

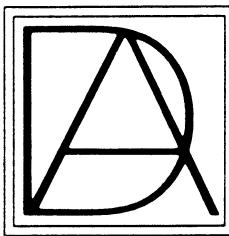
# Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Summer 1999

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**DEBTORS  
ANONYMOUS®**

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Ways & Means Newsletter  
Debtors Anonymous  
P.O. Box 920888  
Needham, MA 02492-0009

## Celebrating Recovery

# Ten Years of Experience, Strength and Hope

**F**or my tenth anniversary, I am writing this article in celebration of my recovery. I still come to meetings because my life keeps getting better. I come to meetings because I don't want to test if I am an addict. I come to meetings because I have many visions still to accomplish.

I wish I could remember all the wonderful things that have happened to me as a result of DA. All the little miracles, all the magic, but I can't. In fact these days I hardly remember the struggling days either. Recently I threw away my old spending plan, copies of my original letters to credit card companies, and my list of payments and how I watched the totals go down month to month. It's hard to say exactly how much debt I paid back, but it's somewhere around \$60,000 (most of which was student loans). I'm not being vague, but the figure was one number when I came into DA and then I actually took out more student loans and borrowed money from my mother for a down payment on a house. (These are things I would never, repeat, never, recommend anyone to do – and I did them only after much deliberation and consultation with pressure relief groups.) In the end, both of them were good decisions for me, I paid back my student loans in 5 ½ years and my house was very profitable.

How did I do it? I listened to everything everyone told me in every single pressure relief group. And though I didn't do everything on my action plans, I did follow most things which had to do with increasing my income and taking care of myself. I allowed myself to go slow, very slow. I went to meetings, I had pressure groups. I consulted with others before making large purchases or big decisions. I prayed about it. I stayed in therapy. I wrote down my money and added it up every month. I didn't deprive myself of necessary things. I learned to pay the doctors and dentists willingly. I worked on my jealousy and anger toward people who have more than me. I tried to stay true to my values. I went to meetings. I learned about balance. I did service for DA as well as pressure groups for others. I learned about taking care of myself. I learned what my particular form of addiction looked like. I learned that it is more expensive to live than my addiction thinks. From the beginning surrendering was easy for me because I felt so desperate – I tried never to forget the pain of that desperation.

### Things I've learned in DA:

- It is good to tell the truth on my taxes, it is imperative to my recovery to be rigorously honest in every aspect of money. I've argued with several accountants and financial planners about this. I like it when I have to pay more taxes every year – it is a sign of my prosperity,

*continued on page 4*

# Are there any DA related announcements?

## Hope Becomes Reality

After seven years in the making, the first D.A. book, *A Currency of Hope*, has been published and is NOW available.

A commemorative first edition is bound in a "prosperity green" hard cover, but only 1,500 copies were printed for a one-time opportunity to support the Fellowship. The limited first edition costs \$20 while a standard paperback edition costs \$11.95. Although no discounts are available on the limited first edition, significant discounts are available for group orders of the paperback.

The 200-page book is the result of seven years of effort by dozens of D.A. members. It is a collection of 38 personal stories by D.A. members from all walks of life. Their stories reflect a wide spectrum of D.A. experience, strength, and hope as they share their road to recovery through the D.A. Twelve Steps and Twelve Traditions.

Individuals and groups can order *A Currency of Hope* in several ways:

- Go to the D.A. Web site ([www.debtorsanonymous.org](http://www.debtorsanonymous.org)) and print out the order form.
- Write the D.A. General Service Office at P.O. Box 920888, Needham, MA 02492-0009 for an order form.
- Call the GSO at 781-453-2743 or fax a request to 781-453-2745.
- Contact your area Intergroup or nearby group to assemble an order.

Groups are advised to gather orders from their members to take advantage of significant discounts on the price of the paperback edition.

## "A Step in the Right Direction"

Plan now to attend the 13th Annual World Service Conference, "A Step in The Right Direction" to be held October 9-13, 1999 at the Craigville Conference Center in Craigville, Massachusetts.

Conference registration fees postmarked on or before September 8, 1999 are \$190, after September 8th they are \$215. Conference lodging and meals for each person are \$215 and includes 4 nights and 12 meals, Saturday sup-

per through Wednesday lunch. Additional nights, before and after the conference are \$46 per night.

Other expenses for the conference will include travel, gratuities, personal spending, contribution, etc. These and other details will be mailed out in June.

To contact the 13th World Service Conference: World Wide Web; via link from the fellowship's official Web site at [www.debtorsanonymous.com](http://www.debtorsanonymous.com) or email: [wrlldconf13@aol.com](mailto:wrlldconf13@aol.com), voice message: (781) 932-2580 or USPS mail: 13th World Service Conference, P.O. Box 1, Natick, MA 01760.

### Ways & Means Submission Policy

W&M welcomes, encourages and thrives on submissions from members of the DA Fellowship. We do reserve the right to edit as necessary but always attempt to remain true to the original submission.

