

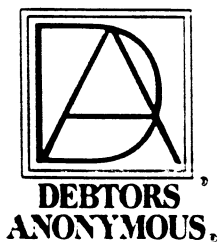
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Spring 1998

In This Issue ...

A WISH for DA.....	1
Signs of a Debtor.....	2
"WISH" Info.....	3
Take What You Like.....	5
Attitude of Gratitude.....	6



Ways & Means is published by the General Service Board of Debtors Anonymous. It is generally published quarterly, but the publication may vary. 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 experience, strength, and hope of D.A. members, groups, and service committees. It does not interpret D.A. traditions or principles. Articles, poems, cartoons, and other appropriate submissions are welcome, but cannot be returned. Send ALL correspondence and subscription requests to:

Ways & Means Newsletter
Debtors Anonymous
P.O. Box 400

A New WISH for DA

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

Recovery in Debtors Anonymous has been a wish come true for many members of the Fellowship. It is often a member's fondest wish and most heart-felt prayer.

Now, the DA fellowship has its own "**WISH**" so it can help the hopes, prayers, and wishes of the still-suffering compulsive debtor come true.

What **WISH** is this? A new annual celebration of the founding of Debtors Anonymous called **WISH**-Week of International Sharing and Hope. **WISH** for DA will be launched during the week of April 13-19, 1998 to honor the first meeting of DA's Founders on April 16, the day after income tax day.

The General Service Board (GSB) of DA and Resource Development Committee of the World Conference ask all groups, intergroups, BODA, SEDA, and online groups around the world to hold special events to celebrate **WISH** week.

"We ask that DA groups around the world hold special events and have a special 7th Tradition to help fund the publication of DA Recovery Book, new DA literature, and our continuing service to the still-suffering debtor," said Chris F., GSB Chairperson. "We can think of no better way to honor DA's founding and launch **WISH** than to move

forward with publishing the Recovery Book as soon as possible."

Some ideas for special **WISH** week events include:

- + Intergroup Fellowship Days
- + Intergroup-wide recovery workshops
- + Invitations to local/regional founders to speak at special meetings
- + Vision, gratitude, or **WISH** sharing-and-hope meetings
- + Potluck dinner celebrations
- + Hope and sharing vision mapping or creative art workshops
- + **BE CREATIVE** and let the GSB know what you plan so we can share with the Fellowship.

In addition, to help make sure the special 7th tradition contributions are applied to the correct projects, the GSB asks the General Service and Intergroup Service Representatives to join with their group treasurers to forward the **WISH** contributions to Recovery Book, World Service Office, P.O. 400, Grand Central Station, New York, New York, 10163-0400 by May 1.

For more information and to share your **WISH** plans, contact Robert P. at 410-923-6620 or Chip B. at 413-532-5663. They are co-chairs of the Resource Development Committee **WISH** subcommittee.

Twelve Signs of a Compulsive Debtor

1. An inordinate sense of accomplishment in just meeting normal financial obligations.
2. Living in chaos and drama around money: bouncing checks, overdrawing checking accounts, writing checks hoping the money will appear to cover them.
3. Vagueness about your financial picture. Unconsciousness about balances, interest rates, fees, fines and contractual obligations.
4. A different feeling when buying things on credit than when paying cash—a feeling of being in the club—a feeling of being accepted.
5. Using one credit card to pay another; multiple high balance credit cards run up to the limit; inability to make payment.
6. Not planning for taxes, retirement or other non-recurring but predictable items and then feeling surprised when they come due.
7. A tendency to live on the edge. Living paycheck to paycheck. Taking risks with health and car insurance coverage.
8. Inability to pass up a “good deal.” Making impulsive purchases. Leaving price tags on clothes so that they can be returned. Not using items you’ve purchased.
9. No savings habits; a “live for today, don’t worry about tomorrow” attitude. Underearning.
10. Denying your own basic needs in order to pay off your creditors all at once. Overworking.
11. Unwillingness to take care of and value yourself; living in self-imposed deprivation.
12. A feeling that someone will take care of you if necessary, so that you won’t really get into serious financial trouble - that there is always someone you can turn to.

Step Nine

Made direct amends to such people wherever possible, except when to do so would injure them or others.

If we are painstaking about this phase of our development, we will be amazed before we are halfway through.

We are going to know a new freedom and a new happiness.

We will not regret the past nor wish to shut the door on it.

