

# Ways & Means

Second Quarter 2023

The Quarterly Magazine for the Fellowship of Debtors Anonymous

## Tradition Seven

**M**y name is Mike. I am a compulsive debtor. In a decade as a member of the Fellowship of Debtors Anonymous, plus three decades as a member of the granddaddy fellowship, I have been a participant in countless meetings regarding the Traditions. The Traditions, of course, were originally developed by Alcoholics Anonymous and were passed on to our Fellowship along with the Steps. In most of those meetings, the pattern is the same: many newcomers are bored to

tears, wondering what the Traditions have to do with their recovery; many long-time members either have nothing to say, lacking any personal involvement with the Traditions, or resort to philosophical discussion – sometimes lectures – about the meaning of the various traditions.

I have heard a saying many times, that the Steps keep us from committing suicide and the Traditions keep us from committing homicide; and, there perhaps is some truth to that bromide. But, I have found that the Steps and Traditions go hand-in-hand in my

## Keep Your Meeting and D.A. Going

Several meetings are experiencing a dearth of contributions since moving to online platforms. This creates a need for everyone to be reminded, in a Zoom or other online meeting, to make a contribution so that one person, or one small core group of people, are not the only ones shouldering the meeting's costs, be they for a Zoom or other video platform, or sending the meeting's GSR to a World Service Conference.

In addition, your local intergroup may have its own expenses, and the worldwide fellowship pays for a website, office rent and phone, computer equipment and computer maintenance, and literature production. We hire a small office staff to handle our incoming mail, recordkeeping, filing, literature mailings, information requests and more. Labor—and funds—are contributed by members.

Although much of the fellowship went digital, expenses did not go away. D.A. still must continue adhering to the Seventh Tradition, to be self-supporting, both as individuals, as meetings, and at the regional and worldwide level. So, imagine, when online, that you are attending a meeting where a basket is passed from one person to the next. Before the pandemic, practically every person would put something into the basket, no matter how small. The next time the meeting's treasurer makes the Seventh Tradition announcement and posts the payment information into the "chat section," remember that basket came to you as much as to the other meeting members. Consider throwing in a dollar, double your dollar, or thrive on five. Of course, these are suggestions.

There is no shame in dropping even the smallest contribution into the digital basket. This, in addition to volunteering for meeting service positions, keeps the meeting and the fellowship going. Thanks for your support.

— Jeff N, Hoboken, NJ

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## 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.

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[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.

recovery from that seemingly hopeless state of mind and body known as compulsive debting. This is particularly true of Tradition Seven, because so much of the Tradition involves my and our relationship with money.

What exactly do the Traditions have to do with my recovery? Whether I want to admit it or not, my compulsive debting affects more than just me. It tries to destroy my relationships: with my wife, with

*"I have heard a saying many times, that the Steps keep us from committing suicide and the Traditions keep us from committing homicide; and, there perhaps is some truth to that bromide. But, I have found that the Steps and Traditions go hand-in-hand in my recovery from that seemingly hopeless state of mind and body known as compulsive debting. This is particularly true of Tradition Seven, because so much of the Tradition involves my and our relationship with money."*

my kids, with my broader family, with everyone in my working world, with society at large. It does its very best to destroy my relationship with the God of my understanding. Left unchecked, it will destroy my relationships with the very Fellowships which saved my life. The principles underlying the Traditions give me a set of tools to restore and strengthen all those relationships.

Likewise, the Traditions give us as a fellowship a set of tools to restore and strengthen our relationships with each of the members of our Fellowship.

In my marriage, our common welfare must come first. Without unity in the marriage, the relationship is destroyed. And, in that relationship, neither of us can exercise authority over the other. We do not govern each other, we serve each other. As between us, there can be only one authority, the loving God of our understanding. When we let Him express himself in the day-to-day aspects of our relationship, the relationship thrives. When we choose not to let Him, unity fails, disunity thrives, and the relationship flounders.

In my marriage, there can be but one primary purpose: to love each other as best we can. When I forget that – and I have done so almost catastrophically – and when I get focused on myself rather than on loving her, the relationship is in trouble. Linda often says the single most important aspect of our relationship is my membership in the recovery fellowships. That's true, because when I am in recovery, I

remember my primary purpose. Recovery makes my relationships possible.

