

WAYS & MEANS®

Summer 2002

\$2.00

SUMMER SPOTLIGHT:

The Value of the Newcomer

A Newcomer Finds Hope in D.A.

"I had met a new man and I wanted to have 'things' to impress him..."

I have come out of a very scary and stressful period during March and April. I had three major trips planned that I had to take and I didn't know how I could afford them along with all of my other bills. But, with the help of my sponsor and several others in the program, I made it through OK.

For some reason though, when I returned from my trip to New York at

the end of April, I just didn't care about my financial situation anymore. I had met a new man and I wanted to have "things" to impress him and needed to feel good about me.

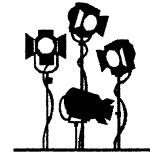
Fortunately, I had cut up and canceled all of my credit cards... except for one. I cut up... but never canceled... my Sears credit card because I felt I needed that one in case I had to have my appliances repaired. It came in handy when my kitchen stove didn't work a few months ago.

BUT... in May I went to Sears and charged a new stereo and a new digital camera. It didn't take long for me to add up a bill of more than a thousand dollars. I was so excited when I got them home. I couldn't wait to setup my new "stuff." About a week later though I wasn't feeling so good about them. The newness had worn off and all I had left was the bill.

When I thought about how depressed I was over the bills I already had and to think I had just dug the hole even deeper... I felt ashamed, alone and very scared. So, the next week... I returned the stereo. It took me another whole week to return the digital camera because I really wanted to keep it.

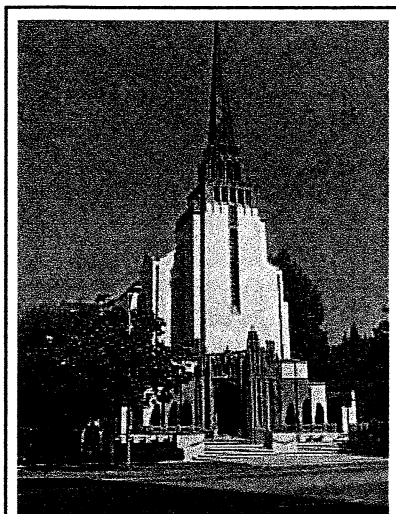
BUT... the important thing is... I did muster up the courage to return both

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Site of numerous D.A. meetings in Los Angeles, California, including Southern California's oldest running newcomers' meeting.

A Quarterly Newsletter For the Fellowship of Debtors Anonymous

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of them... and I feel much better deep down inside because I did.

A week ago, I started keeping my numbers again so I can get back on track. I am also trying to face the reality that the next few weeks are probably going to be extremely rough for me.

This weekend alone was very hard. I am going through withdrawals. There are so many sales going on...in so many stores....and so many cute clothes and neat things out there it was difficult staying away. I know I would feel so pretty in some of those cute outfits and I would feel very special if I owned a few of those neat things. I get a tingly feeling inside just thinking about being in the stores in the midst of all of that stuff. Shopping is exciting and fun and fulfilling. I lose myself in stores. They cure whatever is ailing me and I ALWAYS feel better when I walk out of the door with something new in my hand.

It's the next day... and the next week... and the next month... and the next year that the pain comes—the sleepless nights, the loss of appetite, the irritability, the confusion, the depression, the fears and the self-loathing because I have created such a financial mess for myself that feels like there's no way out.

My life has indeed become unmanageable and I am going to do something about it right now by resolving to stay out of stores. They can no longer be my main form of entertainment or creativity. I have got to find other ways to put joy and fulfillment in my life and I will begin that process right now.

Maybe next weekend I'll go bike riding or take my dogs to the country or take my grandson to see *Spiderman*. I don't know what I will do, but I won't be in any stores.

—Anonymous,
Montgomery, AL



A Wake-Up Call

"I thought that going out and spending money was going to make everything ok, but it was killing me inside."

Hello, my name is Cyndi S. I am from Charleston, West Virginia. I have been a compulsive debtor for a very long time. I have just recently been willing to admit I have a problem. I am truly powerless over this disease. I have been in denile (not the river in Egypt) for a long time.

