

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Second Quarter 2020

## Fellowship During Quarantine

For this edition of *Ways & Means*, the Fellowship Communications Committee (FCC) asked Debtors Anonymous members to share their experience, strength, and hope on the topic of fellowship. When the call for submissions went out in the early days of 2020, many people were not yet aware of the impending urgency of the coronavirus. That changed, however, over a few days in March when most of the physical meeting spaces where D.A. fellows gather, all over the world, closed.

At the World Service Conference in 2019, the FCC declared our theme for the year ahead: Together We Get Better. Little did we know how appropriate this theme of resilience—like the resilience of our D.A. Fellowship—would prove to be. As the world shut down in order to stop the spread of the virus, the D.A. Fellowship jumped into action. Today, newcomers and old timers alike can attend meetings taking place across the globe via video or telephone nearly any hour of the day. This publication comes on the heels of the first annual Promise 6 Day, named after the promise that “Isolation

will give way to fellowship; faith will replace fear.” On April 25th, 2020, D.A. fellows from around the world participated in online events including a cooking class, board game competition, dress-up party, and a talent show.

The world around us may change, but the support and love we find in D.A. fellowship remains constant. Whether it’s in-person, on the phone, or online, the global

events of 2020 have confirmed that Together We Get Better.

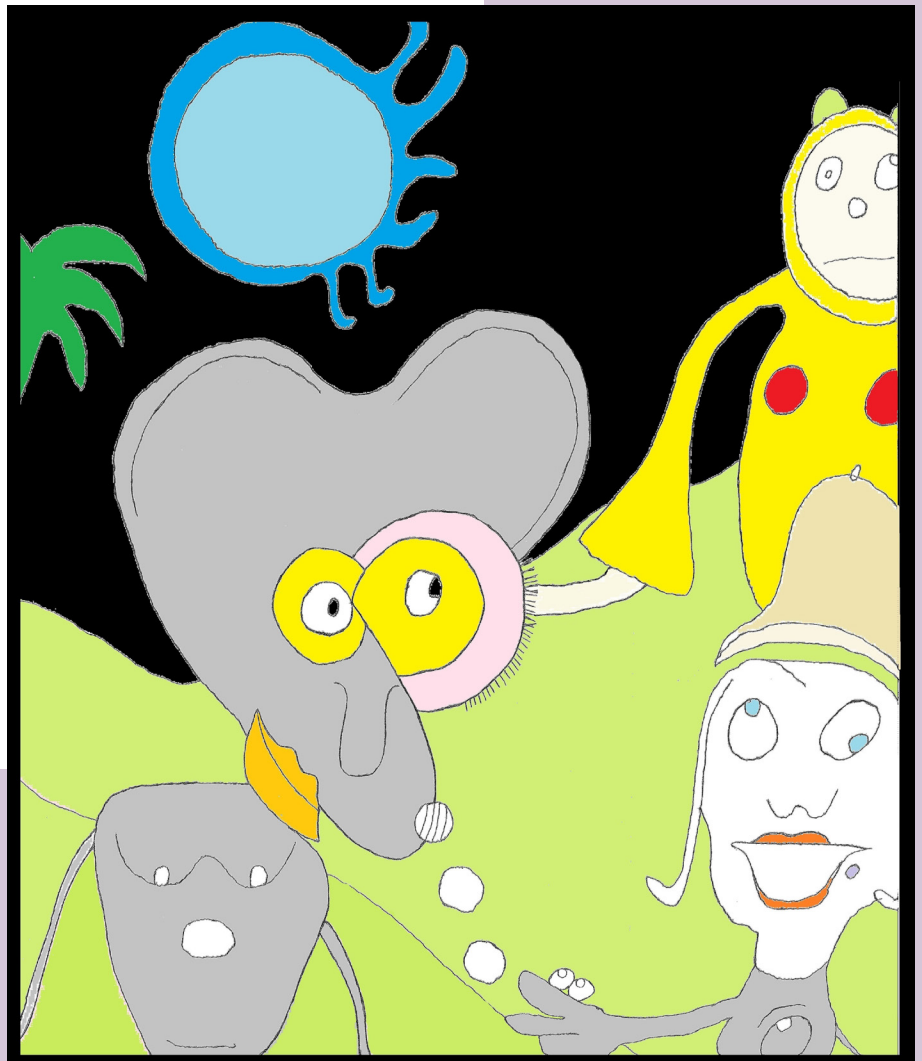
### SPECIAL FELLOWSHIP ISSUE

This issue of *Ways & Means* was curated by the WSC Fellowship Communications Committee.

The theme of the issue is “A Roadmap of Resources for Recovery,” and it includes stories about recovery tools and how D.A. members continue to find fellowship during COVID-19.

### Drawing by Larry V., Los Angeles

To watch people recover, to see them help others, to watch loneliness vanish, to see a fellowship grow up about you, to have a host of friends—this is an experience you must not miss. We know you will not want to miss it. Frequent contact with newcomers and with each other is the bright spot of our lives.



### Ways & Means®

Carrying the  
D.A. Message  
since 1988

*Ways & Means*, an electronic meeting in print for the Fellowship of Debtors Anonymous, is published quarterly by the D.A. General Service Board. It is a forum for sharing the experience, strength, and hope of D.A. members, groups, and other service bodies. Articles are not intended to be statements of D.A. policy, nor does publication constitute or imply endorsement by D.A. as a whole, the D.A. General Service Board, or *Ways & Means*. For further information, or permission to reprint, contact [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org).

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[www.debtorsanonymous.org/share](http://www.debtorsanonymous.org/share)

Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

Submissions from readers on any aspect of D.A. recovery or service are welcome. If chosen, submissions will become the property of the Debtors Anonymous General Service Board and will not be returned. As with all D.A. publications, everyone submitting writing, artwork, or other creative work will be required to sign a standard publishing release form granting rights to the work to D.A. and releasing D.A. from legal liability. Those submitting work to *Ways & Means* automatically acknowledge that they will not receive compensation for their work and that the work may be viewed by an unknown number of readers in unknown locations.

Please submit original work by e-mail to:

[communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)

or in hard copy form by mail to *Ways & Means*, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to either of the same addresses. All materials must be accompanied by a signed Assignment of Rights available at:

[www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release)

Editing and layout for *Ways & Means* are done by the Communications Committee of the D.A. General Service Board.

# Tackling Debt in the Time of Coronavirus

As if dealing with the news of Coronavirus wasn't enough, many of us are also dealing with mounting financial concerns: How am I going to pay off my debt in this economy? When will this end, and what can I do?

Take a breath. I've been there too. It will get better.

Fifteen years ago, I was just like you. I'd reached a point of frustration with my finances. As an immigrant growing up in Davis, California, I wanted to fit in badly and turned to external factors for validation—buying the right clothes to impress the right people. After college, I joined Debtors Anonymous (D.A.) when I was ready to make changes to address my debt behaviors and underearning.

At the beginning of my D.A. journey, fellowship was not a huge priority for me. Beyond the weekly meetings and check-ins with my sponsor, I did not make time to build community with other fellows. Over the years, I realized that fellowship is the #1 way to feel connected to the greater community, to a purpose larger than yourself.

The 6th Promise of D.A. is "Isolation will give way to fellowship. Faith will replace fear."

During this pandemic, the 6th Promise holds especially true: fellowship is critical to our well-being and survival. Being in recovery taught me to actively seek and build fellowship with the D.A. community, people who love and accept me. The more vulnerable I allowed myself to be with my shame, the more accepted I felt; what a miracle to talk about shame and in turn feel loved for it! Fellowship taught me that I can be a more active participant in my own healing.

I have boundless gratitude for D.A. and my D.A. sponsor who supports me as I wrestle with these tough issues. Each week, she tirelessly dedicates 30 hours/week to support fellows like myself. Our conversations continue to open my mind to new possibilities and leave me inspired to give back to the D.A. community.

As the Chair of the WSC International Committee, it is now my mission to create fellowship for others. I feel incredibly grateful for D.A. and hope that you will find support in this vibrant community on your debt transformation journey.

—Amina Z.

## Shelter in Place/Into the Light

These are the times of COVID-19 quarantine. As I write, we are on the edge of two months of the pandemic. We do not know when this will end or subside. We do know our lives will be irrevocably altered when we are permitted to return to normality—normality irrevocably altered by recent memories of mandatory masks and social distancing.

This quarantine is imposed for survival's sake, not in the service of my shame borne from the squandering of lifelong friendships and family relations. Shame begot remorse for the sake of loans never repaid. Remorse begot shame. I am not able to discern which came first, only that one closely followed the other. The dual discomfort of those factors was surpassed by the external danger of homelessness. These were parties to my desperation.

My discomfort was relieved in March 1999 when I attended my first D.A. meeting on a rainy Friday night in Greenwich Village. It was a shelter from nature's thunderstorm. It was—it is—the shelter of solution to quell an inner storm of desperation. Despite no previous experience with 12-Step recovery, blessedly I surrendered my spiritual problem to a spiritual solution.