Within our family, there are wildly divergent ideas about politics and public policy, economics, theology, and other “outside issues.” We refuse to allow those differing opinions on such issues to drive a wedge in our love for one another and willingness to be of service to each other.

I can draw similar analyses on each of the principles underlying the Traditions and their importance to my varied relationships, even the principle of anonymity. Linda and I have been married a long time now, and we’ve settled into certain roles. For example, she generally does the grocery shopping; I generally do the laundry. Rarely do we personalize those roles. When we slip up, the results tend to be negative. The groceries need to be purchased; they are. The laundry needs to be done; it is. Bills need to be paid; they are. The bed needs making; it is. Neither of us gets “credit” for doing these things; we get them done, instead. In other words, principles are placed before personalities.

And, then there’s Tradition Seven. Although the Tradition comes from Alcoholics Anonymous, it seems particularly crafted for those of us who suffer from the condition known as compulsive debting. At its core, my condition, which we call compulsive debting, exhibits itself by my unwillingness to be self-sustaining through my own contributions. What’s yours is mine, at least to use or borrow, in order to sustain myself. If I don’t have enough to sustain myself, I’ll borrow it. If only I’d hit the lottery, or find some patron to support me, I’d have enough to provide my sustenance. Maybe my employer would pay me more than we agreed, or perhaps I could find better clients; then, I could sustain myself. Somehow, it’s not my fault I can’t sustain myself based on what I’ve produced: you’re the reason.

A sure sign that I am recovering is that I am self-sustaining through my own contributions.

The same applies to our Fellowship: A healthy Debtors Anonymous is self-sustaining exclusively through the contributions of its members. We, the members of Debtors Anonymous, provide the financial wherewithal for the Fellowship to function on a worldwide basis. We provide the labor to carry the message of recovery.

On the group level, we pay our expenses. Rent for a meeting space, plus covering the expenses for our delegates to world service are typically the largest expenses for most groups. Whatever those expenses are, we provide the funds to pay them. And, when it comes to being sponsors or serving on PRG panels, we provide that service ourselves. We don’t outsource our service work!

At the Fellowship level, we provide both the financial wherewithal and the labor – that is, service – necessary to produce our literature, support the groups, convene the Conference, comply with legal requirements, and otherwise carry the message of recovery. Sometimes these require professional assistance – editors for publications, attorneys and accountants, etc. – in which case, the membership provides the funds to pay for the professional services.

A desire to reach beyond our own resources is frequently expressed and is often quite heartfelt. There is government funding which might assist in the Fellowship’s work. Perhaps we could seek grants from charitable foundations, or employ fundraising tactics, to increase the Fellowship’s coffers. Maybe we have a few members who could fund the bulk of the Fellowship’s general services. But, going down those paths is fraught with danger to the Fellowship and would be violative of the Seventh Tradition.

The rationalizations for violating Tradition Seven are easy to make. If only we had more money, the

### **STORIES BY RDC DEBTORS**

This issue was curated by the Resource Development Committee 2022.

The RDC Committee’s purpose is to carry the message to the still suffering debtor and help them apply the Steps and Traditions to all their affairs and not debt one day at a time. The RDC Committee focuses on revenue for D.A., increasing Seventh Tradition contributions and clarifying the use of Seventh Tradition funds, encouraging member participation in service at all levels, and increasing awareness within the D.A. Fellowship about the importance of self-support

Fellowship could produce more and better literature. If only we had more money, we could reach more suffering debtors and bring them to recovery. With more money, we could hire more staff for the General Services Office. The group could get a nicer meeting place, or have more meetings, if only there was more money. We could expand our international outreach, translate our literature into multiple languages, and establish general services offices around the globe, but we need more money. More money would allow our public information campaigns to expand and become more effective. I could go on all day. I've heard all these rationalizations, or made them myself.

But, those rationalizations, to the extent we begin to rely on income beyond our own contributions or on raising more income for the Fellowship, ultimately lead to disaster in the same way that my refusal to live within my own means leads me to utter despair and to the brink of suicide.

