

SPOTLIGHT:

## Businesses and Taxes

### The \$30K PC and the DA Laptop

Clarity begins with Step One: "We admitted we were powerless and our lives had become unmanageable." In taking this step, we open ourselves to the willingness to do what the old-timers suggest: "don't debt one day at a time, keep your numbers, go to meetings, and do service." Ten years ago, I was digging a hole deeper than I could manage to get out of on my own. I was working forty hours a week, in credit card debt, and attending university one more time to finish my BA. For two semesters I happily paid for my tuition and books with cash. Then I noticed a friend of mine was taking out student loans, and the wheels started turning: "If I take out a loan, I can buy a hip, brand-name computer."

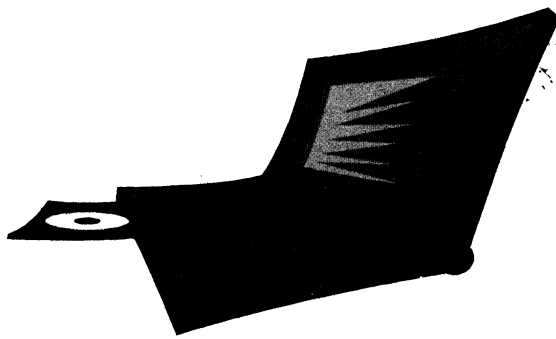
I applied for a loan, got it, and went shopping. It was a high to have so much money, but I had no idea how to make a decision about buying a computer. The sales clerks spoke of Ram and megabytes in a language I could not understand. I was no good at asking for help. I would hear a voice deep inside say, "You should wait, the next computer will be better." So I waited. Each semester the same scenario played out over and over again. In my DA recovery, I have learned that part of this disease is about living in a fantasy. As long as there

was a computer in my future, I was happy. Little did I know that the issues of deserving and not deserving were doing battle inside me.

Looking back, I can see how unmanageable my life got as my debt mounted. I was vague about what I owed and about how much money I had. I was borrowing against my future. In essence, I was saying no to life. As the money was seeping out of my bank account, so were my dreams for my life. During these three years, I never questioned living without a computer as I waited in line at the computer lab or used my word processor at home. During my last semester, when I was \$30,000 in student loan debt, I hooked up with a drug dealer who

refurbished PCs. I bought an old slow PC for \$120 from him and then purchased an external modem and a printer at a store with a credit card. This is what I thought I deserved.

When I graduated I kept my old job and came home every night to fall asleep in front of the TV. My life was now empty of dreams, I was unconsciously living out a slow death sentence suffocating in my debt, living as a pauper as I paid my creditors. It has been seven years since I bought the PC and five years since I came to DA where I finally feel at home. As I entered the doors it was clear at last that I did not have the answers. I was powerless.



### Announcements

**DC Area - An Evening of DA Basics**  
(Steps & Tools)  
Tuesday, July 18  
5:50 PM – 8:30 PM  
Mt. Pleasant Library (Basement)  
16th and Lamont Street, NW  
Columbia Heights Metro  
All Are Welcome!  
Suggested Contribution \$15/Person  
(No one will be turned away)

**20th D.A. World Service**  
**Conference: Celebrating Our Vision**  
San Diego, CA  
Wednesday, Aug. 16th thru  
Sunday, Aug. 20th

**Attract New Readers for W&M**  
Now that Ways & Means has become an on-line publication, help us get it into the hands of other members, especially those who don't have easy access to the Internet. Try downloading it yourself, printing out copies, and bring them to your meetings. You could even bring it up at your business meeting to allocate literature or 7th tradition funds to pay for the cost of the copies. Help us get this incredible "meeting between meetings" to the folks who could use it the most. — The Fellowship Communication Committee

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## Using PSAs For Outreach

I recently worked to develop a DA TV Public Service Announcement (PSA) in New York State, while serving as the GSR for my Brooklyn group for three years. I was thrilled to attend my first World Service Conference in New York City in 2002 where I learned that DA had produced a video called "Meeting in a Box" and an audio PSA for radio.

