

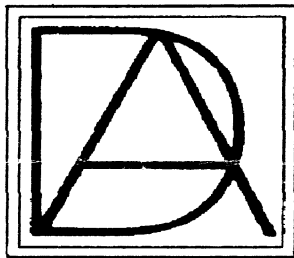
# Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Summer 2000

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**DEBTORS  
ANONYMOUS®**

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

## Experiences in Sponsorship

For a good many of my fifteen years in Debtors Anonymous, I was reluctant to sponsor members of the program. I felt I didn't know enough to help others with their money matters and besides, I told myself, it seemed difficult to obtain a sponsor of my own, so why should I sponsor others?

Then another member asked if I were interested in becoming her goals partner. This entailed regular daily phone calls as a predetermined time in which we would read and repeat seven or eight affirmations or say a short prayer. Next, we would make three goals for the day, writing both our own and partner's goals in our notebooks. The following day, we would query each goal to see how we had done. We still do this today.

A few years ago, I entered into co-sponsoring with another DA member. We would make commitments to each other, give feedback on current money matters, and help each other be honest in our dealings in the material world. Co-sponsoring is better than nothing. It is still difficult to get a sponsor in

my area.

Recently, more time opened up in my schedule, so I decided to do more sponsoring. Here are some things I've learned about sponsoring in DA.

If a sponsee is a beginner, have them call regularly and tell about upcoming spending situations, especially in areas of past compulsive spending. If the sponsee has been in the program for awhile, ask for their spending plan right away. Have a clear idea of their income and expenses because a question like this invariably arises: "I want to buy a new table. What do you think?" I refer them to their spending plan, ask if they are anticipating any major expenses, and then make the decision together.

Have lots of faith in the Higher Power. Know that the Higher Power will help your sponsee and his/her recovery is not all up to you. Be ready to pray at any time while talking to sponsees, whether out loud with them on the phone or silently when undecided about what to say or when feel-

*continued on page 2*

## THERE ARE SPIRITUAL SOLUTIONS

*The 14th ANNUAL WORLD SERVICE CONFERENCE*

**September 13-17, 2000**

**Albuquerque, New Mexico, USA**

*More information inside*

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# Cultivate True Wealth

I have learned to love the slogan "Cultivate True Wealth," thanks to some DA friends.

According to my sponsor, *Wealth*, in this philosophy, is something we experience rather than possess. Think about this. Try meditating on this philosophy, then care to share. It has been said, "having is not all bad, it's is not." In recovery with support from other DA members, I wrote a list of non-financial assets. From my fellow DA members I learned that non-financial assets are different things for different people. Many members included their education, talents, beliefs, creativity, fellow DA members, friends, family, self-esteem, health. It took us a while to list all of the non-material aspects of our lives that contribute to our overall well-being, even to our ability to earn.

Wow! Sheesch!

I have always been a lover of the meaning of words - and in looking at this broader definition of wealth, I can see that in 48 years of life, I have built up many assets indeed. They just haven't been financial ones. Thanks to DA I am bringing back health to the money aspect of my life. You can see it my eyes that I am glad. Without DA and learning all the ways to have a healthy relationship with money, there would be no healing work around my monies. If you prosper, I prosper.

As I tell those I sponsor, you don't have to wait until the debts are paid to begin building true wealth. The slogan "being in debt has nothing to do with prosperity." is even true from the first day of recovery and it need not interfere with it.

I also memorized the slogan "being broke is a temporary situation; being poor is a state of mind." My fellow DA members have shown me by walking the talk ...*True Wealth* is a state of mind. I've taken the "charge" off of having debts. I learned in DA I have the rest of my life to pay them off, and my goal in recovery is not to incur any new debt. Meantime, every day I am in DA, I can still feel happy, even ecstatic, now and then! I don't have to wait for my debts to be paid off to live.

This is all simply my POU—Point of Understanding. Take what you can use and leave the rest. Money is no longer a drug I use to substitute for living; it's just one of the resources that I use to cultivate true wealth. Thanks, Higher Power.

*Cecilia M., South Berwick, ME*

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*continued from page 1*  
ings arise.

Be ready and willing to tell the sponsee "no." At times, sponsees are very determined to spend money because of mixed up motives. I can sense their ambivalence and confusion, so I sometimes take a risk and tell them it doesn't sound good to me. If they go ahead anyway, I often have to pray immediately to let go of any feelings or character defects. Sponsoring is good at bringing up character defects.

Recently, a sponsee discovered how much credit they owed. As making minimum payments looked difficult, I suggested that the sponsee ask the lender for a moratorium and then if the lender said "no" we'd decide what to do next. When the sponsee reported to me that they had taken out a personal loan at the bank's suggestion as a way to protect the sponsee's credit rating, I prayed constantly until they were finished. I then told the sponsee I had nothing much to say as to do so would only represent a post mortem. It was new behavior for me not to have gone over what the sponsee "should" have done, not to have pointed out that

worry over credit ratings is like an alcoholic wanting to have a personal bartender who will not shut them off.