It took a wake up call for me to see the problems it had caused. A quick fix to an inside problem. I thought that going out and spending money was going to make everything ok, but it was killing me inside. I would spend money and feel great, until I got home or maybe a day or 2 later. Then I would start to feel guilty, then the justification would come: well I work hard for my money, or I really need this to go with that, so on and so forth. I could not see how much it was damaging me and my husband. I would try to sneak and hide the bills, take money from here to pay there, a never ending cycle. When the bills would come in I would just pay the minimum

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Ways & Means

A Quarterly Newsletter
for the Fellowship of
Debtors Anonymous

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Articles in the spirit of D.A. recovery are welcome. All submissions are subject to editing and cannot be returned.

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on them and again justify: well, its only \$10.00 a month, I can handle it.

That was my problem, I could not handle it. I was not in control, it was controlling me. I would lie to my family to get money, tell them I needed groceries or medical expenses were due something really believable. All the while I believe they knew what was up but had to let me fall and hit my own bottom.

One day when the taxes were due my husband looked at me and said we made this much money and where did it all go. I almost had to lose it all. I confessed and said I needed help.

I went to the library and checked out a couple of books on the subject and found one

that helped. I made a spending plan to see just how much I was spending and it was a real eye opener. I tried to put a workable plan into action. I had heard of D.A. but did not know much about it, so I started going online to find some help. I found some online message boards and started reading my story over and over. I knew I was in the right place and could get help.

There are no meetings where I live so I depended on the onliners. I finally asked someone to be my sponsor online. I have not always been compliant as I am still new to D.A. I do know I no longer have to do this anymore, a day at a time, if I do not want. You see, the problem is me and what's inside that I am not happy with. I searched for many things to fill me up when the only true thing that can fill me up with what I need is God.

If you have trouble with God, just think of it as good orderly direction.

I am getting my debts down, I have cut up and destroyed all my credit cards (like I have any good credit left—LOL) and am working on getting my bills down. There was a time when I could see no light at the end of the tunnel, but I do see a small light coming through. I have to remember that with God all things are possible.

I also use the serenity prayer a lot. The most important lesson I am learning is that my life needs a manager and it is not me. I had to come to believe in a power greater than my disease in order to get help.

"The most important lesson I am learning is that my life needs a manager and it is not me."

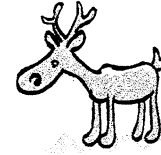
I still struggle from time to time; that's why it is important to connect with people who are in the same boat and who are recovering. Its an amazing journey on the road to recovery. I just might learn something.

Most importantly, I am hoping to learn that it's an inside job and outside things cannot fill the hole inside me. I have to look for God's help for that. If I keep doing it, a day at a time, there is hope. Doesn't matter if you are \$1000 in debt or \$10,000. We can, do, and will recover. Just keep putting one foot in front of the other and when you ride that elevator down to the bottom of the pits, walk the steps back up. Everything that goes down, comes up if you're willing to try. I have recently acquired some D.A. packets to try and get a meeting started here, so say a prayer or two, and I shall say one for all of you. Thanks for letting me share.

—Hugs, Cyndi

Editor's Note: Meeting in a Box is now available to help new D.A. meetings get started. Contact the GSO for more information.

LAUGHING MATTERS



Everyone is introducing themselves at a D.A. meeting.

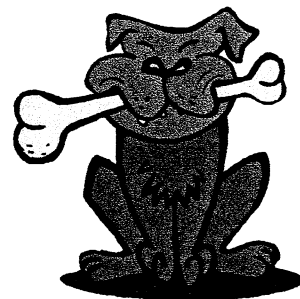
The first one says, "I'm Brad, and I'm a Recovering Debtor and Successful Business Owner."

The second says, "I'm Heidi and I'm a Grateful Recovering Debtor and a Visionary."

The next one says "I'm Bill and I'm an Artist Earning a Successful Income Through my Vision".

The next one, a stunned newcomer, says, "I'm Eric, and I'm a Beautiful Dancing Unicorn."

My vision in life... to be half the person my dog thinks I am.



