

## Ways & Means Price Increase

Vague with money? Not me!!! Yes, the Ways & Means has had to re-evaluate it's pricing. We have discovered that since we have not increased the cost of a subscription in three years, we are no longer self supporting! An evaluation of our cost versus our income has resulted in a price increase to \$8.00 for a four issue subscription. This price increase is effective August 1, 1991. Due to varying postal rates, foreign subscriptions have increased to \$13.00 for a four issue subscription (\$8.50 in Canada).

## Financial Statement

This financial statement (covering a six month period) reflects the continuing problem of decreasing group contributions. As you can see for the six months shown, our total income is still \$10,513 less than our expenditures. This means that groups and individuals that contributed in the past have not contributed recently, forcing us to use income from literature sales to do our 12th step work. We cannot continue in this direction much longer. If this problem continues we will have to look at curtailing some of the services that the fellowship has requested we provide. These services help the suffering debtor find the road to recovery and freedom from compulsive indebtedness. Please help us continue helping the debtor who still suffers. Send us your personal contribution and see if your group has contributed recently. Twelfth step work is all our responsibility.

### DEBTORS ANONYMOUS GENERAL SERVICE BOARD, INC. STATEMENT OF REVENUES AND EXPENSES (UNAUDITED) January 1, 1991 through June 30, 1991

Revenues	
Contributions	\$ 6,735.40
Literature Sales	\$15,123.73
Ways & Means	\$ 783.00
World Conference:	
Chicago	\$ 2,432.00
San Francisco	\$ -0-
Bank Interest	\$ 268.18
<b>Total Revenues</b>	<b>\$25,342.31</b>

Expenses	
Rent	\$ 5,250.00
Office Administrative	\$ 4,590.91
Personnel:	
Salaries	\$ 2,089.10
Payroll Taxes	\$ 768.40
Insurance	\$ -0-
Trustee Travel	\$ 2,251.46
Answering Service	\$ 343.07
Ways & Means	\$ 966.63
Literature:	
Printing	\$16,905.00
Shipping	\$ 594.09
Development	\$ 300.32
Service Pamphlets	\$ -0-
World Conference:	
Chicago	\$ 269.63
San Francisco	\$ 300.00
Committees:	
Conference	\$ -0-
Fellowship	\$ 31.60
Public Information	\$ 646.68
Recovery Book	\$ 302.62
Service	\$ 24.10
Filing Fees	\$ -0-
Bank Charges	\$ 76.66
Returned Checks	\$ 95.50
Donations:	
Cash	\$ -0-
Literature (@ face)	\$ 50.35
Gifts	\$ -0-
<b>Total Expenses</b>	<b>\$35,856.12</b>

### STATEMENT OF ASSETS AND LIABILITIES (UNAUDITED) As of June 30, 1991

Assets	
Cash in Bank:	
General Funds	\$ 874.06
Literature Funds	\$ 3,871.96
Literature Inventory (@ cost)	\$ 8,551.42
Security Deposit	\$ 600.00
<b>Total Assets</b>	<b>\$13,897.44</b>
Liabilities	
Accounts Payable	\$ -0-
Payroll Taxes	\$ 381.60
<b>Total Liabilities</b>	<b>\$ 381.60</b>

Ways & Means is published 4 times a year by the General Service Board of Debtors Anonymous. It is mailed free to all GSRs. Individuals may subscribe by sending \$8.00 (Foreign: US\$13.00; Canada: US\$8.50) to the General Service Office (GSO) in New York for a four issue subscription. For single/sample issues, send \$2.25 and a self-addressed #10 envelope.

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.

*If this is my thing,  
why am I so  
reluctant to do it?*

*anonymous*

A newsletter for the fellowship of Debtors Anonymous

# Ways & Means

Summer 1991

## In This Issue:

- 1 Service: The Golden Gateway to Recovery
- 2 Dealing With Creditors: Three Personal Stories of Hope and Recovery
- 5 A Glorious Life - A Recovery Poem; A Word About Service
- 6 Treasurer's Report, Gamblers Anonymous seeks DA Referrals, Ways & Means Price Increase

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## Service: The Golden Gateway to Recovery

5th Annual World Conference  
San Francisco, California  
6 pm September 19th to noon September 22nd

by Duncan G., Conference Chairman

We are less than two months away from what promises to be the most successful conference in DA history. We have come a long way in such a short time! The planning of this conference is coming to a close and the actual doing has begun in earnest. Workshops are being finalized for fellowship day which include the different phases of our recovery, there will be workshops to benefit new members as well as DA veterans.