One of our members offered to produce a video PSA for DA if it could be funded. We requested \$300 from our Intergroup and got the funds to produce a 30-second digital videotape. Two DA members who are

actors donated their services and we used text from DA Conference Approved literature.

I contacted several local public access stations who all were willing to schedule air time to broadcast our PSA. I filled out an application, attached DA501C (3) tax exempt letter, the scripted text and videotape.

One station in Queens wanted a 60-second videotape. Another DA member and I went into the studio and recorded a text message on screen with voiceover (no faces were shown nor names mentioned for anonymity).

We have not received statistics yet on whether this has increased calls to our telephone line or hits on our web site, but we are optimistic that we are reaching more still-suffering debtors.

After the success production of these PSAs, it was decided to create a Spanish language version. We used the same process as for the earlier PSA. Once it is edited and complete, we have GSRs ready and willing to take the Spanish PSA to Spanish cable stations. ♥

**Seana**

Brooklyn, NY)

## Editor's Corner

Welcome to the Spring 2006 issue of Ways & Means. Fresh growth and renewed visions are in the air. This issue reflects our continuing focus on fellowship-wide unity and our efforts to carry the message to the still-suffering debtor. As we leverage the power of the Internet by distributing our newsletter online, our cover story tells one debtor's experience with the costs and benefits of technology in her own recovery. Another writer asks how can we ensure that the message of recovery reaches the rural debtor in this era of high tech.

We encourage your participation to make our quarterly newsletter a flourishing success. Its beauty is that anyone anywhere can submit material and the whole fellow-

ship can have the benefit of that person's recovery. So, if you've been burning to write an article but haven't found the time, go ahead, power up that computer, start taking notes, and submit an article for publication (see page 4 for details about upcoming issues and guidelines for submissions). If you don't feel like writing a full-length article, writing a letter is another option. As always, we exhort you to distribute printed copies of the newsletter at your meetings. Remember, other than printing costs (to you), there is no additional cost. This is because the DAGSB continues to invest in Ways & Means as a powerful organ of fellowship communication. Help us to make it an ongoing success. ♥ **Kieran K.**

(Los Angeles)

## WAYS & MEANS

A Quarterly Newsletter for the  
Fellowship of Debtors Anonymous

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Ways & Means, our "meeting in print," is a quarterly electronic newsletter for the fellowship of Debtors Anonymous. It is a forum for sharing the experience, strength, and hope of DA groups, members, and service entities. Articles are not intended to be statements of DA policy, nor does publication constitute endorsement by either DA or Ways & Means. A PDF version of the Ways & Means can be downloaded at no charge from the Debtors Anonymous Web site, [www.debtorsanonymous.org](http://www.debtorsanonymous.org).

The newsletter may also be distributed electronically via an email subscriber list.

Submissions from DA members for publication in Ways & Means are welcome. If chosen, submissions will be published anonymously by the Debtors Anonymous General Service Board. If requested in writing, your first name, last initial and city will be placed at the end of your submission (for example, James X., Hazzard, KY); otherwise your submission will be attributed to "Anonymous." By submitting work to Ways & Means, you are acknowledging that you understand you will not receive any compensation for your work, and your work may be seen by an unknown number of readers in unknown locations. Your submitted materials and all rights therein will become property of the Debtors Anonymous General Service Board, and will not be returned.

If you accept this agreement, please submit your materi-

als to the editor at [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com). Include full name, address, phone number, and email address (this information is not for distribution or publication, and will be kept confidential). If you do not accept this agreement, please do not submit your materials.

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# Building A Strong DA in Rural America

What will it take to bring DA to rural America?

According to the October 2005 DA international directory, nine states, all of them rural, don't have a single DA meeting. Another 14, also with lower populations, have only one or two meetings in the entire state.

