

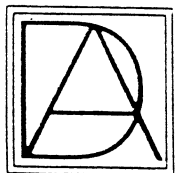
# Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Summer 1997

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**DEBTORS  
ANONYMOUS**

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

## Life After Debt

*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.*

*Anonymous, Texas*

It was March of 1987 when I sat before my friend and business associate and told him that I had stolen money from him.

I will never forget the look of pain and betrayal on his face. It is with me every day to remind me how my money addiction can take over my life. I had become someone that I was ashamed of, someone I didn't want to be with.

My friend was in shock at first and then he became furious. He pressed both criminal and civil charges against me and the next eighteen months I lived with the fear that I might very well go to prison.

I had been a respected member of the church and had a lucrative business going. I had three beautiful children that I was devoted to. How could I get so sick? How could I wander so far away from my belief system and morals?

The only answer I have is the obvious one. This disease is baffling and cunning. Money and the things it would provide my family became more important to me than anything or anyone.

I had recently gone through a divorce and I could not bring myself to change our lifestyle financially.

I tried to keep up the big house

and car.... the private schools and designer clothing.... the travel and cultural arts that I thought were so vital to our "image".

I was terrified and desperate. I knew I couldn't earn enough to keep it all going and so I began to "advance myself commissions" that I hadn't earned yet. I could have never said I was stealing. That word was so distasteful.

At first I would repay the "loans" as soon as I received a commission. But before long the advances surpassed all earnings and I was hooked. I always intended to pay the money back, I just lost sight of any hope of doing so.

I was trapped. I thought I had no choices. After all, I had put the children through so much pain with the divorce. I certainly couldn't ask them to change schools and living quarters. They would be so embarrassed.

Now I know it was my own pride and ego that kept me stuck. I was not willing to admit that I couldn't carry the load by myself. I couldn't ask for help.

I found Debtors Anonymous in December of 1988. I was trying to figure how I was going to supply Christmas for my children who had

*(Continued on page 2)*

(Continued from page 1)

no idea that I was facing a prison sentence. I felt crazy and alone. I had never been to a Twelve Step meeting. I thought the group would somehow show me a way to budget my money and get out of the mess I was in.

When I heard what was said there... and felt the love and acceptance of the group... I knew I was home. I didn't want to admit I had an addiction. I didn't want to "qualify" to be a member of this group. I didn't want to go to meetings or get a sponsor.

But I continued to live one day at a time. Go to one meeting at a time. Ask for God's help with one issue at a time.

Soon I began to get relief. I knew I wasn't alone. I found a God of my understanding and felt His unconditional compassion. I was able to begin to forgive myself and learn a new way of living. I got a sponsor. I called people in the program. I had pressure meetings and began to follow a spending plan.

Today my life is completely different. I am still a money addict. I still report to a probation officer once a month and am paying restitution.

But today I know that I am a precious child of God. I know that He forgives my past behavior and that I can too. I live a life of integrity and honesty. I try to change the character defects as I identify

them so that I can be happy, joyous, and free.

I am happily married now. My husband does not have this disease but honors the fact that I work this program. It is a humbling experience to live with someone who knows how to handle money and who doesn't feel about it like I do. Sometimes it is a real challenge to share money with him but I know that is one of the lessons I am to learn.

With the grace of God, I will be completely out of debt by the end of this year. That is amazing.

But the real miracle here is that I found my God and with His help I am finding myself. Now I don't mind being with me at all.

## Aware of the Fine Lines

Niki Scott, Dallas Morning News, June 1997

To be happy, healthy and successful, we have to stay aware not only of what happens around us, but how our own behavior helps or hinders us. Often the difference is a fine line.

There's a fine line between assertiveness and belligerence, for example, and between self-esteem and arrogance. There's a fine line:

- between helpfulness and meddling
- between self-acceptance and egotism
- between self-awareness and self-absorption

There's a fine line between:

- caution and timidity
- tact and dishonesty
- flexibility and indecisiveness
- friendliness and flirting
- enough of a good thing and too much of a good thing.

It's important to keep in mind the fine lines between:

- being available and micromanaging
- accepting help and acting helpless
- maintaining a positive attitude and being out of touch with reality
- enjoying time alone and becoming isolated
- being patient and being a doormat
- holding strong opinions and being

opinionated

- paying attention to detail and losing sight of the big picture
- having a sense of humor and being the office clown

If we want to be healthy, as well as successful, we must keep in mind the difference between:

- expecting the best of ourselves and expecting perfection
- being organized and being inflexible
- wanting enough and wanting it all
- honesty and callousness
- self-love and self-indulgence
- childlike behavior and childish behavior
- doing the best we can and asking too much of ourselves
- being cautious and refusing to take risks
- feeling anxious and allowing our fears to overcome us
- taking calculated risks and fearing to risk anything at all
- knowing and being a know-it-all
- taking care of others and sacrificing ourselves

There's a fine line between presenting too few examples of fine lines, and too many, as well - which is why this column has come to an end!

