

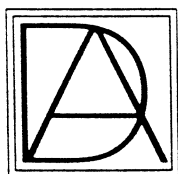
# Ways & Means

A Newsletter for the Fellowship of Debtors Anonymous

Summer 1996

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**DEBTORS  
ANONYMOUS.**

*Ways & Means is published by the General Service Board of Debtors Anonymous. It is generally published quarterly, but the publication schedule may vary. 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 4-issue subscription. Ways & Means is a forum for sharing experience, strength, and hope of D.A. members, groups, and service committees. It does not interpret D.A. traditions or principles. Articles, poems, cartoons, and other appropriate submissions are welcome, but cannot be returned. Send ALL correspondence and subscription requests to:*

Ways & Means Newsletter  
Debtors Anonymous  
P.O. Box 400  
Grand Central Station  
New York, NY 10163

## Taking a Risk

*God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.*

Hi, my name is Suze (it rhymes with "news"), and I'm a spendaholic and I have debts. Welcome to the "Ways and Means" meeting of Debtors Anonymous. (*Oh, God, I am powerless over my fear of doing this newsletter. Why did I agree to take it on anyway?*)

Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debt.

The only requirement for membership is the desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions. D.A. is not allied with any sect, denomination, politics, organization or institution, does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stay solvent and help other compulsive debtors achieve solvency.

Let's pause for a moment of silence. (*Okay, God, it's yours. If it was insanity or service to do*

*this, it's out of my control. I know my job now is to do the footwork that is in front of me to do.*)

I use the term spendaholic because while my debts are being reduced consistently, spending compulsively is still a challenge.

I first started 12 Steps in another program almost seven years ago and found that for me, the money issue compounds everything else that might be going on for me.

Would that I *could*, never have to pick up another dollar bill again and make choices about spending it. For me that just isn't realistic. I started D.A. seriously in December of 1990. I didn't use a checkbook for a year and a half. I have not used a bank credit card in almost five years. Still that term "money burning a hole in the pocket" was meant for me.

While I have a degree, it's not in journalism. I agreed to tackle this newsletter for two reasons.

The noble one is the service tool. We cannot keep our solvency if we don't give it away.

*(Continued on page 2)*

(Continued from page 1)

The second reason, and less noble, is that it would help commit me to sitting down at my new computer and learning all this fancy software, making my skills more marketable in the job jungle.

Okay, so self-examination and honesty are important in this program.

Even the process of putting this

issue together has brought vast opportunities for increased recovery. Reviewing past issues, talking with people all over the country, making decisions about the contents, creativity along with responsibilities abound.

Six years ago I could not make a wise decision about spending a dime. And here I am now, with the means to help so many of us share our experi-

ence, strength and hope in perhaps immeasurable ways (*Oops, sorry, God. I remember, Keep It Simple. No grandiosity here!*)

I've rambled enough for now. This is OUR newsletter. Please send in your stuff. Thanks for letting me share some of mine.

(*Okay, God - so far, so good. And nobody even died or anything. Cool.*)

Courage is fear  
that has said its prayers

AA Literature

## D.A. Convocation

As a favor to the Chairperson of the 1995 World Conference, I agreed to take the minutes. I had never been to a world conference.

Before, I was tiptoeing my way out of D.A. involvement. I didn't know I was about to witness firsthand the beauty of the program. I learned again and witnessed again that things can work out, that no matter how bad it looks or seems, there is always a solution and a resolution.

I saw tears, attacks, fearful panic, frustration so intense that I thought to myself I can't handle any more tension, I must go screaming from the room. How could I write down what they were saying when I was mesmerized with what they were speaking about?

I saw walking recovery.

Some opinions were clearer than others. Some were more direct. Every time a new person spoke, I found myself agreeing with their viewpoints. How do we make room for everyone?

Later from afar I see higher power orchestrating a brilliant human drama. Wonderful characters; alive, vibrant, passion, feelings, hope, bright ideas; so many facets to this brilliant diamond. Each person sharing their perspective, I saw differently through them all.

After it was all over, I saw hands being shaken among the different sides; hugs too. I hear true acknowledgment. How could that be? Everyone felt like everyone won.