My recovery has two phases. The first lasted almost six years. Phase One I refer to as my "salad days." The Friday meetings were large, customarily more than 100 fellows. My identifications with the qualifications and shares were organically enveloped by the tools to live "a prosperous life, unencumbered by fear, worry, resentment or debt."

My "salad days" were abundant in meetings, fellowship, and phone calls. There was an effortlessness to

my constant contact with other D.A. members.

D.A., Phase Two, began when I moved to a different neighborhood with different subway routes less conducive to Manhattan meetings. My toolbox lid became rusty with neglect. Thankfully, some tools I had left out of this rust-encrusted box: the meeting list and my date book, the back of which was full of names and phone numbers.

But the only calls I made were calls I returned. Inexplicably, I had lost the willingness to perform the service of calling my fellows. The discomfort,

sometimes excruciating pre-Corona virus isolation, has persisted and deepened in the past 15 years. Meetings were all that compelled my participation in the world. Ah yes, but my present isolation is concretized by quarantine and characterized by the service of calling to assure others are well and to let them know I am too.

The dueling paradox of my current isolation has revealed a deeper awareness of my pre-quarantine isolation. Fellowship phone calls were, and are, difficult to initiate unless I need something, just as I called cherished friends and family because I needed something—money, a loan, a rescue. So the shame settles in deeper, in the discernment of my pre- and post-quarantines.

I might now have the awareness, but I pray for the willingness to transform my post-quarantine isolation as we are offered in Promise Six: "Isolation will give way to fellowship; faith will replace fear."

—Benjamin T

*"... my current isolation has revealed a deeper awareness of my pre-quarantine isolation."*

# D.A. Members Reflect on PROMISE 6 DAY

*On April 25, 2020, the Debtors Anonymous Fellowship celebrated our inaugural Promise 6 Day, inspiring members to move from isolation into fellowship. Here are some of their experiences.*

Several years ago I spent a weekend at a spiritual retreat where most of our time was dedicated to reflection and recovery work. However, I was shocked to discover that on Saturday night we would be playing games. ‘Playing games?’ I asked, gripped by fear. ‘I can’t do that!’ I was being asked to move out of my comfort zone and I was reticent; letting go and being silly is not something that I do often in life.

That night I learned something very important: there is no wrong way to play. The perfectionism that I carried around with me fell away, and I immediately relaxed. It was contagious, too; everyone around me was smiling. I laughed like I hadn’t in years and felt a sense of connection with all of those who were laughing along with me. At the end of the evening, I felt happy, healthy, and energized. That feeling of vitality and optimism stayed with me for several days afterwards.

When I found out about Promise 6 Day, I thought that this would be a wonderful opportunity to share with others what I had learned that Saturday night. Another member and I decided that we would like to organize some games, as well as do some vision board work. We organized three silly games that we could play on Zoom, and we sent out our invitation. I was terrified; the perfectionist in me worried about whether or not other people would enjoy our games. What if it flopped? I decided to trust my HP, and to let go of the results.

I am thrilled to say that our games and our visions workshop were a hit! More than twenty of us in different parts of the world tore through our homes looking for obscure objects during our scavenger hunt, and we laughed our heads off when we actually found them. We laughed some more when it came time to play ‘Read My Lips.’ Then, after several minutes working on our vision boards, we shared our hopes and dreams with each other. It was intimate and authentic, and one of the happiest moments I have experienced in a long time. It went so well, in fact, that we planned another game day on Saturday, May 23rd!

—Desea T., Montreal, Canada

The Promise 6 Day workshop was one of the most inspiring events I have ever attended: like a grown-up “Show & Tell” with each member standing in their truth for three minutes and owning their business, their money, and their creativity. It truly was a life-changing moment for me.

—Suzanne

Is there a more appropriate time to be grateful for Promise 6? I think not! I am so grateful to have been of service on the virtual day of fellowship. When I heard Promise 6 Day would proceed as a series of virtual meetings in spite of COVID-19 shelter in place recommendations, I was very relieved. I am sheltering alone and was thrilled to have as many people as possible join me as I cooked in my home kitchen. I took great pleasure in being present with so many smiling faces and having the opportunity to interact by leading the cooking demonstration and fielding curious questions. Isolation did give way to fellowship and, in just two hours, my faith was regenerated, and my fears vanished into the ether. Thank you to the committee and all of the volunteers who made Promise 6 Day possible!

—Roger S.

## *How I've Learned to Define Fellowship*

When I came into recovery, my first sponsor insisted that I look up definitions using a dictionary. Privately I balked, thinking I already know the meaning of these words. Why bother? But to humor her, I complied. Now it's a regular, healthy practice in my life.

According to Merriam-Webster, "fellowship" means "a friendly association, especially with people who share one's interests." These terms felt foreign and unfamiliar. I didn't feel friendly because I did not want to be in D.A., but I couldn't keep living with the mounting debt I kept hidden from my family and friends. I also didn't think we had shared interests because I didn't understand the disease or the suggested program of recovery.

Initially, I came to meetings and listened. Then I began keeping my numbers and scheduled a PRG. These first steps were a good beginning. Later, I volunteered for different service positions in my homegroup and was elected to serve as GSR. Being chosen to act as the group's trusted servant at three World Service Conferences was an honor that catapulted my recovery.

Looking back, I can see that the Fellowship has become an integral part of my life. Opening my heart to the love and hope in the rooms and service has radically changed me. I feel supported and know that we share a common interest in healing from the effects of living under the illusion that money will make us whole.

The symptoms of this disease are as varied as our Fellowship. After working the Steps, I began to see that many of my pre-D.A. choices came from not valuing myself. I learned that the presence or absence of money does not give me worth. It comes from my relationships with myself, my HP, and other members who offer a friendly refuge where I can grow and replace old ideas.

By taking contrary actions (i.e., practicing loving self-care), I'm discovering my heart's desires and creating the life I never dreamed possible. Now I can share my challenges, successes, disappointments, victories, and even pursue my visions.

The Fellowship is a mirror reflecting my true self, not who I think I am or who I think I need to be.

—Anonymous, Berkeley, CA

## *Defining my Recovery through Fellowship*

Fellowship is defined as a "friendly association, especially with people who share one's interests."

However, before I came into the halls of Debtors Anonymous I would have never wanted "a friendly association" with a group of people who defined themselves as debtors. Clearly, "those people" didn't know how to handle their money!

I was already familiar with Twelve Step programs and addiction. But this was different. I truly thought that compulsive spending or debting was not at all like alcoholism or dependence on substances. I considered those in Debtors Anonymous failures who mismanaged their money and used credit cards regularly.

On the other hand, I believed my lack of funds came from the fact that I worked in the nonprofit sector, and I had some unforeseen circumstances over the past few years. Before D.A. I blamed people, places, and things for my circumstances. I simply could not see that my compulsion to spend was just as unmanageable as my

other addictions.

Thankfully, a friend introduced me to D.A., and I saw that I had more in common with the folks in the room than I originally thought. My debting was, in fact, a direct result of overspending and trying to fill a void with material things. Like others I have met in the Fellowship, I have a compulsion to spend and be vague with money matters. I have learned to keep track of my numbers and be more aware of how advertising affects me. I have gleaned hope from others that solvency and recovery are possible. I have discovered that my visions have meaning and are attainable. I have found a solution in the Twelve Steps by admitting my powerlessness and trusting in a Power greater than myself.

So today, I am proud to be in fellowship with other members who share my interests—especially a focus on the Steps, surrender, solvency, and serenity.

—Kara M., Warwick, Rhode Island

# FELLOWSHIP DAY 2020

*This year's Fellowship Day presents a rare opportunity for D.A. members to gather from all over the world in one place!*

Let's connect online on:

## Saturday August 15<sup>th</sup> 2020

The Zoom link will be made available to the whole Fellowship to attend.

TIME (Eastern Daylight Time)	ACTIVITIES (Open to all D.A. members)
2:30 pm – 3:00 pm	Keynote Speaker #1
3:00 pm – 6:45 pm	* Fellowship Day Workshops *
7:00 pm – 7:45 pm	Keynote Speaker #2
8:00 pm – 10:00 pm	Talent Show/Dance

*WORKSHOPS*	Track 1: The Twelve Steps	Track 2: The Twelve Traditions	Track 3: D.A. Recovery
3:00 pm – 4:45 pm	Steps 1-3 Giving up	Traditions 1-3 Unity, Trust, Identity	Finding A Higher Power
5:00 pm – 5:45 pm	Steps 4-6 Cleaning up	Traditions 4-6 Autonomy, Purpose, Solidarity	We Cannot Do This Alone
6:00 pm – 6:45 pm	Steps 7-9 Making up	Traditions 7-9 Responsibility, Fellowship, Structure	Don't Give Up Before The Miracle Happens!
7:00 pm – 7:45 pm	Steps 10-12 Showing up	Traditions 10-12 Neutrality, Anonymity, Spirituality	A Journey into the Fourth Dimension – Our Transformation

There will be an additional track hosted by Debt-Anon—a 12-Step Program for those affected by a problem of compulsive debting in a relative or friend.

