

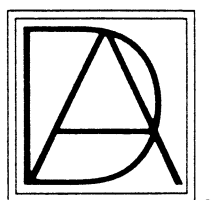
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Spring 1999

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**DEBTORS
ANONYMOUS®**

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P.O. Box 888
Needham, MA 02492-0009

Recovering from "underearning" in DA

Self Worth Not Net Worth

I came to DA looking for tools to handle my money and debting. I stayed for the underearning recovery I found here. Underearning hadn't even been on my radar when I first attended DA, and I had made pretty good money at different jobs in the past. But when DA found me I was earning less than \$10,000 a year and most of my debt was about maintaining the modest \$20,000

lifestyle I thought I deserved. In DA I was able to take small steps. Through the help of the fellowship I saw that my fears and insecurities were the result of my self-will. When I was ready to take the first three steps and surrender my life and my underearning, then the actions I needed to take became clear to me. Through surrender I was able to open up to new options for finding well-paid work that I love to do.

In my first year in DA I found a job that paid enough to support me realistically with very few feelings of deprivation. This job was a great

opportunity for me but after a few months I found it unsatisfying. I turned this problem over to my Higher Power. Within a year of taking that job I found another that paid me beyond my wildest dreams; five times

"I could make twice what I have now and still be underearning in my mind. I could make less, and still feel well compensated and valuable."

what I was making when I first came to DA. But more than that it was a job that I loved doing, where I was valued and appreciated. Truly the promises of the program were coming true for me.

Three years into my DA recovery, and a year since I started this latest job, I have learned a difficult lesson. Underearning recovery is not about how much money you make. I could make twice what I have now and still be under-earning in my mind. I could make less, and still feel well compensated and valuable.

I recently went through the annual salary review process and at the end felt very under-appreciated. It was a glowing, positive review, but there was only a small increase in salary. Over the course of a year I had taken the most generous salary I had ever

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Are there any DA related announcements?

Recovery Book Update

For those of you who are new to DA or just don't have all the history of our soon-to-be published DA Recovery Book, "A Currency of Hope" here's how it all started and where it's at right now.

- The recovery book was started in 1992. Recovery stories were collected and received from members of DA all over the world through 1994. The fellowship received the first rough draft manuscript at the New York General Service Conference in 1994.
- In 1996, the Resource Development Committee of the DA General Service Conference worked with book consultant Mark Crea to develop a spending plan that would enable the book to be edited, designed, typeset, printed and orders taken and filled. The result was a \$30,000 plan that would carry us through to complete our vision.
- In 1997, the General Service Board (GSB) established a restricted recovery book savings account. Book contributions had exceeded \$16,300 since 1997.
- In 1998, the GSB hired an editor and designer. To publish the book \$15,000 was needed and at the time \$10,600 was available. The Resource Committee instituted the "90 in 90" Campaign at the 1998 World Service Conference to raise the remaining funds.

By the end of February 1999 the "\$90 in 90 Days Campaign" has brought in over \$7300 with the figure continuing to grow. A printer has been selected and the Recovery Book is on track to be published sometime this spring (If everything goes as planned it will be available for WISH Week in mid-April.) Pre-publication orders are scheduled to be sent out to groups mid-March.

What's Your Group Doing for WISH week?

Between April 12 and 18, 1999, Debtors Anonymous will launch our first official Week of International Support and Hope (WISH) celebration honoring the founding of Debtors Anonymous on April 16, 1978. For our official launch in 1999, we hope all D.A. groups everywhere will hold exciting, creative events. In fact, we ask that as you plan your WISH celebrations, please share your ideas with us. Go to the official D.A. Web site at www.debtorsanonymous.org and send us a message or call the General Service Office at (781) 453-2743 so we can share your plans with the rest of the Fellowship.