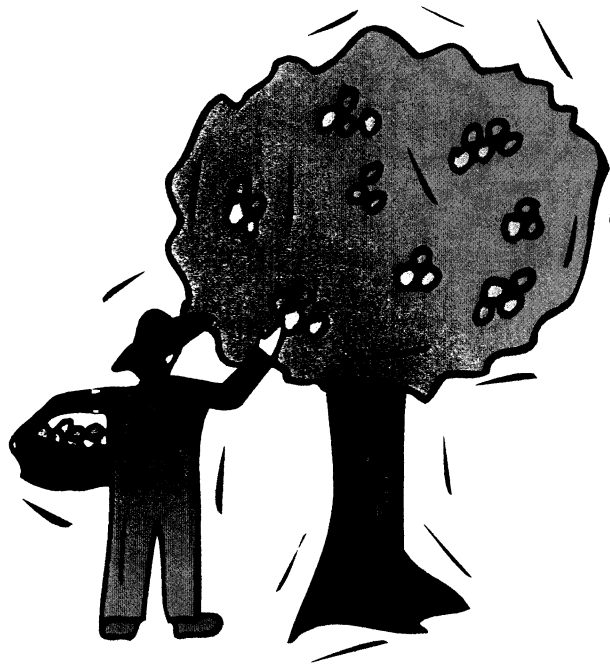
The life span of a DA meeting in a small city or town can be as short as a few months. Many of the rural meetings that register with the General Service Office close their doors even before the newest meeting directory in which they are listed is mailed out.

While DA is strong and well organized in New York, Northern and Southern California, and some other urban and suburban places, it's scarce as hens' teeth in many places between the two coasts.

I have a vested interest in small-town recovery. I live in America's most rural state, a state so small and lacking in population (we have more cows than people) that we didn't have a single member of Debtors Anonymous until 1996 or an established DA meeting until 1999. Even today, the nearest meeting outside of my home groups is more than four hours away.

For this reason, I am vitally interested in promoting the survival of DA in small-town America. For years, I've been all ears as to how DA can stay alive (even thrive) in areas challenged by low population, a stagnant economy, extremely cold winter weather, and minimal public transportation.

We've been blessed in Vermont with the gradual evolution of some very powerful DA meetings. We've beaten



the odds. I didn't realize how lucky we were until I attended some rural meetings in other parts of the country.

Two years ago, I set out on a cross-country automobile trip. I planned my route to include dozens of meetings in states throughout the Northeast, Midwest, South, and Southwest. It was my intention to meet large numbers of rural DA members and learn from them how to strengthen my own home groups.

What I found was deeply discouraging: the majority of meetings listed in the most recent edition of our international directory, and on local meeting lists and websites, had disappeared entirely. Others met only sporadically, every second, third, or fourth week. Many times I drove several hours out of my way to find that a meeting, established only recently, had already vanished.

Of the meetings that were still active, only a few met weekly, had conference-approved DA literature, attracted long-term solvent members, and included members qualified to or willing to sponsor or give pressure

meetings. In many places, people attending DA meetings did not have any idea that the primary purpose of DA is to stop debting one day at a time.

It turns out that my trip was not a fluke. I've since taken two other long trips to other parts of the country and found much the same thing. To be sure, I have come across a handful of wonderful meetings, full of good, solid DA recovery, anchored by a wise group of long-timers. But those gems have been few and far between.

In Vermont, our meetings have been fortunate enough to avoid the fate of many rural groups.

Our small city of 40,000 people supports three reliable, well attended meetings a week. We also now have a lively Intergroup that coordinates statewide service work.

What have we done to thrive? I've found that meetings live and die for specific reasons, and that short-term failure or long-term success happens because of decisions made by group members early on.

There is no shortage of interest in the DA program, nor is there any shortage of people who want to start DA meetings. The problem seems to be not that people don't want DA, but that many don't know enough about the practices and principles that keep a group going.