**Cost: \$15.00 (Optional donation)**

<https://debtorsanonymous.org/wsc2020payment>

To volunteer to speak at Workshops or perform at the Talent Show:  
Please contact the Host Committee at [wsc2020@danyc.org](mailto:wsc2020@danyc.org)

## Breaking Down in Debtors Anonymous

Numbers are perfect, I'm not. Numbers give truth and clarity. It's not that I'm a liar, but I've lived in a fog of emotions, codependency, and financial vagueness. Over the years, simple things like going out to dinner gave me silent guilt—not because I couldn't afford it, but because I had no clarity or planning of what was a healthy amount.

Since being a child I've always been engaged in personal growth. Through a book I was reading I learned about D.A. I tried telling loved ones with money problems that they needed D.A. As I gave my money away, I realized that I was the one that needed to attend D.A.

"When I came to D.A. . . ." as most qualifications and shares begin, and I will follow that format, I felt so welcomed. It felt really good. People wanted to talk. I was lucky in that first meeting that I met the people who now give me PRGs. There was a place in which we could talk about money, and that felt cathartic!

I went to the same meeting over a period of six weeks. I had no idea how everything worked, but out of the previous programs I had attended, D.A. had the most guidelines, instruction, and tools.

As a newcomer things were easier, as people like to talk to newcomers. For the record, I still feel like one, but I know I'm no longer one. As I stopped being a newcomer, I started to see a reality of cliques, snobbery, and dogmatic approaches. To give you examples, certain meetings have people that have known each other for years and who have a very strong bond. Some people practice D.A. as a religion with dogma; they suffer and do so much service, yet they seem quite unhappy. Others make sure that they only go to meetings that "have enough recovery," that the added solvency count is high or that they get a sponsor that is an "all-star" and the best action partners.

As my time in D.A. progressed I got to practice building relationships. And that has been where I've had the most lessons. On my part, I gravitated towards people

who had professional backgrounds and connections in my field. That all failed because even though I had the intention of bettering myself, I was not creating a map based in reality: I saw recovery as professional development. I was doing stepwork, doing a 90-in-90, connecting with action partners, having Pressure Relief Group meetings, doing service in three meetings, giving PRGs, and connecting with fellows over the phone—exhausting, right? However, I was not able to figure out a spreadsheet, I had failed attempts to keep my numbers, I was exhausted, and

my relationships were not doing so well. I'd disappeared from my real-life friends and was exhausting my D.A. friends—truthfully who wants to answer the call of someone freaking out constantly? I was on edge.

I was also trying to be a "Good D.A. Girl." I gravitated towards "crazy people" on phone calls and so badly (and secretly) wanted to be accepted and embraced by several of the different cliques: "The Wise Old Women's Club," "The Artists," "The Youngsters," "The Old-Timers," "The All-Stars," "The Writers," etc. Seriously, who comes to 12-step programs to try to be cool? Unfortunately, I went

down that path.

All this desperation led me to a very blessed and very public bottom: I lost my solvency and had to give up my service positions (in very large meetings), parted ways with my sponsor, leading me to a "breakdown" in D.A.

The bottom was the result of working extremely hard for 10 months—dealing with an IRS debt, finding income after a dry spell, letting go of an old accountant and disrespectful and abusive relationships. I was stressed out, exhausted, bitter, and I collapsed. I lost my solvency and literally was ready for a new and free life. D.A. felt like wearing a straitjacket, but I had created it all because I didn't know better. I didn't

*(continued on page 8)*

*"There is a baseline for D.A.: do the numbers, use the Tools, do the Steps, and practice the principles."*

(continued from page 7)

know how to be balanced.

I couldn't keep up all that rigidity. I forgot those were suggestions and what I thought was the harshness of the program and its exclusivity were part true, yet I had to remind myself that it's a 12-step program and not my full life. I was in such need of structure and solutions that I made the program my life. A fellow pointed it out as codependency and workaholicism, and I was able to clearly see how I use these behaviors as a way to cope with difficult and stressful situations.

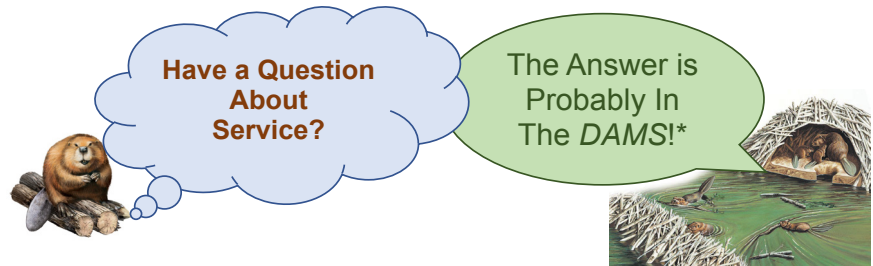
I myself looked at D.A. and the suggestions people made in a dogmatic way even though some things didn't feel right—people screaming to me on the phone, for example. I felt that other people knew better than me. I was ready to let it all go, because truthfully there was no point in the struggle and to be in the middle of the madness of the rooms. I really couldn't take my own harshness, and that was attracting other people's harshness too. There is a lot of pain in the rooms, and I was spiritually fragile and was taking in others' pain. Real stuff gets discussed there, sometimes life and death situations. I wondered why put myself through it? I had seen how generations of my family, no matter how talented and willful, had suffered from money issues. D.A. was the best solution I could think of, and as of today my relationship with money is a spiritual one—so I'd better work on that.

During these difficult times, thank goodness my Pressure Relief Group kept meeting with me. They were gentle, caring, and honest. I needed that kind of support and honesty (I didn't know gentleness was necessary). My Pressure Relief Group encouraged me to share in the room what was happening in my journey, and this written piece is literally my

interpretation of that suggested action. As I started releasing and trusting that I will be taken care of, things started to change: I felt serene.

Step Eleven pointed out that I had to work on my meditation practice. But D.A. is not the place to learn a meditation practice. I went and focused on that, and found resources to cultivate a practice. I also took a vacation and put in on my credit card. Yes, I did that during D.A. What that showed me was my pattern: I would overwork, collapse, and then have to go and find ways to rebuild myself back up from exhaustion and burnout.

(continued on page 9)



**Q:** Whose responsibility is it at a meeting to ensure there is no cross-talk?

**A:** The meeting chair or secretary. It's in the *DAMS!* Page 28.

**Q:** I love being the timer of my home group and have had the position for 2 years. Is that ok?

**A:** No, in D.A. we practice rotation of service positions. It's in the *DAMS!* P.13.

**Q:** The Twelve Steps are guides for personal recovery, the Twelve Traditions are guides for group unity and the Twelve Concepts are guides for World Service, where can I find these?

**A:** They are in the *DAMS!* Pages 6-8.

**Q:** I am thinking of being a GSR, but I heard it is a 3 year commitment, can I try it for 1 year to see if I like it?

**A:** No. It is in the *DAMS!* Pages 73-79.

**Q:** I am a new treasurer, where do I make contributions on behalf of my meeting?

**A:** It is in the *DAMS!* Pages 32-35.

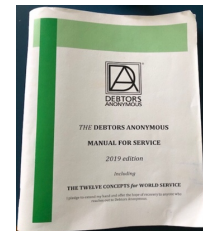
**Q:** The meeting I attend seems to have lost its mojo. Is there anything we can do to get us back on course?

**A:** Yes, it's called a group inventory. It's in the *DAMS!* Page 51-53.

**Q:** Our meeting wants to send our GSR to the World Service Conference but we are short of meeting funds? Can we hold a special event to raise money?