I see the creep toward acceptance of those rationalizations regularly in D.A., at both the Fellowship and Group levels. In fact, I see this even within the very committee on which I serve. The use of "resource" and "development" in the name of the committee tend to suggest something beyond self-support, even though I know for certain that is not the intent. We have to be vigilant to ensure we don't see ourselves as an organization's Development Office!

I have been personally criticized for my insistence on a strict observance of the Traditions, even from the floor of the World Service Conference. However, I don't seek that criticism as a negative – I deem it a compliment! I love this Fellowship! Debtors Anonymous saved my life. When I look at the world, I see millions like me who might find the recovery I have received, but they need a healthy, growing D.A. to be there, to reach out that hand of fellowship when the burdens of their compulsive disease become overwhelming. I want this Fellowship to be there when they are ready to join us.

Ultimately we grow based on our health as a Fellowship. Are we working the Steps in our individual lives? Are we living the Traditions in our individual lives? And, are we living the Traditions as a D.A. group and, more broadly, as a world-wide Fellowship? If the answers are "no," we will cease to exist, either as individual groups or as a Fellowship; we will succumb to the very disease from which the Fellowship provides

a means of recovery. If the answers are "yes," then we will grow, we will have sufficient resources to meet our needs as a Fellowship, and we will be there for the next generation of individuals who seek recovery from the compulsive disease known as compulsive debting.

— Mike L, Dallas, TX

## Being the Treasurer of a Virtual Meeting

Some years ago I became the treasurer of a D.A. phone meeting. We had members from all over the country as well as international callers. We are an Intergroup meeting and have our own website, where people can donate through PayPal.

*"I had many questions throughout this process. How does using my own social security number to create an E.I.N. and my personal information to create a checking account and PayPal account square with the concept of anonymity. Ultimately it is up to me as to where I am willing to break my anonymity. So if I agree to be a treasurer, given the requirements for E.I.N.'s and the checking or PayPal accounts, I have to be willing to break my anonymity."*

The PayPal Account had been set up many years previously and the person who had set it up was no longer attending our meeting and understandably wanted the account to be transferred out of his name. For another project, the SOW (statement of work) included an understanding that I was simultaneously building skills and knowledge in order to complete the project. I, however, decided to discount the cost of my services by tens of thousands of dollars because I Should Have Already

“I would like to say that all of these difficulties have been straightened out for our virtual meeting. The issues remain. Another member was willing to take the position of treasurer in rotation of service. She opened a new checking account in her town and a new PayPal account. She transferred the E.I.N. into her name as the contact person. We decided as a group to make the treasurer a two year position. We still have not decided about whether to pursue making ourselves one of the tax entities mentioned above. I know and our group knows that a power greater than ourselves will lead us in the right direction.”

Mastered Everything (SHAME), along with other debting and underearning beliefs in control at the time.

I was treasurer at that time and I am sharing with you my experience, strength and hope and what I have learned along the way. I am grateful for the growth this opportunity for service has given me.

Since the time the original PayPal account was set up, the Patriots Act was passed which tightened the requirements for checking and financial accounts. We could not transfer the PayPal account into a different name, we needed to establish a new PayPal Account. So we decided to do so using the name of our group. We needed to obtain an E.I.N. number. (As it states in the Debtor’s Anonymous Manual of Service -the D.A.M.S.: “In the United States, The Internal Revenue Service requires a group to get an Employee Identification Number {EIN}{also called a tax I.D. number} before it can open a checking account.)p. 37 D.A.M.S-2021 Ed.

So I went on the I.R.S. website and completed the application for an E.I.N. which is not very difficult. An E.I.N. is associated with an individual, even though it is for a group. As leadership in the group changes the E.I.N. can be transferred into the name of that next person.

Our next challenge was to open a checking account which was required to open a new PayPal Account. We learned that the non-profit status of Debtors Anonymous as a whole does not carry over to individual meetings since every meeting is autonomous. (p.38 D.A.M.S.-2021) As a virtual meeting, with members spread across the world, we wrestled with how and where to create a checking account. We looked into establishing an LLC, a 501(c)(7), or 501(c)(3). We eventually decided that the treasurer would open a checking account in their town, and create a Paypal account linked to that checking account.