Much of the model we've followed has come from observing successful AA groups, and from the advice of long-timers in DA in areas where DA meetings are strong. Here are some of the things we do:

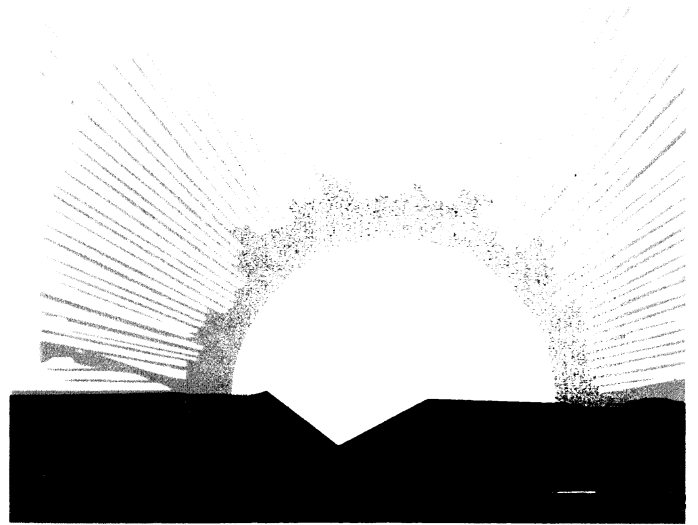
1. Our meetings are reliable. Someone from the group is committed to be

## The \$30K PC and DA Laptop ■ ■ ■ (page 1)

Can one's life really change? Can one let go of vagueness and begin to live with clarity? Can there be a life after admitting powerlessness? You bet! I listen to the old-timers and did service, put out chairs, made tea. I was told, 'Don't debt one day at a time.' I attended meetings and prayed for guidance from my higher power. I try to work the steps with a sponsor and have regular PRGs and my life has transformed. I learned to love the second step: We came to believe that a power greater than ourselves could restore us to sanity. I focused on the words "came to believe" as I desperately needed help.

Slowly my sanity returned, and a strong faith in my higher power grew. I have been given more than I ever had while debting. I have not worked for the past year and a half due to illness and the loss of a job. My higher power gave me the gift of living in the present as I had no idea what tomorrow would bring. This simple exercise of staying present and doing what was in front of me brought more clarity and my faith grew. I live better now than when I worked 40 hours per week. With the help of my higher power, my health is better and I am finding my path to being able to make a contribution to my community.

This past fall, I bought a beautiful new brand-name laptop with cash. It was a leap of faith to make such a large purchase without a job. I did it very consciously while working the third step: We made a decision to turn our will and our lives over to the care of God as we understood Him. I could now see how the same thinking that got me my old PC cost me \$30,000 years ago. I educated myself by talking with sales people and being humble enough to ask



questions until I understood Ram and megabytes, finally. I took classes, read articles, and talked with friends in the program. When it came time to purchase my new laptop, I knew which one was right for me.

Still, I was left with the feeling of not deserving this. Someone told me you already changed, the computer came after your hard work in the program. I shared at meetings, talked with other DA members, and worked through this spiritual growth and healing the old wound from ten years ago. It is clear to me my higher power wants me to live a happy prosperous life. Prosperity means having my needs met and meeting life on life's terms.

I am grateful to this program for a new way of living. ☺

Anonymous

## Ways & Means 2006 Publication Schedule

Issue Date	Submission Date	Publication Date	Theme
Summer, 2006	July 1	July 15	WSC/Service
Fall, 2006	Sep 1	Oct 1	Holiday survival
Winter, 2007	Dec 1	Jan 1	Taxes and Clarity
Spring, 2007	Feb 1	March 1	Spring Cleaning

Submit articles, preferably in a Word document, to: [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com). If you are interested in submitting an article to Ways & Means, take a look at previous issues to get a sense of the kinds of articles we publish. The recommended length for articles is 400-800 words, although shorter pieces are welcome too. Articles are usually written in the first person and often detail a member's experience, strength, and hope regarding some aspect of their recovery from compulsive debting. Articles focussing on the Steps and Traditions are particularly welcome, and we also appre-

ciate jokes and illustrations. We also have special sections such as the Forum, which is for letters to the editor, and the 12<sup>th</sup> Step Corner, which provides a platform for updates about the fellowship's Public Information efforts. We welcome articles from Intergroups providing updates about DA doings in their region and from DA groups and individuals around the world. If you would like to inquire about the suitability of a particular topic for publication, feel free to contact the editor at [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com).