Even me, the bleary-eyed, tiptoeing-away debtor.

Anonymous

## For Newcomers

...and Old-timers, too

Debtors Anonymous started in 1968 when a core group of AA's held the first meetings, briefly named "Penny Pinchers" and "Capital Builders." They made daily deposits in savings banks, as they believed that their financial problems stemmed from an inability to save money.

One day in December, 1970, the idea of D.A. was born when they realized that the answer to their monetary problems lay in letting go of compulsive debting one day at a time. By 1971, the essence of the program was discovered when it was firmly understood that the act of debting itself was the threshold. Also at this time, the Twelve Steps became the basis for the program.

After two years, the little group disbanded. Meetings came and went. In 1976, two, sometimes three or four people met on Wednesday evenings in Saint Stephen's Rectory in New York City for more than a year. Soon after, a Tuesday night group was born, and the program took off. Today there are over four hundred meetings in forty-one states of the USA and known meetings in at least six other countries.

## Recovery on the Job

Working the steps in the area of my job always provides a special challenge. I work in an administrative position at a hospital. I am not a nurse but I do work directly with patients.

Recently at work I had a situation that I thought was just impossible. My boss did not like the way I had suggested handling a particularly difficult and complaining patient who comes in regularly as an outpatient. I was feeling very defensive.

Since my way was not going to happen, and my job required satisfying my boss's instructions, another way had to be found.

Then I remembered Step 11

- "Sought through prayer and meditation to improve our conscious contact with God as we understand him, praying only for knowledge of his will and the power to carry that out."

I do work in a religious-oriented hospital where praying is encouraged. I went to the chapel on-site, determined not to leave until I felt more at peace with the situation.

It took many minutes, but after praying, and then becoming willing to get still and quiet, the thought came into my mind that maybe we could approach this patient directly. Instead of waiting for her to complain about how things were going wrong after the fact, maybe we

could be there in the beginning of the process and accompany her during the entire procedure. We would have accurate information, and she would be assured of fair treatment.

My boss liked this idea, as did all the other workers involved in the process. I felt confident that this was the next right thing to do.

We put my suggestion to work the next time the patient came in. While she was still unhappy about previous visits, she had to admit that this time everything was different.

A small miracle, maybe, but my gratitude was huge.

*Anonymous, Dallas*

### Awareness

#### To Whom Does The U.S. Govt. Owe the National Debt?

- \* 10 percent, individual Americans (who buy U.S. Savings Bonds, Treasury bills and the like)
- \* 10 percent, U.S. commercial banks
- \* 25 percent, U.S. insurance companies
- \* 35 percent, other U.S. financial institutions (such as savings and loans and securities dealers)
- \* 20 percent, foreigners

By the way, owning a piece of the debt does pay off - to the tune of \$232.2 billion in interest, just for fiscal year 1995. By the same token, it's mostly our tax money that's paying the interest. No wonder the debt's so unpopular these days.

*Dallas Morning News, April 2, 1996*

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*Dare to dream —  
— Catch the Vision!*

### World Conference 1996

The 1996 World Conference will be at the University of St. Mary of the Lakes, a beautiful retreat center in Mundelein, Illinois, which is north of Chicago. Look for more information in the next *Ways and Means*. We hope to see you there!

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# *Take What You Like, and Leave the Rest*

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Our deepest fear is not that  
we are inadequate.  
Our deepest fear is that  
we are powerful beyond measure.  
It is our light, not our darkness,  
that most frightens us.  
We ask ourselves, who am I to be brilliant,  
gorgeous, talented and fabulous?  
Actually, who are you not to be?  
You are a child of God. Your playing small  
doesn't serve the world.  
There's nothing enlightened about shrinking  
so that other people who feel insecure  
around you.  
We were born to make manifest  
the glory of God that is within us.  
It's not just in some of us; it's in everyone.  
And as we let our own light shine,  
we unconsciously give other people  
permission to do the same.  
As we are liberated from our own fear,  
our presence automatically liberates others.

*Nelson Mandela  
1994 Inaugural Speech*

## **"Advanced" D.A.**

I heard this term at a meeting not too long ago. Sometimes I like to believe that I'm ready for it, whatever "advanced D.A." may be.

