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# WAYS & MEANS®

Spring 2004

\$2.00

SPOTLIGHT:

## The 12 Steps

### Step Study: A Shared Journey

**What Step or Steps brought about the biggest blessing or miracle in your life?**

It is hard for me to pick just one Step – they all make a difference in my life. Key things that stand out for me are:

Step 1 – admitting I was powerless. Finally I wasn't alone; I wasn't the only person in the world like this, and no matter how much I tried, I couldn't recover by myself.

Steps 2 and 3 - I stopped trying to be the "director" controlling everything around me. At first it was hard to accept that I shouldn't try to be in control. When I finally let go of trying to control (or in my case trying to manipulate) everyone, it was like having the weight of the world taken off my shoulders. I

have to revisit these Steps often make sure I am not trying to run the world.

Step 4 – It took me a long time to take my own inventory rather than taking the inventory of everyone who had been part of my life. But once I started writing down my own character defects, I had something to work on. I can't change anyone else in the world, but I can change me.

Step 5 – When I started Step 5 with my sponsor, I told her we needed to start with one particular item on my 4<sup>th</sup> Step inventory. I explained to her that once she heard this she would probably want to stop being my sponsor and I didn't want to waste her time. So I shared this particular item with her and she basically said, "that's it?" She laughed and said,

"I thought this was going to be something really good, like you held up a 7-11 or robbed a train," and she laughed. We laughed a lot

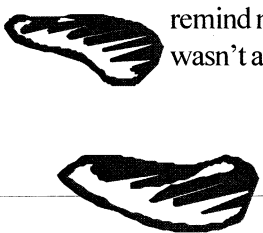
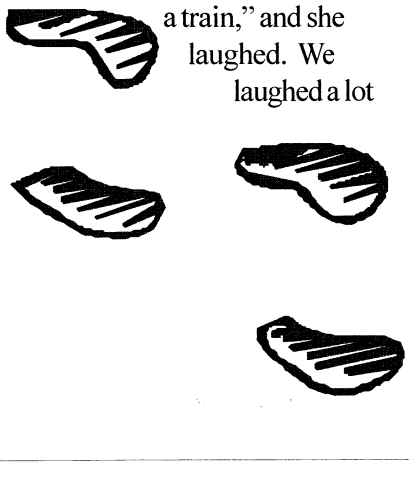
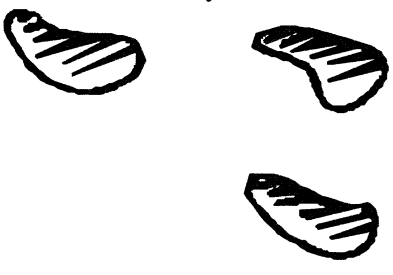
during my 5<sup>th</sup> Step. She helped me put things in perspective. Most of all, at the end of the day she was still my sponsor, and she still cared about me.

Step 10 – I need to work most on this Step. I have trouble making sure I make time everyday for all I need to do to keep my addiction in check, but then I remember it's progress, not perfection.

**What did you do to work the Steps?**

The Steps began to take on real meaning when I joined a Step study group. In my first Step study, we spent about a month on each Step. We would read as a group and then each of us would have "homework" to write on that Step. I gained so much from writing down my own experiences on that Step. I also benefited from what other people read. I would hear the things that I had forgotten. I would be sitting there listening and saying to myself, "yeah, I did that, oh, I did that too." Not only did this help me unearth my own character defects, but hearing someone else talk about their story would

remind me that I wasn't alone.



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A Quarterly Newsletter For the Fellowship of Debtors Anonymous

# A Debtor's Share for Newcomers

If you're new or nearly new to DA, hang in there. So many of us come DWI...drugged with insanity about money. We are so fearful we can hardly hear what's being said. We frantically and compulsively re-run the numbers in our heads thinking this will solve something.

Then maybe we hear someone say something about trusting the group to help us. Where? Who's got enough money to bail me out of this one? No, we're not going to bail you out financially. We're going to show you the way out of the hole. The emotional, spiritual, financial hole that only exists in your head. Yes, in your head.