I had many questions throughout this process. How does using my own social security number to create an E.I.N. and my personal information to create a checking account and PayPal account square with the concept of anonymity. Ultimately it is up to me as to where I am willing to break my anonymity. So if I agree to be a treasurer, given the requirements for E.I.N.’s and the checking or PayPal accounts, I have to be willing to break my anonymity.

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take the position of treasurer in rotation of service. She opened a new checking account in her town and a new PayPal account. She transferred the E.I.N. into her name as the contact person. We decided as a group to make the treasurer a two year position. We still have not decided about whether to pursue making ourselves one of the tax entities mentioned above. I know and our group knows that a power greater than ourselves will lead us in the right direction.

An unexpected blessing in all of this is that I went on to become our group's Intergroup Service Representative (I.S.R.) to World service. I have been privileged to serve on the Resource and Development Committee this year. I have learned so much and I have grown so much. I am so grateful to be giving service to the program that has saved my life.

— *Jeanne S. March, 2022*  
(No endorsement of PayPal is intended here - just my own story).

## Reflections On The Seventh Tradition

**D.A. has changed my life for the better. I love being out of debt, staying out of debt, living more prosperously and staying for the miracles. Life is way better with D.A., it was so painful without it.**

**The seventh tradition has healed me. It made me realize I was more prosperous and could give more for the seventh tradition. I always felt uncomfortable when it was time for the seventh tradition in our physical meetings. Was I giving enough? I decided to increase the amount. It was scary at first then once I did it was easier. Then It just felt right and normal. It is always scary for me to spend money. I was still operating in my pauper deprivation spending mind.**

**Once we went to Zoom meetings I put it in my spending plan formally. Then I paid it each month automatically from my bank- it worked great. It made me feel more comfortable and part of the group. It was great not to feel guilty about forgetting to pay the seventh tradition. I felt a lot of self-respect I felt grown up. It made me not take D.A. for granted it was a way to show my respect and appreciation for this gift of D.A..**

**I also have worked with new-comers to figure out the right amount for their 7th tradition. I found people thought they had to give as a newcomer a larger amount for 7th tradition than they could afford. We talked about it so they covered their needs first. I gave my opinion when asked. Then watched as their debt shrunk or disappeared, they fulfilled their visions and increased their 7th tradition donation.**

—*Anonymous*



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## Prospering In The “Zoom” World

If life is anything, it's always changing, evolving and moving on.

That's neither good nor bad in itself. But it is a part of our world, full of wonder, beauty and dynamic creativity by a loving God. Ours is to resist or embrace changes as is our choice. Wisdom will guide those who seek her Spirit.

So much for philosophical reflections. The reality is my two main D.A. meetings have changed extensively and permanently.

One was a phone hybrid in person step meeting for some years. The other was a strong in person meeting also going for some years.

Both are “Zoom” meetings now and here to stay. Ushered in by the Big Bad, nasty, killing, Covid pandemic.

So who's afraid of the Big Bad Wolf? Not us – we will build a new Brick house to replace the old straw one.

## How To Build a Brick Zoom House

First let's look at the obstacles. Thoughts take up negative space in our brain.

Lie Number 1 – we have no room rent now so we don't need so much 7th tradition or to focus on it.

Lie Number 2 – I'm not technical.

Lie number 3 – It's too complicated, legally confusing and not simple (I like the old way, just pass a basket around the room.)

Lie Number 4 – There is no one able to do this rebuilding.

Lie Number 5 – this will take too much time, change and work.

## What's The Truth?

### LIE #1: NO RENT, WE ARE SET

#### THE TRUTH:

Seventh Tradition isn't just about paying rent for a room. It's the tangible energy that drives a self-supporting fellowship to carry a message of hope to those suffering from debting. Less rent means more money to carry the message, locally in intergroups and at the National Level.

Create an in-depth group spending plan.

Real sample next page – Former Hybrid Phone Step meeting now Zoom only.

