

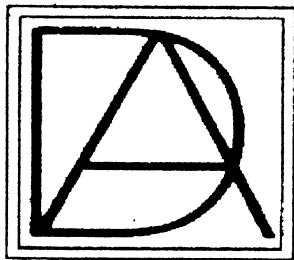
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Spring 2001

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**DEBTORS
ANONYMOUS®**

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*Ways & Means Newsletter
Debtors Anonymous
P.O. Box 920888
Needham, MA 02492-0009*

HAPPY 25TH ANNIVERSARY D.A.!

Debtors Anonymous started in 1968 when a core group of AA's held the first meetings, briefly named "Penny Pinchers" and "Capital Builders." They made daily deposits in savings banks, as they believed that their financial problems stemmed from an inability to save money.

One day in December, 1970, the idea of D.A. was born when they realized the answer to their monetary problems lay in letting go of compulsive debting one day at a time. By 1971, the essence of the program was discovered when it was firmly understood that the act of debting itself was the threshold. Also at this time, the Twelve Steps became the basis for the program.

After two years, the little group disbanded. Meetings came and went. In 1976, for more than a year, two, sometimes three or four people met on Wednesday evening in Saint Stephen's Rectory in New York City. Soon after, a Tuesday night group was born, and the program took off.

Today there are over four hundred and fifty meetings in forty-one states of the USA and meetings in at least six other countries.

Dreams Do Come True

I have been a compulsive spender for as long as I can remember. Even as a child I could never hang on to money. Debting had to wait until I was 17, when I got my first credit card. I had thousands of dollars in credit card debt before I got out of college. Don't ask me where I spent it—I haven't a clue. After college, the pattern continued, as I was a sucker for sales. Three over-leveraged cars, an over-leveraged condo, and a failed marriage eventually left me homeless and hopeless. Neither a bailout from a relative nor four private credit counselors helped me for more than a short time.

By the time I found D.A. I was pretty willing to go to just about any length. I knew that I was powerless over money and debt. This was in September 1987. They said to come to meetings. No problem. Stop using my credit cards. No problem; they were all maxed out anyway. Then they said to record all my expenses and income in a little notebook. I hated the idea but I was willing to do whatever it took, because I knew my way wasn't working.

But the thing that clinched my willingness was the people at the meetings. People were going on great vacations, paying cash. People were buying houses. People were enjoying life and not feeling financial insecurity. And people were trusting God. In D.A. I saw hope.

I had a pressure relief group and then another, and another. I did writing on the steps. (My pressure relief group said it was important.) My fourth step (which I resisted doing for a year) was a major turning point. I filled up about 10 pages of resentments and fears about family, creditors,

employers, and schools. I got in touch with the fact that I felt a calling to teach at a university. So, working with my pressure relief group, I began the process of applying to graduate school. Taking it one step at a time- GRE (at age 32!), application, essay. I was accepted with a full scholarship and the promise of a part time job.

I worked hard during graduate school. My pressure relief meeting helped keep me on track to be self-supporting through my own contributions and not student loans. I had a lot of other things going on as well: I got married. My mother and my grandmother both died the same year. But I stuck with D.A., avoiding both the student loans and the compulsive shopping. Thanks to God, and not my will, I completed my Ph.D., still solvent.

After I completed grad school I moved to another state and watched my dream and vision job turn into a nightmare. My marriage ended, and the dream house we had bought had to be sold at a loss. But thanks to following my pressure relief meeting's advice, I had sufficient savings to cover the loss. Through good and bad times, I have not needed to incur debt to live nor have I felt compelled to rush out on a spending binge. Today I am planning a move to another city, having just accepted a new job that increases my income beyond what I had thought possible and even more importantly, a job doing something that I enjoy so much that I have to pinch myself that I could be so richly rewarded.

I know the fulfillment of my visions come from God, through D.A. I therefore give back to the D.A. fellowship all that I can through service for the priceless gifts that D.A. has given to me.

Charlie, CT



In Memoriam

Subject: One Generation Cometh, Another Passeth Away...

