

# Ways & Means<sup>®</sup>

A Newsletter For The Fellowship Of Debtors Anonymous

Spring 2002

## Trustees Have Vision Of A Vibrant D.A.

A vision of a growing, vibrant fellowship, prosperous enough to provide a full range of services for its members and groups, and firmly anchored in a growing spirituality, has been embraced by the trustees of D.A.'s General Service Board.

The vision, unveiled at last summer's World Service Conference in Baltimore, Maryland, calls for an unprecedented level of growth in membership, spending, services, and maturity over the next three years.

It also calls for a "paradigm shift" aimed at encouraging individual members and the fellowship as a whole to think in terms of prosperity generated as a result of spiritual growth and development.

In laying out their vision to the fellowship's GSRs and ISRs at the opening convocation, trustees identified three major long-range goals as a focus through the end of the year 2004 and beyond.

The goals are:

**Attraction:** To attract still-suffering compulsive debtors to recovery in D.A. in greater numbers than ever before.

**Retention:** To keep long-time members actively engaged in the mission of D.A. to carry its message to the debtor who still suffers.

**Resources:** By December 31, 2004, to assure that the spiritual and material resources of our members will fully support a well-informed, growing, prosperous fellowship.

The board has outlined dozens of major and minor steps toward those long-range goals over the next three years.

Some of the major "target measures" proposed as steps toward those goals include the following:

—An increase in the number of registered D.A. groups from about 460 to 1,000.

—Growth in the percentage of groups contributing to the General Service Office from 50 to 75 percent.

—An increase in the percentage of groups sending a GSR to the World Service Conference from one fifth to one half.

—Expansion of the fellowship's overall spending plan from the current \$112,000 to \$325,000.

—A major shift in the way D.A.

supports itself, from a current 49 percent reliance on literature sales to just 35 percent, and an increase in reliance on group and member contributions, from 48 to 60 percent.

—Growth of the fellowship's "prosperity reserve" from \$20,000 to \$250,000.

—An increase in full-time staff members at the General Service Office in Needham, Mass. from one to three.

—Relocation of the General Service Office to more prosperous and efficient space.

—Further development of the Internet as a major D.A. recovery resource.

—Making certain sponsors and pressure relief groups available to all D.A. members who want them.

Detailed action plans have been developed by the board for implementing all of those goals, and several others. Further details are available from the trustees or GSO.

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### Focus On Prosperity...

**'D.A. should strive continuously to enhance the recovery of each member through gaining a spiritual experience. Our prosperity as individuals and as a fellowship derives from a spiritual approach. Our paradigm shift embraces the concept of prosperity and the spirituality of money'**

## Ways & Means

**A Quarterly Journal  
For The Fellowship  
Of Debtors Anonymous**

**P.O. Box 920888  
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Published by the General Service Board of Debtors Anonymous, Ways & Means is a forum for sharing the experience, strength, and hope of D.A. groups, members, and service entities. It does not interpret D.A. traditions or principles.

Produced by the Ways & Means Subcommittee of the Fellowship Communications Committee of the World Service Conference.

**Jan S., Editor**

**Pat B., Assistant Editor**

Articles in the spirit of D.A. recovery are welcome. All submissions are subject to editing, and cannot be returned.

Subscriptions are \$8 per year in the U.S., and \$8.50 (U.S.) in Canada, \$13 (U.S.) abroad. Make checks payable to D.A.G.S.B.

## D.A.'s Founder, John H., Remembered At Service

John Henderson, the man whose vision and dedication led to the founding of the fellowship of Debtors Anonymous in 1976, was remembered at a memorial service last Sept. 23 in New York City.

The setting, at St. Ignatius Loyola Church on Park Avenue, was especially apt. John had been a member of the church, and it was the site of the first regularly scheduled D.A. meeting in the world, a group that still meets every Tuesday night at the church.

John had lived in the Pacific Northwest in recent years, and had died earlier in the year. He was buried in the Philadelphia area.

