

debt. Clarity has been a gift of the program.

Randy says, "DA has helped me finish my education and has given me the joy of finding myself." Clearing out the fog of his debting behavior and freeing up the energy previously used juggling finances have improved all of the areas of Randy's life.

"When DA appeared, I was really ready. This program has turned my life around and I'm grateful to it," Randy says. Remembering how he was touched by how accepting people were and how surprised at how quickly the tools worked in his life, Randy has become active in 12-step work, answering calls and inquiries, passing on his good fortune with gratitude.

FEAR OF MEDICAL EMERGENCIES

--A Share by David, New York

For all my adult life, I've deeply resented having to pay medical expenses. I always used the excuse that I'm a Socialist at heart, but the truth is, I was always living from paycheck to paycheck, which meant that if something unexpected happened to me --



whether an illness or an accident -- I was in dire financial straights. Most of all, I didn't want to take responsibility for providing for myself in emergencies. I hardly even knew what my company insurance plan covered or how to use it.

Late last year, just before Christmas, I was mugged on Park Avenue in New York early in the evening. I was carrying some Christmas presents home when someone clubbed me on the head with a pipe and tried to get my wallet. I lost consciousness for 20 minutes, and when I woke up, several parking-garage attendants had rescued me and the ambulance was on the way. My first thought was the exorbitant expenses, first of using an ambulance, then for being treated in the hospital emer-

gency room. I briefly considered going to the hospital by cab or even bicycle as I sat there with blood dripping down my face. Thank God I didn't consider that very long. I was taken by ambulance and spent the evening in the hospital. I asked for some sort of bill upon leaving because I didn't want to feel that I was in debt to the hospital, but they said their procedure was to bill me later. I was in no condition to argue.

Through all of this, I acquired a new sense of financial security. I learned that when unexpected tragedies happen, there are safety nets out there. My insurance paid 80% of the expenses, and I found out there are city agencies that would have paid the other 20% had I been able to prove I could not pay. Also, I received free trauma counseling. What I learned from all this is a certain respect for the medical people in my life. I don't resent paying them now. I want them to have their money and, thanks to DA, I am now prosperous enough that I don't have to live paycheck to paycheck. I have no problem paying my doctors before being reimbursed by my insurance. #

Summer 1989

Ways & Means

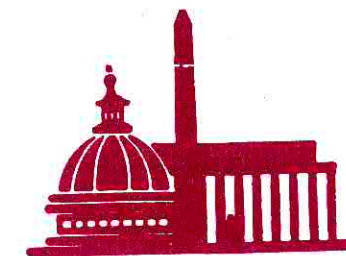
IN THIS ISSUE:

- 2 THIRD WORLD CONFERENCE TO BE HELD
- 3 THREE NEW PIECES OF DA LITERATURE
- CLEARING THE FOG -- A SHARE
- 4 FEAR OF MEDICAL EMERGENCIES -- A SHARE

Volume 3, Number 3

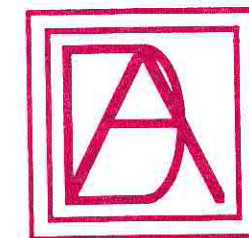
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**3rd Annual World Conference
Debtors Anonymous**

**September 15 - 17, 1989
Washington, DC**



THIRD WORLD CONFERENCE-- WASHINGTON, DC

The World Conference of Debtors Anonymous will hold its third annual meeting and convocation in Washington, D.C., on the weekend of September 15-17, 1989. It will be held at the beautiful 4-H Conference Center, which is within commuting and public-transportation distance of the Capitol and the Washington Mall. The address is 7100 Connecticut Ave, Chevy Chase, Maryland (301-961-2806).

This nonprofit facility is on luxurious grounds and offers spacious rooms, including television, air conditioning and private baths.

The entire DA Fellowship is urged to attend. Weekend activities include:

--Roll Call and Committee Meetings for General Service Reps (GSRs)

--Fellowship Day activities on Saturday from 3:00 pm to 12 midnight, including workshops for all attendees, speaker meeting, and Debtor's Ball

--Main Convocation of the Conference at which GSRs vote on agenda items presented to the Conference as a whole by the Committees.

The GSRs will attend committee meetings on Finance, Conference Planning, Fellowship/Communications, Literature and Service.

HOUSING: Housing arrangements may be made through the local Washington D.C. DA group (see address below). If you choose to stay at the 4-H Center, three meals a day, buffet style, are included. A limited housing network is available in the Washington metropolitan area for participants who cannot afford the various lodger plans available. Please indicate your need for

housing on a registration form -- your GSR should have one. All registration forms must be accompanied by full payment and should be mailed directly to the DA World Conference, Capitol Area DA, 2020 Pennsylvania Ave. NW, Suite 311, Washington, D.C. 20006.

If you don't have a registration form, call the Capitol Area DA Hotline (301) 369-1535 and leave a message. They'll call to help you.

Announcing

THREE NEW PIECES OF DA LITERATURE

We are happy to announce that three new pieces of Conference-approved literature are now available:

--**The Record Keeper** is an excellent pocket-sized book for recording three months of daily expenses and income and for creating summaries for three months of records.

--**The Spending Plan** booklet is a 10-page booklet that outlines the principles behind spending plans, the purpose of an "ideal spending plan," the nitty-gritty of how to do a spending plan, and the benefits that result from putting a spending plan to work in your life.

--**The Meetings** booklet explains the importance of attending meetings, describes guidelines usually followed at meetings, and explores other topics such as sharing, being a speaker, requirements for chairing, and so forth.

Effective September 1, to place an **individual literature order**, make checks or money orders

payable to DA/GSB and send them to the General Service Board in NY. Use the attached order form. The GSB will pick up postage costs for individual orders.

Soon you will be able to order these literature pieces from the Intergroup Rep in your area, once local Intergroups have a chance to place **bulk orders** (see attached bulk order form). If you have no Intergroup rep in your area, then just send your order directly to the General Service Board.

If you place a **bulk order**, be sure to calculate and add shipping and handling charges.

CLEARING THE FOG

-- **A Share from
Randy K, Chicago**

Two years ago Randy says he had finally had enough. After dining out, two of his credit cards were refused by the restaurant for being over their limits. He knew something had to change.

He knew he couldn't keep stealing from his wife, bouncing checks and dodging creditors. His wife had already opened a separate checking account to try to detach from his financial nightmare; his gasoline credit card had been seized by the gas station when he attempted to charge gas; the stores in his area refused his checks; and the delinquent payment notices from his credit card companies were piling up at home.

He had done every thing he could think of to try to control his money and nothing seemed to work. It was at this point, when Randy just gave up and surrendered, that his wife saw an article on DA in the local paper. In November of 1986 he went to his first meeting.

Since he came to DA, there have been some astounding changes in Randy's life. He has found clarity of mind and planning tools. Although he still wants to debt at times, today Randy is more conscious of his choices and the reality of his situation. He now has a spending plan so he knows his financial comfort levels. He knows when he needs to decrease expenditure or increase income rather than

(cont'd on p. 4)