# No Case Too Desperate

I heard a story read in a DA telephone meeting from A Currency of Hope (“From Resentment to Freedom”) and that was when it first hit me, like a cold shower, that I am truly a debtor. The message reached me over a long distance telephone line, even before I had received any DA literature in the mail. I absorbed it over the not-so-quiet hush typical of phone meetings, where everybody breathes and makes different household noises, like clanging pots and pans.

The story was very similar to mine. Until that moment, I had never understood why I felt so strange. I was always running late, expecting others to take care of me, resisting growing up, dreaming that money would always “come from somewhere,” and that I would always receive help. I

remember thinking I had a guardian angel watching over me to make sure that, no matter how much I spent or borrowed, my wallet would be full the following day.

Amazingly, I had to arrive at 34 years of age and be as poor as a church mouse before I realized that the problem wasn’t with everybody else. My floor was covered with unopened collectors letters. I was hardly eating anything, and when I did, it was unhealthy, cheap food past its best-before date (even if I was in OA).

I didn’t have money for medicine or healthcare, and I remember going to the post office to “borrow,” i.e. steal, \$2,000 from my daughter’s savings account (she was four years old at the time). I needed the money to pay for two years of late electricity bills to avoid being kicked out in the streets. I was in no condition to pay back that money, and I had no-one more to turn to. Friends wouldn’t lend me anything, my family turned down my requests, and I had maxed out public support. I had no lottery winnings, no extra jobs, no nothing. No future. With five

court orders to collect from my income, it seemed impossible that I would ever become debt free and start over.

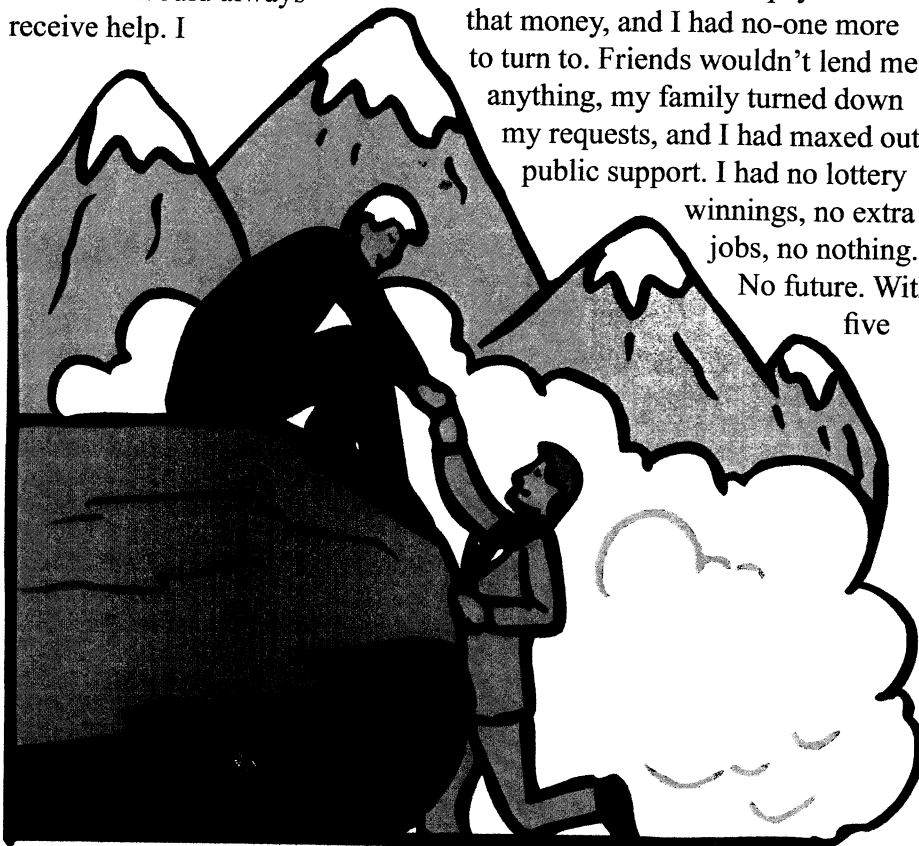
I found DA in September of last year. Today I have a spending plan, a sponsor, a sponsee, a PRG, and service work. I also have acceptance, love, support, hope, and friends that don’t judge me based on my debts. I have something constructive to do by putting step work into action. No more passive depriving. I still have lots of debts, a bad credit record, and a very low income, but there truly is hope. And with a new partner (HP) in my life, I am willing to go to any lengths to recover from compulsive debting. That means I go beyond my comfort zone, and I start to see solutions that I couldn’t see before.