At the dramatic interfaith service, replete with many of John's closest friends and the music and literature that was most meaningful to him, he was remembered as a man who served his family as a husband, father, and brother, his country as a U.S. Marine, and his twin fellowships of Alcoholics Anonymous and D.A. during his 51 years of sobriety and 25 years of solvency in Debtors Anonymous.

He was praised by those who knew him as a man who "strove to develop

the characteristics of honesty, hope, faith and trust, courage, integrity, willingness, humility, love, perserverance, intimacy with God, and service", and who, after achieving sobriety in A.A. "recognized the depth of suffering we who are compulsive debtors endure. He struggled with a handful of others to understand this compulsion to debt, this insidious and baffling disease."

John's wife, Sally Henderson, was not able to attend due to travel restrictions stemming from the World Trade Center attacks. But in a statement read to the gathering, she recalled John's struggle to find recovery from alcoholism, and later, from the equally frustrating condition of compulsive debting.

She recalled that his initial recovery from drinking began after hearing the late Bishop Fulton J. Sheen state that "sometimes your heart needs to be broken before God can enter", and said her husband was "a deeply spiritual man, even a bit of a mystic—a sincere seeker who looked for the deepest meaning in things, and was always exploring the big picture in his view of the world."

## Thanks To Former Editor, Trustee Suze G.

D.A. members everywhere owe a debt of gratitude to long-time Ways & Means editor Suze G. of Texas.

Although many people have been active in the production of the newsletter over the years, as acknowledged in the last issue, Suze has been the glue holding the entire

operation together, and has taken ultimate responsibility for it.

She also retired last year as a trustee of the D.A. General Service Board and has many other D.A. service jobs to her credit. Her work for this newsletter and D.A. as a whole are deeply appreciated.

# *Around The Fellowship*

## D.A. Members, Groups, And Intergroups In Action

### Guest Speaker Inspires Recovery In Virginia

The Right Sized D.A. meeting in Chesapeake, Virginia had the biggest turnout in its one-and-a-half year history when Robert P., a General Service Board trustee, came to speak last July.

Robert shared his experience, strength, and hope, and as a long-timer, demonstrated the promises of the program. To speak at our meeting, he drove 5 hours (in traffic!), stayed overnight at an inexpensive motel, and drove 4 hours home (no traffic!) the following day. Robert said he could afford to pay for the trip thanks to D.A.

Charles S., my husband and fellow debtor, and I called everyone who had ever attended our meeting and invited them to hear Robert. Eight of us were touched, moved, and inspired by his sharing of the miracles in his life from working D.A.

Robert emphasized that anyone could do what he has done, and gave us a new understanding of what is possible for us in D.A.

Before that meeting, I used to complain that people didn't come to the meeting or dropped out, and that Charles and I held all the service positions and were often the only ones there. Now I realize that the most important thing is that I'm at the meeting, and that I show up and work D.A.

Charles and I broke up over money. Working D.A. saved our relationship—we had a debt-free wedding one year later. Now we run a small

painting and decorating business together.

We still struggle to pay our bills on time, yet we give PRGs because we are the most qualified in our group. I realize that the more I recover, the more recovery will come to this area. Being the group contact person is worth it when a caller actually makes it through the door to a meeting!

Having a visitor speaker made a difference to our group! I would like to see a D.A. speaker's bureau on an intergroup or national level, so that groups can call to arrange for a visitor speaker to make a difference.

—Nancy H.  
Virginia

### Illinois Debtors Hold Third Annual Retreat

From the golden fall flowers that decorated the rustic room on Friday night, to the live entertainment on Saturday, the program for the Third Annual Great Lakes Area D.A. Retreat was awesome!

Held October 26-27 in McHenry, Illinois, the beautiful lakeside location inspired a variety of activities that reminded newcomers and long-timers alike from Chicago, Milwaukee, Madison, and even New York City that D.A. is for everyone.

After sharing on Friday night, the agenda included a panel discussion on service Saturday morning, followed by a workshop on spirituality led by Donna S., and a spirited talent show.

—Rosemary C.  
Illinois

### Vermont D.A. Holds Its First Do-DA Day

Vermont D.A. members gathered in Burlington in September for their first-ever statewide gathering.

