lead goose gets tired, it rotates back into formation, and another goose flies at the point position.

Lesson: It pays to take turns doing the hard tasks and sharing the leadership. With people as with geese, we are dependent on each other.

4. The geese in formation honk from behind to encourage those up front to keep up their speed.

Lesson: We need to make sure our "honking" from behind is encouraging.

5. When a goose gets sick or wounded or is shot down, two geese drop out of formation and follow it down to help and protect it. They stay with it until it is able to fly again or dies. Then they launch out on their own with another formation, or they catch up with the flock.

Lesson: If we have as much sense as geese, we too will stand by each other in difficult times, as well as when we are strong.

(Continued from page 4)

ing of food that makes one a compulsive overeater, not a foodic or a fooder.

And so, those of you who are still with me on this, money is a (if you can imagine) completely benign substance, in and of itself. In this time in history, it is necessary to have money and to deal with money on a daily basis, for many folks, at least.

It is only the compulsive owing of money that makes one a compulsive debtor, not a moneyic or a moneyor.

And so, my dear friends, here we are. A new frontier. I am only the messenger on this thing, it has all come into my mind by itself, this message of clarity. This oversight is most certainly the result of vagueness, and I think many of us can understand, put in this light.

Let us go boldly (all right, humbly) in the 21st century by doing a group tenth step, admit that we have been wrong, quickly, and let's set it straight, so that those that come after us may have a less painful ride. And I think that those of us here now, and our dear friends that came before us, deserve a lot of credit (did someone say credit?) for the recovery we have experienced, even though we have been powerless over something that doesn't exist and we didn't even know it.

Debtors Anonymous will surely become quite popular in the coming years. Let's get everything ready, as best we can, for those that still suffer...let us begin by following the AA pioneers and admit that we most certainly are powerless over money, and most certainly are compulsive debtors.

Ways & Means

Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debt-ing.

The only requirement for membership is the desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions.

D.A. is not allied with any sect, denomination, politics, organization or institution, does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stay solvent and help other compulsive debtors achieve solvency.

If you think you have a problem with money or debt, you have come to the right place and we can help you. Ways & Means is our meeting-in-print. Your contribution is welcome. Brevity is encouraged.

Send ALL correspondence to: Ways & Means Newsletter, P.O. Box 400, Grand Central Station, New York, New York 10163.

Sharings will be edited as required for space, and will not be returned. Thank you.

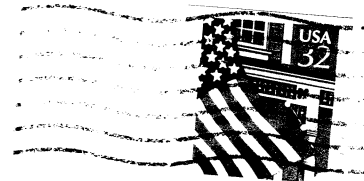
Third Step Prayer

God, I offer myself to Thee, to build with me and do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will.

Take away my difficulties, that victory over them may bear witness to those I would help of Thy power, Thy love, and Thy way of life.

May I do Thy will always!

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*The world is full of cactus, but we
don't have to sit on it.*

Will Foley