General Service Representatives have been contacted with information about the conference. If you have comments or questions or wish to attend the conference for all three days or just the fellowship day on Saturday, September 22, please talk to your GSR or call (707) 523-8333 (the DA World Conference HOTLINE - we will return your inquiries by collect call only).

All those involved in putting this World Conference together urge everyone to register at the Van Ness Holiday Inn as soon as possible (by phone 1-800-465-4329). The hotel cannot guarantee accommodation after August 15th!

Nothing compares to three days at the DA World Conference. The closest I can describe it would be attending a local fellowship day and multiplying that experience by six. It has been the single most powerful experience in my recovery over the last three years and we in San Francisco would like to invite all DA members, whether you are a newcomer or a GSR, to be a part of it.

Come and experience the gratitude of unity of DA service!

## Dealing With Creditors: Three Stories of Hope and Recovery

### Learning to Have Faith

by Darlene B., Inglewood, CA

I thought the only solution was bankruptcy. I was two months behind in my house payments so I knew it was going into foreclosure (I'm good at projection), I had eighteen charge accounts with a total debt in the neighborhood of \$45,000 and I didn't know where to turn. A friend strongly suggested that I might want to look into DA. What? Another 12 Step program? Jeezzzz! But I was panicky and scared and willing to try anything, even this crazy thing. My "image" was broken and I couldn't hold it up anymore. I had tried to buy friends, boyfriends, anybody but myself, and now I was broke. It was time to give it up, no more trying to look good. So I dragged myself off to DA.

The creditors were already calling, making me feel like I was a bad person. "Did you know you made this debt?" like I didn't know. All this debt and nothing to show for it. They would ask me "can you pay \$\_\_ a month" and I'd say "yes" just to make them go away. I came to DA feeling like somebody had stabbed me and it was my fault. After a time I stopped answering the phone, stopped opening my mail and just started ducking my creditors at every turn. In DA I had to face my creditors. Scariest thing I've ever done.

Since my house was nearing foreclosure (like it had been every month for the last seven years) I had an emergency pressure group. I got put on a debt payment moratorium and had to write to my creditors every month (I still have the copies of all those letters). The phone calls started getting nastier and nastier so my sponsor said to get an answering machine and screen my calls ("What? I don't have to talk to them?").

Now some of my creditors wrote back to me to negotiate payments. Some called about my letters and I was able to talk to them. One of my creditors called every month to ask "Can you pay me something this month?" I'd say "no" and he'd say "ok" and then we would chat for a bit and say goodbye. One creditor called and asked "What the hell is DA?" and I spent 45 minutes on the phone with her explaining the program. They were the easy ones. The rest of my creditors got real nasty I started getting summoned to go to court.

For my first experience going to the courthouse to answer a summons, a member of the fellowship got the number of the pay phone there. He would call me and say "go do this and I'll call you back at the pay phone in 10 minutes." He walked me through the whole process a step at a time. It was horrible - not the process, the feelings. God bless the people in the fellowship of Debtors Anonymous. I was afraid that I couldn't even pay for my parking there, that they'd impound my car, that I'd be arrested and put in debtors prison. I was distraught, trying to function with no information on how the system worked. With the programs help, finally I completed the process of answering the summons.

Thanks to DA I had started reading my mail (it's amazing how much information they'll send you). I got a court date and the papers explained everything. I showed up, scared to death, and there in the courthouse I ran into another member of the fellowship! A miracle of the program. Now the judge called me up with my creditor and asked that we go outside and negotiate a settlement so we went into the hall and screamed and hollered at each other. We decided that since I was on disability that I'd resume payments as soon as I went back to work. The judge said fine and it was over - at least for that day.

I went back to work and immediately got laid off. Now the judgement said I had to start paying cause I had gone back to work, but now I couldn't do that. They wanted to attach my wages (weren't any), they wanted to lean my car (GM owned it) so they leaned my house (didn't get it). I was defaulting on my first judgement and the miracle is I lived through it!

That was my first court appearance of five suits (so far) and I've made it through all of them. I wrote down names and details and kept records - and I prayed like hell, all the time. I had to believe in my higher power because that's all I had left. I kept myself focused on the first three steps. I wasn't in control, there is a God, and turn it over.