At a local Intergroup conference held in San Francisco a sheet was put up on the board for members to contribute some ideas for WISH Week fundraisers. Here's a few of their ideas:

- *Send an extra basket around*
- *Special event fundraiser*
 - A. *Panel of speakers on specific topics such as 4th Step, PRGs, 12 steps or;*
 - B. *Longtimers panel (10+ years)*
 - C. *Treasure mapping*
 - D. *Making God boxes (God Can because I can't!)*
- *Anniversary potluck*
- *Talent show*
- *Bake sale*
- *Dance*
- *Yard Sale*
- *Silent auction*

What will your group do? Join us for the celebration.

The 12 Steps & 12 Traditions Degenderization ballot will be sent out again at some point this year to all registered meetings. The proposed revisions to the steps were approved at the 1995 DA World Service Conference. We need a 2/3 vote by all groups to make those changes official. **What are your thoughts on this controversial & sensitive ballot? Send your letters to Ways & Means, c/o GSO, PO Box 888, Needham, MA 02492-0009.**

To All Registered Groups- Your Cooperation is Greatly Appreciated

During 1998, the General Service Board (GSB) of Debtors Anonymous took on the huge task of re-designing the DA group meeting data base so that they could better communicate with fellowship groups throughout the world. In September 1998, they (GSB) sent out a letter of confirmation to all registered DA groups. The purpose of the letter was to confirm that the information for each registered meeting in the database was current and correct.

It was also requested that all the letters be returned to the GSB by the end of November, 1998. Unfortunately only about one third of over 250 letters were returned.

A second confirmation letter will be mailed out to the groups that did not respond. Please, if your group receives that letter, respond and send it back by the date on the letter. Your cooperation in this is very important!

Also in that first confirmation mailing in September the GSB made the **first revised DA Group Meeting Directory** available to groups & members. Your group can still get a copy of that Directory by sending \$6.00 along with your name, address, city, state, zip and group# (if known) to: DAGSB, PO Box 888, Needham, MA 02492-0009. Please, no cash. Checks or money orders only. Any questions? Call or write DAGSB. Use the address above or (781)453-2743 or fax (781) 453-2745.

Pearls of Wisdom

"...when I am in clarity, I realize that all I bring to any of my relationships, professional work or service work, truly, is my own recovery... We are all "works in progress" I believe. Just think, your greatest creative project could be you. Like a sculpture, chipping away pieces that are not adding beauty to the composition. Doing it slowly, because you want to keep all of the angles that add dimension, depth and interest. And there would be different instructors along the way, offering insights and suggestions, but you're still making the decisions about what material to keep, and what to break off..."
-anonymous

On Step Two and "believing"

"Belief in something or someone requires more than acknowledging that something or someone exists. It requires trust and commitment. It is one thing to believe that a chair will hold my weight. It is another thing to sit in it. When I sit in the chair, I truly believe in it. In Step Two we come to believe that a power greater than ourselves can restore us to sanity. We do more than acknowledge God's existence - we begin to exercise trust that God will hold us."
- "The 12 Steps, A Way Out"

(Continued from page 1)

made and turned it, in my mind, into an amount insufficient to live on. More than that, I had tied my sense of self-worth to how much more money my employer was willing to pay me.

What happened? Where did my gratitude and serenity go? Like so many of us I made a mistake. I fell for the fantasy that I was a normal person around money, that I could handle it on my own. I stopped going to meetings. I stopped keeping spending records. I stopped working the 12 steps as part of my DA recovery. I don't call my sponsor and I haven't had a pressure relief

group meeting in months. In short, I am once again in the grip of "self-will run riot".

It is time, once again, for me to listen to the pain and suffering I am feeling in my life around this issue and to surrender to the DA program. To take the 12 steps, to the best of my ability, to be fearless and honest with myself. To call my sponsor, to go back to meetings, to tally up all the numbers I have been writing down this month. It is time for me to return to you, knowing that I will always be welcome, that there is always a chair waiting for me in Debtors Anonymous.

