

Dear Fellows,

On April 15, 2025, D.A. turns 49! At the last WSC, Debtors Anonymous Founder's Day was established. How will your home group celebrate?

**Feature Recovery Story *Why Celebrate Debtors Anonymous Founder's Day?***

Claudette B., GSB Trustee

*"I was overwhelmed with debt from credit cards and over-extended lines of credit reaching their maximum.... Today, I am growing into the woman I am meant to be, true to myself and others. I am living my visions."*

**World Service Committee Update *Read All About it: International Goes Global***

by Angela J.

*"The pandemic transformed the D.A. Fellowship from a primarily US-centric organization to one with a truly global presence. "*

**Newcomer Corner *An Open Spigot* by Greta L.**

*"I have come to believe my Higher Power is ready to give me all the abundance in the world if I am truly ready to receive it."*

**Topical Submission: How does staying active in D.A boost you recovery?**

*Poolside Recovery by Shana K-S.*

*"Taking action is not sitting poolside. The more action I take, the more involved I feel."*

**Announcements Registration for the World Service Conference is now live!**

Learn more about how to register and the Pre-Conference Orientation call.

Yours in Recovery,  
Alfa, Katie, Marianne, and Monty

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**LETTER to the EDITOR**

Dear Fellows,

We received our first Letter to the Editor last month! We look forward to sharing it in a future issue. Learn more about this feature of Ways and Means below.

Yours in Service,  
W&M Katie M.  
*Subcommittee Chairperson*

*We want to hear what you have to say about our Fellowship. Share your opinion, suggestion, or concern in less than 250 words and send it to [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org), titling your submission **Letter to the Editor**.*

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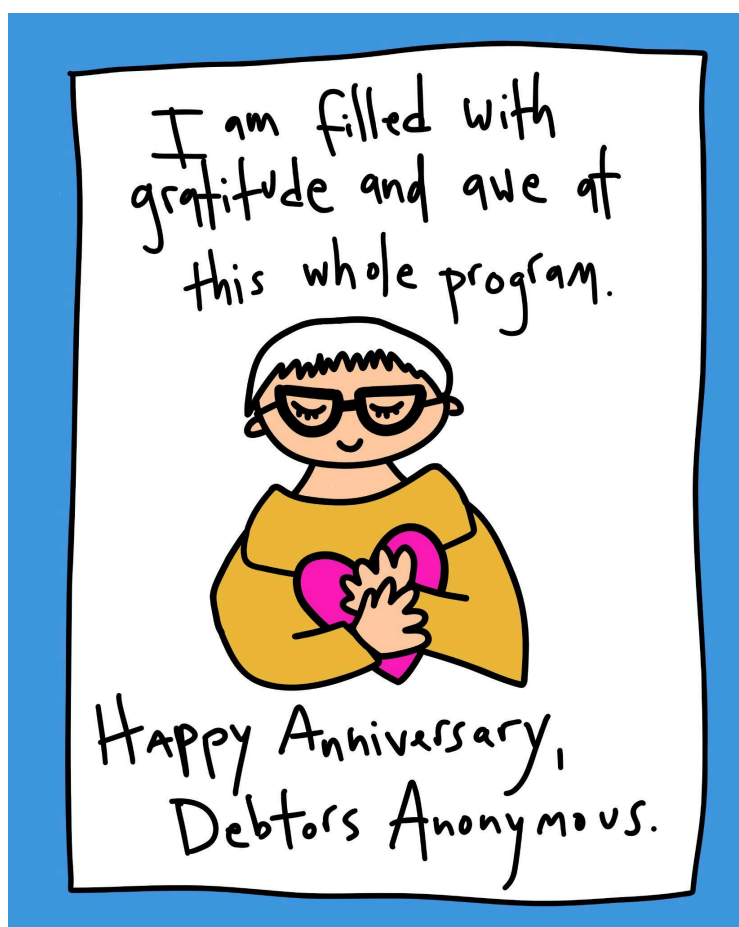
**HAPPY  
BIRTHDAY,  
DEBTORS  
ANONYMOUS!**

## Why Celebrate Debtors Anonymous Founder's Day?

Claudette B., GSB Trustee

How could I not want to celebrate the founding of such a program that has given new meaning to my life? April 15, 1976, is when it all began. Next year, we will be celebrating the 50th year of the founding of this program! Join in! Let us hold hands and together thank the Founders of D.A. for giving us the freedom to be free, prosperous, and solvent in all areas of our lives.

