

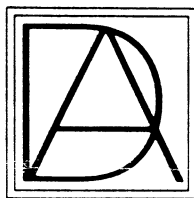
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Summer 1998

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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

Continuous abundance

Sitting at my computer on this beautiful morning, I submit that each person has access to a "miraculous" and continuous abundance. I believe the Higher Power always continuously pours blessings onto all of us.

My life has had its share of pain and loss, mostly self-inflicted by my own addictions and mistakes. But at any moment, if I simply stop to count my blessings or write a gratitude list, I find that I live amidst unbelievable prosperity and abundance. I could list hundreds of examples of the astounding age we live in, from modern medicine to unparalleled personal freedom to 12 Step recovery programs to, well, make your own list...

What about those with terrible diseases or handicaps, those born to unspeakable poverty, those born to abusive, even murderous families, those trapped in wars or living under dictatorships? I have no explanation for why a Higher Power would allow those horrible situations to exist. I only know that even in the worst situations I have faced, when I have prayed for and allowed my Higher Power to do what was best for me and all concerned, my Higher Power has done so.

The truth is that my glass is NEVER half empty or half full. I

simply need to open my eyes, my ears and my heart to the continuous miracle – and to put my glass into that continuous flow of abundance.

I believe I only need to make myself available to receive the miracle. I don't even have to be ready, I don't have to become perfect, I don't have to deserve it. In fact, I am always receiving it. It is always there. I just need to become aware of it, accept it, enjoy it, give thanks for it, and share it with others.

My favorite image is to see my life as an empty glass, an open vessel with infinite potential, and to see that my Higher Power continuously fills the glass. Sometimes, when I lose touch with my program, when I get selfish, when I get fearful and angry, when I want what I want now, I empty my glass. Sometimes it gets so bad that I knock my glass over and it stays empty for quite a while. But as soon as I return to working the Steps, putting my recovery first, and trusting my Higher Power, I turn my glass right side up, and immediately, my Higher Power fills my glass. The blessings, the abundance, the answers to all my problems are always there; I just need to open myself to them.

May every DA member - and still suffering compulsive debtor and spender - enjoy a happy, prosperous and blessed life.

- Robert P., Annapolis, MD

Trusting without the trust fund

I have a great deal to be grateful for. I am actually looking at a monthly surplus and have a savings account. I have a different system of running my life. Much of this new system comes from the steps and I am finding very powerful, real world applications.

My experience is that I was and am undermined by the trust fund left to me by my deeply dysfunctional family. First of all, it was several generations removed from being actively earned. Secondly, it was given to me instead of to my father. And third, it was used as a lever between my parents; my mother found a semblance of providing for and supporting her dream for me. My father, on the other hand, did not support the use and indeed, backed out of the conversations about what he felt were the proper uses.

When I reached the age of 18 I received total access to the fund. I only used the interest though, towards college and Christmas. I got a job right away before going to school so I could prove that I could support myself; a whooping \$92.88/week for several months at one point.

The trust became this tower, an amount that was intimidating. I didn't ever believe I'd be able to earn as much, let alone save as much. My brothers and I all followed the path of using it to bail ourselves out, at various times in our lives, by using the interest. Why didn't I just tap the main account? Our grandfather either had a sense of humor or was trying to look out for us because he made it unavailable to us until we reached the age of 40.

One of my challenges is that I don't have the experience of having to earn to receive. I'm not quite sure how to do this as an adult. The monthly checks that I did not "earn" made it so easy for me.

Recently, and through the rigorous advice of pressure groups, sponsors, therapy and my

HP, I stopped taking the interest. It is amazing to me the lessons that I am learning as a result. I get a chance to be a lot more objective about my job and my compensation. I get to hold other people accountable for their promises. I get to look realistically at what it costs to really take care of myself. I get to look at the other behaviors that I use to distract myself from the debilitating effect that underearning has on my self esteem. And, most of all, I'm facing up to those uncomfortable situations involved in getting paid, or not having to overwork. Oh, and one other thing, I am recovering rapidly from being a people pleaser!

For me, it is now just about earning the improvements in lifestyle that I hope, dream and yearn for. And I'm beginning to believe that I can.

Thanks for letting me share.

- Duncan M., England

For information on
submitting articles to
Ways & Means call:
212-297-6102

It's Getting Closer! **12th Annual World Service Conference**

University of Washington
Seattle, Washington
September 9-13, 1998

The conference officially begins Wednesday night, Sept. 9 and ends Sunday, afternoon on September 13.
Share-a-Day (Fellowship Day) on Saturday, Sept. 12 (Workshops, panels, dinner, entertainment and party!)