-Clare G., California

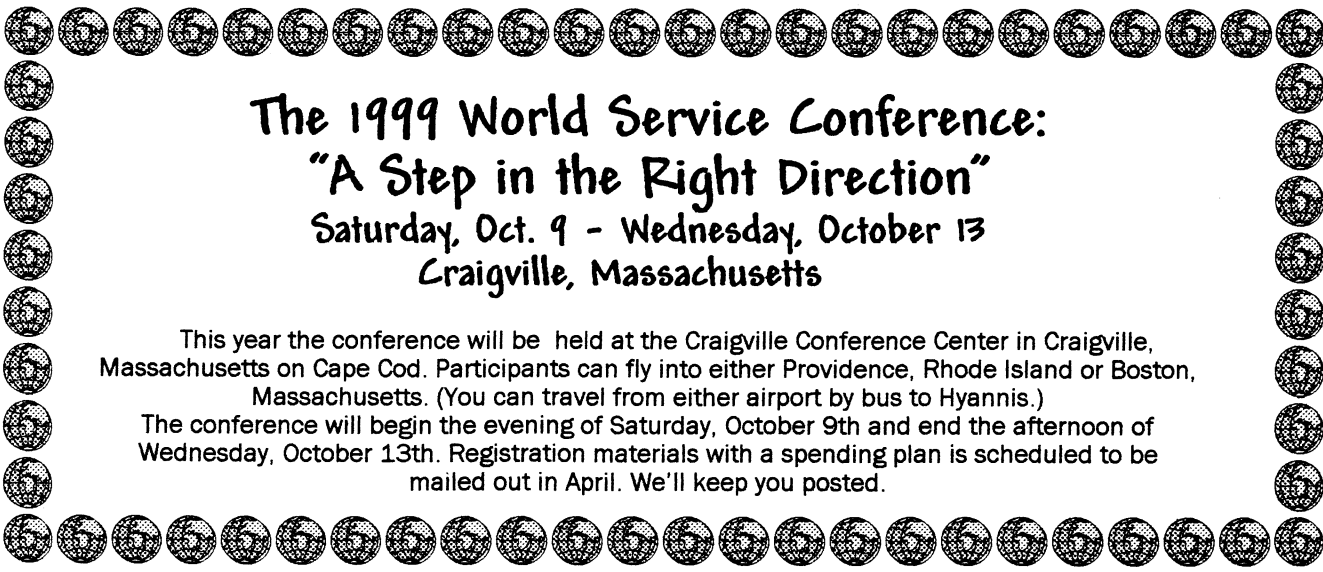
An Attitude Adjustment

One of the great things about this program is that I always get what I need when I need it... regardless of whether I want it or not.

As an example, I make it a habit to attend as many DA conferences as I can. But recently, I had to go to a conference that I really, absolutely did not want to attend.

My excuses were valid (as valid as an excuse can be for not doing something that's good for you)... it had been cold and rainy the last few days, I was grumpy, I didn't want to be around people, especially people in recovery, blah, blah. Unfortunately (so I thought) I had made a commitment to my group to purchase literature at this conference

(Continued on page 4)



The 1999 World Service Conference: "A Step in the Right Direction" Saturday, Oct. 9 - Wednesday, October 13 Craigville, Massachusetts

This year the conference will be held at the Craigville Conference Center in Craigville, Massachusetts on Cape Cod. Participants can fly into either Providence, Rhode Island or Boston, Massachusetts. (You can travel from either airport by bus to Hyannis.)

The conference will begin the evening of Saturday, October 9th and end the afternoon of Wednesday, October 13th. Registration materials with a spending plan is scheduled to be mailed out in April. We'll keep you posted.

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and I “had” to go.

So, there I am sitting in a room full of people, listening to the speaker share about how difficult life is now that she’s making a six figure income. I wanted to puke. And on top of it all she explains how much of a codependent she’s been in her relationships and in particular her current one with an unemployed “arty”. This really bugged me and I wanted to leave.

But then something occurred to me. Wait a minute, I thought, I’m an “arty”. In fact I am an underearning, compulsive debtor and spender artist in recovery who hasn’t been feeling that good about herself lately and who hasn’t been taking much action on her *visions*.