**A:** Yes, It's in the *DAMS!* Page 54.

The latest edition of the *DAMS* is always available at:  
<https://debtorsanonymous.org/dams>





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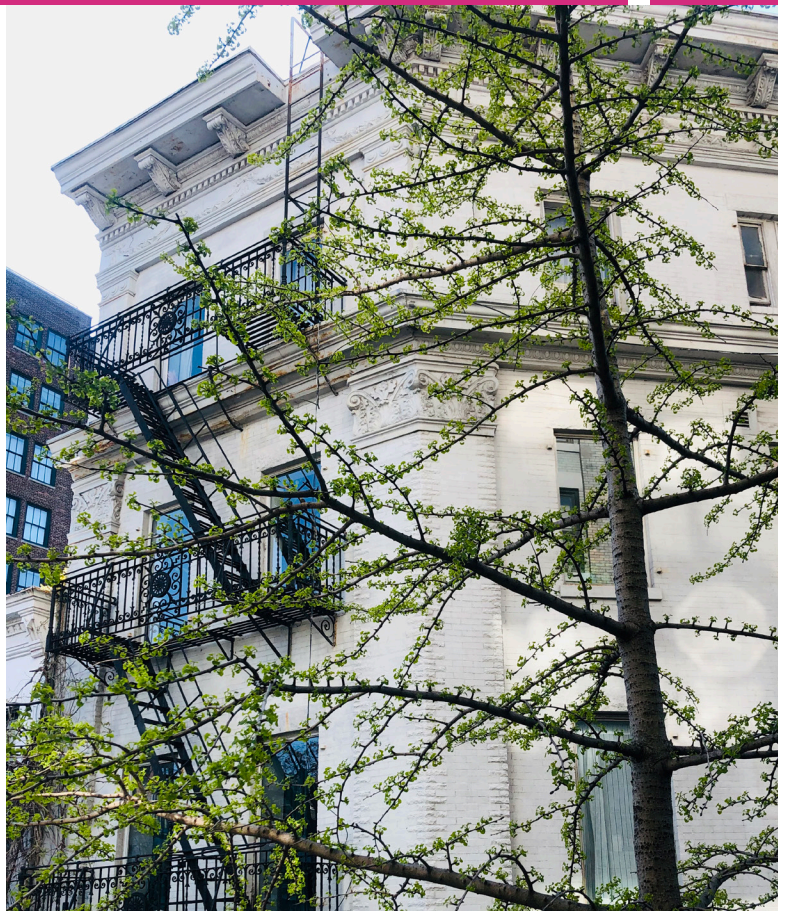
Once I realized this, I was able to keep my numbers. Imperfectly, but keeping them. I'm also able to be more discerning and to flow towards people who are open and sound—to me and to my energy. I accepted that I don't need to be everyone's favorite, but I can be a "debtor among debtors" in the rooms. It felt liberating to know that I didn't have to "give back," "work hard," or be "little miss perfect" to be in the rooms: all I had to be was my honest self.

The fact that I didn't do D.A. like others told or expected me to was an imposition I took upon myself. I realized that other people's voices sounded stronger because I hadn't cultivated my direct line with the source. They spoke from their experience, and that sounded strong because it had truth—but not my truth. I could only cultivate a relationship with God through direct experience and without intermediaries.

Nobody is a guru; people can share their experience, but the whole point is to connect with source. We use the group, and we use ourselves and the maps we create through the numbers, through our emotions, and through our actions to connect the dots.

There is a baseline for D.A.: Do the numbers, use the Tools, do the Steps, and practice the principles. For me, I had to go work another program to get the D.A. message. At the moment I'm not working the Steps in D.A. but I'm using the Tools and attending the meetings. Given that I have a tendency to do too much, for me "less is more." I'm starting to accept that everyone's medicine is personalized to their disease. All I can do is listen for inspiration in suggestions and shares.

To me, being in D.A. is like going into the underworld of New York, and now—due to COVID-19—online into the inner-webs of video conferences. It is our own "Fight Club." This Fellowship is a place where I go to face myself, fight my demons, cry with them, and even hug them. Those demons, from relationship misperceptions to workaholicism, is what kept me from connecting with source and receiving abundance. In hindsight, I'm



**Photo by Anonymous—"My Ginkgo Tree"**

I have three Ginkgo trees I can see from my third-floor windows. I live in downtown New York City and this year watching their buds sprout and grow had a special meaning. First, because I had plenty of time to see the process and, second, because it was my only contact with nature and the outdoors as I recovered from COVID-19 symptoms. This—our D.A. Zoom meetings, my step work with my sponsor, phone calls, prayer and meditation—has made this experience one where my heart cracked wide open. I'm grateful to have the trees so close to me as I read what they represent.

Recovery 2.0 I call it: The Ginkgo tree is a phenomenon, an object of veneration, a sacred tree of the East, a symbol of unity of opposites, by some seen as a symbol of changelessness, possessing miraculous power, bearer of hope and of the immeasurable past, a symbol of love. Because of all its properties it is associated with longevity. It has become a symbol of strength, hope, and peace for many.

glad it all went down for me because there was no better place than the mud to fight with myself, until I realized I could just stand up, get out of the mud, take a shower, and do my numbers.

—Anonymous

**THE ABUNDANCE OF D.A. RESOURCES AVAILABLE TO OUR FELLOWSHIP**

1

Attend a Meeting  
Listen to others' stories



2

Record Numbers  
Follow Spending Plan

3

4

[debtorsanonymous.org](http://debtorsanonymous.org)  
Announcements  
DA Focus  
Glossary  
Literature  
Meetings  
Pamphlets  
Recovery Stories  
Safety Guidelines  
Tear-Off Flyer  
Video  
Ways & Means



Fellowship Contact  
Fellowship Day  
Meetings  
Online Meetings  
Phone a Fellow  
Podcasts  
Pressure Relief Meetings

6

7

**- DETOUR -  
CALL YOUR  
SPONSOR**



8

Serving us  
General Service Board  
Intergroups  
World Service Conference  
WSC Committees & Caucuses

Refer to  
D.A. Manual of Service (DAMS)  
HIP KIT  
Public Info Starter Kit  
Sponsor-A-Group (SAG)  
Tools of D.A.

9

11

10



Keep Living the  
Steps, Traditions,  
Concepts, Promises

12



For more information: [debtorsanonymous.org](http://debtorsanonymous.org)

**Together We Get Better!**

# The Power of Recovery in Meetings

Many years ago, I was brought to a D.A. meeting by a friend already in the Fellowship. That meeting was the most spiritual thing I'd ever seen. Sadly, at the time I didn't realize I was a debtor. It would be many years before I came back with a life that no longer worked for me and at a loss as to how it could possibly get better. I was so overwhelmed financially, emotionally, and spiritually. I did not understand how in spite of my best efforts to work hard and pull my weight I was still constantly behind. It was demoralizing and baffling. I felt like I missed the day at school where they taught everyone else how to earn and thrive and be fully self-supporting and live in abundance. It sounds simple, but it was such a deep source of shame for me. How could I not have enough to care for myself and my basic needs? —in spite of working all the time? How did everyone else manage to do it? No matter who I talked to or how hard I tried before coming to D.A., I could not find relief from this spiritual malady with money.

What finally freed me was the Fellowship of D.A. itself. I have heard that the two most healing words in human language are "Me too." I now know that to be true. When I have secrets and shame that hold me back and hold me down, the one thing that can set me free is when I have the courage to speak up and share the truth of where I'm at and how I feel. When I reveal to a fellow a secret

that has held me in darkness for a while, and they respond with, "Yeah, Kathleen, me too," my shame instantly evaporates. Suddenly the landscape around me completely shifts, and I am no longer alone but part of a mighty spiritual force known as the Fellowship. I am one of many, a worker among workers and there is nothing that I can reveal or share that someone in D.A. hasn't already walked through. When I open myself like that, I open myself to support.

When I no longer had to feel such shame and isolation, I was able to begin healing. Now I am proud to say that I'm a debtor. It is simply a fact. I have to know where I'm at in order to be able to get where I'm going. I don't have to invent the way to get there either. Others have gone before me and have marked a clear path for me. I need to take direction from people I trust: my sponsor,

my peers, my tribe. The other thing is that I have to be willing to help those that have come after me. I can't keep it if I don't give it away. I have had such miraculous things happen for me in recovery that I am absolutely grateful to give back. I don't claim to have the answers; in fact, quite the opposite, I could not heal myself of this malady no matter how I tried. Nothing would have healed or changed in my life if I had not admitted that I was powerless over debting and allowed others in to help me. It was only through the generosity of you, my fellow debtors, who give me your time, your support, inspiration, experience, strength, and hope. If it weren't for all of you in this Fellowship, I would not know this freedom from shame. I thank you for the life I have today. "Yeah, me too."

—Kathleen

## After-Meeting Recovery

Joining others in after-meeting fellowship has transformed me, once a full-time loner who felt only on the outs with the world because of my money issues (I do not belong, don't get it, am a failure who deserves to be ostracized, can't afford it) into someone who feels part of the larger world. Because I am with my fellows in D.A. and BDA, eating lunch, helping put a fundraiser together, or just sharing about an action step we may be having difficulty taking or a success we've had, I can feel us all supporting one another on the path of recovery. Together we are learning how to be contributing adults, living within our means but not being defined by our means and taking risks to achieve our visions and become our fullest selves. Literally, by simply getting together for lunch after a meeting, over time, I now have a completely different—integrated, not separate—relationship with the world.

—in service, Julia

# The Power of Phone Meetings

I'm so lucky to have been a part of D.A. for the last 10 plus years. I'm especially lucky because this Fellowship has a vibrant phone meeting community. When I found D.A., I lived in a small city that had a D.A. meeting listed, but the room was always empty when I went. My nearest meetings were 90 miles away. I drove to a few of those, but it was not sustainable. I found the phone meeting community in the fall of 2008 and felt so thankful that I could try to get help with this problem in a way that was manageable for me.

In 2008, I also contracted a chronic illness that leaves me housebound often. We moved from the small city to a large metro area and while there are now D.A. meetings within 5 miles of my house, I am not able to attend due to my health. So, for both geographic and health reasons, the phone meetings have saved me.