Hi,

Reflective, I see this as reason to break my moratorium [on posting to the group] again.

John Henderson, who founded D.A. in 1976, when he was 27 years sober, died last weekend in Washington State. He will be buried in Philadelphia this Saturday.

Ironically, practicing D.A. principles, I will be leading a seminar on Saturday in New York and will not be able to attend.

John was the man with whom I did my first Fifth Step, in the mid-1980s. He had flown into New York from the West Coast, where he had moved as part of a long ambition, on business. He was a little tired, and as the night wore on, his attention wandered a some. But when I got to Lust, it snapped right back. <smile>

John was a complicated man.

In the late 1980s and early 1990s he began to diverge from the program he had founded. By late 1989 and 1990, he and I had some serious philosophical differences. In the early 1990s, he effectively left the program.

John remains the man who founded D.A., without which I would almost certainly not be solvent, and without which my life would be much more difficult and painful than it is at even its worst moments now. In the late 1970s and early 1980s, John did remarkable, nearly unbelievable service, sitting on several of what are now called Pressure Relief Groups a week, handling many phone calls each week from distraught debtors struggling to recover, and sometimes many each day, often leaving his office in the afternoon to meet with and give support to someone who was especially distressed.

Without John, there would be no Debtors Anonymous, no place, really, to find relief and recovery from this condition. Without John, there would be no "me" in the way that I exist today. Without John, this list would not be here, nor anyone on it.

Take a moment if you will, and if it is your nature, to pause and think a kind thought, or say a prayer if that is your way, about a man of whom almost none of you have ever heard, but without whom, none of us would be meeting here, or moving toward or continuing on in a life of peace, and solvency.

My thanks.

Be well,
Jerry M.

[Jerry M. entered Debtors Anonymous and stopped debting in New York in 1984. He knew John Henderson. Hearing the night of March 20th, 2001, of John's death, Jerry spontaneously wrote this to an online D.A. group to which he sometimes posted. He agreed to let *Ways and Means* include his statement in this issue.]

Reflections on Gratitude

I remember how despondent and ashamed I felt when I finally dragged myself to my first D.A. meeting. I could not believe that I had created such a huge financial mess and that I could no longer manipulate my way out of it. There was no escaping the debt I had created, no escaping the terrible weight of all the balls called creditors that I had been juggling for many years, that were crashing down around me as I ran out of credit lines, and maxed out my credit cards. My grandiosity brought me to my knees, pure and simple.

I am so grateful that there was a place to come to. A place where I was loved and understood, where I was not judged. I was so depressed and unable to think or act clearly. It felt like I had to learn how to live my life all over again. At my first Pressure Relief Meeting I received a kind of help and support that I had never experienced before. Not only that, I accepted it, and the suggestions, with a willingness that I now believe was a gift from my Higher Power. If it were not for these D. A. rooms and the people in them, I do not think I would be alive today. It was that bad.

I learned how to keep my numbers on a daily basis. For me this was/is living the First Step. I appreciate the clarity I have now. I no longer live in vagueness. I also know that I can have just about anything I want if I plan for it. I have freedom from worry that comes as a result of working the Twelve Steps. I have learned how to live within my means. I have learned that I never have to make decisions alone, and when I use the telephone and my PRG I have all the love, guidance and support that I'll ever need. I need help putting my life in perspective. I trust this program and I trust God to see me through any crisis.

I never want to go back to how I felt in the beginning of my recovery and yet I am grateful for the pain of "back then." I am also grateful for the relief I feel now. I am grateful for my spending plan. I am grateful for the knowledge that I am enough and that I live in a world of great abundance. I am grateful that I have learned how to appreciate what I have instead of obsessing about what I don't have. I am grateful that I have learned to enjoy simplicity. I am grateful for this Fellowship and all those who provide service so that there are meetings and people to talk to. With all my heart I thank you!
River L., NY

