

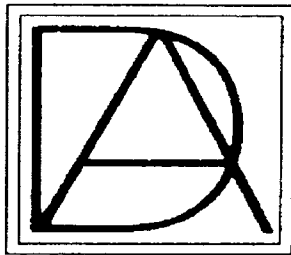
# Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Summer / September 2001

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**DEBTORS  
ANONYMOUS®**

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

## Third Step Prayer

*God,*

*I offer myself to Thee, to build with me and to 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!*

*A.A. Literature*

## Experience, Strength and Hope

*Charlie, New York, USA*

When the planes hit the towers of the World Trade Center, I was 15 miles away at home in another part of New York City.

I had been recovering from the death of my father from cancer exactly two weeks before. Now, three days later, *[ed.note: as this was written]* I am still in a state of shock. I have found it difficult to concentrate at work.

But I have been rewarded with the support of the D.A. fellowship. I have received phone calls, emails, and instant messages from all over the world -- Israel, UK, Ireland, Canada, New Zealand -- as well as all over the U.S.

There are still some New

York D.A.ers I have not heard from and I am worrying.

I remind myself and we must remind each other that a time of stress is a time during which we need to focus on our recovery with even more intention than usual.

While the enormity of a disaster makes our own problems seem small by comparison, for me to let my recovery slip would give the perpetrators of the horror an additional victory.

It DOES matter what we do. No matter what, I don't need to go out and compulsively spend, I don't need to go out and incur debt. And I must turn whatever I can't control over to God.

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## Why D.A. Now?

On Sept. 11, 2001, as disaster befell New York City and Washington, D.C., suddenly there were many, many people reaching out for help. With the indomitable spirit of humanity, hundreds and thousands of people reached out to those who were suffering, including members of Debtors Anonymous.

I met people who gave money, because of the prosperity they have been graced with in this program.

I met a newcomer who gave blood, because she had no money to give.

I received email from members in other countries expressing their sorrow and support for their fellow members in the U.S. I heard how people working step one experienced a new level of powerlessness.

I was reminded of how important it is to work step three every single day. The fellowship of Debtors Anonymous is vital to our personal recovery and I believe it is vital to the recovery of the United States' sense of serenity and prosperity.

We carry a message of hope to anyone with problems of money and debt and these problems may well arise in outrageous proportion

as an uncertain future approaches. When anyone reaches out for help, each of us needs to insure that D.A. will be there for the newcomer.

It is our Twelve Steps, our tools and our experience, strength and hope which bring healing and recovery-no matter what the state of the economy, whether we are at peace or war, when we are traumatized and when we are serene.

We offer hope at every meeting and every time we communicate with another D.A. member. That is our gift to our communities, our nations and our world. Do not underestimate the power of this program and its ability to transform individuals and the world, sometimes quickly and sometimes slowly, always one day at a time.

I offer my prayers, my best wishes, and my service to my fellow D.A. members in N.Y.C., and Washington, D.C. May the fellowship of Debtors Anonymous offer a refuge of sanity and serenity to you and let it begin with each of us.

Carla J.  
Minneapolis, Minnesota  
USA

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**Hope Abounds:**  
**New York City**  
**Share-A-Day**  
**is**  
**ON!!**

The Annual New York D.A. Share-A-Day  
*will be held*

Sunday, November 18  
Washington Irving High School  
in lower Manhattan

*(but quite a bit north of the area that was  
affected by the terrorists attacks)*

Last year 350 people came. This year it's hoped for 600.  
People from outside the New York area  
are encouraged to attend.

Check online at <http://www.danyc.org/upcoming.html>.  
An inexpensive hotel at which to stay, the Carlton Arms,  
is within walking distance to the Share-A-Day  
site: <http://www.carltonarms.com>.

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# Learning From the Experience of Others

*gratefully accepted from Steve B. via Joanna R.*

September 11, 2001, like December 7, 1941, is "a day that will live in infamy." Even the sanest people can be excused for wondering if the whole world is going insane. Can sanity be restored? Can justice be achieved? I found these remarkable and inspiring words on an online discussion group, to whom I am so grateful.

Here is what Bill W., founder of Alcoholics Anonymous, said in a June 1945 speech (at the Yale School of Alcohol Studies) on the endurance of A.A. members under stress in respect to Pearl Harbor. Perhaps we can all find hope in Bill W.'s words, experience, strength, and hope. If you like, feel free to pass this on.

Said Bill (in part):

"My first task is a joyous one; it is to voice the sincere gratitude that every member of Alcoholics Anonymous present feels tonight that we can stand in the midst of such an assembly. I know that in this assembly there are many different points of view, that we have social workers, ministers, doctors and others — people we

once thought did not understand us, because we did not understand them. I think right away of one of our clergyman friends. He helped start our group in St. Louis, and when Pearl Harbor came he thought to himself, "Well this will be a hard day for the A.A.'s." He expected to see us go off like firecrackers. Well, nothing much happened and the good man was rather joyously disappointed, you might say.