I love the D.A. program. It has changed me—or should I say, I have changed because I have worked and continue to work and live by the 12-step principles as best as I can, one day at a time. Here is my D.A. journey.



I belong to another 12-step program and have known I had to do something about my debting, money management, or rather, mismanagement! I was overwhelmed with debt from credit cards and over-extended lines of credit reaching their maximum. I was sick and tired of having the same stress and the same outcome month after month, year after year. Money would come in and money would be spent quickly and feverishly. I did my best to cover the minimum payments required for all the credit cards I had on hand. I never had enough left over for proper groceries, self-care, clothing, etc.

I reached a depressing bottom and wondered: Did I get sober to live this kind of life? Why do I feel such shame and despair? I was overwhelmed and discouraged.

I had heard of Debtors Anonymous several years back from a representative when I was filing for bankruptcy. I was filled with embarrassment and humiliation.

After several years of this self-sabotaging life, I thought it was now or never. It was time. I was way overdue to go to D.A.

And so, I went to a Debtors Anonymous meeting in Montreal, QC, Canada, where I reside. I remember the room being very welcoming. I recall liking the 'energy' in the room and feeling I had made the right decision. I did not become solvent immediately—it took a while, but when I finally became willing to listen and do what was suggested, the miracles started happening. It was amazing! My solvency date is 2020 07 14. I also became debt-free on 2024 08 05.

What miracles? I had very little cash on hand and wondered how I was going to manage that month when I received a check for a substantial amount from a civil suit filed years ago that I had completely forgotten about. Another time, I received substantial funds from an unexpected inheritance. And there are many more examples such as these. They are material miracles I am giving examples of. That is not as important as what was given to me spiritually, emotionally, and mentally! Peace of mind, true serenity, true prosperity, a knowing deep within that all is well. A gentle nudge from my Higher Power to look at what I can achieve, not what I failed at. To let go of the past and move forward. A lifting of the heart, a greater freedom to love and be compassionate. I was truly home. I was given so much more than I could have ever imagined. And it continues to be so. Today, I am growing into the woman I am meant to be, true to myself and others. I am living my visions. I am filled with gratitude and awe at this whole program. Debtors Anonymous has given me and continues to give me a life beyond comparison.

I am eternally grateful.

Happy Anniversary, Debtors Anonymous!

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## **WORLD SERVICE COMMITTEE UPDATE**

### **Read All About It! International Goes Global**

Angela J.

The foundation has been laid. The 2023/2024/2025 International Committee has shifted its focus in response to the emerging trends that have impacted the fellowship since the pandemic.

The genie is out of the bottle—The pandemic transformed the D.A. Fellowship from a primarily US-centric organization to one with a truly global presence. Meetings are now accessible online, allowing fellows from all corners of the world to connect, regardless of distance. New and

emerging D.A. fellowships that once faced challenges due to the limitations of in-person gatherings are now sprouting, and the recovery of D.A. is expanding.

At the 2024 World Service Conference (WSC), the International Committee proposed a name change to the Global Committee to reflect the fellowship's worldwide reach and align with the spirit of the Big Book and the D.A. Inclusivity Statement. The term "international" implies compartmentalization, whereas "global" embodies inclusivity. We are pleased to announce that the Conference unanimously adopted this change, officially renaming the International Committee as the Global Committee.

#### **Global Committee Focus Areas for This Year:**

1. **Global Contact List:** We aim to develop a list of bilingual and multilingual fellows who can provide support to those in emerging countries through PRGs, sponsorship, and Step and Traditions studies in their languages.
2. **The Global Committee invites** all multilingual D.A. members who are interested in joining the Global Contact List to offer their service. Please email [wsc.global@debtorsanonymous.org](mailto:wsc.global@debtorsanonymous.org), indicating the type of service you are willing to provide—PRGs, sponsorship, Steps and Traditions studies, or service sponsorship in your language
3. **Pioneer Global subcommittee**  
A pioneering dedicated WSC subcommittee meeting on the opposite side of the world, in far reaching time zones, to initiate greater WSC connections in service of these regions; GMT +2 (South Africa) through GMT +9 (Japan) to GMT +11 (Australia)





## THE D.A. GLOBAL COMMUNITY NEEDS YOU!



### **CALLING ON ENGLISH-SPEAKING FELLOWS WHO ARE SOLVENT AND MULTI-LINGUAL**

We want to support the growth of emerging fellowships. As we know, working the steps and understanding the traditions are the basics of recovery. However, without fellows who have a certain amount of recovery and without access to resources like literature in your native language this can be very difficult. Therefore, we need experienced and bi- or multi-lingual fellows to support with translations, offering PRMs, sponsorship, outreach and other services.

