

**HOW GSO CARRIES THE MESSAGE**

Every month hundreds of suffering debtors, people who are starting DA groups, and members of regular DA groups write to the General Service Office (GSO) in New York requesting information. Perhaps you're wondering what your GSO gives them.

Individuals receive a letter, literature order form, and a Regional List of meetings and local contacts in their state and surrounding ones. The letter opens with the points in our Preamble, then explains some of the tools we use to start on the road to recovery: not incurring new debt one day at a time, record keeping, and sharing with others. It invites the person to order DA literature and to start a group.

People who are starting a DA group receive a New Meeting Kit, which includes a welcoming letter, brochures (Suggested Guidelines for New Meetings and What is a General Service Representative?), a Regional List, a copy of Ways & Means and an order form, and a Group Registration Form. The letter suggests that they contact their Area Intergroup for literature, and an order form is enclosed in case they are not near an Intergroup.

Regular groups often write to let us know they exist, and to request information as to how to hook up with the rest of the Fellowship. GSO sends them a Regular Meeting Kit consisting of a different letter and all the materials sent in the New Meeting Kit except Suggested Guidelines for New Meetings.

The General Service Office is able to provide these services thanks in part to the contributions that established groups and individuals send every month. Your contributions pay for

printing, postage, envelopes, rent, and other expenses.

The other part of the thanks goes to the DA members who show up at GSO every week to read and sort the mail, compile the kits, address the envelopes, lick the stamps, and write short personal notes of hope on the various form letters.

Since GSO has no equipment or phones yet, other members donate time outside "office hours." They create and word-process the printed materials, update the Regional Lists on computer, make necessary phone calls, take materials to the copy shop and run other errands.

We can all be proud that our donations of money and time enable our General Service Office to help individuals and groups recover in Debtors Anonymous. "It works if we work it."

**SEE YOU IN CHICAGO SEPT 14-16**

**FOR THE 4TH ANNUAL WORLD SERVICE CONFERENCE**

**TREASURER'S REPORT**

Debtor's Anonymous  
General Service Board, Inc.  
Statement of Receipts & Expenditures  
(Unaudited)  
Jan 1, 1990 through June 22, 1990

<b>Receipts</b>			
Contributions:			
General	\$ 4,358.17		
Development	\$ 217.05		
Literature	\$ 30.00	\$ 4,625.22	
Literature Sales		\$16,310.34	
Ways & Means		\$ 504.50	
Bank Interest		\$ 106.89	
World Conference		\$ -0-	
<b>Total Receipts</b>			<b>\$21,546.95</b>
<b>Expenditures</b>			
Rent		\$ 390.00	
Office		\$ 2,308.54	
Trustee Travel		\$ 2,397.00	
Answering Service		\$ 939.36	
Ways & Means		\$ 530.89	
Literature:			
Printing	\$ 1,687.95		
Development	\$ 1,797.43	\$ 3,485.38	
World Conferences:			
Washington, D.C.	\$ 117.34		
Chicago	\$ 400.00	\$ 517.34	
Committees:			
Development	\$ -0-		
Fellowship	\$ 550.59	\$ 564.42	
Public Information	\$ 13.82	\$ -0-	
Filing Fees		\$ -5.54	
Bank Fees		\$ 459.45	
Deposit Reversals			
Donations:			
Cash	\$ -0-	\$ 649.45	
Literature (6 face)	\$ 649.45	\$ 284.39	
Gifts			
<b>Total Expenditures</b>			<b>\$12,531.76</b>

**STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED)**  
As of June 22, 1990

<b>Assets</b>	
Cash in Bank	\$22,604.47
Literature on Hand (6 cost)	\$ 1,620.50
<b>Total Assets</b>	<b>\$24,224.97</b>
<b>Liabilities</b>	
Accounts Payable	\$ -0-
<b>Total Liabilities</b>	<b>\$ -0-</b>

Ways & Means is published every 2-3 months by the General Service Board of Debtors Anonymous. It is mailed free to all GSRs. Individuals may subscribe by sending \$6.50 (Foreign: US\$10.50) to the General Service Office (GSO) in New York for a 1-year subscription (6 issues). For single/sample issues, send \$1.00 & self-addressed #10 envelop.