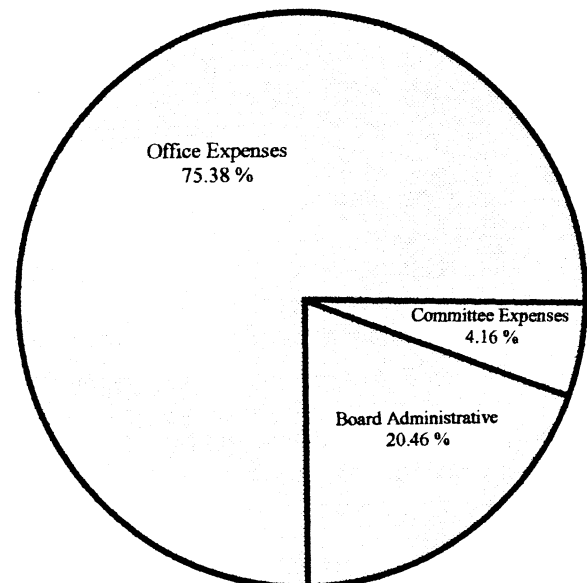
Help Needed for 2001 Spending Plan

In the spirit of clarity, abundance and the 7th Tradition, the D.A. General Service Board of Trustees (G.S.B.) would like to suggest that all D.A. meetings become aware of the D.A. World Service's 2001 spending plan and do their best to help D.A. meet our financial obligations for the current year. The primary purpose of the spending plan is to help the still suffering compulsive debtors, in and out of the D.A. meeting rooms.

The Finance Committee of the G.S.B. has diligently drawn up the WSO's spending plan, which totals \$111,902 and is broken down in the following graph. If we divide the total (\$111,902) by our 459 registered meetings, it would mean that if each meeting contributed \$21.00 per month to our World Service Organization, we would more than meet our financial obligations. We realize that smaller meetings may not have the income to pay \$21.00 but this could be offset by our larger meetings, which could donate more. We just ask that all meetings have clarity on the Spending Plan and do the best that they can.

Breakdown of Expenses

Office Expenses:	\$ 84,352
Board Admin:	22,900
Committee Expenses:	4,650
Total:	\$111,902



$\$111,902 / 459 \text{ meetings} = \$244 \text{ for year per meeting}$
 $\$244 / 12 = \$21 \text{ per month per meeting (rounded)}$

The D.A. Difference

As we honor 25 years of D.A., I find that I am asking myself a question that I've heard mentioned in passing a thousand times but never directly addressed: How is D.A. different from every other way I can get out of debt? Why have I stayed in D.A. when I have watched so many hundreds of people come and go? Here are my Top Ten Reasons why D.A. is different:

10. D.A. teaches me to put my needs first; the other way forces me to put my creditors and their needs first.
9. D.A. teaches me that my visions are valid and worthy; the other way teaches me that my visions are worthless pipedreams.
8. D.A. ends my isolation and offers me the loving Fellowship of others like me; the other way isolates me from my fellows and stereotypes me as a loser.
7. D.A. surrounds me with love, understanding, and acceptance; the other way attacks me with shame and blame.
6. D.A. gives me a new way of life that fills the hole in my soul; the other way doesn't care whether I have a soul or not.
5. D.A. gives me 12 Concepts of Service that teach me how to help others in all I do; the other way teaches me to be self-centered and selfish.
4. D.A. gives me 12 Traditions that teach me how to live in peace and harmony with others; the other way teaches me to live in fear and anxiety.
3. D.A. gives me 12 Tools that I can use every day to live wisely and well; the other way insists that my only tool is paying my debts.
2. D.A. gives me 12 Steps that raise me from self-loathing to self-love; the other way buries me deeper in my misery.
1. D.A. opens the door for my Higher Power to give me all of the incredible, infinite blessings of the Universe; the other way slams the door to a Higher Power and bolts it shut.

My life during my 11 years in D.A. has not been smooth, easy, or perfect; it is often difficult, painful, and frustrating. Growing usually is. However, my life has been—and one day at a time, continues to become—an unfolding miracle of joy and abundance beyond my wildest dreams. My worst day in D.A. has been better than my best day outside D.A. Happy Anniversary, D.A.! Thank you for saving my life and giving me LIFE!