The initial panic and anxiety and massive fear about money and spending and my debts no longer drive my life, and for that I am very grateful.

When my car needed new brakes, I had cash in the bank.

When I offered to take my niece on a trip to Santa Fe, the money was there.

Lo and behold, I even started putting some money away regularly in a retirement fund.

So what's next for me?

I heard it said at another meeting that the speaker just didn't have time for anyone who wasn't sharing the same spiritual journey she was on.

It is the spiritual foundation of this program that drives my life these days, in my personal relationships and in all my relationships. A relationship with a higher power, as I understand it to be, keeps my life manageable, one day at a time.

When the spiritual serenity is more powerful in my daily life than the financial panic is, maybe that's what advanced D.A. is all about - always building stronger on the foundation of the basic principles.

## **D.A. in Cyberspace**

An unmoderated electronic mail discussion group has been formed. D.A. members are able to use this forum to discuss issues related to their own D.A. recovery.

To join in, send e-mail to : [majordomo@toto.com](mailto:majordomo@toto.com).

In the body of the message, include as the first line  
subscribe solvency YOUR-E-MAIL-ADDRESS

with your own e-mail address appropriately substituted. This is a service project of a D.A. member who found himself in an area with few meetings and wanted to reach out.

## Ways & Means Needs YOU!

When I first started this program, I found the fourth step overwhelming. There was so much - how could I ever write everything down? My sponsor at the time suggested I set a boundary of one page to begin with - to list everything I could on just that one page. Then we could look at that and move forward from there. It broke the impossible down to a manageable portion and I began to understand how the program works.

The only requirement for membership is the desire to stop

incurring unsecured debt. We do this one day at a time by working the steps, using the tools, and following the traditions. This newsletter is our "meeting in print". Your contribution does not have to be a long and involved sharing of your story, nor a journalistic masterpiece.

A short paragraph simply sharing your experience, strength or hope about how the program worked in one instance in your life may be just the thing that someone else needs to read at *just* that moment.

For instance, how a telephone call to your sponsor when you were at the mall, plastic in hand, provided you with help to not spend compulsively, that one time. Or how record keeping, as tedious as it can be, provided a surprising moment of clarity.

Send ALL correspondence to: *Ways & Means* Newsletter, P.O. Box 400, Grand Central Station, New York, New York, 10163.

Sharings will be edited as required, and will not be returned. Thank you.

*Editor*

### Third Step Prayer

God, I offer myself to Thee,  
to build with me and do with  
me as Thou wilt.

Relieve me of the bondage of  
self,

that I may better do Thy will.

Take away my difficulties,  
that victory over them may  
bear witness to those

I would help of

Thy power, Thy love, and Thy  
way of life.

May I do Thy will always!



### Overheard

*Debtor:* Every month my spouse and I put a little aside for a college fund...a little aside for a new house fund...a little aside for a retirement fund....and a little aside for a vacation fund.

*Spender:* You put money aside for all that every month?

*Debtor:* Of course! Then we scoop up all the money we put aside, dump it on that month's bills...and if there's \$20.00 left, we run out and

spend it as fast as we can in sheer disgust!

*Spender:* Very impressive.

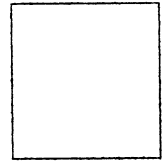
*Debtor:* Grandma had a nest egg. We have a stainless steel omelet pan.

### Seasons of Real Joy

Some people think God made life just for happiness, but I find myself unable to share that view. I think he made life for growth and that he permits pain as the touchstone of it all. Happiness - at the very least, satisfaction - is a byproduct of really trying to grow. And seasons of real joy are but the occasional byproducts of the process. Which, in eternity, will be the eventual fulfillment. Meantime, we seem to be pilgrims on a road - one which you and I are completely confident leads into the arms of God.

*AA Literature*  
*Bill W., 1956 letter*

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When nothing seems to help, I go and look at a stonecutter hammering away at his rock perhaps a hundred times without as much as a crack showing in it.

Yet at the hundred and first blow it will split in two, and I know it was not that blow that did it — but all that had gone before.

Jacob Riis