Maybe at the next meeting you hear someone say they got a sponsor and things got better. Maybe at the following meeting you

hear someone say they started "working the Steps" (whatever that means), and you get curious. You hear a lot of people talk about PRGs — Pressure Relief Groups. You want one. NOW. So you ask someone about it and they suggest coming to six meetings to get a handle on what DA is before you make a decision.

I can't wait, you think. My creditors are climbing down my neck. Are they really? We have found we usually exaggerate our feelings and our stories. So, to take up time while we stop debting just for today, we go to lots of meetings and stay out of stores. We cut up our credit



cards with our sponsor and enter withdrawal. We go to a lot more meetings. And then we go even more meetings. We finally say out loud what we know — "Hi, my name is \_\_\_\_\_ and I'm a compulsive debtor and spender." Welcome to the family.



Anonymous

## Editor's Corner

Our annual World Service Conference is fast approaching. This is where General Service Representatives gather as the group conscience of Debtors Anonymous to plan for the growth and smooth running of the fellowship. Among issues to be dealt with are preparation and approval of new literature, a review of the fellowship's financial affairs, and the administration of the office. If you have a burning desire about how D.A. can best serve the still-suffering debtor, tell your GSR so that your insight can be represented at the Conference.

For *Ways & Means*, the Conference lets us reflect on the principles of service and working the steps that provide the pillars for our fellowship. Included in this issue is the share of a longtime member and an interview about working the steps in a group. Another article details a member's success with debt repayment. Elsewhere, a newcomer shares her gratitude at simply finding the fellowship. Don't forget, too, that this is your publication. You or your meeting can have a voice by submitting material to this newsletter!

Kieran K.  
(Los Angeles)

### Ways & Means

A Quarterly Newsletter for the Fellowship of Debtors Anonymous

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# Step Study ■ ■ ■ (← page 1)

Being in a Step study group helped me be more disciplined about working the Steps. I respected my friends there. Doing my Step study work each week was in part out of respect for these friends. And when I hadn't prepared, I learned to be honest and tell the group. There was a special lesson in still having the courage to show up at the Step study meeting with my work undone. My old way of living would have been to either lie about what was or wasn't done, or else to make an excuse for not showing up.

Another really important part in working the Steps was to work with my sponsor all along the way. I did a lot of writing (my group lovingly teased me about writing *Gone With the Wind*) and my sponsor would meet with me and listen to what I had written at each step along the way. This was especially important on the 5<sup>th</sup> Step. After my sponsor heard me read for hours and hours and hours — she sent me back to do the 4<sup>th</sup> Step the Big Book way. What a gift that was because even after writing all those pages, I was still missing my part in what had happened. This was a great breakthrough.

For me, going to meetings is also part of working the Steps. As my sponsor told me early on, if you can't do anything else, go to a meeting. Now that I have the chance to sponsor people, I remind them to look at the list of Tools and check off which Tools they are using.

## What was the blessing or miracle that resulted?

The list is endless. I have friends, I have a new relationship with my

children, I haven't used a credit card in almost three years. I have a great place to live, my car is only 12 months from being paid off. But the real miracles happen when I ask my Higher Power to help me see. Before recovery, my model of prayer was one where I outlined for God what I needed him to do. Now I tend to pray the same thing every day: "Show me what I need to do, and help me get up and do what you want me to do today."

For the past two years I have been self-employed. Recently, I was coming to the end of all of my projects. Thanks to this program I wasn't at my wits end. I went to bed one night and said my usual prayer. The next day I was having dinner with my son and the phone rang. It was someone who literally handed me a project. This project has led to several others. This was my Higher Power sending me

another miracle. And in my old way of living I would probably have missed this miracle because I would have been afraid to pick up the phone for fear it was the people from creditors wanting their money!

## How do you recommend that someone get started if they are stalled or blocked?

Join a Step study, and if you can't find one to join, then start one. If you start a Step study group and you don't have anyone in the group with experience in working the Steps, ask someone to come and help. It might be someone in your DA group who has worked the Steps before or someone with experience in another 12-Step program. Experience really helps us stay on track.