There are places that are too scary or fearful for me to go to yet, but as I take concrete steps, I realize that I have traveled a good distance from where I started out. I am willing to keep on walking, working this program every day to the best of my ability. I am so lucky that I am not alone. I have the best GPS (navigation system) with me: my books, my friends, my meetings and God.

God holds my hand and walks with me where I have never walked before. I am safe and loved, and there is nothing in the whole world that is too fearful to leave unexplored anymore.



Anonymous



# The Forum: Letters To The Editor

Editor's Note: The Forum is a setting where DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com).

## The "D" Word

I am concerned. My (former) home group voted to revise the Steps, Traditions, Tools, and other meeting format language to reflect less of an "identification" with debting. They think such language perpetuates their "disease mentality." So, for example, instead of saying "to help other compulsive debtors," they now say "to help other people who are compulsively debting." and when they qualify themselves at the beginning of their shares, they no longer say, "I'm so-and-so and I'm a debtor." It's now "I'm so-and-so, and I'm recovering from issues around money," or "I'm recovering from compulsive debting." Their reasoning is that they are not their disease, and that because "language has power," they need to reframe the language to support recovery, not "poverty thinking."

Maybe this is just a fad based on the latest psychobabble, and maybe it will soon fade away, but it seems to me this kind of language sends a questionable message to newcomers. What does a newcomer think when a longtimer says in a meeting, "I am not a debtor. I'm

not my behavior, I just have issues around money"? That this disease of compulsive debting is just a behavioral problem, and that all it requires is some behavior modification and it will be cured? If language were really so powerful, how come all the DAs who year after year attend "prosperity" workshops and "abundance" seminars and return to the meeting with affirmations of being "committed to prosperity," and how they are a "a beloved child of an abundant universe" don't seem to become "wealthy"? What I see is that they don't work the Steps, and they don't change, and then they disappear, only to return some months or years later deeper in debt and ready to commit suicide. They seem to think language is magical.

What I've learned is that it's the meaning I give to the words I use that frames my experience. A prayer can consist of any words, or none at all—it's the intention and meaning I give those words that gives them power. When I say, "I'm so and so, and I'm a debtor," it's because I know myself now, and I say it out loud to the group to confirm and affirm what working the Steps has taught me: I am a debtor. Left to myself, I'm in-

sane and sure to create havoc in my life, but there is a power that can restore me to sanity, and if I choose to turn my life and will over to Its care, then I have hope that I can live a useful, meaningful life of service. I am not guaranteed wealth, a big house, or a new car, but I am guaranteed a spiritual awakening, and that, in my view, transcends all material abundance.

Strangely enough, when I stopped focusing on the money and started living to serve the will of my Higher Power, I was blessed with what others would probably call abundance and prosperity. Sometimes you have to walk away from the garden to get to it. My prayer for my home group, and other groups that may be experiencing something similar, is that we remember that our common welfare comes first: our recovery depends on unity, and unity comes from using conference-approved language in our meetings. I encourage us all to remember the foundation of our program: the Twelve Steps and the Twelve Traditions. It works if you work it.