As always, and as a reminder to the readers, the opinions expressed in the personal submissions in this newsletter are strictly those of the individuals who submit them... Take what you like, and leave the rest.

## The Critical Call

**D**uring my nine years in D.A., I have watched hundreds of people come and go. Only a handful have kept coming back for very long. Even fewer have worked their way through the Twelve Steps. And a blessed few have gained and maintained long-term abstinence, sobriety, and prosperity.

Why?

I wish I knew. There may be as many answers as there are newcomers who never come back. However, I think that much of the answer lies with the incredible power of addiction and our deeply, deeply buried belief that we are not allowed to recover, that we must suffer and die.

I have learned an amazing statistic

from another Fellowship that tells me that I, too, bear some of the responsibility for the ones that don't come back. In a survey of its meetings, this Fellowship found that ONE telephone call can make a remarkable difference to a newcomer.

The survey showed that—on their own—only 6 of every 100 newcomers came back to a second meeting on their own. But that number soared more than 850 percent—to 52 out of 100—when someone called newcomers after their first meeting.

Although D.A. has never done such a survey, my experience tends to support that result.

I believe that I must begin to take my primary purpose seriously: To

(Continued on page 3)

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# Respecting Your Elders

## *Staying in touch with "old-timers"*

One of the most visited topics among Debtors Anonymous groups is how to keep contact with the "old-timers" of D.A. Because so much of our help comes from receiving the blessing of the "experience, strength and hope" of others in our program, it seems so very important to our own recovery to fill our rooms with those who have years of recovery behind them. Not only is it important because we want to listen to their stories, but also because it fills us with the sense that "IT WORKS".

Often times though, newer meetings have few, if any, "old-timers" to draw upon. And even the older rooms often find themselves filled with those that still are in the hurricane of the debt storm that drove them to recovery in the first place. It is difficult for those of us still in the storm to see the hope of recovery without having those that have survived it and begun to thrive in the hope of DA.

Therefore, at the World Conference last October, a discussion ensued about ways of increasing our contact with our old-timers and a few suggestions were given. Other suggestions came while I was discussing the topic with friends in our own meeting. Merrick Long Island is blessed with one of the oldest and

strongest meetings that is in existence and we have many old-timers who attend with some regularity. Asking them how and why they still stick around, and what others can do to ac-

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**It is difficult for those of us still in the storm to see the hope of recovery without having those that have survived it and begun to thrive in the hope of DA.**

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complish that goal, they gave me these suggestions:

#### **Your Sponsor's Sponsor**

Most of us have taken the program suggestion of taking a sponsor, someone who has a longer recovery than ourselves, who we can gain experience, strength and hope from. If you ask them if they also have a sponsor, they probably have contact with someone who has even more recovery than they do. If that sponsor is not a member of your group, ask your sponsor if they think they could get their sponsor

to attend a few meetings so that your group could have the benefit of their story and their hope. It might even be nice, and very beneficial to ask if they would qualify at one of your monthly meetings. By asking them to qualify, they might be made so comfortable that they could consider starting to attend that meeting with some regularity. It also may provoke them to get some of their own DA friends to attend.

#### **Other Meetings**

The first thought of looking for old-timers is to look at other meetings in your area. This requires you to take some effort and attend some other meetings a few times. After the program, if you have noticed someone who appears to have a few years of recovery behind them, go up and introduce yourself. Tell them about your meeting and that your group is looking for old-timers who could provide some guidance. Ask them if they would consider attending a few of your meetings to get to know the people there. Just like the trauma of asking for a sponsor or for pressure relief meetings, if you are told no, remember it isn't personal. It isn't rejection; it is merely a case of asking the wrong person at the wrong time. Keep at it.

The benefit to your group's growth, and to your own, will be worth it.

#### **Your Group's Founders**

How many times have we at-

*(Continued on page 4)*

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help the compulsive debtor who still suffers.

I ask each D.A. member to make a commitment to the D.A. Responsibility Statement: Whenever someone reaches out, I want the hand of D.A. to always be there. For that, I am responsible.

One phone call per week to a newcomer or to someone who used to come to meetings, but who has stopped coming. That's all it would take.

I know: I have and I use all of the

same excuses that everyone else does: I already do too much, I'm too busy, my family needs me, I'm too depressed, I'm too stressed, I'm too... and on and on.

However, where would I be and where would D.A. be if in 1935 Bill W. had gotten drunk instead of helping Dr. Bob, and where would I be if in 1976 John H. had not helped the first three D.A. members? I know for a fact that I would be dead.

So, for me, one call per week is a small price to pay for my life much less my abstinence, my prosperity, my

growing assets, my declining debts, my successful career, my wife and step-children, my service to D.A., my dozens of loving friends around the world among my fellow D.A. members.

Just one phone call a week. The life I save could be my own - and that of a newcomer.