**Mickey M.**  
interviewed by **Jennifer B**  
(Dallas)



Spring  
2004

WAYS & MEANS

# Turning 15 in DA

I had an article published in *Ways & Means* on the occasion of my 10<sup>th</sup> Anniversary in DA, and here I am now at 15!

Six years ago when I was 40 years old, I saw the Grand Canyon for the first time. I perched myself in a little spot and did some writing in my journal. As tears streamed down my cheeks, I felt proud of myself for sticking with financial recovery long enough to allow myself this simple trip.

Two years ago, at 45, I returned to hike all the way down and all the way back up. Whenever I grew weary I looked over and drank in the view, wondering, "How could this be my life?" My recovery path also twists and turns and often leaves me unable to see the true top as I step one foot in front of the other.

After 15 years, there are different

types of money dilemmas and decisions, and definitely the view is different with a positive net worth:

- What investment account to put my money in so I can make 0.05% more interest?
- What to do with my contingency – how to balance risk in my investments?
- What to do about financial planning?
- How to hire contractors for my house?
- Where to donate extra money to charities, since I now write \$50, \$100, or \$200 checks to the charities I love instead of \$5 or \$10 or \$25?
- How to hold off or handle the flow of business that always comes to me?

I know now without a doubt that there is enough. God, yes, there is enough. There was always plenty. More than I ever dreamed possible, but I didn't know it 15 years ago.

I now know richness is about depth, not quantity. I experience the richness of friends, of new possibilities, of ever unfolding new interests. Sometimes the richness is about

loving old friends and interests even more. It's the richness of falling in love with my work over and over again, of falling in love with nature over and over.

It's experiencing the richness of crispy cold moments in Michigan wilderness. I cross country ski and with this type of skiing, one actually has to *climb* the hills. This takes every ounce of strength and energy

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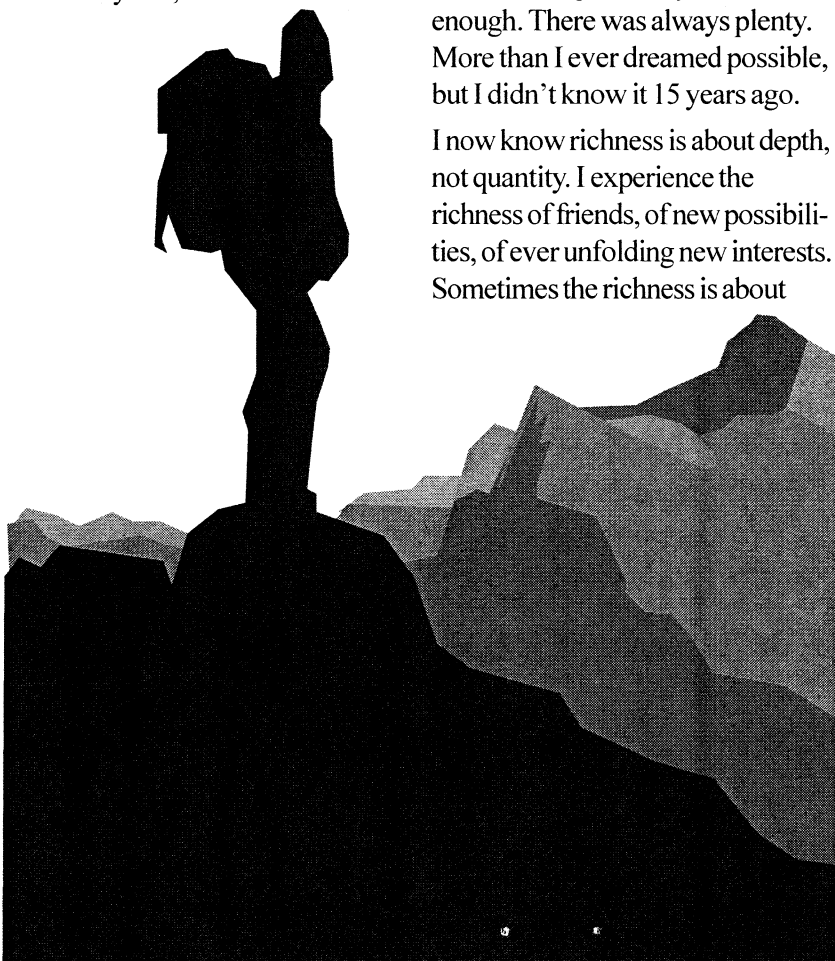
*"I know now without a doubt that there is enough. God, yes, there is enough."*

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to get up the hill; usually this is *conscious contact* time. I hear my heavy breath, see the trees, the sun glistening on snow. I pray to get to the top or pray I won't fall any more today or pray about anything really to distract me from the hard work climbing on slippery slopes.