WAYS & MEANS

A Vision of Abundance

"No matter how many records I bought, it was never enough."

Before D.A., I had no concept of what abundance really was. My compulsive shopping began in the turbulent 1960's. I felt the need to buy every rock-n-roll record I heard on the radio. No matter how many records I bought, it was never enough. I grew up in a house scarred by alcohol and domestic violence. Music and books were my escape. In that unsafe house, the records were all that were really mine. Years later, when I went on disability with physical problems, I lost contact with my friends from work and sports. There was a shopping mall three blocks from my house. I would go for lunch and shop – just to have someone to talk to. Even when a new medical treatment helped me to return to work, I continued to shop compulsively. What seemed like a good salary slipped through my fingers.

My other program helped me to help my past, and through D.A., I am creating a wonderful present and future. Vision meetings have unearthed my childhood dreams of becoming a writer. I attend writers' support groups, and take writing classes. Keeping up with my writing homework keeps me out of the danger zone of the shopping mall. Best of all, I am happy because my deepest inner needs are being met.

Focusing on my dreams gives me a buffer against the difficult people in my life and against my fears of not being good enough. Step Study meetings keep me going when I have roadblocks or overwhelming feelings. To feel abundant, I have to force myself to find something positive in each day. I try to practice a new habit of gratitude even when life is challenging. In addition, I composed a "Top Ten" list to focus my priorities. When I have

"Step Study meetings keep me going when I have roadblocks or overwhelming feelings."

completed something on my list, I note it on my calendar. I write down my numbers. These actions help me to acknowledge that I am in positive action.

Working my 12-step programs is always first on my list. It is great to free myself

from old pain, and to put energy into my creative projects. Instead of feeling victimized, I see myself in the midst of miracles that could only happen with the help of a loving Higher Power.

Friends are a wonderful blessing in my life today. I recently made a list of all the people in my life who are supportive of my recovery and my creative projects. I was so amazed at how long the list was, that I have taped it to my refrigerator. Every time I read the list, or hear from a caring friend, I feel comforted. My dreams include publishing a novel, as well as eating out with friends more frequently. I give myself time for learning, whether it manifests itself as reading, going to museums, or watching science shows on television. Every day I try to make positive decision to meet my creative needs. This adds to my self-esteem.

Beyond the essentials of food and shelter, I now have more than enough friends, creative projects and dreams. Instead of shopping binges, I plan how to spend my income. This month I paid off another credit card. Traveling around the world, owning my own home, and publishing a novel seem possible. Now that I know whatever I need, I can fulfill these needs, and bring even more abundance into my life. Thanks, D.A.!

—Betsea

Everything I Need to Know in Life, I Learned From the 12 Steps

As I invest more and more time in my recovery in D.A., I have come to appreciate the profound spiritual wisdom in our 12 Steps. This wisdom shows me how to climb out of the hell of debt and financial fear, and it also gives me a roadmap to follow as I travel along on the journey of Life. I have learned that the principles I need to follow to have a happy, fulfilled life are all embedded in those 12 Steps. Here is some of what I have learned from each step:

1. I am not in charge of the world. I am not even in charge of my own life. Delusions of being in control are just that – delusions.

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2. There is something larger than myself that I can turn to for help in living my life. I may not be entirely sure what this larger something is, but I am sure that is unconditionally loving.
3. There is tremendous power in surrendering to something larger than myself.
4. The emotional and psychological baggage that I hold on to keeps me from being free and happy. My secrets and shame keep me enslaved to fear.
5. Being totally honest about my life is essential for overcoming my separateness from others. Rigorous honesty is the key to self-acceptance and inner peace.
6. Personal peace requires giving up being "right" or righteous. I choose to be happy over being "right."
7. Humility, shrinking my ego, is essential for becoming a better, happier person.
8. I must own my dark side in order to find inner peace.
9. Cleaning up my mistakes and making amends for my wrongs against others will give me forgiveness and freedom.
10. Continuing self-awareness, honesty and humility are essential for continuing peace and contentment.
11. Regular prayer and meditation keep me aligned with God, my higher power, or the order of the Universe – whatever I wish to call it.
12. Sharing what I have with others assures me that I will be provided for myself.