We will comprehend the word serenity and we will know peace.

No matter how far down the scale we have gone, we will see how our experience can benefit others.

That feeling of uselessness and self-pity will disappear.

We will lose interest in selfish things and gain interest in our fellows.

Self-seeking will disappear.

Our whole attitude and outlook upon life will change.

Fear of people and economic insecurity will leave us.

We will intuitively know how to handle situations which used to baffle us.

We will suddenly realize that God is doing for us what we could not do for ourselves.

AA Literature

DA's New Web Site:

debtorsanonymous.org

“Visions”

The DA General Service Board is pleased to announce the availability of DA’s newest Conference Approved Pamphlet, “Visions.” Orders may be made on the revised Debtors Anonymous Literature Order Forms and mailed to the DA General Service Office. *See your GSR for more information.*

1998 DA Annual World Service Conference

SEATTLE - SEPTEMBER

University of Washington

The DA Business Meeting of the Year

Take What You Like, and Leave the Rest

Forgiveness

*Forgiveness is the wind-blown bud
which blooms in placid beauty at Verdun.*

*Forgiveness is the tiny slate-gray sparrow
which has built its nest of twigs and string
among the shards of glass upon the wall of shame.*

*Forgiveness is the child who laughs in merry ecstasy
beneath the toothed fence that closes in Da Nang.*

*Forgiveness is the fragrance of the violet
which still clings fast to the heel that crushed it.*

*Forgiveness is the broken dream
which hides itself within the corner of the mind
oft called forgetfulness so that it will not bring
pain to the dreamer.*

*Forgiveness is the reed
which stands up straight and green
when nature's mighty rampage halts, full spent.*

*Forgiveness is a God who will not leave us
after all we've done.*

George Roemish

TAXES DON'T HAVE TO BE SO SCARY.....

For questions regarding a tax bill or related tax questions, the IRS has a tax hotline - 1-800-829-1040, Monday through Friday, until Midnight Eastern time.

For tax forms or tax-payer information, 1-800-829-3676 (1-800-TAX-FORM) is a number to call. Ask for *Publication 594*, *Understanding the Collection Process*.

WISH

Man is born broken; he
lives by mending. The
grace of God is the glue.
Eugene O'Neill

We never apologize to anyone for depending upon our Creator. We can laugh at those who think spirituality the way of weakness. Paradoxically, it is the way of strength. The verdict of the ages is that faith means courage. All men of faith have courage. They trust their God. We never apologize for God. Instead we let Him demonstrate, through us, what He can do. We ask Him to remove our fear and direct our attention to what He would have us be. At once, we commence to outgrow fear.

AA Literature

**Watch your thoughts;
they become words.
Watch your words,
they become actions.
Watch your actions,
they become habits.
Watch your habits;
they become character.
Watch your character;
it becomes
your destiny.**

Frank Outlaw

“Pressure Group” becomes “Pressure Relief Group”

After several years of debating the DA tool of “Pressure Group” vs “Pressure Relief Group,” members at the Eleventh World Conference in Los Angeles voted to change the name of this tool.

As literature is developed and reprinted, the new tool’s name will be replaced.

Reprinted by Request: Names, Addresses of Major Credit Bureaus

Equifax C.I.S.
P.O. Box 740243
Atlanta, GA 30374-0256
(800) 685-1111

Trans-Union C.R.C.
25249 Country Club Blvd.
North Olmstead, OH 44070
(302) 239-8800, Ext. 5004

Experian (formerly TRW)
Information Services Division
P.O. Box 749029
Dallas, TX 75374
(800) 392-1122

For a nominal fee, or free if you have been denied credit and take action within 30 days of receipt of denial - you can obtain a copy of your credit report. Each agency maintains independent records.

When you request credit information, you will usually be sent a form to complete before you can receive your credit report. Completing and returning the form will verify your identity and ensure the confidentiality of your credit information.

Please contact the agencies listed for more information.

Step 12

*Having had a spiritual awakening as a result of these steps,
we tried to carry the message to the debtor who still suffers,
and to practice these principles in all our affairs.*

An Attitude of Gratitude

My name is Suze (rhymes with “news”), and I am a very grateful recovering member of Debtors Anonymous.

Through this program I learned about honoring commitments that I made, and I learned that I needed to make only commitments I would honor. I learned that I didn’t have to do it any of it perfectly.