I have now fallen in love with my house too. This springtime I hear the birds outside with new windows that actually open. My house is now a home; I have framed much of my art and am adorning all my walls. There are new arrangements of furniture, art on the walls, and artifacts from recent travels.

The parties at my house always were rich with friends and spunk and fun. I learned early on in recovery that even if I had no money, I was richer than I could ever imagine with friends. I learned that some cultures actually measure their wealth by the amount of friends they have. This last year at my annual holiday party, we sang in candlelight. A 20-year-old medical student with nowhere to go that night (so she was dragged along with a friend of hers) turned out to





# Cut Up My Credit Cards

I cut up all my credit cards!

Yes, I did it!

I finally know that I AM okay and I will be okay without the plastic! Recording my spending also feels like a relief! Contrary to what I would have thought, as in the past whenever I tried to do so, it used to be stress and strain and overwhelming. That was because I tried to do it alone.

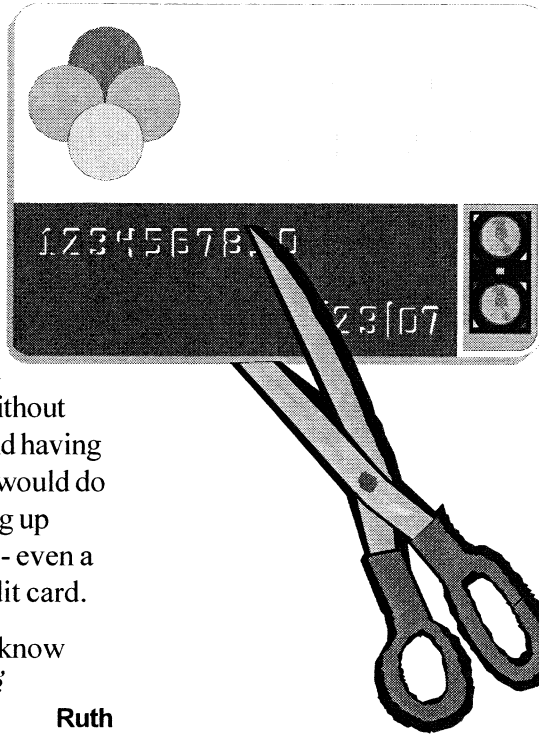
A week ago I emailed DA; I really was in pain and I surrendered. I got a great email back telling me there is hope, there are meetings face-to-face and online, and there is literature. I felt hope!

This is the first time in my 12-Step

life that I ever tried online meetings, and it is wonderful!! I look forward to reading everyday, and it gives me hope and it is empowering!

I put things on paper and saw I earn enough to buy things for myself and be good to myself. But without recording my numbers and having a Spending Plan, I never would do it! I will always be coming up short, always be adding -- even a little at a time -- to a credit card.

I want to thank you all. I know there is a way out now. ☺



**Ruth**  
(Internet)

## Turning 15 in DA... (← page 4)

be a near opera singer. There was a 2-year-old in pajamas ringing the jingle bells. I felt completely beautiful having created this wonderful space for 30 folks. All this even without a partner and the lifestyle I thought I should have.

There is so much hope and purpose now, hope that I can learn to savor my inner time as much as I savor my relationships and possessions now. Being here -- bringing myself here over and over again. Bringing myself back to God over and over.

I make better and better business decisions, and career choices come easier. Sometimes I am fascinated that my business is so solid. It's shocking that so many of my visions, dreams, and hopes have come true. In fact Higher Power had a way better plan for me than I could have ever seen or known before. Why would I want to do it my way when God's way turns out

so much deeper and more fun? It's sweatier sometimes because I have to work harder than I thought I would. It's gutsy in the real life trenches, but God sustains me.