Keep them busy reading, writing, and going to meetings. Recently, the World Service Conference Literature Committee requested submissions of writings for pages in a DA daily meditation book. This is an ideal writing assignment for both sponsors and sponsees.

At times, sponsees will sound hesitant or confused about spending money on particular events such as vacations, weddings of relatives, business trips, or moving costs. Over the phone I ask them to get a pencil and piece of paper and we will write down the anticipated expenses right then and there. I have found that decision-making in the moment brings a lot of relief.

Have tea or dinner with a sponsee. Be interested in their life. It is difficult to help with money decisions if you have no sense of their life. Some credit counseling services do give financial advice without this personal connection, but they work for the creditors. Their advice is to pay creditors first, and then self. In Debtors

*(Continued on page 3)*

Dear God,

Thanks for the ongoing guidance  
Sometimes it's much too much on my own.  
I am glad that you're there at so many times  
In so many places and in fact it seems everywhere.

David, Pennsylvania

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## Are there any DA related announcements?

Let the Fellowship know what's happening around the world in DA.

Send  
your DA related  
announcements to:

**Ways & Means**  
P. O. Box 920888  
Needham, MA 02492-0009

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# The 14th Annual Debtors Anonymous World Service Conference

## THERE ARE SPIRITUAL SOLUTIONS

Albuquerque, New Mexico, USA  
September 13 - 17, 2000

### FOR MORE INFORMATION:

Conference Mailing address:

14th Annual World Service Conference  
PO Box 25912  
Albuquerque, New Mexico 87125-0912

Conference Voice Mail: 505-342-8028  
All calls returned collect

Email: [conf@debtorsanonymous.org](mailto:conf@debtorsanonymous.org)  
Website: [debtorsanonymous.org](http://debtorsanonymous.org)

*Wednesday, September the 13th, is registration and "travel day" with a Fellowship meeting beginning in the evening. The conference concludes at mid-day on Sunday, the 17th..*

*Tradition 4: Each group should be autonomous except in matters affecting other groups or D.A. as a whole.*

The World Service Conference is the annual business meeting of Debtors Anonymous, a gathering of General Service Representatives (GSRs), Intergroup Service Representatives (ISRs), the trustees of the General Service Board (GSB), and other DA members to discuss and vote on matters that, according to our traditions, "affect DA as a whole." The representatives serve on various committees, bringing the issues of the Fellowship to the Conference, and working throughout the year, providing service on a global level to carry the message to the debtor who still suffers.

This year, Albuquerque, New Mexico, USA, the sun-drenched Land of Enchantment, is the host city for the conference, to be held September 13 through September 17th, at the Madonna Conference Center, a Catholic-based yet open-minded retreat center that regularly hosts 12 Step conferences and retreats throughout the year. All rooms are shared, two people to a room, with community baths, one wing for men and the other wing for women.

The Conference is 12th Step work at a most important level. The beauty, serenity and simplicity of New Mexico will provide a truly Higher Power-inspired backdrop as we work together in Spiritual Solutions to further the purpose of Debtors Anonymous - staying solvent and helping other compulsive debtors to achieve solvency, one day at a time.

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*(Continued from page 2)*

Anonymous, we put the debtor first and then the creditors. We work for the Higher Power.

Turn a sponsee's attention to the Higher Power they express fear or negative thinking. For example, when business owners want to skip paying themselves because their business account is getting low, remind them that God is the source of all good, that they are going in the right direction, and the answers will come.

Know your limit on how many times your help can be ignored. I will often tell new sponsees that I want to listen to them and share my own experience, strength and hope but I don't talk with sponsees just to hear myself talk.

You will need to be clear what is a

slip and what is a warning sign. Sponsees might bounce checks due to failure to transfer money from a business account to a personal account. If I know the sponsee is doing most of the Steps and tools, all I do is encourage them to look at how much time and attention they are devoting to record keeping.

Collateralization can be a problem for some. One sponsee I took on continued to collateralize one particular asset after many years in the program. This seemed to keep the sponsee in a crisis mentality. I told the sponsee I'd like to see them free from this behavior and would help in any way I could. It is working.

Equity loans are seductive and should be approached with caution. I have seen all kinds of vagueness and

denial on the part of lending institutions and sponsees. For example, sponsees might want to take out an equity loan to remodel their house, but then borrow more than they need just because they like to deal with large amounts of money. To put a portion of an equity loan into a CD account at 8% a year and invest it at 5% a year is a losing proposition.

For two years now I've sponsored many people in DA and I have found that I do know enough to help them. I want to be a channel for program wisdom one day at a time. This keeps me involved in my own recovery and that is Step Twelve in action. As the saying goes, "You've got to give it away to keep it."

*Blessed Be,  
Anonymous DA member*

# Do DA Day

## DA - C.P.R.

### "Conscious Program of Recovery"

Annual Southern California  
Debtors Anonymous Celebration  
& Fun-Raiser

Saturday, June 24, 2000  
Crossroad School gymnasium/hall  
1714 21st Street, Santa Monica  
(at Olympic Blvd & 20th Street, west of Cloverfield Blvd.)  
\$14 donation suggested

Prosperous members may wish to donate \$18  
No one turned away for lack of funds

Registration 9:00 a.m.— 5:00 p.m.