Concerned



## Building a Strong DA . . . ( page 1)

there every week, without fail, and to open and close the meeting on time. It is unacceptable that one of our meetings not be there even a single week.

2. Our focus is on the primary purpose of DA--solvency (not incurring unsecured debt one day at a time). We are clear with newcomers that DA is not a vague program with a loose connection to financial problems, but that recovery begins when we stop incurring unsecured debt. We joyously celebrate solvency anniversaries and keep a book to record solvency dates.

3. We have strict solvency requirements to be a trusted servant. A person without recovery can't carry the message of recovery. We require 90 days of continuous solvency to chair a meeting or be a speaker, one year to be a treasurer or Intergroup Rep, two years to be a GSR, and five years of continuous solvency to be an ISR.

4. We put great emphasis on the Steps and Traditions. Two of our meetings have a monthly Step meeting, using the new DA 12 Steps pamphlet, and one meeting has a monthly Tradition meeting, using the Tradition section of the A.A. "12 and 12" book for study purposes.

5. We rely heavily on conference-approved DA literature (and AA literature, which is conference approved in DA) Each of our meetings has a copy of A Currency Of Hope, the AA Big Book, AA Twelve Steps and Twelve Traditions, and other AA books. We have three literature racks containing every single piece of literature produced by DA, and we keep all of them in stock.

6. All of our literature is given away for free, except for A Currency Of Hope, which is sold at cost. Last year we gave away more than \$500 worth of literature. Since the primary purpose of a DA group is to carry the message, we make it a priority in our group spending plans to provide literature for those who need it.

7. By coordinating and rotating the formats of our various meetings, we try to offer exposure to all elements and concepts of the DA program. In addition to monthly Step and Tradition meetings, our formats includes a regular speaker meeting, literature

**"...short-term failure or long-term success happens because of decisions made by group members early on."**

study (based on A Currency Of Hope), a Big Book meeting (reading from the first 164 pages of the Big Book), discussion meetings, and meetings on the Tools, Signposts, and Promises of DA.

8. Our Intergroup regularly publishes and updates local meeting lists and phone and e-mail lists to facilitate communication. We also list members who are qualified and willing to sponsor and give pressure meetings.

9. The Intergroup also holds two statewide recovery events a year, Do-DA Day in September, an all-day outdoor melange of meetings, workshops, speakers, and recreation, and Winter Lights, an evening of potluck dining and recovery workshops to celebrate the anniversary of DA in Vermont (usually at 20 degrees below zero!) These events promote fellowship unity and camaraderie among our various groups and loner members from other parts of the state.

10. Because our meetings are at the "end of the pipeline," several hours away from the nearest urban DA meetings, we travel as a group three or four times a year to Boston, New York, or other areas to attend Share-A-Days, retreats and other events, to absorb recovery from members with much more time and experience in the program.

11. Now that many of our members have some long-term recovery, we also travel to do service for other rural groups in Canada and the Northeastern U.S. that are newer and smaller than us. We provide these groups with speakers and PRG blitzes at least a couple of times a year.

12. We participate in worldwide DA by contributing quarterly to the General Service Office, and by sending a GSR and ISR to the World Service Conference. Our groups, as well as our members, are diligent about maintaining their solvency by paying their rent and meeting other financial obligations on time.

DA has a bright future in Vermont. Although we do not have the many advantages of being in a large urban area with dozens of meetings and hundreds of members, we do have good recovery in microcosm. It's easy for anyone with a sincere desire to stop debting to get and stay solvent at our meetings.

The A.A. Big Book (page 162, Fourth Edition) says: "Some day we hope that every alcoholic who journeys will find a Fellowship of Alcoholics Anonymous at his destination." That sentence, written in 1939 when A.A. consisted of only a handful of small, struggling groups in a few places, eventually came to pass in great abundance.

It's my hope that some day, when I and others travel across country, there will be good, strong, reliable DA meetings waiting for us in all of America's small towns. Now, there's a vision really worth pursuing! 🍷

Jan S.

(Burlington, VT)