Through the phone meetings I have gone from \$57,000

in unsecured debt to zero. I have a sponsor I talk with daily, and I do regular outreach calls with my fellows. I have Pressure Relief Group (PRG) meetings by phone and go to at least one phone meeting weekly. I love the structure within which I work. I have made friends for many years who I might not recognize on the street but that doesn't matter: we share a common problem and a common solution.

I have been blessed to be part of starting some phone meetings and being a part of ones that were started by others. I'm even part of a group looking into setting up a live video meeting. When I think about the gifts of recovery in Debtors Anonymous, I rarely think about the "cash and prizes" as my sponsor calls them. I know they're helpful for some newcomers, so I try to remember to say we've paid cash for vacations, for our second car, for some significant medical bills, and we now live in a home we love that is close to water—a house I never would have thought we could afford to live in.

But, the intangibles are more important to me. Given that I am mostly housebound, my outreach calls keep me from feeling friendless and lonely. We have been carried in so many situations. The one I'm thinking about particularly was a period when we had no income for five months straight. I didn't think we had a prudent reserve that big, but we never debted and only drew a relatively small amount from our retirement savings. My family is honest and open with each other about how we use our resources. I see the interconnection between time, money, and energy, and am using D.A. tools to help me manage all of these areas, which has helped keep me healthier than I might have been otherwise.

I am so grateful to be a part of D.A. and that we have ways of accessing this program of recovery for people from all geographic and health situations. Thank you, god—for the many ways recovery from compulsive debting is possible!

—Anonymous



Photo by Anne, Montreal, Canada  
"Wilson House"

This is a picture I took of Wilson House when on a D.A. retreat. Every year a group of D.A. members from New York, Burlington, Montreal and parts East have gathered to share fellowship in this historic birthplace of Bill Wilson. The warm welcome we receive as family members has connected us across borders as we set aside a weekend to focus on our D.A. recovery.

Consider joining us next Spring for fellowship where you will at once feel at home.

# My Recovery in D.A.-H.O.W.

## THEN

I started stealing around the tender age of 5—mostly sugar and flour products from my home kitchen and from stores. Feeling like I would never get what I wanted and not much of what I needed, I lived with a constant sense of deprivation. I racked up debt purchasing novels via mail-order between the ages of 9 and 11. This eventually turned into stealing pens and, as I grew older, more office supplies, clothing, music CDs, gifts for people, and eventually higher-priced items. In high school before receipts were needed to return purchases, my friends and I would steal an item from a store, go out to the car in the parking lot, and another person would walk back into the store and return the item for cash. We used that money to buy drugs. The first week of college I got my first credit card and started using it right away. My first big bill was for about \$600 for Christmas presents that I never intended to pay off.

As an adult in my 30's and married with two children, I heavily used sugar, caffeine, and shopping as drugs to get me through the sometimes lovely, but always long and often depressed days. I was addicted to fabric and craft stores, buying supplies for projects that I never finished. I compulsively shopped for household decorations and home goods. If I hadn't found this program, my house would still be drowning in picture frames and inspirational wall hangings, and we would be deep in debt. I spent

endless hours in home improvement stores with a hot caffeinated drink to pass the lonely times without my working/traveling husband. I was trying to quell the sharp pangs of postpartum depression with a new baby. In grocery stores, I was eating food without paying for it first and feeding my children like that as well. I would bumble up to the check-out counter with opened bags and boxes, being embarrassed and apologetic. But if they showed anger or resentment, my entitlement reared its ugly head because after all, "Didn't they know who I was?" I did whatever I wanted to do, whenever I wanted to do it.

## WHAT HAPPENED

I came into D.A. in 2016 and found that the structure of the D.A.-H.O.W. format worked well for me. I heard about it from someone I knew from another fellowship. She gave me the phone number to a phone meeting, and I heard my story. I learned that I am a drug addict, and my drugs are compulsive debting, spending, underearning, and vagueness.

During that meeting, I found that I immediately wanted what they had. I got a sponsor and did the program as suggested. I got together about a month and a half's worth of my numbers. I answered the first 90 questions. I had a Pressure Relief Group (PRG) meeting and they helped me make a spending plan. Shortly thereafter we had a windfall of \$1500, and my husband and I thought we should use it to

pay off our last credit card balance in full. My PRG told me, however, to fill up my categories first and put our creditors last. My husband said, "Absolutely not." He wanted to "pay it all off and start back to zero, a fresh start." I urged him to reconsider, and he did. He said "Your PRG better be right." And that was the day we stopped living paycheck to paycheck. That old way of life has been put to rest.

## TODAY

Today approximately three years later, I still do the program as it is laid out. I wake to call my sponsor in the morning. I give her my numbers from yesterday and my numbers for today. I read her 10 gratuities, my daily writing, and finally my 10th Step. If there is time left over, we can discuss other issues. I do one call per day and reading and writing. I go to one meeting per week and have PRGs every six weeks or so. I am also a sponsor, and I have sponsees. I keep reading the literature and doing service. The more service I do, the better I feel.

My life feels light and manageable now as long as I do the program as it is suggested. I have to enlarge my spiritual life every day or else I am doomed, and I don't want to go back there. The old life was dark, and there is nothing there for me. The only way is forward, and that's where God's loving arms are as well as the loving arms of my D.A.-H.O.W. fellowship.

### A Testimony of D.A. and BDA Recovery

I became a member of Debtors Anonymous in January 2015 after being encouraged to find a group of this type from my mother, a retired teacher. Then through my A.A. sponsor, I got in touch with the actual people, places, and things I needed to start participating. My debting story is very embarrassing, but the members of D.A. and BDA were very welcoming and kind.

In order to integrate D.A. recovery into my lifestyle, I started attending —albeit very inconsistently—for the first two years. When I found out about Business Debtors Anonymous (BDA), it was a perfect fit for me. I needed to learn the ins and outs of running a business so I could learn how to be a good employee. I also wanted to be educated on how to successfully run a business ahead of time for writing a book and other personal projects.

I was not making much notable progress until I got a sponsor and started being of service. I started doing service in 2017 and am still doing service to this day. All of the positions to make the meeting run have rotated through my responsibility. I have only missed three meetings in three years. It takes time.

—Anonymous

### Service as Fellowship

In my experience, one of the most powerful ways to cultivate fellowship is by doing service. Not only does it get me out of myself so that others can get to know me, but it creates a common field within which I can relate to anyone who is also there with me. If you are shy, service is a great way to get out of yourself. There is something for you to focus on, and everyone is there for the same reason: to stop debting. Service can take many forms, all the way from simply showing up at the meeting—participating actively by sharing and paying attention—to having a service position at the level of Intergroup or World Service. The relationships that I have created by doing service share a bond of being a debtor and therefore have a natural depth and intimacy which is uncommon. It's a truly beautiful thing to be a part of. One of the things I strongly recommend to newcomers and people I have sponsored is to get involved in service as soon as possible to begin to foster connections within the program and to become more visible to folks. It can be as simple as helping to set up chairs before the meeting, helping the Treasurer count the money, or greeting a newcomer after the meeting. In my opinion, it is *the* most powerful way to build fellowship. Also, if people witness your commitment, they will feel more inspired to be of service to you in the form of PRGs, sponsorship, and program calls. My program is only as rich and deep and abundant as the energy I invest into it, so it is wise to make that investment ... by being of service. My D.A. community has become a form of fellowship which I deeply value for helping me to make my way through this wild world one day at a time.

—AJ, San Rafael

### Fellowship in Workshops

When I first came to D.A. I attended Do-DA day and Spring Lights/Winter Lights workshops. Seeing so many debtors gathered together lifted a lot of my shame. At the lunch break I got to hear the individual stories of the people at my table and came to appreciate the candor with which we could discuss our day-to-day lives. Here was a group of people I enjoyed speaking with, and we had the added benefit of being able to speak openly about how our debting behavior impacted the rest of our lives—to benefit from each other's experience, strength, and hope.

I have since spent many walks, coffees, and meals with fellow debtors whether in groups or one-on-one. Being with my fellows outside the rooms never fails to lift my spirits and to remind me that these special friends understand me in a way like no one else.

—R.H.

## The Power of Pressure Relief Groups

What I've learned doing PRGs for others:

- Don't tell someone what their celebrations should be, or how many they should have.
- Don't force them to do an action. Suggest an action and see if it resonates.
- Tell them what D.A. suggests (such as the rule of 3 for major purchases or decisions) but don't argue if they don't take the suggestion.
- Be realistic about what the PRG can accomplish. Multiple pressures may be too much for one PRG.
- Don't suggest myself or anyone else for future PRGs. If they want me on another PRG they can ask, but I don't pressure them into scheduling another one.
- Speak up if I see the PRG getting off topic.
- Speak up if I disagree with my PRG partner. The PRG recipient can decide which point of view to accept.
- Keep focused on the needs of the PRG recipient while upholding the integrity of D.A. principles.
- Accept that I will make mistakes in doing PRGs for others, but that these are fewer and less serious than they used to be.
- Be grateful that I have something precious to share with another D.A. member—my recovery.