Should you be interested, please click on <https://bit.ly/dagloballist> and submit your form. We will respond with information on the next steps.

## NEWCOMER CORNER

### *An Open Spigot*

By Greta L.

The financial advice I received from my parents while growing up was, “save money and balance your checkbook!” My dad, a practical Midwesterner, was born knowing how to manage money. Later, he told me handling it came so naturally to him that he thought all his children would have that ability and would also love seeing their dollars grow. I, on the other hand, saw all the cash I received as a mission to seek out and find some treasure I could bring home with me. I believe buying things was an urge to relieve the strictness I felt in my household. I knew I *should*, but it never occurred to me that I *could* save money; that was for other people, not for me. The first time I debted was when my dad asked me to type library cards for his personal collection of Zen books so he could loan them to his meditation friends. I started the project, then asked for an advance for the paycheck of \$20. He gave it to me. Of course, I never finished the job.

In college, I got a gas credit card because I thought it would be a good way to build my credit. I already knew if I had a regular card, I would overspend. Eventually, I did have a string of credit cards that I maxed out - personal loans for jewelry, vacations, furniture, car loans, mortgage

loans. I borrowed for everything I wanted. During my first “real” job, a financial advisor told me I earned enough money to live on and to start saving. My first thought was one of bewilderment: “how can I possibly start saving? I don’t have everything I want yet!” The hole inside that I tried to fill with things and spending was deep and ruled my life.

They say a mark of true addiction is that the sufferer tries to quit by themselves through a variety of measures. Over the course of twenty-five years, I enrolled in a consumer credit debt consolidation program, stopped spending on credit cards, switched to home equity loans and layaways, went to a financial social worker who charged about \$275 per session (perhaps not the best business model!), attended a debt reduction seminar, hired an



accountant (I called her my “financial therapist”). I started following a well-known financial expert and finally paid off all debts (a massive \$244,693, which included selling a condo and using that to pay off smaller debts of all kinds, including medical debt, personal loans, credit cards, real estate debt, and my husband’s student loan debt). I am very proud of that but the spending and underearning continued.

My second husband and I separated near the beginning of the pandemic. Because he was on a fixed income, I knew I would have to pay him spousal support and, in fact, I wanted to do so. However, I was overwhelmed with how I would accomplish it. That is what brought me to D.A. When I arrived, I immediately felt at home. I had discovered a bunch of smart, thoughtful people who all had the same problem as me! I learned what solvency was. I began to keep my numbers and make a spending plan (not a budget!). I learned D.A. was a program of rigorous honesty, not rigorous deprivation. From the first day, I was committed. I went to several meetings a week, immediately made great D.A. friends, and started to attend virtual D.A. meetings all over the world.

Even though I was still new, I talked to newcomers every week because I was so grateful to have found a place where I belonged and where I knew I would be able to heal. I wanted to share what I had found! I have developed a strong relationship with my D.A. fellows, a wonderful sponsor, and my Higher Power.

I have experienced much joy and many miracles in D.A. Even when I believe I have made a mistake, my sponsor always says, “that’s such excellent noticing! All you need to do is notice and then go to a meeting and share what you noticed.” He tells me my job is not to try to change, but to let my Higher Power change me. What a relief not to have to force it!

I have come to believe my Higher Power is ready to give me all the abundance in the world if I am truly ready to receive it. I imagine a spigot on top of my head through which my HP’s love comes into my heart. If I want to receive it, I just have to keep the spigot open!



## TOPICAL SUBMISSION

*In the Ways & Means 2025, Issue 1, we invited you to answer this prompt: How does staying active in D.A. boost your recovery? Here is one member's response.*

### **Taking Action is not Sitting Poolside**

Shana K-S

Debtors Anonymous is not my first recovery rodeo. I landed in one of the foundational programs years before and there I worked the Steps, attended meetings, did service through sharing, setting up chairs, whatever was needed to keep the meeting going because the meeting kept me going. In 2010, I had hit a bottom and solidly found myself in Step 1, admitting that I was powerless and my life had become unmanageable. For me at the time, the substance was other people. I felt like I was crawling through Central Park every weekday morning to make a meeting on the west side that started at 7:30am. That action and my consistency with it, changed my life.