—BJG

Don't Be Discouraged

I have been in recovery for alcoholism in A.A. for years before I came to D.A. and I was a member of a couple of other fellowships as well. D.A. was the last of my Twelve Step programs, probably because jobs and money were such scary issues for me. My thinking has never been too straight around my money stuff, but I was reluctant to share about it in A.A. meetings.

I maintained this economic reticence for years, in spite of the fact that getting along with people in the work environment, the issues of low self-esteem affected by the way I lived, dressed, the car I drove; these are indeed "core issues." Finally, after one more time of being beaten by my own diseased thinking, and one more incident where I felt "kicked

around by my money stuff," I reluctantly showed up at a D.A. meeting ten years ago. My thoughts prior to walking in that door were "Oh, God, not another program," but I was desperate enough not to try to go it alone anymore.

Naturally, as is the case with so many veterans of other fellowships who crawl into D.A., I was pleasantly surprised and relieved. The people I found in the D.A. fellowship were wonderful and helpful (and just as crazy as I was around the same situations). And I could talk openly about money stuff, naming names, mentioning figures, talking about the problem and listening for the solution. D.A. has been great for me for the past decade. I have made two major relocations based directly on D.A. PRG suggestions, and so far, I've always been taken care of. Sometimes it's been scary, but I have survived, I have endured, and I still hope some-



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day to prosper. Someday hasn't happened yet.

Yes, I admit, I am not a D.A. poster boy for success. However, one of my favorite program folk sayings, which I heard early on, was: "Turning around my money life is like turning around the Titanic or an aircraft carrier, it's going to be a long slow turn." That has proved so true for me. Often I've watched other members of the D.A. fellowship recover in earning and even move toward their visions, as I seemed to suffer one false start after another. Well, that just hasn't been my path, and sometimes, I confess, I do suffer from jealousy or feeling sorry for myself. But it's another program slogan: "Don't compare your insides to other people's outsides." The great recovery for me has been in recovery around financial insecurity and money. I know this to be true because I recently was fired once again in recovery. I lost a job that I can't say was a dream job, but it was a reasonable "solvency job" or "B-job" as some people call it, and I was giving it my best shot. Another surprising blow, another disappointment, but to my surprise, I took it in stride fairly well. After a few days of licking my wounds, a modicum of self-pity, a dash of resentment, it came to me where I had been remiss in my performance. I realized I had tried to cut a few corners as I adjusted to my new challenges, and I had fallen short in my performance. I forgave myself, absorbed the lesson, let go any resentment against my previous employer, and I moved on. I moved on in the program way, too. That is, I immediately scheduled a PRG. I am a chronic under-earner. Early on in recovery in D.A., I had gotten my

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Believe it...

It's almost 4 months since I walked through the terrifying "12-Step D.A." doors for the first time. Nothing can compare to the shame, fear and humiliation of walking into a room and not knowing what to expect and not knowing anyone in the room. I have to believe, though, that the walk into that D.A. room was probably one of the most important things I would ever do for myself.

I write this to the newcomer. Maybe even possibly for the old-timers (I love you guys). You give me such hope. "Keep coming back, it works if you work it, and you're worth it."

That's what they told me. I don't know why, but I believed everyone who said that to me.

Maybe I was so desperate to believe anything at that point. So willing to finally admit that I couldn't do this on my own. I had tried time and time again, but always came up with the same results. More debt. More under-earning. More not being enough. I come back again and again, I work the program and I continually try to believe that "I am worth it."

Recently I was asked by someone to be the speaker at a meeting. My first reaction was that I hadn't been in program long enough and did not have enough recovery. How could I share so soon? Quickly I realized that this was where I could begin to let God be my Higher Power, not the voices in my head. That person shared with me that it would be

great to have a person so new to the program, with some recovery, share with other newcomers. What a great concept. It is love that D.A. is all about. Debtors helping debtors. I found a place for me to be of service. No... God found a place for me to be of service. I'm so grateful especially because I had no God/Higher Power when I walked through those doors the first time. By the way, I did share at that meeting and what a great gift that was to me.