—Jo M., Minneapolis, Minnesota

## Living in Integrity with Grace

Debtors Anonymous has taught me two very valuable lessons: How life works and how I work. From the practical tools of recordkeeping—how do you know how much to make if you don't know how much you

spend?—to the larger spiritual question of how to be a person of integrity and humility, D.A. has taught me how to live a clean life and how to leave this world in better condition than I found it. What can I do for those I may never meet but who may be affected by the ripples of a stone I hurl into the ocean?

This pandemic has reinforced the idea that what I do matters. If I go to the grocery store after traveling, I could unintentionally spread one of the deadliest, most contagious diseases our generation has ever known. Never before have we been so aware of our global connectedness. What happens at a market in Wuhan, China, matters in New York City, and Andalusia, Spain, and Red Deer, Alberta. Being of service to my Fellowship gives me a valuable purpose and a way to affect my community for the better. I will continue to make progress in my imperfect way, and one day at a time we will get through this with the grace of a higher power.

—JC

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# The Tools of my Recovery

**T**hanks to D.A., I live one day at a time, within my means, and I define myself more by my character and actions than by my income. I have managed to put aside a prudent reserve that will get me through several months of not earning.

What will work look like in the years ahead? Where do the arts fit in at times like these when people are struggling? As I write this I am reinventing my career again, only this time I am taking into account all of the Tools I have access to in D.A.

In D.A. we come to value our own contributions. I have come to embrace my artistic contribution as well as other character assets. I have found that especially in these times the arts are a great source of relief and comfort for many.

At 63 and in pretty good health, I don't really have enough to retire and I'm too young to quit working. So I am reinventing the aspects of my business geared toward large gatherings, and repurposing it for remote learning, as I feel that this lifestyle will become more prominent. Social bonding without the physicality. We will still need each other in any form!

My expenses are low, and other than the debt I incurred 8 years ago, I live pretty cheaply, without using a credit card. I have about \$30,000 in credit card debt. I had another \$5,000 in debt with the Franchise Tax Board that is now down to \$2,000 and will be paid off completely in about 10 months. The minimum payments I was making to credit cards currently go to savings. That suggested strategy, with the help of my Pressure Relief Group (PRG), has saved my life many times over now.

Am I living up to the commitments I make? Am I honest, open, and willing? I asked my HP for help and guidance, and D.A. gave me the Tools, including some that were very spiritual. These are some of the Tools that I use.

### 1. I make outreach calls.

I think people are busy, and I should figure this all out for myself. I learned in D.A. that it is a service for them as well as for me, and they might feel like I do when I've talked to someone going through a rough time.

When my pet was sick, I've made outreach calls to talk about what was a reasonable amount to spend. I made outreach calls when I bought my car. I take outreach calls too. It can be awkward to talk to new people, but it helps me work my program. Now I look forward to all my calls.

### 2. I work my Steps.

I'm so grateful to have people to talk to and a sponsor to talk to. I'm on my Ninth Step. I love to blame other people and sometimes with good reason, but I try to keep the focus on myself. Instead I practice gratitude with my higher power on a daily basis, thanking God for hearing my prayers and marveling at how much better things work out when I pray and let go of the results. I have become more spiritual and connected to my HP as a result of working these Steps.

### 3. I've had PRGs and I've given PRGs.

My PRG got me to start a vacation category and adjust my priorities to focus on a healthy lifestyle that would become the solid foundation from which to build something new and to pay off the debt from the past. Giving PRG's was pretty scary at first. I am so grateful that another person is always there to balance the advice or add something I had not thought about. The most fascinating thing has been that at each PRG for someone else, the issue that they are needing help with is something that ends up helping me as well.

### 4. I keep my numbers.

This Tool helped me see the spiritual nature of keeping numbers. Putting a spiritual category at the top of the spending plan gives it importance. It is the first thing that always gets paid. I give a lot. I don't have to. But I want to express my gratitude, so I give in every way I can. I also began a category for prudent reserve and began putting in a minimum amount every month. It was as humble as any could be. I think I started with \$50 a month. But this soon taught me that the way to anything you want is just to start. Start small and open up a place in your heart—a place for your future. It's like clearing out a drawer for your partner before they move in.

*(continued on page 17)*



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### 5. I do service at every level.

I have come to value service in many ways because I see it as a road to my own recovery. How can I help? Where are the helpers? What things need action around here? I still struggle with knowing how much service is being of service. Can I take on another service project? When is being of service a way of hiding from actions or things that also need to be done? The wisdom to know the difference—that is what I pray for.

### 6. I prioritize meetings.

I attend one weekly meeting—my home group. I go to other meetings, I speak at other meetings, and I go to service meetings. I value the shares of the debtors still suffering as well as the speakers' experience, strength, and hope. It brings me back to reality to share my own journey and to see the real people that I see weekly grow and become the people they were meant to be.

### 7. I have an Action Plan and Action Buddy.

It can be as simple as sharing your action list with someone every day or discussing the emotional blackouts that hinder certain actions. Some of the actions on my plan were so scary or tedious. Yet putting them down on paper and then just taking one action at a time became a huge part of my life. It became a way of life. Monumental tasks are being accomplished one action at a time because I am not quitting out of panic and desperation, and I can see that it's more important to just keep moving.

### 8. I read our literature.

I read D.A. and A.A. literature. It really opened my eyes when I read my neighbor's A.A. Big Book. These texts and sayings and slogans fill my head, and I believe in them. When I realized that these issues were hard for other people besides me, a weight was lifted off my shoulders. I had felt alone, ashamed, and not capable. When I found D.A., I found myself.

### 9. I practice Anonymity.

I have come to see the beauty in the way the Fellowship embraces anonymity. Within our own organization we can get to know each other in a very deep way, but to the outside world it's as if we don't know anyone. This helps when we ask for help from people in meetings. We just ask anyone who seems like they have the recovery that we want. If they are practicing the program, they help because it's a service to everyone involved. You can be assured that your name and info is private. That is an oath I take seriously.

### 10. I attend Business Meetings.

I have really come to love the business of running our meeting and the business of running D.A. It is such an amazing organization in its structure where the debtor that suffers is first and always the main focus. I love that there is a minority opinion. I love the Convocations that bring more than 100 delegates of D.A. from all over the world together. There have often been unanimous votes on major issues, and it always brings me goosebumps.

—Roger D.

#### Photo by Bill F.

In fellowship! Three of us have Mustangs—red is Glen J., white is Bill F., and blue is Mike K.

During a PRG, Mike told me he was getting one because if I could have one so could he. Then our friend Glen showed up in the Red Mustang at our Sunday night meeting one day.



# Recovery in Retirement Planning

**B**efore I came to D.A. or any 12-step program (I am in several), I never balanced a checkbook and only saved money to take months-long vacations between jobs.

However, my parents gave me a strong work ethic. I joined the program when I had just started my small business and shortly thereafter began an investment plan for retirement.

I was on track with my retirement plan and then, at one point, fear set in.

The economy started to waffle in 1991, and my client roster got smaller. I felt I needed “that” money—taking my will back in the Third Step. So I stopped putting money aside for retirement and cashed in one IRA to live on for a year, incurring the taxes and penalties.

I thought, “At least I had the IRA to fall back on.” Well, it was good and bad. It set up a habit of not saving for the future, not taking the long view for self-care, and not trusting my higher power. I have wrestled with the Third Step throughout my years in D.A.

In my Fourth & Fifth Steps I identified some of the character defects that kept me from saving: fear and control.

In addition to working Steps Six and Seven on those defects, I go to meetings, staying in touch with my fellows, keeping current with my Spending Plan, totaling my monthly numbers, and reconciling my bank accounts. I can see precisely whether or not I am on track with my financial planning.

Vagueness has also been one of my biggest character defects in D.A. I don’t get clarity on my own. I need the support of the Fellowship. I try at the very least to have a yearly PRG. I am trying to shoot for quarterly now. I have a sponsor, and she knows she’s my sponsor.

I had been meeting annually with an investment broker who also served as a financial planner, but that wasn’t enough. I now am on the phone on a regular basis, and we refer to an overarching plan that we have created together.

My portfolio is diverse and structured to weather the ups and downs of the market. Who knew that a

byproduct of D.A. recovery was making sure that my money works for me?

I introduced my mother to a financial planner and, in turn, she suggested I get long-term care health insurance. Like me, she was vague about numbers but as she got older and knew eldercare was important, she let me know that the sooner I signed up the less expensive it would be.

