

WAYS & MEANS®

Summer 2004

\$2.00

SPOTLIGHT:

Making Our Way in D.A.

From Dependent Child to Power of Attorney

My name is Christine and I am a compulsive debtor. I have been in D.A. for 13 years. I cannot tell you what a gift this program has been to my family and me. I have been recording, using a spending plan, and pressure relief groups since I started in D.A.. It's a miracle that I have had the same pressure relief group people for 13 years.

I am writing to share how far I have come. Money used to equal fear and it always just disappeared as if it had a

mind of its own. Money was always directly related to a feeling, either good or bad depending on whether I spent too little or too much. It always seemed as if it was for the sophisticated people.

When I started recording my money, I realized that money actually did not go anywhere unless I chose to do something with it. On my way to my first pressure relief group, I got a speeding ticket. I just knew they would be so mad at me, but they were not.

They asked me what I wanted in my life and suggested that I write some

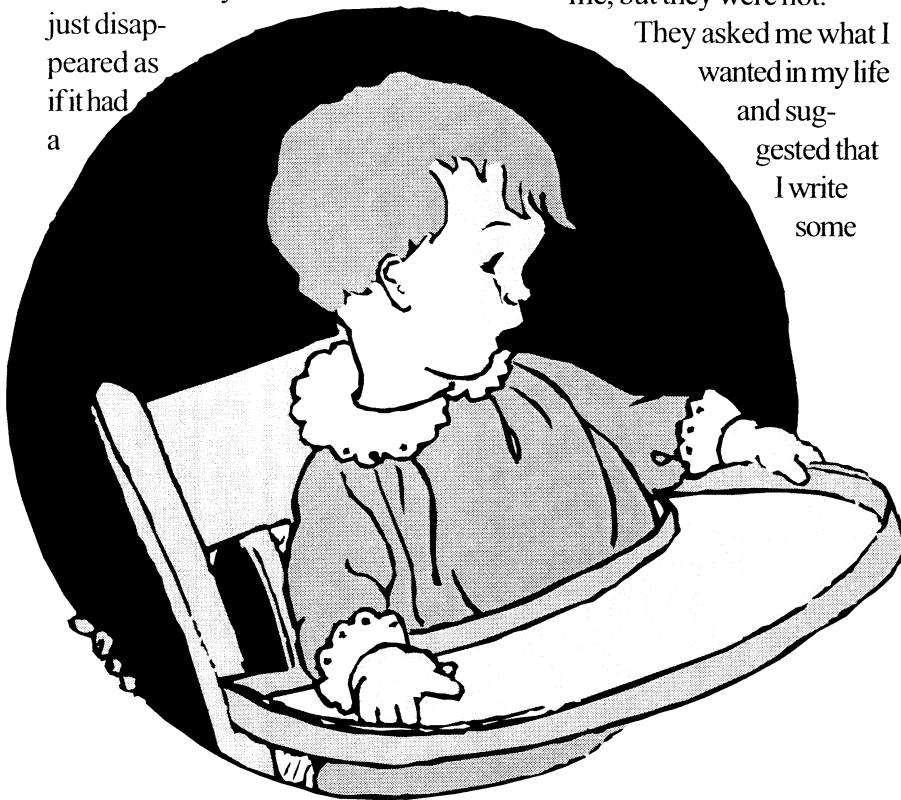
visions. Well, I wrote, "getting married, having children, paying off debt, not being so afraid," and more. They helped me set up a spending plan, which unbelievably included a "gift to self" category. To this day, it is still my favorite category. They helped set up categories for bills and paying off bills. I could not believe that my whole life could be in one spending plan.

After using the spending plan for several months, I still had the feeling of being bad if I went over the budgeted amount and felt good when I went under the amount. I started to discover what a pauper was. I had no idea that my feelings about money had a lot to do with self-esteem. Before D.A. someone else was always taking care of me. During the first year and a half in D.A., I got my own apartment, took care of myself,

→ page 3

Inside

Editor's Corner	2
A Thorough 4th Step	4
The Call To The Mall	5
Debiteurs Anonymes Celebrates	5
The Forum: Letters To The Editor	6
Announcements	7



A Quarterly Newsletter For the Fellowship of Debtors Anonymous



Editor's Corner

Our featured step this issue is the 4th step. With that in mind, we'd like to acknowledge that this issue is late. We are working to get back on a track and to ensure that our subscribers receive 4 issues per calendar year.

The present issue introduces on an experimental basis a new section called "The Forum." This section invites D.A. members to submit letters which express their perspective on recovery issues that affect themselves and D.A. as a whole. For its success, this new

section will, of course, depend on member participation; please put the word out at your local meetings that there's a new venue for D.A. members to make their voices heard.