There is so much fun, play, and creativity and getting in the groove of doing what I was meant to do here in life. Money is so little a part of the equation. I don't need D.A. in quite the same way as before. The desperation is gone. But still I come back because my life gets better and better. Why would I stop now? The program has guided me as a loving parent, teaching me about living and experiencing life in ways my parents and my culture never could.

It's such simple wisdom really, keep coming around and don't owe anyone anything. Be honest and don't cheat. Life gets better when you are honest. Give a little, apologize a little, dance a little, and relax a

little. God is taking good care of it all. Yep! God is taking good care of it all.

In Southeastern Michigan, we have 6 meetings; the largest has about 20 consistently. I still get jealous at the World Service Conference when I hear about New York and California-size meetings, when I hear about Visions retreats, large BDA meetings, see the newsletters, and learn that so many GSRs get their trip to the conference paid for by their group. We don't have what the coasts have in terms of numbers, meetings, length or strength of recovery; but we have enough for me to have this delicious life. For that, I am grateful. Thank you to all of you who keep coming back and do service that enables all of us to huddle together. I am happy and privileged to be huddling with all of you. ☺

**Sally P.**  
(Royal Oak, MI)

# Repaying All Our Creditors

When I first entered the programs of DA and BDA at the beginning of the '03 with \$10,000 in credit card debt and several thousand in hospital bills, I really didn't want to pay my creditors, especially the interest charges. Interest to me was like stealing.

I also didn't think I had to pay my doctors, they had already gotten gobs of money from insurance companies and their rates were outrageous to begin with - and all those insurance premiums I had paid! Well, I had already done my part to make the medical-industrial complex richer. I spent hours on the phone correcting billing errors and requesting provider write-offs.

Oh, and I almost forgot about the \$25,000 I owe my generous father - I'll go for months with amnesia regarding that loan! I made payments for several years and he's got plenty of dough and doesn't seem interested in pursuing the debt so maybe he'll just forgive it.

Upon a painful objective review of the facts, I discovered I was in debt because I wanted what I wanted when I wanted it - all

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*“I had to become willing to earn no matter what or no amount of planning would pay off those debts.”*

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because I was afraid of not getting enough. The fact was it was my signature authorizing the exorbitant interest. The fact was that by not paying the interest I had agreed to I was stealing. The fact was I'd spend days arguing

with society, including the people that basically paid for two \$60,000 operations, instead of getting a job and participating in the system.

The truth hurts, but luckily DA and BDA have given me tools to bring balance into my life. A spending plan takes my needs into consideration, then allows for debt repayment. Spiritual tools allow me to face the truth, walk through my fears and bring self-forgiveness and peace into the picture. I never thought I'd put a bank on my gratitude list!

Believe me, I'm always eager to reduce my debt creatively; balance transfers to lower rates, bartering my services or goods to those doctors that helped me so much, refinancing my house (a secured debt). But when all the creative dust settles, I still need a plan to repay my debts, so I'm slowly becoming willing to develop a plan that includes even my lenient creditors. Also, for this debtor, I had to become willing to earn no matter what or no amount of planning will pay off those debts.