Ways & Means is a forum for sharing experiences of DA groups, service committees and members. It does not interpret DA traditions or principles.

Ways & Means welcomes articles and needs writers. Send materials to GSO; please volunteer to write.

**Ways & Means**

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**CHICAGO**

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**1990**

**Fourth Annual World Service Conference**

The 1990 World Service conference of Debtors Anonymous is will be held Friday through Sunday, September 14, 15, and 16 in Chicago, Illinois.

The conference has been expanded this year so that the General Service Representatives will have plenty of time to consider all of the business put before them. Events and meetings are scheduled from Friday morning until early afternoon on Sunday.

All members of Debtors Anonymous are invited and encouraged to attend the many social events and workshops.

Volume 4, Number 3

Published by the General Service Board of Debtors Anonymous

Send articles & subscriptions to:  
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Ways & Means  
P.O. Box 20322  
New York, NY 10025



## WHAT IT WAS LIKE: A Personal Share

by Linda S., Kent, WA

When my DA sponsor asked me to write my story, I quickly responded, "I don't think I have much of a story." The look he gave me sent me into a wail of laughter. I guess I had forgotten "what it was like" when I walked into my first DA meeting.

As a child I remember that whenever I received small amounts of money for a birthday present or at Christmas I could not wait to spend it. I was the oldest of eight children so there was no money for anything frivolous in our family. I would sit with my mother's Spiegel and J C Penney catalogs for hours dreaming about all the wonderful "stuff" I would buy when I had my own job.

I moved from a sheltered life in the Midwest to New York City at the tender age of 18 to work for a major airline. I didn't have a clue how to manage money. I had three roommates to help with rent but still I had a hard time coming up with my share every month. "A day late and a dollar short" became my mode of operation. Most of my money went toward clothing. I had a beautiful wardrobe because "looking good" was important to me.

I got into real financial trouble when I moved to Los Angeles in 1974. My roommate and I moved into an unfurnished apartment and I had to purchase furniture for the first time in my life at the age of 28. By this point in my life I had several credit cards, had charged them to the max and was having a hard time meeting minimum payments. Bills would sit unopened months at a time while I prayed for a miracle to happen.

I called a financial expert and made an appointment with him. He "rescued me" this time. I got another job to help pay off my debts. The problem was I didn't learn anything about managing money and of course hadn't dealt with the source of my compulsive spending. My bills

got paid but I was still sick. I got into trouble again in 1984. This time I turned to Consumer Credit Counselors (CCC). I think I had a credit card for every store in Los Angeles, and they were all at their limit. Again, I was rescued. I sent CCC a monthly payment and they paid my bills. I remember having to drive to their office to deliver the check because I wouldn't have the money until the last minute. I was always living on the edge when it came to money. I retired these debts in 1986. I had turned in all my credit cards to CCC so now I had a fresh start.

In October of 1986 I attended my first 12-Step program and started working the Steps. I started making some real progress and was feeling a lot better about myself. I had also renewed my relationship with my Higher Power. The miracles of the 12-step program started happening in my life and I was growing emotionally a day at a time. About July of 1987 my spending was starting to get out of control again and I realized I needed help. I had heard about DA and called to get their schedule of meetings.

I immediately started writing down my money and attended a meeting every week. But my willingness wavered -- this was a tough program for me to swallow. That Christmas I charged up to \$2900 on one credit card alone (the card was my husband's and he didn't know a thing about it).

I had my first Pressure Group in January of 1988. I was so nervous about it I was physically ill. But it turned out to be a wonderful experience. There was no judging or criticism -- just love and understanding. I had my first Spending Plan and the willingness to take back \$800 in merchandise that was in my closet with the tags still attached -- items I really didn't need or want. I was not forced to do this, it was my choice.