The first permanent D.A. group was not founded in Vermont until 1999. Growth since then has been steady, however, with five weekly and one monthly meetings now being held. Members from both the Burlington and Brattleboro D.A. communities attended the Do-DA Day, and agreed to make it an annual event, perhaps alternating between the northern and southern halves of the state.

One highlight of the day was Group God Box. Each of the 13 members present wrote down the D.A. vision that they most hope will come true one year from now.

The visions were placed in the Group God Box, and will be read at next year's Do-DA celebration, at which time a new set of visions will be dreamed and written down.

—Jan S.  
Vermont

### Submissions Invited

All D.A. members, groups, and intergroups are invited to send news of their activities for publication in this section of Ways & Means.

Please mail to Editor, Ways & Means, D.A. General Service Office, P.O. Box 920888, Needham, MA 02492.

# D.A. Growing In Smaller States, Rural Areas

## *Newer Groups Overcome Isolation To Carry The Message*

The year 2001 marked the 25th anniversary of the founding of Debtors Anonymous. D.A. has a long and rich history in New York City, Washington, D.C., Los Angeles, and several other major urban areas, and that history is being discussed as never before in our silver anniversary year.

Less well known is the history of the fellowship in rural areas. Indeed, D.A. does not even exist in many states, and has only a tiny handful of meetings with a brief history in many others.

In many areas, our fellowship is just beginning to put down roots and carry the message.

This is the first in a series of articles about the untold history of D.A.—the history of how we have grown and developed as a fellowship thanks to the service of members in groups and intergroups in cities, states, and around the world.

### **Cornhusker Groups Get Started In Omaha**

I learned about D.A. in 1989 when Time Magazine published an article on debting, and mentioned someone in Chicago connected with an organization called Debtors Anonymous.

In that same article was a mention of the Jerrold Mundis book. I ordered the book, which I read with interest, and I contacted the man in Chicago, whose name I don't remember. He sent me a tape of the World Service Conference, and a few brochures.

I tried to do what I could to start a D.A. group in Omaha. I gave my name as a contact to the General Service Office, and also to the local

United Way. I stumbled along using the resources I could get my hands on to help me with money. I bought and shared many copies of the Mundis book with friends. I even cut up my credit cards! I needed D.A., but I didn't yet have a D.A. group.

In 1992, when I sent my daughter off to private college, I got new credit cards and started to debt again in a big way. As a single parent, I didn't have the resources to do what I wanted, so I debted. I don't mean to blame her, but my combination of codependency and debting got me into a really stressful situation.

I always paid my bills, but I didn't leave enough over to live on so I continued to debt.

One day in 1994 I was reading the listing of support groups in the newspaper, and I found a listing for a group called Spenders and Debtors Anonymous. I went to a meeting and learned that an A.A. person had started the meeting about four months earlier.

Although all the people who were involved in those early days have since dropped out of the program, I have kept going. At the present time, I am the "long-timer" in Omaha D.A.

Our original meeting is still on Sundays and that meeting is very small. A group broke off and started another meeting on Wednesdays that is the larger group.

Personally, I am so grateful to D.A., and to the courageous people I met at the World Service Conference last summer. My own growth in understanding D.A., and its principles and promises, has been the greatest since attending this year's conference.

—Sandra S.  
Omaha, Nebraska

### **Meetings Grow In State Of Idaho**

My name is J.C., and I'm a compulsive debtor. I live in southern Idaho, and I'd been in Overeaters Anonymous for several years and had some recovery in that program.

In 1998, after struggling with overeating and finally obtaining squeaky clean food abstinence with the help of my sponsor, I developed awareness of what my problem actually was—my issues with money.

I owned a small business at the time and I had my creditors calling me at work all the time, which didn't look too good to my employees! I felt so much shame about my money issues that I wanted to tell no one about it.

My financial world began to crumble. My OA sponsor suggested Debtors Anonymous. I began seeking D.A. on the Internet and found sponsors and sources of literature in New York and California. With their help, I started working the steps.

I also met a friend of my sponsor's in Boise who was having similar problems with money and spending. On August 21, 1998, the two of us sat in a church and held the very first Idaho D.A. meeting. I drove the 120 miles every other week for several months to have meetings with her.