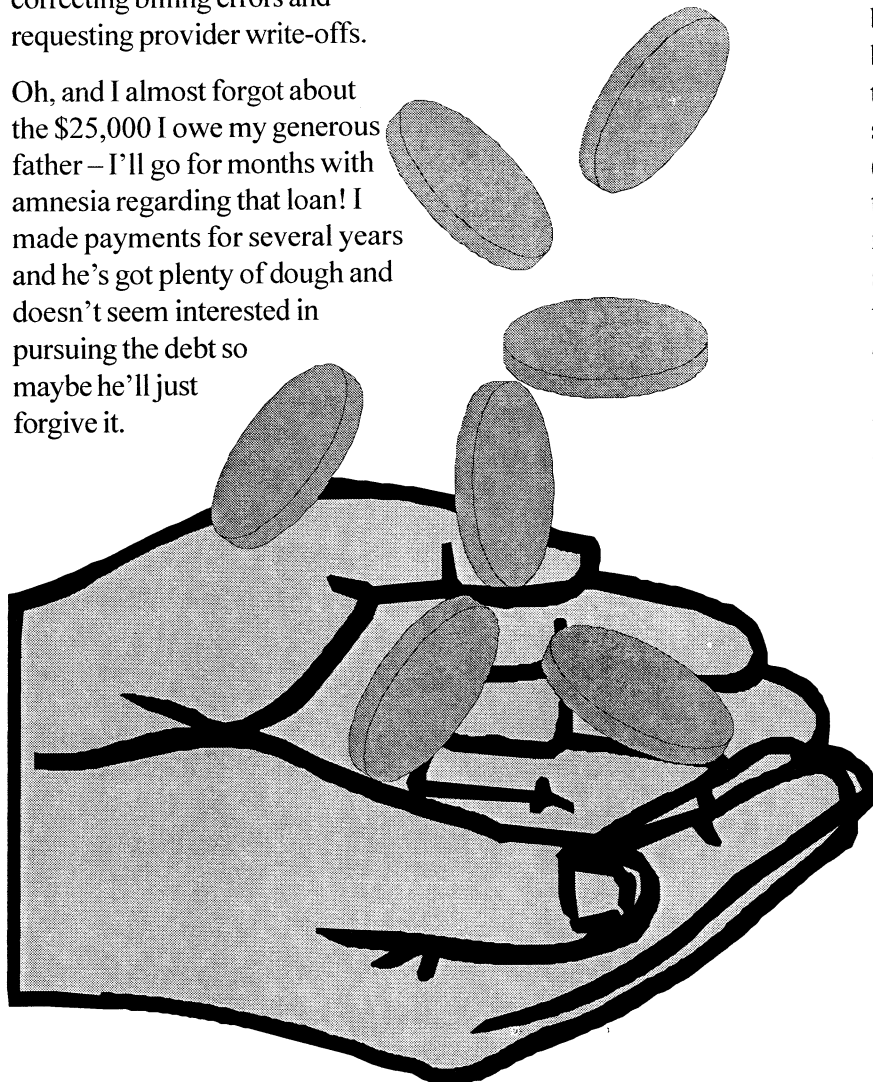
DA and BDA are but a set of suggestions; the real test is can I end my day knowing I practiced what I preach? Can I complain about injustice while I default on my own affairs?

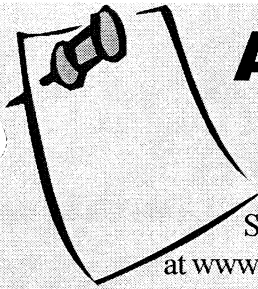
I certainly have a long ways to go, but I know I'm not alone.



Erik

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## Announcements Upcoming Events

**August 25 – 29th** World Service Conference  
Sacramento, CA. Visit the official D.A. website  
at [www.debtorsanonymous.org](http://www.debtorsanonymous.org) and click on the  
Events button for links to details.

**October 16th** D.A. Share-a-Day, Metuchan, NJ  
Saturday 9:30am to 4:15pm.

St. Luke's Episcopal Church, Route 27 & Oak St. Hosted by  
NJ, PA, and DE Intergroup. For additional info, check our web  
site at [njpada.org](http://njpada.org) or call the hotline 877-717-3328.

## Seeking Nominations for General Service Board

Do you know someone who might be a suitable candidate to  
serve on the D.A.'s General Service Board (GSB)? Or would  
you yourself like to serve? The GSB nominations committee is  
currently seeking nominees. Contact Phoenix (committee chair)  
at 505-243-1937 for further information about Board service,  
qualifications, and the nomination process.

## Your Help Wanted!

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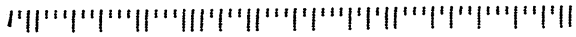
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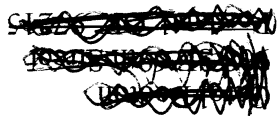
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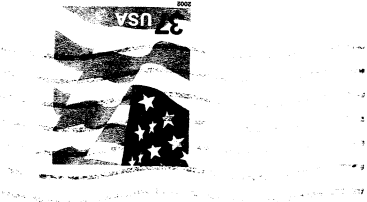
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