I can't tell you how many miracles have appeared in my life since walking through those doors for the first time. Actually, I can tell you because I always write lots. I continue to work the program. Meetings are crucial for me. Time with my amazing sponsor, abstinence, keeping my numbers, service, prayer and meditation, listening to people share at meetings, all help to keep me grounded and on the right track. I still don't know

how or why this program works. I'm learning that it really doesn't matter, it just does. I recently heard a speaker share that he finally realized he could have a great life and still be in debt. Wow! What a concept! It's true. My life now has serenity in the midst of debt. I'm learning that I am not my debt. I'm learning how to take care of "me" first, more than ever before in my life. If we are painstaking about this phase of our development, we will be amazed before we are halfway through. I am amazed and I believe you will be, too.

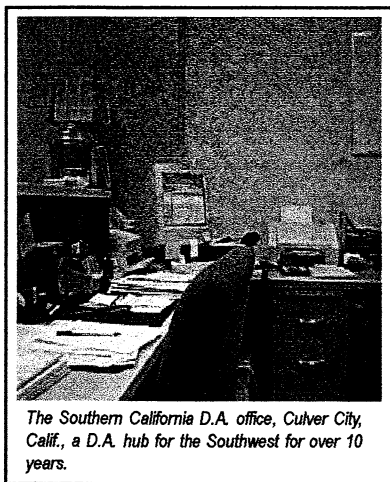
Keep Coming Back, It Works, and You are Worth It.

—Sebastian

"I'm learning that I am not my debt."

compulsive spending under control with some spending plans. My recovery is now all about earning. What I look for in my PRGs these days is an ACTION PLAN! What I have learned in program is that I will be taken care of as long as I'm willing to earn. (Is unemployment earning?) So I applied for unemployment, and started taking action as recommended by my PRG. And the immediate results of D.A. actions, even after getting canned from a job: NO FEAR! (As the fashion logo says.) My PRG people gave me some suggestions and one of the first is always to show willingness to work. I accepted a couple of per-diem gig offers, and started the resume process. I have other actions to do regarding possible future training for a "solvency job" more in line with my personality. I have no idea what will come of all this footwork, but I know I will be OK. Lack of fear is more important than lack of want, as the literature suggests. It's about attitude more than anything. And nothing brings right attitude better than right action. As the Big Book says, "DO NOT BE DISCOURAGED!" Keep on trudging, even if you're a slow learner and false starter like myself.

—R.T.F.



The Southern California D.A. office, Culver City, Calif., a D.A. hub for the Southwest for over 10 years.

How I Work My Spending Plan

"Creating a monthly spending plan has improved my self-esteem, well-being, and prosperity."

What keeps my D.A. abstinence clean and simple? Hands down – completing my monthly spending plan. Whatever your feelings are about using this tool: share them, get them out and move on. Creating a monthly spending plan has improved my self-esteem, well-being, and prosperity.

For me, the spending plan is one of the actions within one of my first PRGs. I gathered my numbers for six weeks (as recommended) and met with a man and woman from D.A. with more experience than I to help me create my first spending plan. With each PRG, I bring my current spending plan and many times I walked out with an updated spending plan.

After years in program, some things have not changed – I still hate numbers, adding them up and looking at them. However, the spending plan method works for me in relieving these fears.

There are many ways to create the spending plan: Some people use the Numbers book, the monthly spreadsheet booklets in the Southern California.D.A. office, a computer spreadsheet or a ledger. My preference is a computer spreadsheet.

I have set up my computer spreadsheet with seven columns. In the first column, I list all my income sources and total, and then list my expenses, following the format of the Southern California D.A. Numbers book, starting with Spirituality, and total my expenses at the end. I look at each month to figure out if I have a business trip, vacation, buying furniture or a new car. Or am I planning for anything – setting envelopes aside and putting money into them? If I am, then I list these under expenses, too.

The next four columns are marked Week 1, Week 2, Week 3 and Week 4. This is where I enter my daily numbers into the income or expense category by week. My totals for my spending within each category follow the 4 weekly columns.