I did try for two years to get a meeting started in Twin Falls, but finally gave up, although I still hope to get one started again some day.

There are currently three meetings in the Boise area and about 15 to 20 members attending them. I often attend Intergroup functions there.

—Julia C.M.  
Twin Falls, Idaho

## 'Don't Give Up Before The Miracles Happen!'

My D.A. story began 10 years ago when I married a compulsive debtor and spender. We started to work the program together—he worked D.A., and I worked the Debt-Anon program for about 8 years.

But I really didn't get it. I thought my husband was the problem, and everything would be OK if he just recovered from *his* disease.

In fact, my disease was full of enabling, vagueness, and not wanting to take responsibility for money. We had a spending plan, which we basically ignored. We just recreated it every month to reflect what we spent!

I was clueless. I didn't understand recovery or the 12 Steps as a wonderful way to live life. That was my first 12 years in DA and Debt-Anon. By the grace of God, I got into another 12-Step program, and began to work the steps in that program. Then it dawned on my that I needed to work a D.A. program for myself, using the tools and the concepts.

That was 3 years ago. I started taking ownership of my own money issues: my vagueness, my deprivation, my deprivation, my procrastination, and my fears around money issues.

What really helped me do this was finding a D.A. group that was using the tools and principles of the program. I had just about given up trying to find this, when I decided to give it another try by attending a local D.A. retreat, thinking maybe I could find someone I could relate to. Maybe I could hook up with some winners there!

And sure enough, I found someone and followed her to her meeting the

next week. I tried her meeting and loved it. Within a month, I started having pressure relief meetings, and that was the turning point in my recovery. My recovery took off from there.

Today I work the D.A. program by going to meetings, having and giving pressure relief meetings, praying and taking recommended actions, taking ownership, and "making friends" with my spending plan. I also face my fears and ask others for support.

When I am procrastinating, I use the "bookend" tool. I commit taking an action to another D.A. member by a certain time, and then report back.

This simple act of bookending has been an enormous help to me.

Now, I really believe I can have my visions. I deserve them! And I've made room for them in my spending plan.

For example, I have always wanted to go back to visit Italy. I have my reservations and trip planned for 6 months from now. It will be completely paid for with ample spending money, since it's now in my monthly spending plan to put the money aside.

In addition, I put 10 percent of my monthly sales commission check in a separate prudent reserve savings account. What a concept this is for me! For me, the hope is in the Promises. HP is my source, and is working in my life. My income this year has increased by 30 percent. It's a relief that I'm no longer in charge!

I feel grateful and blessed. All those years of kicking around in the program, I wasn't ready. It just took

time for me to get there. When I was ready, the D.A. program was there for me, and I was taken care of!

So the moral of my story is, "Don't give up before the miracles happen!"

—Anonymous (Chicago)

### Debtor Gets Called On Buying Habits

When I first came to D.A., I had a list of about 8 books that people had recommended to me. There's a wonderful 12-Step bookstore in my neighborhood, so I made a special trip there to browse. Unfortunately, the store was closed for inventory. A few other disappointed people were gathered in front of the locked gate, when a woman appeared and offered to sell us our books through the gate.

It was a pretty odd-looking scene, with books and money being exchanged through a small slit in the locked gate, as though we were making clandestine drug buys!

I was last. The woman grabbed my list, and asked, "What's all this?!" I explained I had just started D.A. and wanted to get some books that would get me started in the program.

"If you're in D.A.," she said, "You shouldn't be buying all these books! Speechless, I gratefully accepted the books she gave me, and made my retreat, feeling pretty strange about this first encounter with my new program. Two years later, I know it was the best step I ever took!

—Hope S., New York City

## Loner Members Hold 'Net Pressure Meetings

By John N.

About every two or three months, I get up at 6:30 a.m. Eastern time, brew a pot of coffee, log onto my computer here in the Northeast, and join a woman from a Midwestern suburb and another from the capital of a large Asian country in an Internet chat room.