I found out that my creditors are just as desperate as I was because I'm their source of income. In the beginning they acted like I had no brains and treated me like I was stupid, but after I kept telling them the same story again and again they began to believe me. I'd tell them they needed to read my letters just like I read theirs.

Today I'm broke and I'm still happy. I really don't understand this. I just know to do the footwork and leave the results up to God. If my f--king ego gets in the way of me honestly communicating to the landlord or creditors when my money's a problem, I need to get off my tush and go deal to them - after all they'll get off their tush to deal to me. And today when they call I know they can't hurt me, can't repo my car (it ain't mine), can't garnish my wages (I own my own business) and they can't intimidate me with threats of court (I been there). All they can do is try. Creditors have no power in my life most days (sometimes I'll give them some when I really want to feel bad).

I have this picture that God's lying out on the beach enjoying life. He always shows up on time and is never late, and he knows everything's going to work out just as it should. While he's at the beach, I'm sitting at home waiting for him and worrying what if this and what if that. When God finally shows up, right on time, he says to me "Darlene, why didn't you go to the beach?" Good question.

### Glorious Life

by Gloria K., San Luis Obispo, CA

Hurt and fear, pain and sadness  
Fill me when the past is seen  
Through eyes that only view the madness  
A childhood lost to senses keen.

Deep inside me, tucked forever,  
In my secret hideaway  
Dark thoughts kept until the lever  
Shocks my mind to see today.

Freedom is a breath away  
Take these hurts and make me whole  
Love me as I am today  
Life with passion is my goal.

Feelings? Oh, no! What are these?  
Oh, God, teach me how to feel.  
I will get down on my knees  
Is living like this truly real?

Teach me that there is abundance  
Food and money, love and time.  
I will share Your gifts among us,  
And even trade . . . my will for Thine.

Laughter, wonder, love and gladness,  
My legacy for all to see  
Tumbling forth from all the madness  
My former life . . . insanity.

Miracles abound at last  
Though the road be rough I know  
That love and faith restore the past  
To peace and trust where e'er I go.

### Gamblers Anonymous Seeks D.A. Referrals

Representatives of the program of Gamblers Anonymous have requested that local DA Intergroups (or local DA meetings in areas without established Intergroups) contact their local GA offices with meeting information. Debtors seeking assistance with compulsive debting have been calling Gamblers Anonymous for help. Since these calls don't relate to compulsive gambling, GA refers these calls to the GSO in New York rather than to local meetings simply because the local GA Intergroups lack referral information. Please let them know where to find you!

### A Word About SERVICE

by Alex K., New York City

One of our basic responsibilities as recovering debtors, as paraphrased from the Fifth Tradition and the Twelfth Step is to try to carry the message to compulsive debtors who still suffer. What message, you may ask is it that we try to carry? We carry the message of our recovery, honestly laying out the way we were before we entered Debtors Anonymous, what happened, and what we are like now. *SERVICE* includes any method we may employ to help us carry the message.

When we enter the program it is difficult for most of us to want to give help or to accept help in the spirit in which it is most beneficial, i.e. in the spirit of Love. Human nature and the growing pains of organizations can foster individual authority which can jeopardize group unity. Dominating personalities, unless somehow kept in check, could

turn meetings into battlegrounds. When our founders formulated the program they took this into consideration. In the Second Tradition our leaders are referred to as "trusted servants." No one giving *SERVICE* is in a position of authority over others. Those members who are willing to devote their time, energy and love to the fellowship become our servants. They take on the responsibility to carry out the requirements of the specific office. A key theme of our recovery, humility, is nourished by giving *SERVICE*.

The member who is not situated so as to fill an elected office can still be of *SERVICE*. And then there is the newcomer, who by participation and attendance at meetings is giving *SERVICE*.

Except in certain instances, every job, function, or position in Debtors Anonymous is filled by a member who is giving *SERVICE*.

Steps and Tools  
keep us solvent,  
but it's service  
that will fill  
our hearts  
with joy!

## Faith and the Federal Government

by Margie A., Downey, CA

On June 29, 1988, two secret service agents came to my office, handcuffed me, and placed me under arrest for embezzling \$63,476 in Federal government funds.