#### Workshops

- 10 - 11:45 a.m. *Survival Guide for the newcomers  
& the not so new*
- 1 - 2:45 p.m. *BODA Business Plan*
- 3 - 4:45 p.m. *Record Keeping and Daily Maintenance*

#### Meetings

- 10 - 10:50 a.m. *Abstinence, Solvency and Unity*
- 11 - 11:50 a.m. *Saving and Creating Wealth*
- 12 - 12:50 p.m. *Potluck Lunch & Entertainment*
- 1 - 1:50 p.m. *How to Deal with Creditors*
- 2 - 2:50 p.m. *Spending Plan: Homeowner, Family  
and Single*
- 3 - 3:50 p.m. *Living with Abundance*
- 4 - 5:00 p.m. *Step 6: Dreaming Big  
— Grounded in Reality*

**FOOD BY THE NUMBER POTLUCK:** *Bring your favorite dish* according to the last digit of your home phone number. 0-3 Main Dish, 4-5 Salad; 6-7 Beverages & Bag of Ice, 8-9 Dessert. Coffee, tea and utensils will be provided. Lots of fun, fellowship and recovery!

We need volunteers, leaders and speakers to help the day of, contact Karen T., Chair - 626-799-2791, ohkaren@yahoo.com. For additional information, see our Web site <http://www.geocities.com/scdaeevents>

*Come, Listen and Learn!*

## Notes from the GSB

\*\*\* The General Service Board (GSB) of DA has approved the reproduction of the DA audio tape, which is available for purchase on the literature order form. The GSB has also given Hazelden permission to reprint DA's 12 Steps, 12 Traditions, 12 Tools and the Preamble.

\*\*\* The Publication & Distribution Committee of the GSB has been researching less expensive ways to distribute our literature and has approved the printing of 3,000 copies of the new Awareness pamphlet. The GSB has approved a price of 75 cents per copy of the new pamphlet, which is available for purchase now.

\*\*\* The ballots for the vote for the degenderization wording of the DA 12 Steps and 12 Traditions have been sent out for return postmarked no later than **AUGUST 15th, 2000**. Results to be available at the World Conference in Albuquerque, New Mexico in September, 2000.

**Despite inflation, the average \$1 contribution has not increased in 24 years.**



# THRIVE! WITH FIVE!

Or Double Your Dollar

The DA World Conference suggests that all DA members increase their support of their local DA groups and Inter-groups.

**Donate \$2 if possible,  
or if your prosperity allows, give \$5**

(If unable to give please keep coming back)

Make "Thrive with Five" or "Double Your Dollar" a regular part of your 7th Tradition announcement.

## Ways & Means Newsletter Subscription Form

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

Date \_\_\_\_\_ Is this a new subscription? \_\_\_\_\_ A renewal? \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

City/State/Zip \_\_\_\_\_

Enclosed is \$ \_\_\_\_\_ for \_\_\_\_\_ issues

Please list your home group's name:  
\_\_\_\_\_

Are you a group contact? \_\_\_\_\_ A General Service Rep? \_\_\_\_\_

Make checks payable to:

**D.A.G.S.B**

(Debtors Anonymous General  
Service Board)

**IMPORTANT: INCLUDE  
THIS FORM  
WITH YOUR PAYMENT**

Subscription rates are as follows:

**United States:**

1-4 subscriptions **\$8/yr. each**

5-9 subscriptions **\$7/yr. each**

10+ subscriptions **\$6/yr. each**

**Canada:**

1-4 subs. **\$8.50/yr.**

5-9 subs. **\$7.50/yr.**

10+ subs **\$6.50/yr.**

**Foreign:**

1-4 subs. **\$13/yr.**

5-9 subs. **\$12/yr.**

10+ subs **\$11/yr.**

All amounts must be drawn on U.S. banks only. Please remember that it could be up to three months before you receive your first issue. *Ways & Means* is published quarterly, but the publication schedule may vary.

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

Mail check plus order  
form to:

***Ways & Means***  
**SUBSCRIPTIONS**

Debtors Anonymous

P. O. Box 920888

Needham, MA 02492-0009

## 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*

### MEETINGS:

**We attend meetings at which we can share our experience, strength and hope with one another. Unless we give to newcomers what we have received from D.A. we cannot keep it ourselves.**

*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.*

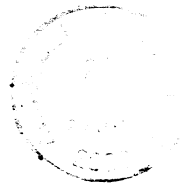
*Sharings will be edited as required for space, and will not be returned. Thank you.*

## Call for Submissions

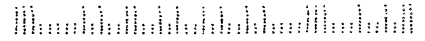
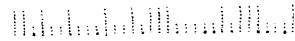
Like a good meeting, this newsletter exists by the contributions of it's members. If you have the desire to share your story of experience, strength and hope or any other DA related subject with fellow DA members around the world please send in your submissions to:

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attn.: editor  
PO Box 920888  
Needham, MA 02492-0009**

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*"Every man has his own courage,  
but is betrayed because he seeks  
in himself the courage of other persons."*

*- Ralph Waldo Emerson*