For the next 90 minutes or so, we immerse ourselves in one of the most effective tools of the Debtors Anonymous program—two recovering debtors helping a third, and of course, themselves—by giving a pressure relief meeting.

The PRM is conducted much the same as a pressure meeting anywhere else in the D.A. world. T., our beloved pressuree, has sent us her numbers by e-mail a week or two in advance so that we can look them over. Questions about the meaning and context of some of the numbers go back and forth in the week before we start.

After opening the meeting with a prayer, we dig into the meat of the program in the same ways as a face-to-face PRM. T. tells us what is pressuring her. She describes what she hopes to accomplish during the meeting. N. and I ask questions, sometimes pointed ones. We share laughter, tears, frustrations, fears, visions. The 90 minutes (more or less) passes quickly, interrupted only by quick coffee runs and bathroom breaks.

By the time T. says the closing prayer of her choice, we usually feel happy and clear. We are in awe of the

power of sharing our burden with others the D.A. way, and the power of giving away our guilt and confusion to others who can help us better handle it.

We also usually have a concrete action plan that will keep T. busy during the months ahead. She'll keep in touch with us by e-mail and share her progress, as well as continue to share her successes and challenges and ask questions. We'll be in regular touch with her until the next pressure meeting.

I've never met T. or N., the two women I'm privileged to share with several times a year online, in person.

**'The Online PRM is conducted much the same as a pressure meeting anywhere else in the D.A. world.'**

Perhaps I never will. But I feel a special and joyous bond with them that transcends the thousands of miles that separate us and the cultural differences that, under other circumstances, could divide us.

Although many D.A. members who live in communities with regular face-to-face D.A. meetings have never heard of Internet PRMs, they are a growing and important source of recovery for many of us.

Outside of several large cities, D.A. meetings are not widely available in many areas of the U.S. and other countries, and many hundreds of

"loner" members seek help through a variety of Internet chat and e-mail meetings. It's logical that they would eventually decide to also seek sponsorship and pressure relief groups through the Internet, too.

Internet PRMs are held in a variety of venues, using a number of different technologies, procedures, and even special language, etiquette, and abbreviations established for the purpose by Net-savvy D.A. members.

However, the experience is in many ways much the same as face-to-face meetings, and the results can be equally powerful. All dialogue is in real time, regardless of distance, so a debtor anywhere in the U.S. can meet with debtors overseas at any time, provided they are willing to get up early enough or stay up late enough at night.

For example, when N. and I rise at 6:30 a.m. and conduct the pressure meeting from 7 to 8:30 in the Eastern Time Zone, T. is receiving the PRM from 9 to 10:30 p.m., her time in Asia, just before going to bed.

The variety of situations that arise during an Internet pressure meeting are just as varied as in the face-to-face kind. We've even done visioning or "dreaming" work, with the pressuree typing and visioning simultaneously. Regardless of the medium—in person, on the phone, or via the Internet, pressure meetings are an indispensable and magical part of D.A. recovery.

**(John N. belongs to an online D.A. group and frequently conducts pressure relief meetings on the Internet).**

## A Higher Power Got My Attention—The Hard Way

### This Stubborn Debtor Needed A Spiritual, Fiery Wakeup Call

By Jan S.

My name is Jan. I'm a compulsive debtor. I've been solvent since March 21, 1996, but before I could even begin to recover, I had to get a very special wakeup call from my Higher Power.

On that first day of spring more than 6 years ago, I awoke with my bed on fire. I barely made it out the door alive. After gulping in as much air as my lungs could hold, I dashed back into the house and dragged out the burning mattress.

I did manage to save my house from burning down, although the room I'd been sleeping in on a mattress on the floor sustained extensive damage. (I put the fire out myself because I was too embarrassed to call the fire department!)

I was ashamed because the fire had been my own doing. I'd had my electricity shut off for the umpteenth time for failure to pay my bill, and had been living by candlelight, huddled under blankets in the late Vermont winter. I had fallen asleep and let the candle set my bedding on fire. Later the same day, after cleaning up the fire damage, I roared off in my sad old "debtor car" on a weekend trip. Although I'd been "passing" for legal for nearly a year with a phony inspection sticker I'd made on a computer at work, a sharp-eyed police officer spotted it.