We hope you enjoy this issue as you read articles that describe recovery from compulsive shopping and the "trust, confidence, and prosperity" that one long-timer has found in the rooms of D.A. ♡

Kieran K.
(Los Angeles)

Ways & Means

A Quarterly Newsletter for the
Fellowship of Debtors Anonymous

P.O. Box 920888
Needham, MA 02492-0009
www.debtorsanonymous.org
(781) 453-2743

Published by the General Service Board of Debtors Anonymous. *Ways & Means* is a forum for sharing the experience, strength, and hope of D.A. groups, members, and service

entities. It does not interpret D.A. Traditions and Principles.

Ways & Means is edited and produced by the Fellowship Communications Committee of the World Service Conference.

Subscriptions are \$8.00 per year for the U.S., \$8.50 (U.S.) for Canada, and \$13.00 (U.S.) abroad. Make checks payable to D.A.G.S.B.

All articles, jokes, and cartoons in the spirit of D.A. recovery are welcome. Submissions are subject to editing and cannot be returned.

Send all submissions to:

Ways & Means Editor
S.C.D.A.
5521 Grosvenor Blvd.
Los Angeles, CA 90066

- or -

e-mail: waysandmeansda@hotmail.com

Editor Kieran K.
Graphics & Layout Frank W.
Production Manager ... Deb O.

From Dependent Child . . . (← page 1)

Summer
2004

and made my own financial decisions. WOW!!!

After I had more time under my belt, I started the next huge phase, dating. What does this have to do with money? I was scared and insecure. Now that I had some security and I could take care of myself, and I was free to make a choice about a mate based on love and respect. I had clarity for the first time in my life. I spent the first 5 years of my recovery getting to know God and myself.

I kept recording and having pressure relief groups and working on my vision. I met my husband after 5 years of recovery. I had two children. Today, I have been married nine years. Right there, I have fulfilled my vision. I am not afraid of money anymore. My husband participates in my recovery. He gives me his numbers each month. We have a monthly financial discussion. We have visions together. I have built my own school. He has a prosperous business. We own 3 pieces of property and investments. I think I have become one of those sophisticated people I feared a long time ago. We have gone on a vacation to the Caribbean. Thirteen years ago I was a frightened little child in an adult body, and now I can not believe the blessings.

It gets even better. I have been able to bless my parents with what I have learned. This is a family disease. My parents have seen me make spending plans and keeping records for years. This



past year, my mom was diagnosed with leukemia and is dying. Even though this is heartwrenching, it has been a time of incredible healing. The secret of money has been opened up. My parents have shared their feelings of shame and worry regarding money. My dad is the scared little person who I was 13 years ago. He is almost 80. He was a successful surgeon. He lived his whole life feeling that there was never enough.

My parents have never balanced their checkbook. We helped them correct all of this. We helped them get out of debt with a spending plan. We have broken down the money monster into basic steps. We were able to have a family meeting. I have 6 brothers and sisters. I am one of the people chosen to be their Power of Attorney. I now write their checks

and help take care of their financial matters. Me! I can not believe it. I could not even take care of myself 13 years ago. Instead of one spending plan, I have four: my husband's business, my own business, my parents, and our personal. I keep track of 4 checking accounts. I keep growing.

Trust, confidence, and prosperity have come by showing up, recording, having pressure relief groups, and a spending plan. This program has helped me find God, my life, and myself. Today my life is bittersweet. I have a great life with my family, and yet my mom is dying. Remember the promise "you will know a new freedom and happiness." God Bless and keep coming back. ☺

Christine G.
(Peralta, NM)

WAYS & MEANS

A Thorough 4th Step

I recently finished yet another 4th Step. After 19 years in A.A. and 13 years in D.A. I can honestly say this 4th Step is the most thorough one I've completed. As with previous 4th Steps I've done, I was honest and fearless. Each 4th Step has provided me with insight to my behavior and this most recent one was no different.

First let me explain why I felt the need to go through this again. I have been on AIDS-related disability since 1997. Since then I have found it extremely difficult to make ends meet on this very limited income. Every time I hear the Signs of a Compulsive Debtor read at meetings I cringe at the part about "living on the edge" and "living from paycheck to paycheck". It occurred to me one day during a meeting this past Spring that I had not fully accepted the fact that I am disabled, and that one way I could get to the core would be to do another 4th Step.

In the course of my writing and exploring I discovered a crucial component as to why I had yet to

come to terms with my disability. Plainly put, I realized that I was envious of people who could work, of people who weren't suffering from a debilitating disease like me, of people who could afford to own their own homes, of people who had opportunities seemingly just land in their laps.