Two years ago I made a commitment to be the editor of the *Ways & Means*. My motivation was pretty clean, with moderate ego-feeding. I did think I could edit as good a newsletter as most of them I saw out there. Here was a service opportunity in DA to try it. What better readership than a volunteer one that if anybody didn’t like how I did it they were welcome to find someone else to do it?

My financial income resources did not rely on honoring this particular commitment. No creditors would come hounding me if I made this promise and didn’t keep it.

But my recovery required it.

This issue is my last one as editor. I am so, so grateful for these two years.

I am grateful to the board members who were strong enough in their own recovery that they could let go and

trust enough that I would complete each issue with integrity and adherence to the principles and traditions of the program.

I am grateful for the people who wrote in or contributed their stories. It is, after all, “our” newsletter, my personal grandiosity aside.

I am grateful to all the local members of DA in Dallas who folded and stapled and shared community in recovery each quarter for two years.

I am especially grateful for the Dallas Saturday meeting GSR who stepped in and jump-started the issue after my father died and who stood at the copy machine with me.

I am grateful to K——’s Copy Centers for being open 24 hours, enabling me to make copies whenever it was convenient for me, procrastination being another of my character defects.

I am truly grateful to my husband-life-partner. At first he didn’t understand. Now he accepts. His contributions to this newsletter, as well as to my life in recovery, are quiet but significant. Love is faith in action.

I am particularly grateful to the current board member and present treasurer of the GSB, who along with one other person,

stayed after my very first Tuesday night meeting in December of 1990 for an emergency pressure-relief meeting. They worked out a 24 hour action plan for me because at the time I wasn’t sure I was going to make it through another day. I did exactly what they said. Seven years later I still use that 24 hour action plan.

This program works.

I feel a special gratitude to Bill W. and Dr. Bob, and to GLS.

I am grateful to the Fellowship Communications Committee of the World Service Conference, and to the editors and production volunteers that have been before, and those that will follow. I pray for much abundance in the form of membership contributions.

We are not alone. We never have to do this alone. There is enough for all of us.

I am, assuredly and foremost, grateful to a God who works through people. I am so grateful for all of you, letting me share stories of recovery in this “meeting-in-print” way for the last two years. Thank you.

I do believe a greater plan continues to unfold. Time for me to let go and let God.

Ways & Means Newsletter Subscription Form

Yes! I would like to become a subscriber to *Ways & Means*, the newsletter for the fellowship of Debtors Anonymous.

Date _____ Is this a new subscription? _____ A renewal? _____

Name _____

Address _____

City/State/Zip _____

Enclosed is \$ _____ for _____ issues

Please list your home group's name: _____

Are you a group contact? _____ A General Service Rep? _____

Make checks payable to:
D.A.G.S.B
(Debtors Anonymous General Service Board)
IMPORTANT: INCLUDE THIS FORM WITH YOUR PAYMENT

Subscription rates are as follows:

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5-9 subscriptions \$7/yr each	5-9 subs. \$7.50/yr	5-9 subs. \$12/yr
10+ subscriptions \$6/yr each	10+ subs \$6.50/yr	10+subs \$11/yr

Mail check plus order form to:

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

All amounts must be drawn on U.S. banks only. Please remember that it could be up to three months before you receive your first issue. *Ways & Means* is published quarterly, but the publication schedule may vary. The above subscription rates are good through 1998.

Subscriptions must be prepaid by check, money order or traveler's check; No cash or C.O.D.'s accepted.

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 DA membership; we are self-supporting through our own contributions.

DA 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

Let there be no gossip or criticism of one another, but only love, understanding, and companionship.

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 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

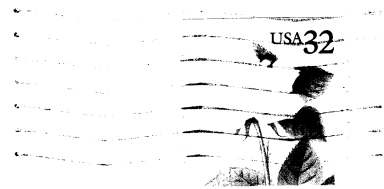
God, I offer MYSELF TO THEE, TO build WITH ME AND do WITH ME AS THOU wilt. RELIEVE ME OF THE BONDAGE of SELF, THAT I MAY BETTER do Thy will.


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!

AA Literature

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



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WE ARE CUPS, CONSTANTLY AND QUIETLY BEING FILLED.
THE TRICK IS KNOWING HOW TO TIP OURSELVES OVER
AND LET THE BEAUTIFUL STUFF OUT.

RAY BRADBURY