Another area of self-care where my defects trip me up is that I take care of clients and business first and me last. Not a good pattern. I thought if they were okay with vacations, insurance, pay raises (none of which I took) then I would be okay—*Wrong!*

*(continued on page 19)*

### POPULAR RESOURCES

[debtorsanonymous.org/wsc2020](https://debtorsanonymous.org/wsc2020)

*Register for the 2020 Virtual World Service Conference!*

[debtorsanonymous.org/enews](https://debtorsanonymous.org/enews)

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[debtorsanonymous.org/announcements](https://debtorsanonymous.org/announcements)

*Download flyers to share at meetings.*

[debtorsanonymous.org/meetings](https://debtorsanonymous.org/meetings)

*Search the world D.A. meeting directory*

[debtorsanonymous.org/phone-meetings](https://debtorsanonymous.org/phone-meetings)

*Search specifically for phone meetings*

[debtorsanonymous.org/register](https://debtorsanonymous.org/register)

*Register your meeting annually for the website.*

[debtorsanonymous.org/contribute](https://debtorsanonymous.org/contribute)

*Contribute to D.A. as a member or a meeting to help publish literature and support the GSO.*

[debtorsanonymous.org/podcasts](https://debtorsanonymous.org/podcasts)

*Listen to audio recordings of speaker shares.*

[debtorsanonymous.org/ebooks](https://debtorsanonymous.org/ebooks)

*Visit the official Author Page of Debtors Anonymous to purchase digital books.*

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I am a worrier, and I can sometimes get paralyzed by too much information. I have been known to totally glaze over during investment meetings and in my tax accountant's office. I stop and take a breath. I take it easy. I keep asking the question until I fully understand what it is I am deciding. If I am not sure, I wait, say the Serenity Prayer, and I get back into action.

I do a lot of reading now. I may not retain all the information as to the differences between SEP and ROTH IRAs, mutual funds, stocks, bonds, and annuities. However, in the moment when focusing on my plan with an advisor, I am clear when I say yes that is what I want to do.

These decisions have changed over the years. When I was younger and I had a more aggressive investment plan, there was time to recoup from the ups and downs of the market. Now, since I am drawing on my

investments for living expenses, I take a moderate approach with my retirement portfolio.

I had planned to take social security when I turned 70 but decided to take it a few years earlier so I could spend more time pursuing a new creative venture. I've combined those funds with a pension and health care from a former employer, along with supplemental earnings that my accountant has suggested based on my monthly Spending Plan numbers.

I've cribbed these income streams all together in addition to building up a three-month prudent reserve to create my semi-retirement plan. Who's retiring?

No matter what, I continue to courageously face things that scare me. As a direct result, I am looking forward to this balanced retirement plan and lots of room to explore how I want to spend the next twenty or maybe even more years of my life debt-free and with freedom from fear of financial insecurity.

—Carolyn C., Los Angeles, California

## D.A. Retirement Workshop Planning Checklist

1. Go to at least one D.A. meeting each week. (*Tool #1: Meetings*)
  2. Stop debting, earn fully, and start saving for retirement. Save 10%, 5%, 1% or 0.5%. Start saving something now. Record your savings. (*Tool #2: Record Maintenance.*)
  3. Call your sponsor at least once a week. (*Tool #3: Sponsorship*)
    - a. Work the Steps of D.A. with your sponsor.
    - b. Discuss retirement concerns with your sponsor
  4. Have regular Pressure Relief Groups (PRGs). (*Tool #4: PRGs*)
    - a. Address retirement plans in PRGs.
      - i. Discuss how you will spend your time
      - ii. Consider where you plan to live
    - iii. Discuss how you will fund your retirement. (See #6)
  5. Create a retirement spending plan (*Tool #5: Spending Plans*)
  6. Make an action plan for the "streams of income" you'll have. (*Tool #6: Action Plans*)
    - b. Decide how to handle raises and windfalls with help of a PRG. (For example: Put ¼ to debt, ¼ to savings, ¼ to current spending, and ¼ to retirement savings.)
    - c. Discuss with your PRG how additional money can be added to your retirement.
    - d. Discuss debt, mortgage, rent, and other expenses impacting retirement with your PRG.
  7. Offer to help plan a Retirement Workshop in your area/meeting. (*Tool #11: Service*)
  8. The key is to start using the D.A. Steps, Tools, and Traditions to begin retirement planning now. (*The remaining 5 of the 12 Tools are in D.A. literature.*)
- Disclaimer: Members of D.A. are not professionals. We share our experience, strength, and hope.
- created by Mary B. for a Retirement Workshop held in Minneapolis, MN, 2016

## A Spiritual Program with Spiritual Tools

**D.A.** is most beneficial to me as a spiritual program. members. I allow myself some flexibility.

The tools I use are prayer, meditation, and writing/reading (these sometimes get meshed together). I also use the first three Steps, plus talking with other members. Prayer helps me realize I don't have to make anything or anyone my higher power. That's important for me as my tendency is to make everything my higher power.



Meditation is best when it's done regularly. And it isn't sometimes. That said, a regular meditation practice aids in the freeing of myself from the old beliefs I hold about myself that so often include restrictive perspectives that confirmed in advance the negative outcome of so many things in my life. While meditating this morning I had a vivid image of my old beliefs and expectations as leather strips and bands wrapped and twisted around me. These bands were limiting my

thinking, my physical body, and my essence. They held me in patterns that don't serve me any longer. I visualized letting these bands go. I saw a universal hand to the side of me and placed those bands in that hand. It may take a long time for my behaviors and patterns to change, as I have boxed myself by these actions and thoughts. Or not. But I am writing this brief article for *Ways and Means* and did not believe I could do so.

Reading from the A.A. Big Book for me is especially valuable. My copy was gifted to me by a member who scours thrift stores for copies. For me, the Big Book is one of the truly greatest books ever written. I read for ten or eleven minutes a day. Right now I am on the Fourth Step, so my reading and writing have merged.

And finally, phone calls. Who can I speak to—about growth and change, who I was, and who I am unfolding to be—but you?

—Michelle C.

### Photo by Alexia I, Los Angeles, California

When I came to D.A., I was living in a one-bedroom rent-controlled apartment with my gray cat. She was prickly and hissed a lot. The vagueness in my life was causing a lot of drama, and things were unmanageable. Eventually, I made it into a 12 Step program for food where I had my first delicious taste of recovery. I was grateful for the gifts I had received there. I attended meetings regularly, yet the thought of socializing with another fellow never crossed my mind.

Five years later, I found myself in Debtors Anonymous. I embraced the program, got a sponsor, and started working the Steps and using the Tools. One day, my D.A. sponsor invited me out to a film screening. Afterwards we grabbed a bite to eat, and I shared with her how that was the first time I had socialized with another member in the rooms.

We started meeting in a coffee shop once a week to go over my step work. Gradually, more and more D.A. friendships started to bloom in my life leading to even more fellowship. Sometimes we shared our challenges; more often we shared our dreams and visions.

Almost 10 years ago, I was talking to one of my D.A. friends who told me she was going to an event the next day. It sounded like a lot of fun, and I didn't hesitate to tell her I really wanted to go, too. She secured me a ticket. I showed up. There I met my husband-to-be. We have been married for five years. Two years ago, we bought a dreamy house and adopted a beautiful cat. In looking back, I see how mired I was in the gray, D.A. got me into the black and white. Like our cat.

# My Recovery in the Fellowship

The importance and concept of fellowship eluded me when I came into D.A. I just wanted some tools to help me get a handle on my money issues. I identified with the feeling of powerless and certainly with the term “vagueness,” which I now know was denial. I thought D.A. was a program. I did not grasp the Welcome that explains D.A. is a Fellowship of men and women united against a common disease.

I kept coming back. D.A. was brand new in Montreal. There were two or three of us who showed up every week for the one English meeting in town. Sometimes there was only one of us... *and...* there was always one of us who kept the door open *no matter what*.

The D.A. group in Burlington, Vermont, held what they called a “DO-DA-Day” twice a year with speakers and a potluck lunch. We attended. Members of the Burlington group became individual sponsors for each of us. We came to understand the importance of solvency. We exchanged telephone numbers and stayed in touch—using the Tools as suggested. Vermont members held Pressure Relief Group (PRG) meetings for our members. Over time our group grew. Being part of and being committed to the group “Monday Prosperity” helped me feel like I belonged and was part of something greater than myself. I was getting to know members and to rely on them. I no longer felt alone. I had a larger sense of D.A. beyond my home group. I felt hopeful. I understood the concept of “united we stand.” D.A. support and fellowship cross borders. There is no division. We are all one. We need each other. As time went on our Montreal group hosted a DO-DA Day in Montreal. It bonded our group in a common purpose. We invited a D.A. member from Ottawa to be one of our speakers. This helped expand our Fellowship to another city and province.

When I came into D.A. I felt so ashamed and guilty about not being able to “manage” money. My life was collapsing around me. I did not want anyone to know how irresponsible I was. I learned early on that it is not “ladylike” to talk about money. That suited me just fine. It allowed me to isolate and continue to hide. I have a disease that wants to isolate me from the support that is around me.