Upon further writing I uncovered an enlightening fact about my envy: it is closely tied to my regret of the past. I was envious for all these various reasons because I had yet to experience that AA promise about not wishing to close the door on my past. If I hadn't contracted AIDS when I was 20, maybe things would be different financially for me today. If I had been given a certain opportunity or if I had utilized an opportunity presented to me when I was younger, maybe I would have been able to afford to buy a house before I got sick with AIDS. All these "Ifs" were glaring at me admonishingly, and I was punishing myself as a means to atonement.

The simple truth is that, for me, God is not in the past, nor the future. God is in the present. In this present moment, here and now. The more I envied others and regretted things I had done or hadn't been able to do, the more isolated from God

I felt. And my experience is that it's those moments of isolation that make me want to act on my compulsion to debt. Luckily, to date, I haven't actually done anything to go further into debt. In fact, I'm slowly but surely getting closer and closer to being completely debt free—and this while on a limited income.

I write this mainly because I want to encourage others to begin focusing more on doing their Steps, and less on having Pressure Relief Groups. D.A. is a 12 Step Program, not a Pressure Relief Group Program or a Record Keeping Program or a Spending Plan Program. While certainly those tools have benefitted my recovery, that same recovery was only made possible through my working the Steps. I could have achieved recovery without the tool of Pressure Relief Groups, but I absolutely could not achieve it without working the Steps.

If you feel stuck or at a loss as to how to begin the Steps, I suggest getting a sponsor, if you haven't already gotten one. If you do have one, start hounding him or her to take you through the Steps. The more of us debtors that work the Steps, the stronger our individual recoveries will be, and the better our groups will be. Not only will we be able to keep D.A. alive and well by helping the newcomer, we can also ensure that our long-timers stick around.

Got recovery? Get the Steps.



“The simple truth is that, for me, God is not in the past, nor the future. God is in the present.”

The Call To The Mall

Summer
2004

I hear whispers in my head when I am driving home for work: "Stop at the discount outlet and look for some shoes. You haven't been to your favorite department store in a long time, just stop by and see what the latest fashions are." Despite six years in D.A. I am amazed these thoughts haven't gone away.

If I had a bad day at work the whispers turn into orders. My car goes on autopilot. My 15-minute stop turns into hours.

Compulsive shoppers are like any other addict; we can do it at any time. The quick fix I get from shopping is a reliable high. It isn't until I get home with things I don't need that I realize I've blown an evening and I crash. I used to rationalize: "I don't buy \$500.00 shoes or famous brand-name purses, most of time I don't buy anything." But going to the mall four times a week was excessive. Spending hours drooling over clothes that I couldn't afford was masochistic. I realized before D.A. that I was wasting my life in the local Galleria. It occurred to me that if I put energy

into living I would get more out of life.

D.A. provides an environment where you learn to live right size, not ego-sized. It is a place to plan, earn, and work on your dreams. How has D.A. helped me deal with compulsive shopping? I have a community of people who don't judge me and who support right-sized living.

D.A. encourages me to earn, plan, and save money. Abstinence, not using credit cards helps keeps my ego at bay. I learned I had champagne tastes on a diet soda budget (underearning). Honesty: I ask myself what I am avoiding when I find myself window-shopping. Awareness: do I need another lipstick or I am placating myself?



I've become aware of how I spend my time. I admit some days I curse D.A. for ruining my quick fix. I still window shop and shopping is still a turn on. But I don't go shopping for clothes three or four times a week any more. There are weeks when I don't shop at all. The call to the mall is embedded in my brain. It never gives up, but I've learned to ignore it. ♡

Peggy C.
(Santa Monica)

WAYS & MEANS

Debiteurs Anonymes Celebrates In Canada

Montreal's D.A. community came together Sept. 13 to celebrate the first anniversary of the French-language group Les argentiers de demain.

Members of the 2-year-old English language group from the West End joined their francophone counterparts in the East End at the celebration. The two groups are the only D.A. meetings in Montreal and all of Quebec Province.



A guest speaker from the U.S. told his D.A. story with the aid of an interpreter, who translated from English to French. A beautiful birthday cake with the D.A. logo in icing and the Serenity Prayer in French was consumed

during the fellowship period following the meeting.

Members of the D.A. groups in Burlington, Vermont, the nearest American groups, also crossed the border to join in the celebration.

The French-language meeting is held every Monday evening from 7:30 to 9 pm at 5955 rue de Marseille, near the Olympic Stadium. ♡

D.A. Internet Newsgroup

The Forum: Letters To The Editor

Editor's Note: The Forum is a setting where DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email waysandmeansda@hotmail.com.

Why Not Say "Debtor" and Be Done With It?