My odyssey began innocently enough. In my work I processed the payments the Federal government made to my company. One day a check arrived and the payees name was pretty much erased. I put the check into my typewriter to type in my company's name. It was at that very moment that the phone interrupted me. It was one of my creditors demanding payment.

I felt the shame rising. I wanted to be a responsible adult. I didn't want these people harassing me. I just wanted to be a grown up, to be financially stable. That's what I thought grown-ups were.

The check in my typewriter was just enough to pay that creditor. I fully expected to replace the money. But soon another creditor would call, I'd take another check, get depressed about what I'd done and then go shopping to escape the feelings. When I'd pay off the creditors, they'd raise my credit limits. The cycle was in full swing. Soon the checks had grown from several hundred dollars to several thousand.

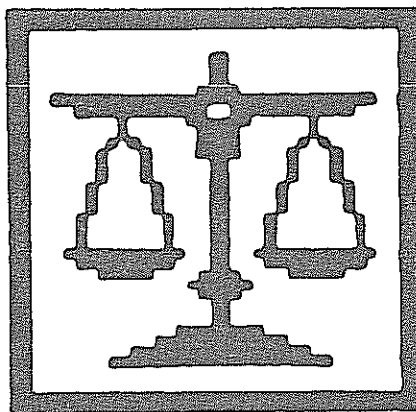
Every time I began to feel I'd charge my way out of it. I didn't buy a new car or a new house, I just shopped. My embezzlement lasted over four years. At the time of my arrest, I had no savings and my outstanding unsecured debt was over \$18,000.

My company finally realized what was happening and fired me (I was not arrested at that time). I spiraled into hopelessness and depression. I knew the end was coming.

I had to work two jobs (which I lied to get) just so I could have money to live. I was at my wits end when I found an article on Debtors Anonymous in Family Circle magazine. I read that article over and over and wrote to the General Service Office in New York for help.

While I waited for the reply, I returned to my church. I asked God for help and promised to live a spiritually guided life and seek professional help if he would forgive me and help me through this. God kept his promise and I've kept mine. It was at this point that my life began to turn around.

I began DA and therapy and returned to my church. I continued working my two jobs and just put one foot in front of the other. It was nine months after I was fired that I was arrested and taken to jail.



I knew God was in charge so I just turned it over and told the truth. Even though I felt totally useless I just let God be in charge. I became willing to go wherever God would lead me. I walked through my fear a minute at a time and kept my faith in God. As a result, miracles happened at every turn. My experience wasn't free of pain or fear, but when I really needed help, help appeared. When I had reached my limit, the pressure let off. When I needed a shoulder to cry on, the right person would appear. God walked me through this process a minute at a time.

I was able to plea bargain and ended up pleading guilty to two of the lesser counts. At the sentencing, the judge reviewed my probation department report, my statement, a statement from a friend, and all of my records from DA (including a letter from my pressure group sponsors).

I was sentenced in September of 1988. All I remember was that the judge said I didn't have to go to prison! I received a

three year sentence suspended to six months in a half way house and five years probation. The judge, in sentencing me to the half way house, allowed me to leave for work, my therapist, and my Debtors Anonymous meeting. Now I just had to get through the halfway house and on with my recovery.

I now realize, that upon entering the halfway house that I had surrendered with my head but not my heart. My adjustment was difficult. Then one day my "roommate" took me by the shoulders and coldly said "you did the crime, now you're doing the time. You want to get through this, this is what you have to do...." Well that shocked me enough that my surrender went from my head to my heart and the tears stopped.

Since I was restricted to the "house" I had a lot of time to read, think and search my soul. I surrendered my life to God and began trusting him to care for me no matter what the appearance of my situation.

Since leaving the halfway house I've been paying restitution to the government. My other creditors, those that didn't write me off, are almost paid off. Thanks to DA I'm doing it without deprivation. My life has a serenity about it like I've never known. Today things are so different, I'm honest in all my affairs (because God's in charge of the results), I have this incredible peace of mind, I know I don't have to steal to get what I want, I have the satisfaction of knowing that I actually own all my possessions (I bought them all with cash), and, most of all, I know that my God loves me and has forgiven me.

I've learned and accepted today that I'm not perfect, and neither is anyone else. I thought I was a bad person because I couldn't handle my money, but, through DA, I've found out that other people have trouble to. I'm not alone.

If anyone out there is going through anything like I did you only have two choices: to die or go on. I'm living proof that if you sincerely want recovery, keep coming back cause it will happen.