For more information or if you are interested in speaking or entertaining call **206-689-6240**
Or write: **12th World Service Conference, PO Box 95654, Seattle, WA 98145-2654**
Email: **SBeren2000@aol.com**

God's Deal

Hi my name is Aarhon and I am a grateful member of Debtor's Anonymous. I'd like to take this bit of space to introduce myself as the new editor of *Ways & Means*. It truly is an honor to be doing this service... *and* it scares the living daylight right out of my new jeans (that I had in my spending plan this month.)

I came to DA two years and 4 months ago nearly as scared. Well, okay I was a lot more scared then. I was over \$15,000 in debt and full of the most hideous shame anyone could ever be full of. I truly believed that I was my debt.

It has been a really bumpy road with gradually more and more smooth, long stretches of highway. I'll never forget the first time a creditor called me at home while my girlfriend was sitting right next to me. I can just feel my blood pressure rising and my chest turning a bright crimson as I sit here and write this. I was so ashamed and embarrassed. Today I can sit down with her and talk about money, our joint expenses, my debts and my dreams with a lot more serenity. It's not always comfortable but it's so much better than it was. Every once in awhile we have difficult times but nothing like those early days in DA.

I celebrated my nine year clean and sober anniversary on April 2nd. I bought myself a new bike, as planned for. Until DA I was never capable of planning for anything. If I wanted something I just went out and bought it, who cared how I was going to pay the rent or take care of myself. And who cared if I had any money in the bank, kiting checks was one of my habitual acts of behavior before DA and paying the bounced check fees was one of my favorite ways to keep myself in that perpetual cycle of deprivation and addiction. I recently realized that I haven't kited or bounced a check in two years. Amazing.

Another truly amazing thing is that a few weeks ago I had a small ritual in my living room. I sat in front of the wood burning stove and burned a stack of papers about eight inches high. It was the stack of papers in my "PAID" folder that I keep in the filing cabinet in front of all my other folders, debts still due

and otherwise. It was eight inches of letters of correspondence to creditors, old statements, threats, plea bargains, and final statements marked "paid in full". I sat there and burned this stack because there's no more room in my life (or in my file cabinet for that matter) for old debt and because I realized how incredible this stack really was. I do want to know and experience in full consciousness what it's like to be debt-free and I will, that's what the really awesome thing is, I know I will experience it.

My life keeps getting richer and the challenges sometimes seem like they get bigger, but I know for a fact that Spirit never gives me more than I can handle.

Meanwhile, back at the computer, being the editor of this newsletter is just a part of the miracles in my life. I am a very busy person and my life has just gotten more busy with school and training for a new career. Someone recently said to me, "One thing I noticed significantly - my life changes rapidly in proportion to the amount of service opportunity I take on - must be God's deal happening."

So yep, I'm the new editor... and all I can say is, must be God's deal happening.

In the Spirit of recovery, Aarhon S.



Quips and Quotes

On abundance and prosperity

"You are prosperous to the degree that you are experiencing peace, health, and plenty in the world... Basically, it means the power to make your dreams come true, whether those dreams are concerned with better health, increased financial success, happier personal life, more education, travel or a deeper spiritual life."

- Catherine Ponder

"It pays to trust in God. If your money motivation is based on your connection with the Infinite, you don't have to worry about your well running dry and you can relax into present time and experience the wondrous abundance of the universe you live in. In God you have unlimited life which, after all, is more valuable than all the money in the world."

- Bob Mandel

A Twelve Step Exercise

Identify a situation or condition in your life that is currently a source of resentment, fear, sadness, or anger. It may involve relationships (family, work, or money), work environment, health or self esteem.

Write a concise statement describing the situation and indication your concern.

Use the following exercise to apply the principles of the Twelve Steps to the above:

STEP ONE: In what ways are you powerless, and how is this situation showing you the unmanageability of your life?

STEP TWO: How do you see your Higher Power as helping you to restore your sanity?

STEP THREE: How does being willing to turn your life over to the care of God assist you in dealing with this?

STEP FOUR: What character defects have surfaced (fear of abandonment or authority figures, control, approval seeking, obsessive/compulsive behavior, co-dependency, unexpressed feelings)?

STEP FIVE: Admit to God, yourself and another human being the exact nature of these wrongs.