The last column is my Spending Plan. However, this is where it all begins each and every month. On the first day of the month, I look this column over and add or delete any income sources or expenses. I am now pro-active in spending my money rather than troubled. At the end of the month, I compare my income earned and expenses spent to my spending plan.

Not debting one day at a time and creating monthly spending plans have allowed me to live my life with ease. I hope your spending plans help you to create a good picture of your life, too.

—Anonymous

Editor's Note: This is just one of many ways to create an effective spending plan.

Q:
 "What can \$5 do?"

A:
Incredible things!

Now more than ever, your tax deductible donation to Debtors Anonymous can make the key difference in the lives of suffering debtors. For example:

- \$5 can pay for a week of phone service to answer 35 or 40 calls from frightened newcomers looking for hope.
- \$5 can pay for a week of the internet line that accepts and answers e-mailed requests from members looking for experience and strength at a key moment in recovery.
- Two \$5 donations can create a "Meeting in a Box"—a veritable treasure trove of practical suggestions and D.A. assets for the isolated, but willing, would-be members.

Impressed yet? Consider this: your dollar has amazing power. If you and your fellow members would each take one dollar each week, and put that dollar in the mail to the World Headquarters, D.A. would receive *over four times the current spending plan for all of D.A.!* Over \$200,000!

So the next time you ask what your \$5 can do for D.A., remember this...

You've made D.A. — and you remake it every week by your 7th Tradition contribution.

Do you know this building?



It's the site of D.A.'s first meeting, still alive and well in New York City.

Where do you meet?

Send us a photo of the church or meeting place where you hold your D.A. meeting. Or send us a photo of the meeting room, set up for your meeting.

We will mention the city name, but not the location name, out of respect for the Traditions.

Group Inventory

This suggested group inventory can be used for a D.A. meeting, intergroup or service organization. You can also use it as a guide to create your personalized group inventory.

1. Is the principle of anonymity maintained, avoiding gossip at all times?
2. How can our sponsorship be improved?
3. Do all members take responsibility for the physical housekeeping of the group?
4. Do we use only conference-approved literature at our meetings?
5. Do we focus on the positive benefits of the D.A. program, making sure to be an example of what the program can do to help us?
6. Do we have a clearly-defined way of sharing power or does all power reside in the hands of a favored few?
7. Do we have an up-to-date GSO contact who keeps the group informed or do mailings from General Service Board get ignored?
8. Do we donate to the Intergroup, Area Group, and General Service Office?
9. Are we solvent in all financial matters and do we share with others the way we got and stay solvent?

Ways & Means Newsletter Subscription Form

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

Name _____ # of subscriptions _____
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 Is this a gift? Giver's name _____
 Is this for a D.A. meeting? _____
 Please list the group name _____

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10+ subscriptions	\$6/yr. each	\$6.50/yr. each	\$11/yr. each

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Ways & Means
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Needham, MA 02492-0009**

Know someone who can't get to a meeting? Consider giving them a gift subscription to the *Ways & Means*.

WAYS & MEANS

STEP 1 **Came to believe that a Power greater than ourselves could restore us to sanity.**

2

"Sanity is defined as 'soundness of mind.' Yet no debtor, soberly analyzing his destructive behavior, whether the destruction fell on the dining room furniture or his own moral fiber, can claim 'soundness of mind' for himself.

Therefore, Step Two is a rallying point for all of us. Whether agnostic, atheist, or former believer, we can stand together on this Step. True humility and an open mind can lead us to faith, and every DA meeting is an assurance that God will restore us to sanity if we rightly relate ourselves to Him."

—AA's 12 Steps and 12 Traditions, page 33

HELP WANTED

The *Ways & Means*
wants your
D.A. jokes
D.A. cartoons
D.A. shares

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SUMMER SPOTLIGHT:

The Value of the Newcomer

A Newcomer Finds Hope

A Vision of Abundance...

**How I Work My
Spending Plan**

What Can \$5 Do?



Do you know this building?

—answer on page 8