Robert P., Annapolis, MD

You Know Who You Are

Marianne B.
Basking Ridge, NJ

Thank you, D.A. member. You know who you are. You're the one who keeps coming back to my meeting. I look for your face each time I come to the meeting. Seeing you there helps ME to keep coming back. You show me D.A. works if you work it. You believe you're worth it and so am I.

How?

You share your thoughts, no matter how painful. It's full of your story, it's honest and straightforward, full of wonderful strength, openness and experience. Your story is practical, it's spiritual. You're not perfect, in fact, you admit you do not work a perfect program. I know you're human and realize I am, too. You believe in a higher power that can restore us both to sanity.

You volunteer to do service in many ways. You organize share-a-day, chair the meeting. You're the treasurer, you offer to do pressure relief meetings with me and for me, you put out the literature, you time our shares, you're the GSR or the IG, you speak, you write the newsletter, you share, you care. You inspire me to do service and to reach out to newcomers like you reached out to me.

You don't judge what you hear from me and you do tell me how you work the steps.

You laugh and smile at the comments shared that make light of our common problem, and make recovery an easier journey.

You revel in the accomplishments each D.A. attains as if it were your own, because you realize, in a way it's because of you. You encourage me to keep coming.

(Continued on page 7)

Notes to Newcomers

Welcome to Debtors Anonymous! Here you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life. We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.

Here are some suggestions to help you get started:

- First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.
- We recommend attending D.A. meetings regularly. Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us.
- To gain clarity about how we use money, we record our expenses and our income. A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.
- We recommend purchasing and reading D.A. literature, where you may find useful suggestions and new insights. We also find it helpful to read these books: *A Currency of Hope*, *Alcoholics Anonymous*, and the *Twelve Steps and Twelve Traditions of Alcoholics Anonymous*. When you read A.A. literature, we suggest substituting the words *debt* and *debting* for *alcohol* and *drinking*.
- We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools. Because we did not arrive overnight at the circumstances that brought us to D.A., solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.
- We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.
- We recommend beginning with Step One. The sense of despair or "hitting bottom" we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.
- To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.
- After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.
- We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.

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:

United States:	Canada:	Foreign:
1-4 subscriptions \$8/yr. each	1-4 subs. \$8.50/yr.	1-4 subs. \$13/yr.
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.

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

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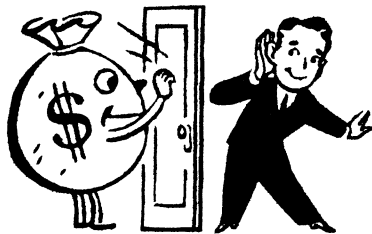
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I see in you, hear from you and feel from you authentic recovery and the desire to become or remain solvent. Meeting with you each week, I know my recovery is progressing, too. You say the serenity prayer with me, and you believe it and live it.

Thank you D.A. member, for being there in my recovery from debting, overspending, and underearning. You know who you are. You're the one who keeps coming back because you're worth it.

And so am I.



Are there any D.A. related announcements?

Let the Fellowship know what's happening around the world in

D.A.. Send
your D.A. related
announcements to:

**Ways & Means
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Needham, MA 02492-0009**

CALL FOR SUBMISSIONS

Like a good meeting, this newsletter exists by the contributions of its 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:

**Ways & Means Newsletter
Debtors Anonymous
Attn.: Editor
PO Box 920888
Needham, MA 02492-0009**

Ways & Means is our meeting-in-print. Your contribution is encouraged.

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

Ways & Means
P. O. Box 920888
Needham, MA 02492-0009

In September, 2000, the World Service Conference decided that each registered group should receive a complimentary issue of the Ways and Means newsletter. Our purpose was twofold: First, we wanted to make sure that all groups were aware of the newsletter and its content and second, we wanted to determine if this is the best way to communicate to the fellowship as a whole.

Here is a complimentary issue of your "meeting in print." If you like what you see, consider subscribing for your group or individually. If you don't like what you see, let us know. The Ways and Means is YOUR newsletter. Help us help you by sending us your feedback.