One of the items on my "wish list" was to be able to move out of my house and divorce my husband. So many times dur-

ing our relationship I told myself that I would divorce him as soon as I could afford it, but it was a catch-22 situation. With my compulsive spending I could never afford it. So for years I put up with his verbal abuse. I realize today that my low self-esteem had a lot to do with all of this. Through the support of my friends in DA and my relationship with my Higher Power I got the courage to move in with a 12-Step friend and pursue the divorce. I could never have gotten through the divorce process without my Higher Power's guidance. It was extremely painful, but with the pain came a lot of emotional growth.

Today I have no credit cards, and other than my car (which is a secured debt) I only have one bill. And that bill is from my wedding last February 14th. God put a wonderful, loving man into my life and we have a very loving, nurturing relationship. He is very supportive of my 12-Step program and occasionally attends meetings with me. I consider our relationship a miracle of the program.

I work my program a day at a time, but it's not always easy for me. Sometimes it's one step forward and two back. The one thing I've noticed is that when I give service to DA my program gets stronger and miracles start happening. I started a new DA meeting in the Seattle area last month. Two weeks later I got an unexpected check from my medical insurance company for \$225 for a bill they had said they would not cover. Yesterday I went to pick up a window tapper for our sliding glass door. The store has a policy that if they didn't get the order in within 14 days the tapper would be free. Yes, the tapper came in one day late and I saved almost \$200. I silently thanked my Higher Power as the clerk handed me my paid receipt. Is that a coincidence or a complicated way of spelling "God"?

In closing I want to say that I am happier than I have ever been. I have been given so much these past three years. I will keep coming back because the program does work - if I work it. ##

## MMMM!...MMMM! GOOD: THE LITERATURE COMMITTEE IS COOKING UP A STORM

Developing literature for Debtors Anonymous is like baking cookies. Only in the literature committee, people keep on adding ingredients to, and taking ingredients out of, the recipe. At the upcoming World Service Conference in Chicago, the Conference will be asked to put some of the cookie batter in the oven (i.e., send the drafts to the printer by voting yes).

At the Conference level, no more comments are being received on these pamphlets. Instead, a yes/no vote will be taken. A vote of yes is a vote of confidence that the Committee will take care of any last minute changes before taking the pieces to the printer. Also, GSRs who see the literature for the first time in Chicago can be confident that the drafts have gone through two years of editing in two different Literature Committees, the Board of

Trustees and an entire World Conference. When the master baker takes a Conference Approved piece of literature out of the oven, the fellowship will be able to sink their teeth into a delicious morsel of new information.

The Literature Committee hopes to distribute the following drafts of literature in June or July, allowing GSRs time to review them and make any comments prior to voting yes or no in Chicago: Business Meetings; Anonymity; Debt Payment; Communicating with Creditors; Using the Telephone; and, Pressure Groups (revisions). The Service Committee will also have a draft of a pamphlet about Service in DA available for a vote in September.

In the meantime, new recipes are being developed and old recipes are being improved on. The following will be given to the Conference in September for comment; they are expected to be voted on in 1991: Record Keeping; DA Key Concepts: Abstinence, Debting & Solvency;

Are You a Debtor?; AA Literature; Awareness; and Earning Plan. The following literature is in development but not at the stage to be given to GSRs for comment: Sponsors; Self-Debting; Tools; and A Guide for the Newcomer.

The Literature Committee consists of eight DA members from San Francisco, Los Angeles, New York, Missouri and Boston. Generally, the committee members supervise and edit drafts of literature. Actual drafts are written by those members in the fellowship who want to write. The Board of Trustees comments on all outlines and drafts that are generated by the Committee.

For the pamphlet "Are You a Debtor?" the Literature Committee welcomes personal stories of no more than three double-spaced pages for consideration in the pamphlet. Also, if you want to work on writing a piece of literature or have ideas for other pieces of literature, write to the Literature Committee, c/o the General Service Office in New York City. ##

**God,  
grant me the wisdom  
to know and understand my Visions,  
The serenity to accept them, and  
The courage to carry them out,  
One day at a time.**

Santa Rosa, CA, Tuesday Night DA Visions Meeting