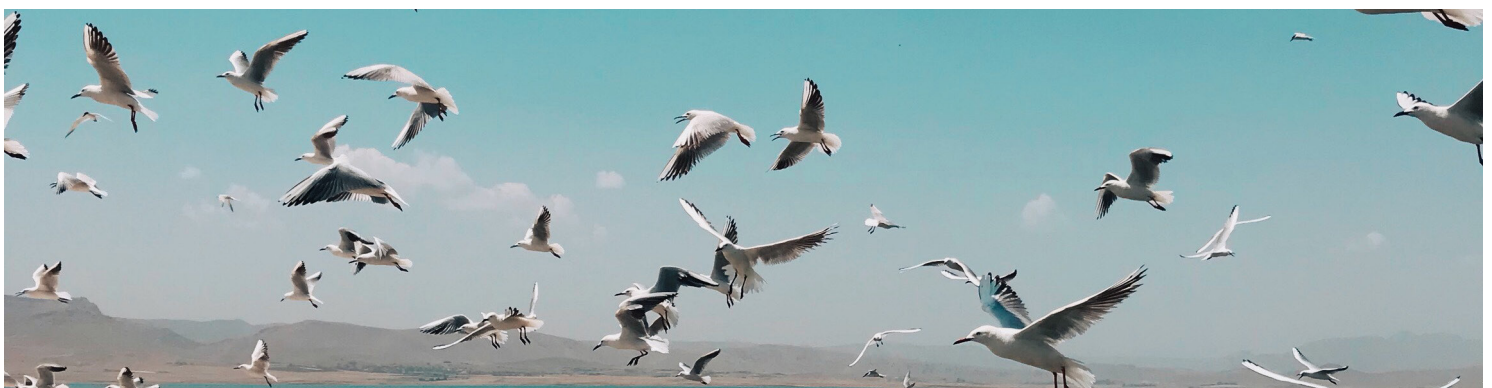
Notice categories for ZOOM rent, General Service Rep for the group, Intergroup contributions, Local “Outreach” (the old room rent is mentioned but will be reassigned)

Also this group has its own checking account.

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# GROUP SPENDING PLAN

		Beginning Balance	Actual this Period	Amount Spent	Balance	Cash in envelope	Check- ing
1	Room Rent Reading MA & Zoom	\$41.99	\$15.93	\$57.92		\$0.00	\$0.00
2	Cash to replace Room Literature	\$90.00	—	—	\$90.00	\$0.00	\$90.00
3	Group Gen. Service Rep (GSR) Travel	\$1580.64	\$69.05	—	\$1,649.69	\$654.00	\$995.69
4	General Service Organization (GSO)	\$105.72	\$38.36	—	\$144.08	\$0.00	\$144.08
5	D.A. New England Intergroup (NEIG)	\$105.72	\$38.36	—	\$144.08	\$0.00	\$144.08
6	Outreach items	\$236.31	\$7.67	—	\$243.98	\$174.00	\$69.98
7	Gen supplies buy checks etc	\$32.92	—	\$18.90	\$14.02	\$10.00	\$4.02
8	Reserve for Rent Donation 2 months	\$80.00	—	\$25.00	\$55.00	\$55.00	\$0.00
9	Reserve for Literature	\$10.00	—	—	\$10.00	\$0.00	\$10.00
10	Change Cash in collection envelope	\$5.00	—	—	\$5.00	\$5.00	\$0.00
	<b>TOTALS</b>	\$2288.30	\$169.37	\$101.82	\$2,350.85	\$893.00	\$1,457.85





Two more things: write a clear format with a section announcing the 7th Tradition and clear instructions how to contribute.

Sample announcement same meeting:

Our 7th Tradition states that we are self-supporting through our own contributions.

The Business meetings determine how funds are used.

Currently funds are allocated: After any Rent and Zoom cost for month .

## How to send 7th Tradition contribution:

Put cash or a check made out to “A Design for Living D.A.” in an envelope and mail to:

A Design for Living D.A.,

72 Woburn St.,

Reading, MA 01867,

or send to PayPal: [A.Design.for.Living.DA@gmail.com](mailto:A.Design.for.Living.DA@gmail.com)

## Sample Annoucnement at Same Meeting

1. Support D.A. National service WSO 25%
2. Support New England Intergroup 25%
3. Send a Group Service Representative to National 45%
4. Direct Local outreach to carry the D.A. message 5%