I started attending D.A. meetings in 2014/2015. I had friends who were working that program who were creative people like me, writers, musicians, painters. Money had always been a sticking point for me, especially when it came to creating separation between my personal and professional life. I grew up believing that I needed to be of service to everyone at the expense of myself, that volunteering was my duty and that wanting for my own well-being was selfish and indulgent. So I started to go to the meetings I liked in NYC. I got phone numbers and dabbled in the tools, but I was very poolside as they say, observing, but never diving in fully. I could tell you a lot about the pool, but I resisted seeing what swimming felt like to me and how an embodied experience of it might change things for me.

I was inspired and felt seen in the literature, but it would take another bottom and a full working of the Steps in yet another program, before I really said yes to D.A.. D.A. held no resentments or grudges. When I was ready, the program welcomed me with open arms.

The first three suggestions made to me were as follows: 1. Get a sponsor.; 2. Get our "The Numbers" booklet.; and, 3. Do three months of numbers. These simple actions changed everything for me.

Getting a sponsor got me started working the Steps. The tools of D.A. have been great for me, recordkeeping being a crucial one, but the real change has come for me in working the Steps. It's where the WE program becomes a ME program. Through the Steps, I am willing to dive in and get rigorously honest. It is where I get to own my story and all its wonderful, myriad parts.

When I started keeping my numbers, I started to gain clarity. I was saying yes to having a relationship with money, rather than being a victim to my circumstance. It was the beginning of recovering real power in my life in this area. I was reminded of my love of numbers, and experiences I had as a child. It even started to feel fun. Budgeting, a very harsh sounding and impoverished word, became designing a plan for how to spend money.

Recording my numbers also helped me create separation. They did not define me nor were they an indication of my value. I saw where the more responsible I became the more rewarding and expansive life became.

Many say, God is in the numbers. I have seen that. Miracles made obvious because of the record keeping, but I think God is in the willingness to take action by keeping them.



I have a spiritual teacher, in fact the person who emphatically suggested I go to my first program, who told me consistently how important documentation was and consistently, I railed against him. He was right and I now see he was teaching me a far greater and deeper lesson. He was showing me a pathway to more, a way to see God by doing my part, just like record keeping and visioning in D.A..

Taking action is not sitting poolside. The

more action I take, the more involved I feel. The actions I take may change, but my willingness to follow a good orderly direction needs to remain consistent. These days, my actions look like Stepwork, forming an action group, and a lot of rest.

Action boosts my recovery because it is the ME in the WE and without that nothing changes. I may know I need recovery, but my experience shows me that is not enough. Wanting recovery means I am ready to recover something far more significant than money: my value.

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## CALL FOR SUBMISSIONS

### *How does staying active in D.A. boost your recovery?*

In 500-750 words, share your ESH on the prompt, “*How does staying active in D.A. boost your recovery*”. Email your submission to [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org)

You may see your story published in a future issue of *The Ways and Means*.

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## ANNOUNCEMENTS

**Registration for the World Service Conference 39 in San Francisco is now live!**



### **Embassy Suites by Hilton**

San Francisco Airport Waterfront

150 Anza Boulevard, Burlingame, California, 94010, USA

The Debtors Anonymous General Service Board (GSB) Conference Support Committee (CSC) is pleased to announce that the **2025 World Service Conference Registration Packet including a sample Spending Plan is now available on our website at:**

<https://debtorsanonymous.org/fellowship-services/world-service-conference/>

**Pre-Conference Orientation Call for New and Returning GSRs and ISRs****Saturday, May 24, 2025, 10am PDT, 1pm EDT, 6pm BST**

The 2025 GSB Conference Support Committee (CSC) invites all first-time General Service Representatives (GSRs) and Intergroup Service Representatives (ISRs); returning GSRs & ISRs; GSB Trustees; and members of the D.A. Fellowship to participate in the upcoming 2025 Pre-Conference Orientation Call.

**Time:**

10:00-11:30 am Pacific / 11:00 am-12:30 pm Mountain

12:00-1:30 pm Central / 1:00-2:30 pm Eastern

5-6:30 pm UTC

**Conference Dial-in Number:**

U.S. call-in phone number: 1-605-472-5540 , Access code: 617093#

International phone numbers (and online access) are available at

[debtorsanonymous.org/call-in-access](http://debtorsanonymous.org/call-in-access)

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*All artwork in this issue is courtesy of Marianne B. The stories contained in this issue are not conference-approved literature but are the individual voices of each writer. Mention of any product or brand does not imply endorsement by D.A. but simply reflects the writers' experience.*