I was arrested for a variety of offenses including illegal inspection, no insurance, bald tires, and several

other charges. My junk car was towed from the roadside by the police. The game was up.

For several weeks afterward, I thought of that March day at the worst day of my life. Ironically, it turned out to be the best, because only such a dramatic wakeup call could make me face the true nature of my problems, and ask for help.

In the wake of that disastrous day, I admitted that I could no longer do what I'd been doing with money and debt, and that I needed to tear my financial life and practices down to bedrock, and begin anew.

There were no Debtors Anonymous meetings in Vermont at the time, but I was able to find help from a man in Alcoholics Anonymous. (I had been

### 'I Saw Integrity Shining In The Eyes Of Those Debtors, And I Knew I Wanted What They Had'

sober in A.A. for nearly 9 years, and my life had gotten better in many ways, but my financial life was far worse than it had ever been because of my chronic compulsive debting). This man somehow made me see that I needed to stop debting one day at a time. I feel very lucky and grateful that I had the willingness to do this. I also began the process of sharing the incredible shame I felt about every aspect of my finances.

After a year of not debting and sharing with my A.A. sponsor, someone lent me a car for a week. I drove to Massachusetts and attended my first D.A. meeting.

Walking into that room that evening in Northampton, Massachusetts

changed my life. I saw integrity shining in the eyes of the 6 or 7 recovering debtors gathered in that room, and I knew I wanted what they had more than anything in the world. I was able to eventually get some D.A. literature, attend another out-of-state meeting, and, even as a loner member, begin paying down my mountain of debt, begin saving for the first time in my life, and learn about the D.A. ideas of putting myself first and meeting all my needs. Through a series of events and miracles, I was able to join with a few others to establish a D.A. meeting permanently in Vermont.

Although I sat alone or with one other person month after month for a very long time, we now have a thriving fellowship with 5 meetings a week. I went to a retreat with out-of-state D.A.s and had my first pressure meeting, and now give and receive pressure meetings regularly.

My journey over this past 6 years has been incredible. I've paid off a mountain of debt I never dreamed I could ever cope with, and am now entirely debt free. I have substantial savings for the first time in my life. Best of all, I've been restored to sanity with money in ways I never could have dreamed of before D.A.

I've had the joy of watching a true fellowship of recovering debtors grow up around me, and last August I had the honor of being the first-ever GSR to represent my state at the World Service Conference.

But my deepest joy comes from attending my three weekly D.A. meetings, and basking in the love, understand, and fellowship I find there.

**(Jan S. is a member of the Super Solvent Saturday Soiree Group of Burlington, Vermont)**

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## Online GSR Finds Solvency In Cyberspace

**By Victoria W.**

My relationship with Debtors Anonymous and the Internet began in the summer of 1999.

I found my first home group through the listings on both the official D.A. website, and a popular unofficial website.

My home group in Indiana was small, so I decided to broaden my D.A. exposure by subscribing to a few of the online meetings that have begun to thrive on the Internet.

Internet meetings are available in two distinct formats—real-time chat meetings, and e-mail meetings conducted through a listserv—and I enjoyed both types

of meeting before settling on one particular meeting as my online “home group”.

My particular Internet meeting and the others that exist are creating new ways to carry the message to the debtor who still suffers.

Through the medium of the Internet, we are connected with debtors from around the world, including members from Finland, Scotland, New Zealand, France, and Mexico, among other countries, and those in the U.S. who, for a variety of reasons, can't attend regular meetings.

I've been a member of my particular online group since late 1999, and during that time the

meeting has evolved in very positive ways.

We now have lists of people who are willing to sponsor and/or do pressure relief meetings via chat, e-mail, or telephone.

We attract three or four newcomers a week, and we provide a welcome packet that explains group customs, online etiquette, and D.A. principles.

I have since moved to a new city where there are many more meetings, but I've grown to love my meeting and consider its members part of my D.A. family.

**(Victoria W. of Illinois is the GSR for a registered D.A. online group.)**

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