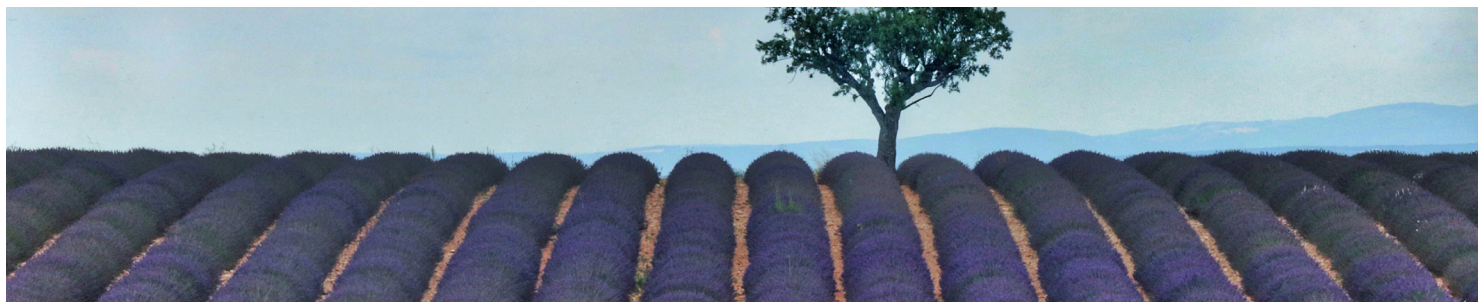
## LIE #2: I’M NOT TECHNICAL

### THE TRUTH:

2. Get those who are technical to step up and offer service, get educated yourself and your members, act as a coordinated team with different skills. (I never heard of Zoom 2 years ago now I have my own paid account and do Zoom displays for D.A. meetings, I also can stop Zoom bombers and get the meeting back on track within 2 or three minutes. I use my Zoom to do PRGs as well.)

Most of us know how to drive a car and use a microwave oven because we need to in our daily environment. We can do this.

Also this group has its own checking account.



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## LIE #3: IT'S TOO COMPLICATED

### THE TRUTH:

3. We are intelligent people. If we are willing to do Service and learn and take time to work at it, it is possible. Change can be done and will enrich our lives and those of others.

## LIE #4: THERE'S NO ONE ABLE TO DO THIS RE-BUILDING

### THE TRUTH:

4. I have good news and bad news. The bad news is we need to find someone to make extensive changes that may be challenging and require new skills. The good news is we have the people. They are in this room - it's you and me. And we can be and are that someone.

## LIE #5: THIS WILL TAKE TOO MUCH TIME, CHANGE AND WORK

### THE TRUTH:

5. We are not alone in this. God is the source of our abundance, recovery, and serenity. And supplies the Power needed to do His will. "We never apologize for God. Instead we let Him demonstrate, through us, what He can do". AA Big Book page 68



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# Finally – D.A. Service Positions possible including new Zoom service

## SAMPLE FROM A D.A. GROUP

Tradition 7. Every D.A. group ought to be fully self-supporting, declining outside contributions.

Note:

1. The leader needs to be skilled in Zoom to call on people sharing
2. Phone list/Email list person sends out Zoom information reminder 1 hour before meeting
3. Treasurer sends Emails acknowledging contributions received

	Review Offices for Next Month/Next Period:	Length of Position	Solvency Requirement
1	Meeting Chair	1 month	1 month
2	Set Up Signs Before Meeting (Chair of meeting)	1 month	1 month
3	Newcomer Greeter	1 month	3 months
4	Speaker Booker (2nd and 3rd weeks of the month)	1 month	6 months
5	(Speaker – chosen by Speaker Booker)	2 months	3 months
6	Chair of Business Meeting	1 month	1 year
7	Scribe	6 months	3 months
8	Zoom Scheduler for PRG (created October 2020 meeting)	6 months	3 months
9	Zoom Coordinator for Meetings (created Feb 2021 meeting)	6 months	3 months
10	Zoom Co- Coordinator for Meetings (created Feb 2021 meeting)	3 months	3 months
11	Literature	3 months	6 months + 1 PRG
12	Intergroup Representative	6 months	1 year
13	Phone List/ Meeting reminder email Sat AM	6 months	3 months
14	Treasurer: (Treasurer's report)	6 months	1 year + 1 PRG
15	GSR	3 years	2 years
16	Alternate GSR	3 years	2 years

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