*Robert P. Annapolis, MD*



*(Celebrating... Continued from page 1)*

of my recovery. I make more money every single year, I should pay more taxes – this is news to be celebrated and rejoiced in.

- I've learned that I never ever get ripped off in life. This was such a fear before that I was paralyzed to take action. I always felt that if I bought something, it would be cheaper down the street the next day and I would feel like a fool for having been ripped off. But, now I see, no one is out to get me, or my money. And every action I'm taking leads me somewhere better. Always. I lived in a humble upper flat for many years while I completed my schooling. I hated paying rent, I hated paying the cranky landlady downstairs. I hated that all my family, peers and school-mates lived in houses they owned. I felt like the whole world was getting ahead and I was still stuck throwing money out the door by paying rent. And low and behold when it was time to move from the flat, I found a wonderful house for \$46,000 and sold it three years later for \$80,000! And then purchased one for \$150,000 and now it is worth at least \$230,000. Somehow God provided opportunities for me to make up for all that rent

money. Nope, I wasn't getting ripped off, something better was in store for me.

- The world is an abundant place. There are trillions of opportunities to make money. I have hundreds of ideas in my head on any given day. There's no end to what any of us can do to help ourselves. There is possibility lurking around every single corner. And every trauma is possibly something good trying to happen.

- I'm going to be okay no matter what happens. I lived a happy life before my income went up, I can do that again. I lived rich, well and full with friends, creative projects and purposeful goals. I saw my spending plan inch it's way up and I see it now bursting at the seams as I make more money than I ever dreamed possible for me. My life will not crumble if for some reason my income does. There was joy, love and friends in my humble flat and if it's the plan for me to be there again, I will do it happily.

- I feel infinitely positive about the kinds of jobs I can do. I am a health care provider and everyone I know frets about malpractice and being sued. I don't fret a bit. I figure if it's God's plan for me to lose my ability to make a living doing what I do,

then I'll find something else. There are many interesting things I can do.

- The promises do come true. Life gets better and better. And fears and insecurities do leave us. I no longer worry about money at all. It is just not something I am afraid of. I think about it, I take care of it, but I don't fear it. Money is just money. Now I have a lot of paid help: a cleaning lady, a handyman, a masseuse, a secretary, an expensive hair dresser, lawn cutters, snow shovellers and financial planners. But, I could do without all of them in a second if my serenity were threatened. Money pays for these services which I have grown to appreciate, and these services ease my life, but they don't bring me serenity. Serenity can't be bought and I know this now. More stuff doesn't buy serenity either. I know that serenity can't be bought. And that's the main thing I am grateful for with DA. I know what is important in life. I know the difference between spirituality and materialism.

Thank you, I am so glad to share my 10<sup>th</sup> anniversary with you. Maybe we could start a fund to purchase to-kens, or maybe we could start another tradition? - *Anonymous from CA*

## The General Service Office address has changed.

Please make a note of this and announce it at all meetings that you attend.  
*Send all contributions or correspondence to GSO to:*

**Debtors Anonymous  
General Service Office  
P.O. Box 920888  
Needham, MA  
02492-0009**

*(Elders... Continued from page 3)*

tended the same home meeting, gone each week to find the same faces, hear the same stories? Not many. Each group seems to be a transitory thing. For months you could see the same faces, but each week a few more are added, a few more subtracted, slowly the faces that were there when you started don't seem to be there anymore. But there are always a few, a very few, who seem to be there week in and week out. Go to those people; see if they know who actually started this group. Are the founders still around and active in DA? Is anyone from within your group still in contact with them? Can they be contacted to come to qualify about the founding of the group? Maybe that contact could not only serve to give your group experience strength and hope, but it could also serve to bring a D.A. per-

son back to active participation.

Whichever method you choose to use, giving the respect and attention back to the elders of our program can only serve to benefit the group at large, you personally and also give something back to the elders who came before us. - *Jean S.*

### Burning Desire?

*Send in your stories of experience, strength and hope to:*

Ways & Means Newsletter,  
Debtors Anonymous,  
attn.: editor, PO Box 920888,  
Needham, MA 02492-0009,

or email your article to:  
airyartz@metro.net,  
RE: Ways & Means

## Ways & Means Newsletter Subscription Form

**Yes!** I would like to become a subscriber to *Ways & Means*, the newsletter for the fellowship of Debtors Anonymous.

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Subscriptions must be prepaid by check, money order or traveler's check; No cash or C.O.D.'s accepted.

## *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 920888, Needham, MA. 02492-0009.*

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

## Call for Submissions

Like a good meeting, this newsletter exists by the contributions of it's members. If you have the desire to share your story of experience, strength and hope or any other DA related subject with fellow DA members around the world please send in your submissions to:

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*“Every circumstance in my experience  
is the Universe offering opportunities  
for my highest good”*

*- Mary Murray Shelton*