I've been going to meetings for a few months, and I keep hearing DA members qualify by saying things like "My name is So-and-So and I'm an underearner," or "I'm a pauper," or "I'm a time debtor," or "self-debtor" (what is a self-debtor?) or this one that makes me want to scream: "My name is Bla-Bla and I'm a grateful member of DA." I don't understand this. What is this program about? It seems to me that DA might be more unified (and be more helpful to newcomers) if its members all used the qualifier "debtor," like A.A.s qualify as "alcoholics." Thanks for letting me share. — Confused

Concerned About Longtimers Leaving

I've noticed that longtimers in our area often leave D.A. I know a few left because they debted, but most tell me that, at a certain point in their recovery, the DA program itself stopped giving them a reason to come back. DA does a good job of focusing the newcomer on the primary purpose of not debting, vhey said, but doesn't address the issues faced by the debtor who has stopped debting, paid off debt

balances and is now living the life that he or she envisioned. With a message that seems irrelevant to them, and relentless reminders about giving back through service, DA loses its attraction for these longtimers, and starts to seem like a box to escape from, instead of a springboard for growth. What can we do to keep our longtimers from leaving? — Sad

Having A Service Crisis

We are having a service crisis in our area. At my home meeting, our GSR disappeared with our PO box key. Our treasurer abruptly resigned and is no longer attending meetings. One overly zealous midtimer has taken over the meeting and seems willing to be treasurer, secretary and Intergroup rep. There are two of us burned out longtimers doing our best in a roomful of newcomers. A group inventory turned up nothing definite that can explain what is happening. Most of the longtimers who helped conduct the inventory have now themselves disappeared.

At the Intergroup level, two people are filling ten service positions. The person who was handling our audiotape library vanished with 100 audiotapes and our dubbing machine, and will not answer emails or

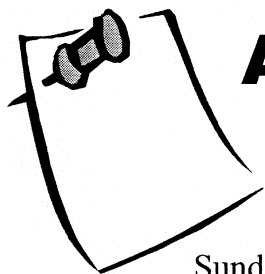
voice mails. The person who was checking the voice mail went on unannounced hiatus, leaving two month's worth of unanswered newcomer messages. Two meetings (of 6) have no intergroup reps, so the meetings don't get information from the local area. Two meetings have no one who is willing to receive mail from the World Service Office, so their members don't get information about the Conference.

We talk about the Steps being the path to recovery: last year our Intergroup sponsored a series of 12 monthly Step workshops. A dozen members attended Steps 1, 2 and 3, a handful came to Step 4, and by Step 5 the only people attending every month were the workshop coordinator, one longtimer, and one newcomer (a different newcomer every month). We quit at Step 10 when it was clear there was no local support.

The zealot at my home meeting tells me to lighten up, trust God and not get so worked up about trying to "save DA." Is she right? What about being responsible for our own recovery?

—Frustrated





Announcements

Upcoming Events

Sunday, February 13, 2005 San Francisco

Northern California Debtors Anonymous

Winter Lights -- NCDA's annual February event that includes meditation and a candle-lighting ceremony. Look for details at <http://www.ncdaweb.org/WinterLights.html>.

Seeking Nominations for General Service Board

Do you know someone who might be a suitable candidate to serve on the D.A.'s General Service Board (GSB)? Or would you yourself like to serve? The GSB nominations committee is currently seeking nominees. Contact Willie W. (committee chair) at wewdude@yahoo.com for further information about Board service, qualifications, and the nomination process.

Your Help Wanted!

Ways & Means needs your contributions!

Send in your

D.A. jokes

D.A. cartoons

D.A. shares

Please mail to:

Ways & Means Editor
Debtors Anonymous
5521 Grosvenor Blvd.
Los Angeles, CA 90066

or

waysandmeansda@hotmail.com

Summer
2004

WAYS & MEANS

Ways & Means Subscription Form

Yes! I would like to subscribe to *Ways & Means*, the newsletter for the Fellowship of Debtors Anonymous.

Name _____ # of subscriptions _____

Address _____ @ subscription price _____

City/State/ZIP _____ Enclosed is \$ _____

Is this a gift? Giver's name _____

Is this for a D.A. meeting? _____

Please list the group name _____

PLEASE PRINT

Rates	United States	Canada	Foreign
1-4 subscriptions	\$8/yr. each	\$8.50/yr. each	\$13/yr. each
5-9 subscriptions	\$7/yr. each	\$7.50/yr. each	\$12/yr. each
10+ subscriptions	\$6/yr. each	\$6.50/yr. each	\$11/yr. each

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. Subscribers will receive four issues per paid subscription. Please notify *Ways & Means* if you change your address. If notification is not received and your issue is returned undeliverable with no forwarding address, your subscription will be cancelled.

Please make checks or money orders payable to "D.A.G.S.B."

Mail your payment and subscription form order to:

Debtors Anonymous
Ways & Means
P.O. Box 920888
Needham, MA 02492-0009
(781) 453-2743

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

info: waysandmeanssubscriptions@hotmail.com

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