And that was the key, right then and there. I knew I wasn’t in a good mental or emotional space. I hadn’t been living up to my expectations of

myself. I was, once again berating myself for not being together and living my visions perfectly, for being an underearning artist instead of being like the speaker at this conference who’s making a six figure income and working in the field of high finance.

I realized that the speaker was sharing her experience, strength and hope with all of us while I was sitting there with my smug “holier than thou” attitude when what I was really feeling was overwhelmed, disappointed in myself, afraid and in dire need of an attitude adjustment.

When I took a good look at my life, I realized that I am experiencing a level of abundance and serenity that I have never had before and this scares me. I also realized that I have the opportunity, the space, and the support, every day, every minute, to begin taking action toward my vision

of being a working artist and teacher and this scares me also.

I’m a lot like the speaker at the conference. It’s all relative to where we are in our lives/growth. We are all struggling, pushing, moving towards our visions in this program, whether it’s being a newcomer and visioning each day a debt-free day or an oldtimer who’s dealing with life after solvency and finding old attitudes and behaviors that are still hanging on regardless.

I went to that conference kicking and biting, judgmental and annoyed by everyone and left there with a new attitude, feeling a little bit more on course and okay with who I am and a lot more compassion for my friends in recovery and myself.

Like I said this program always gives me what I need, even if I have to be force fed. Yep, I’m grateful. Thanks HP. *-A friend in recovery.*

*-excerpts from the new DA
“Visions” pamphlet*

What are the consequences of ignoring one’s “vision”?

“Ignoring or denying our vision, like ignoring or denying our feelings, takes a toll. Not being true to oneself might even be called a kind of self-debting. For some it may manifest in physical symptoms — or in depression, anger, anxiety, irritation, restlessness. Sometimes we find ourselves becoming involved in the lives of others as a way of avoiding fulfilling our own potential and *vision*. This saps us of the energy that we need to be “spending” on our dream — and then we wonder why we feel aimless and annoyed. And then there’s always the danger that our old “debting” thinking will persuade us that the only way to fill the void is to spend money. Ignoring our vision and the promptings of our Higher Power increases our fear, reinforces our self-will, and eventually leads to a sense of failure and decreased self esteem.”

“We may start out thinking that there is something very selfish about daring to live our vision, but what most of us discover is that the best gift we can give others is our own personal contentment and example. It is when we live our vision, aligning our will with that of our Higher Power’s, that we attain the peace, joy, emotional balance, self-worth, and love that has been promised. By living our vision and doing God’s will for us, we inspire others to do the same. And so the never-ending chain of recovery and growth continues.”

What are the benefits of living our “visions”?

Know your rights when debt collectors call

The Fair Debt Collections Practices Act, which regulates debt-collection agencies, prohibits them from continuing to contact you after you send them a letter telling them to stop. Once they receive the notice, they can contact you again to notify you if they intend to take some specific action, such as filing a lawsuit. The law also prohibits debt collectors from contacting you at unreasonable times or places, contacting you at work if you tell the collector you

employer disapproves and making false statements, such as falsely implying you’ve committed a crime. Remember, the federal law applies to collection agencies, not to a company to which you owe money. (Although some states have laws that apply to creditors also) Neither agents nor creditors are allowed to pressure you to repay a debt wiped out in bankruptcy.

-USA Today, November, 1998

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? _____

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Enclosed is \$ _____ for _____ issues

Please list your home group's name: _____

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10+ subscriptions \$6/yr. each	10+ subs \$6.50/yr.	10+subs \$11/yr.

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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 debting.

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 888, Needham, MA. 02492-
0009.*

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

Call for Submissions

Like a good meeting, this newsletter exists by the contributions of it's members. If you have the desire to share your story of experience, strength and hope or any other DA related subject with fellow DA members around the world please send in your submissions to:

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*“I will make no effort to step
ahead of God today”*

- Hugh Prather