The Promises in action

One of the promises in the Big Book of Alcoholics Anonymous is that *fear of people and economic insecurity will leave us*. That promise holds true for me.

One of my current projects is belonging to a Toastmasters' group – where everyone gets to work on their public speaking skills in an encouraging environment. This particular group is comprised mainly of attorneys. Every Friday I park my '94 Cavalier in between '97 or '98 Infinitys or Lexus, or BMWs or what-have-you, and walk into this room full of people who bring in, what, 200 thou a year

or so? gross? ...at least net 70 to 100. I wear clothes I buy at Sheryl's Basement on sale for \$29.00 and sit next to people who only buy from whoop-to-do stores.

There was a point in my life when this scenario would have been extremely intimidating for me. But today I know that these people are no different than me - some of them have more money – some could, actually, have less. I have peace of mind, and I am learning a skill that eventually I hope will bring me more money. I have some ideas and products I want to promote, that I will need to sell and

STEP SIX: Identify your character defects. Are you entirely ready to have God remove the character defects that have surfaced.

STEP SEVEN: Can you humbly submit to your Higher Power and ask that your shortcomings be removed? If not, what is your resistance?

STEP EIGHT: Make a list of the persons you have harmed.

STEP NINE: What amends are necessary, and how will you make them?

STEP TEN: Review the first nine Steps to be sure that nothing has been overlooked. Promptly admit your shortcomings.

STEP ELEVEN: Take a moment for prayer or meditation, asking your Higher Power for the knowledge of Its will for you.

STEP TWELVE: How can your understanding and spiritual awakening assist you in dealing with your problem? How will you help others?

Direct Amends

The Twelve Signs of a Compulsive Debtor as printed in the last issue of Ways and Means are not, to this date, conference approved, and the editor would like to apologize for publishing them. They are being considered as the new Signs and are still in the process of approval. Please do not use or print them as official DA literature.

present; public speaking has previously been a huge fear for me. I practice letting go of fear and poor self image. I have been in debt, and I am getting out of it, and while I am not proud of it, I am also no longer neither ashamed nor embarrassed.

If ever anyone is attracted to what makes me serene and calm and asks me about it I get to carry that message to the still-suffering debtor. Attraction, not promotion – God's plan for my life and the power to carry that out.

- a grateful recovering debtor

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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 debting.

The only requirement for membership is the desire to stop incurring unsecured debt. There are no dues or fees for DA membership; we are self-supporting through our own contributions.

DA 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

**Let there be no
gossip or criticism
of one another,
but only love,
understanding, and
companionship.**

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 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.

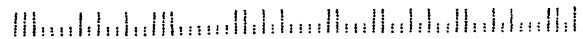
May I do Thy will always!

AA Literature

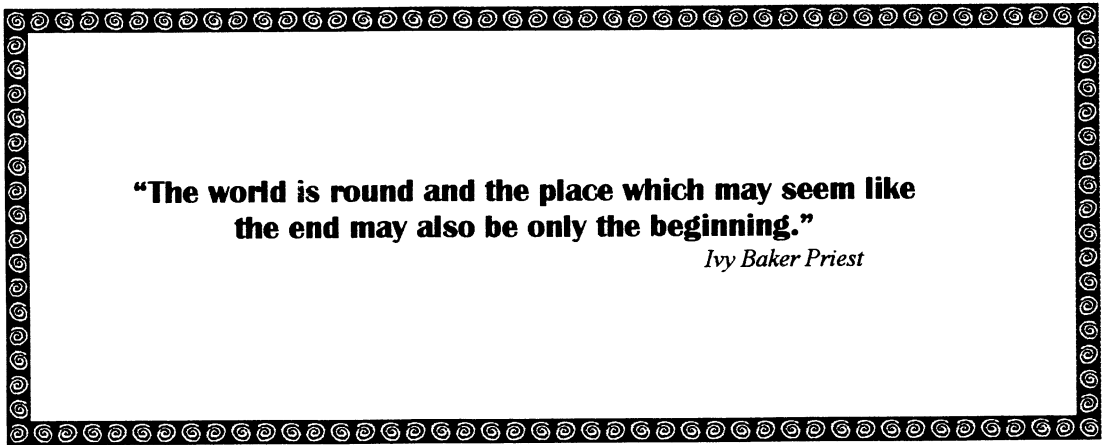


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**“The world is round and the place which may seem like
the end may also be only the beginning.”**

Ivy Baker Priest