One of the major blessings was that there were D.A. Retreat weekends at Wilson House in East Dorset Vermont. There was always a group of us from Montreal who attended. That really helped jumpstart my recovery, and that in turn helped propel our Montreal group forward. When one of us gets well, it helps all of us get well. That is where I had the courage to cut up my credit card—surrounded by others who had done the same thing and survived, even thrived. Immediately afterward I felt an enormous sense of relief—not the terror that I had anticipated. In fact, I felt much more terror prior to cutting up the card than after. Eventually there were enough of us with solvency to be able to do service and carry the message within our own group by doing PRG meetings, sponsoring, and even within the last few years taking on the responsibility of organizing the D.A. Retreat at Wilson House. Over the years our group members have been speakers and actively participated by doing service during the Retreat. Our Montreal group members carpool the five-hour drive to East Dorset in southern Vermont. Some of us go early and spend extra time in the area taking walks, eating out together, and enjoying each other’s company.

My sense of fellowship has grown as I work the Steps and carry the message. I feel truly “known” by my D.A. sponsor, especially after doing my Step Five with her. Doing a fearless and searching moral inventory has brought me out of hiding and isolation and into the light of the Spirit. I did not do the Steps in D.A. right away. I dragged my feet, preferring to concentrate on the Tools. I had done the Steps in another Twelve Step program and thought that was sufficient. I robbed myself of the “we” part of the Steps in D.A. which helps me identify as a compulsive debtor and joins me to others in the Fellowship of the Spirit. It is living the Steps which joined me to others and catapulted me into the spiritual realm and the fourth dimension as described in the Big Book.

Fellowship has revealed itself in phone meetings which has expanded my D.A. friends to include members from all over the United States and Canada.

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Especially early on when our D.A. numbers in Montreal were very small, it was not unusual for me to call D.A. members on the West Coast when it was too late to call those in my own time zone.

I continue to take the weekly “We Care Call List” as often as I can. This helps me stay connected with members and bathe in the give and take of Fellowship. I always put my name and number on the list so that I will receive a weekly call from a member. It is not only the newcomer who may be suffering and struggling. It could just as likely be someone who has been in D.A. for many twenty-four hours, and that has been me. I need to always keep this in mind as I learn to accept “life on life’s terms.”

Another way we have strengthened the sense of fellowship in our group is by annually celebrating the anniversary of the founding of our group. We have a potluck supper followed by a meeting, often inviting a chosen speaker to share their experience, strength,

and hope. Early on it was often a member from Burlington who would cross the border and make the over two-hour drive to carry the message of recovery to our members.

As well, in December during the Christmas and Hanukkah season, we have a potluck supper prior to our D.A. meeting.

Two of our group members volunteered to organize this year’s D.A. Promise Six Day in April. Yet another opportunity to get to know each other better and have fun doing it!

So to sum up what fellowship is to me—it is being part of a group, which for me has been essential to my recovery from compulsive debting and isolation. It means supporting and being supported by our fellow D.A. members. When I came to D.A. I did not feel part of anything. I felt I didn’t fit in and did not measure up. Gradually I felt like I belonged and felt supported, loved, and hopeful that I could get some relief too.

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## Input Requested for D.A. Voices from the Black Community

At the 2019 World Service Conference in Los Angeles, the Convocation passed a motion to approve the concept of developing a pamphlet entitled D.A. Voices from the Black Community. Its mission statement is to: “Give voice to the voiceless by bringing the message of D.A. to the black debtor who still suffers.”

The World Service Conference Literature Committee is entrusted with developing literature addressing black debtors’ unique financial problems and has formed a subcommittee for that purpose. Black debtors’ experiences of incurring unsecured debt can be very different from other members. As an example, black debtors in the U.S. might be precluded from mainstream credit lines and may be limited to using other, less favorable, forms of credit. It has been observed that black debtors arrive at D.A. but may not stay. This could be because they do not identify with what they hear at meetings.

We need to hear the experience of black debtors to develop our work and for D.A. to be more inclusive as a Fellowship. We warmly encourage contributions from black D.A. members. Please pass this request along to all groups, particularly to black members. Contributors are encouraged to write or send recorded shares (e.g. mp3 file recorded on your smartphone or computer) to [wsc.litcom@debtorsanonymous.org](mailto:wsc.litcom@debtorsanonymous.org). Please complete a signed Assignment of Rights form for each submission, which can be found on the D.A. website under “Legal Forms & Documents” or at [www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release)

Yours in service,

**D.A. Voices from the Black Community Subcommittee**

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I then learned to support others. Together we could do what we could never do alone.

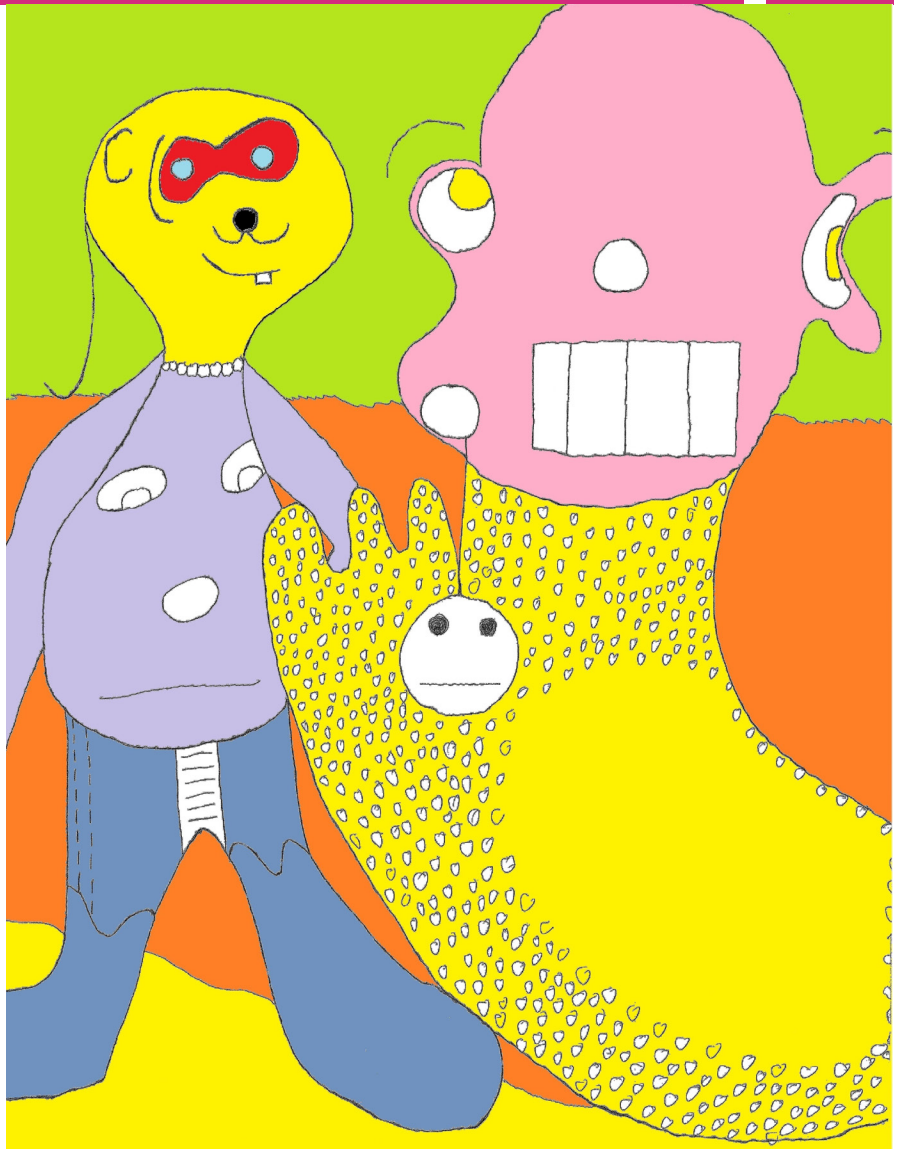
Tradition Five states, “Each group has but one primary purpose—to carry its message to the compulsive debtor who still suffers.” I love this Fellowship. Today I am able to pass on what was so freely given to me—proving by example that spiritual, emotional, and physical healing are truly attainable. We need those who still suffer, and they need us. Today I do my best to strengthen the Fellowship—that means carrying the message and practising the principles in *all* my affairs.

As explained in the A.A. Big Book, “The delusion that I am like other people, or presently may be, has to be smashed.” I did not want to admit I was a compulsive debtor. Surrendering financial security to a Higher Power was terrifying. I have come to realize that it is so much harder holding on for dear life and being under the delusion of control. In D.A. we are united against this disease. We are all connected to each other—survivors on a life raft at sea. We need to work together in order to survive and get safely to shore. We must remain united so that D.A. survives and there continues to be a place for compulsive debtors to come. Our leaders are but trusted servants; they do not govern. Our group does a regular group inventory or group conscience. This helps us look at how we can continue to improve carrying the message and reaching out to people still suffering.

The first word of the First Step is “We.” All I ever thought of was “me, myself, and I.” But there is

hope and strength in numbers—both literally and figuratively. I know today that I could not recover alone. Today I have peace and purpose in my life, and the Promises have come true—thanks to the Fellowship of D.A.

—Anonymous



Drawing by Larry V.

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