Steps Eight & Nine

**Made a list of all persons we had harmed, and became willing to make amends to them all.**

**Made direct amends to such people wherever possible, except when to do so would injure them or others.**

## Affirmation for a Day

Though others may have discord and chaos, it touches me not for I declare peace for myself. The stars are not worried or fearful to maintain their heavenly orbits.

Nor does chaotic thinking contribute to my peaceful existence in life.

Louise Hay

DA, as such, ought never be organized, but we may create service boards or committees directly responsible to those they serve.

# The DA Business Meeting of the Year

The Southern California Host Committee Welcomes You to

## *Strength in Numbers*

**The 11th Annual World Service Conference of Debtors Anonymous**

**September 25, 26, 27, 28, 1997  
Los Angeles, California**

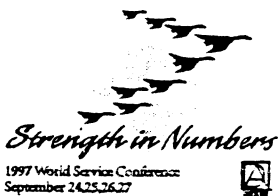
For information and registration forms write, call, or visit the web site  
World Conference '97

P.O. Box 654, Los Angeles, Calif. 90039-0654  
Telephone 213-856-2501

**ALL CALLS RETURNED COLLECT**  
Pacific Time Zone

*Messages left on voice mail should include  
time zone and best time to return the call.*

[www.angelfire.com/ca/worldservice](http://www.angelfire.com/ca/worldservice)



### PURPOSE

Every known DA group is invited to send a General Service Representative to the annual World Conference. DA groups from the entire world may send representatives to participate in the evolution of our program, and to return with renewed vigor to continue to carry the message to the debtor who still suffers. The World Conference makes decisions for DA as a whole.

Six committees work throughout the 4 day weekend to perform the ongoing work needed to conduct the business of DA. Issues and literature are presented, proposed, discussed and brought to vote. Agendas are set for the upcoming year.

Traditionally, Saturday afternoon is reserved for individual recoveries. This year Fellowship Day will feature a selection of about sixteen topic/sharing meetings.

### REGISTRATION

Early registration funds the ongoing conference planning. The agreement with the hotel requires a head count guarantee by August 14th.

After the deadline, reservations for rooms and meals cannot be guaranteed. There are three Registration Fee Plans, that can range from \$125 to \$185 for all three days. Early registration is encouraged.

### Second Tradition

**For our group purpose  
there is but one ultimate  
authority - a loving God  
as He may express Himself  
in our group conscience. Our  
leaders are but trusted servants;  
they do not govern.**

### HOTEL

Red Lion Hotel  
Los Angeles International Airport  
6161 Centinela Avenue  
Culver, City, CA 90230  
PH: 310-649-1776 FAX: 310-649-4411

### ROOM BOOKING 800-733-5466

Room reservations need to be made with Red Lion Hotel as soon as possible to receive reduced Conference room rates, and let them know you are with the DA World Service Conference. Please tell them if you plan to share a room. Rates are \$79-\$99 plus 12% tax, per night. Check out is Sunday noon.

### MEALS

A Speaker luncheon is planned for Friday, Sept. 26. A Fellowship sit-down dinner is scheduled for Saturday, Sept. 27. In the full registration fee option, both meals are included.

*See your general service representative or call/write as above for more information.*

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# Take What You Like, and Leave the Rest

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SOME DAY,  
AFTER  
WE HAVE  
MASTERED  
THE WINDS,  
THE TIDES,  
AND  
GRAVITY,  
WE WILL  
HARNESS  
FOR GOD  
THE  
ENERGIES  
OF LOVE,  
AND THEN  
FOR THE  
SECOND  
TIME IN THE  
HISTORY  
OF THE  
WORLD  
MAN  
WILL HAVE  
DISCOVERED  
FIRE!

Pierre Teilhard  
De Chardin

## Voices of Experience

The truth is the quickest and easiest way out of trouble.  
*Sarah, age 12*

*Ninety-nine percent of the time things aren't nearly as bad as you first thought they were.*  
*Jessica, age 15*

Riding your bike on ice is not as exciting as planning it.  
*Frank, age 13*

*The greatest teacher is not the one who talks all the time, but the one who listens.*  
*Lauren, age 14*

When you don't know what you are doing, ask for help before you mess up.  
*Jennifer, age 14*

*It's funny how God uses people to do great things.*

*Elana, age 15*

You can't trust dogs to watch your food.  
*Patrick, age 10*

*Life is filled with ups and downs but most of the time I'm going sideways.*  
*Leslie, age 11*