But he was puzzled. And then he noticed with still more wonder that the A.A.s seemed rather less excited about Pearl Harbor than the normal people. In fact, quite a number of the so-called normal people seemed to be getting drunk and very distressed. So he went up to one of the A.A.'s and said, "Tell me, how is it that you folks hold up so well under this stress, I mean this Pearl Harbor?" The A.A. looked at him, smiled, but quite seriously said, "You know, each of us has had his own private Pearl Harbor, each of us has known the utmost of humiliation, of despair, and of defeat. So why should we, who have known the resurrection, fear another Pearl Harbor?"

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## Preamble to Debtors Anonymous

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 a 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 to achieve solvency.

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### Tradition Four

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

Memorial for John H.  
The memorial service  
for John H.  
was held in New York  
on Sunday, September 23rd

Initial reports are that it was very inspiring. Be sure to ask your GSR (General Service Representative) to share the issue with group members when the free GSB newsletter, *Board Call*, goes out soon to all group contacts and GSRs.

## *Sense of Hope*

The way that I keep hope and a sense of capability within my command in times like this is to remember the story about the little boy who wanted his father's time and attention.

The father was too busy and wanted to keep his son occupied so he ripped out a page in a magazine with a picture of the world and tore it into pieces. Then he handed it to the kid and told him he would spend time with him after he put the "puzzle" back together.

Within a very short time, the child returned with the picture done. When asked with surprise how he managed to do this so quickly, the child responded, "before you tore it up, I saw a picture of a man on the other side. So I just put the man together and the world came together."

When feeling powerless or fearful, this lets me know that I can only do my part. Sometimes no matter how small, I have to keep doing my part. Who knows the ripples of healthy energy this effect might have?

I think it is imperative that I continue to attempt to put myself together so that I am part of the solution and not part of the problem. Trying to control others is so elusive and futile.

So is worrying about what the world is coming to.

*Cindy L.  
BDA Online Group*

## *Courage is fear that has said its prayers.*

*A.A. Literature*

Hi, my name is Suze (rhymes with "news") and I have a desire to not incur unsecured debt.

Five years ago I offered to work on a service project at the world level. All I had was willingness.

For 21 issues of the *Ways & Means*, I've been involved in some part of the process. From learning a desk-top publishing program from scratch, to printing and folding and sticking labels and licking stamps and making the trips to the post office, or just proof-reading, I've done some or much of it for 21 issues in five years.

I am so grateful to have had the opportunity to share this service with so many others in the program: for Pat. P., in Albuquerque, New Mexico, who for four years has done the printing and distribution, for Aaron S. in California and Sandy C. in Massachusetts who took on commitments to edit and followed through - a tribute to their dedication to their own recovery.

For David P., who established a *Ways & Means* database for labels, and Robert P., who continued the labels process and provided valuable editing assistance. For Bea K., who provided tireless efforts to establish consistency and quality in staffing the office, which now allows for Howard, the General Service Office Manager, to be completing the final printing and labeling process.

I am grateful to my sweet, sweet husband, who has been by my side with every issue. He has proof-read, labeled and stapled, encouraging me, sometimes requiring me, one day at a time, always to really work the steps of this program.

And, too, I'm grateful for those who will follow; honoring the commitment of a debt owed to subscribers of the *Ways & Means*: Tracy C. the new General Service Board Liaison, and to Jan, a new

member of the Fellowship Communications Committee who has agreed to spearhead continuance of this newsletter with fresh ideas. I am eager to see the results.

Mostly, I am grateful to you - readers who subscribe, writers who participate in this "meeting in print." All of you who are willing to share your experience, strength and hope with others.

In this program I learn that "service is vital to our recovery." I can vouch for that! Issues have never gone out perfectly, nor always on time. Some members are often quick to offer suggestions for improvement, but others are equally quick to offer appreciation. I committed to participate, merely. I have honored that commitment.

I am so grateful for this program. The God of my understanding works through people. People like you.

Thank you for letting me share.

## *Turning It Over*

## 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 \_\_\_\_\_  
 \_\_\_\_\_

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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)

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 THIS FORM  
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*Subscription rates are as follows:*

United States:	Canada:	Foreign:
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5-9 subscriptions \$7/yr. each	5-9 subs. \$7.50/yr.	5-9 subs. \$12/yr.
10+ subscriptions \$6/yr. each	10+ subs \$6.50/yr.	10+ subs \$11/yr.

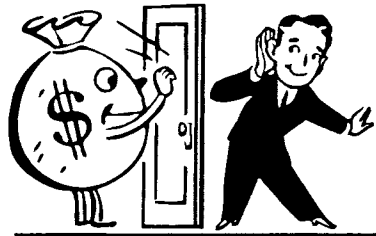
All amounts must be drawn on U.S. banks only. Please remember that it could be up to three months before you receive your first issue. *Ways & Means* is published quarterly, but the publication schedule may vary. Subscriptions must be prepaid by check, money order or traveler's check; No cash or C.O.D.'s accepted.

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 Debtors Anonymous  
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### Tradition 10

**Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.**



### ***Are there any D.A. related announcements?***

Let the Fellowship know what's happening around the world in D.A.. Send your D.A. related announcements to:

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

### CALL FOR SUBMISSIONS

Like a good meeting, this newsletter exists by the contributions of its 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:

**Ways & Means Newsletter  
 Debtors Anonymous  
 Attn.: Editor  
 PO Box 920888  
 Needham, MA 02492-0009**

*Ways & Means* is our meeting-in-print. Your contribution is encouraged.

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