## Learning to be the Best Steward of My Money

by David VH, Newport Beach, CA

I've been in DA just a short time. I've also been in another 12 step fellowship for almost 8 years. I couldn't believe that anyone could feel as much shame as I did about money even though I've been in another 12 step program for so long!

All my secrets, defects of character are tied up with money. This is where my block is, this is the area in which I really couldn't surrender and let God take over - not even He could fix this!

In the beginning things got confused, because things happened so fast. I didn't know how to act. I felt my old stand-bys slipping away. My looks, my youth, my sex. I wanted to escape. I couldn't fanaticize anymore. This really scared me - but I went on.

Debting brought me to my knees. As it turns out, mostly self debting. I had a good little business going but things got harder and harder. I went more and more in debt to give the appearance that my business was thriving and I was successful.

My unsecured debt was mounting everyday. I borrowed against one credit card to pay another. I was terrified. I was debting as fast as I could to avoid "failure." I never felt that I really deserved real success and this was confirming my worst fears.

More 12 step meetings didn't help when it came to my indebtedness. Never had I thought about suicide over my other compulsions. I began thinking about it over money.

I guess my bottom came when I realized that every penny I made was going to pay off creditors. I had to move out of my apartment. I free-loaded dinners and lunches. I visited my parents too often. Much too often, considering all the ACA issues this was bringing up. I was in prison. I had nothing left to me, either money or self care.

One day my friend Sharrie D. in Laguna began talking about her freedom surrounding her own money issues. She

began telling me about DA. I had heard about DA years before, but considered it a fringe 12 step program and dismissed it. Now, for some reason, I could see the "light" in Sharrie's eyes. She talked about faith and sticking up for yourself and prosperity. I believed her. Mostly because I just couldn't continue with the pain I was feeling. I guess I just finally surrendered. I suppose my years of 12 step work kicked in somehow.

I went to my first meeting with Sharrie and heard about writing your money down, pressure groups and faith walks. I didn't understand really, but I got it, if you know what I mean. I felt hope and courage for the first time in a long time.

I knew I had to find the "winners," those people who had the willingness to "walk the talk" and who believed and talked about a higher power.

**"If I sound militant, well, I am. I need to be in order to be the best steward of my money that I possibly can."**

I got a sponsor and surrounded myself with DA friends. I did a pressure group soon after beginning DA. For me I needed to get my dreams in focus and make a decision on a course of action about my creditors. What I decided as a result of my pressure group was to place a moratorium on paying my bills for 3 months. I needed to support myself in a responsible, loving way. I tore up all my credit cards and started writing down all my money, everything I spent. My vagueness is slipping away. I balance my checkbook and I know exactly how much I have in the bank. My feeling is, if I can do this then anyone can.

As for my creditors, they are still there, obviously. BUT! they don't scare me the way they did. They aren't my angry parents! How could they be, they don't even know me. Yes, they want their money now, but tough! I need what I need to live a dignified life. What sense does it make to debt myself and put myself at risk in order to satisfy someone I don't know or care about. Remember

they don't care about me either except to the extent to which I can pay off my debt. And I will pay it off. Not on their time but mine! If I sound militant, well, I am. I need to be in order to be the best steward of my money that I possibly can.

I keep hearing in meetings "it's not about money." At first I didn't understand, now I do. To me it means that my money problems were but a symptom of all my underlying fears. Fear about what people thought of me - was I good enough - my fears of dying, of my mother dying - did I have any talents or gifts to give to others - and many more. And its the examination and breakthroughs with those fears that spell recovery for me.

I deal with my creditors on a daily basis. I have to stay very militant in order not to give my power back to them. I'm just coming to the end of my three month

moratorium from paying off my debts and I've got to say that my fear is all but gone. I'm adding up my spending to see what I need to make me comfortable so I can see what I have to pay back on a monthly basis.

This has absolutely not been easy. I always, always, always have to stay in the action. I wake up tough. And getting tough is always in the action for me. Often I feel sad, or angry, that I have to work so hard, or so I think, but that's the way it is. I don't think that it will change, that's ok.

Anyway, I talk to my creditors, and they are fine, as long as I know what my position is and I'm not vague. I bookend calls, I believe in myself and I keep my power. Creditors are just people and if they get parental - I say "have a nice day" and get off the line!

It's all action!