You can't hide a piece of broccoli in a glass of milk.  
*Rosemary, age 7*

*Shouldn't jump down stairs with your hands in your pockets.*  
*Philip, age 11*

## At Day's End

*Is anybody happier because you passed his way?  
Does anyone remember that you spoke to her today?  
The day is almost over, and its working time is through;  
Is there anyone to utter now a kindly word of you?  
Can you say tonight, in parting with the day that's  
slipping fast,  
That you helped a single person of the many that  
you passed?  
Is a single heart rejoicing over what you did or said?  
Does the one whose hopes were fading now with courage  
look ahead?  
Did you waste the day or lose it? Was it well or  
sorely spent?  
Did you leave a trail of kindness or a scar of discontent?  
As you close your eyes in slumber, do you think that  
God will say,  
"You have earned one more tomorrow by the work you  
did today"?*

*Original by Keri Brown, version adapted,  
published in the Dallas Morning News, 1997*

## A Day At A Time

Hi, my name is Suze, and I'm developing a new relationship with money. Mostly I still like to spend it. A lot. However, I'm learning to make wiser choices now.

Well, 1997 has been quite a year for me, so far. I was laid off at work, started a new job, bought a business, quit the other job, and then exactly halfway through the four-week transitioning period, following an ongoing cycle over twenty-seven years of encountering severe heart problems alternating with incredibly good health, my father died.

As I write this, it's only May.

I am enormously grateful to this program. Taking one day at a time has been essential for me. My father died the day after Easter, which in the organized-religion choice he and I shared would have great meaning for him, and for that I am very grateful.

That week I had two goals; to get through the funeral on Wednesday, and to make it to the next scheduled DA meeting the following Saturday. All else was incidental.

I have been in a place to ask lots of questions, with one primary one: Is what I am doing today worthwhile?

I have been helping my mother with the day-to-day activities of getting the bills paid. I am so grateful to DA for giving me the skills needed to communicate with her about money.

My father took nothing with him on his next journey. None of his beloved books, no "stuff." Zip. Except that he was a fourth generation to-the-core Texan, and my sister placed some bluebonnet flowers, the state flower of Texas, in the casket with him.

His death has, in its own mysterious way, brought about changes in my family. There is much more communication with my siblings, albeit most of it is electronically. Okay, so it is the nineties. And much of it is cautious, as we explore territory that previously has been heavily blocked during our adult lives with "no trespassing" signs.

For me, what lives on is an unreal-

ized legacy of love and honesty, and integrity and loyalty, and patriotism and true charity. My dad wasn't a celebrity, and he was far from perfect. I mean, if he was, would I be in the position of writing this today, within the contents of this particular newsletter?

But the cards and letters that continue to arrive, from people whose lives he touched in some small but to them very significant way, continue to amaze me.

He got up every morning, each day, and he really tried to live his life following his spiritual beliefs. He believed in a higher power of his understanding. If he was wrong about something, he was usually willing to admit it, and to do what he could to make it right. He prayed consciously, and daily. He gave service to others.

It was simple, but never easy, and he didn't learn it in the guidelines of a 12 Step program, although maybe he had reasons to.

Will someone else in my family-of-origin at some point in time receive a card that says, "because she showed up to this meeting, a difference in my life was made"?

Does what I am doing right now, just today, with my money and my time, have *true* value?

I'm not asking for feedback or advice. I'm hurting, and I'm expressing that emotion honestly and I'm not shopping for stuff that I don't need to be spending my money on in order to make myself feel better about it. I'm trusting with every ounce of strength I possess, that God, as I choose to call my higher power, has his plan for me.

And I'm accepting that maybe that plan includes feeling the pain of loss and the comfort in remembering, as well as the knowledge that conscious serenity will once again return.

I read once that joy is not the absence of sorrow, but the presence of God.

Thanks for listening.

## Ways & Means

*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-ing.*

*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.*

*If you think you have a problem with money or debt, you have come to the right place and we can help you. Ways & Means is our meeting-in-print. Your contribution is welcome. Brevity is encouraged.*

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

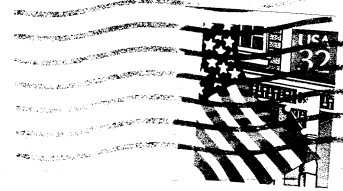
*Sharings will be edited as required for space, and will not be returned. Thank you.*

## 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.

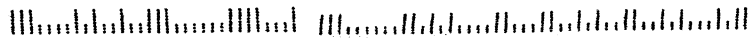
Take away my difficulties, that victory over them may bear witness to those I would help of Thy power, Thy love, and Thy way of life.

May I do Thy will always!



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*Having a friend that you can confide in  
 is better than a million dollars.*

*Rachel, Age 12*