

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Third Quarter 2020

## Underserved and Under-represented in D.A.

**H**onestly, it has been an honor to help participate in collecting these stories of experience, strength, and hope from wonderful fellow debtors in underserved and under-represented regions and populations.

The following stories are from different areas around the world as well as from diverse communities. These voices may not often have the opportunity to be heard.

It was incredibly moving to read the stories as they came in. I believe that the work we have accomplished within our World Service Conference caucus this year was some of the most important work I have ever been a part of. It's incredible to belong to a Fellowship that wants to assure that everyone—no matter who you are and where you're from—belongs.

The only requirement for D.A. membership is a desire to stop incurring unsecured debt one day at a time. I believe I speak for all members of our caucus when I say that through our committed work over the past year, it was confirmed for us that we are all debtors and that we have more similarities than differences.

—Kathleen I., Chair of the 2019-2020 Underserved and Under-represented Outreach Caucus (UUOC)

### Photo by Mike B., Richmond, Virginia, USA

This photograph is from an event in Richmond, Virginia, featuring a speech given by a globally renowned public servant and civil rights icon. I had seen this remarkable person speak on television and had been transfixed by his story and the profound empathy, humor, and just goodness that emanated from this gentle giant.

The speech was centered around his timeless theme of “good trouble.” If you are going to take a stand on injustice, it may take some getting into good trouble to do so. I attributed this in part to the idea of showing up no matter what for something one strongly believes in that is larger than oneself—to show up for the collective good.

The community that showed up that day were people of all races, ethnicities, ages, genders, and faiths bonded by a common purpose: to hear a message of hope and action in the struggle for human rights and equality. Much like in the rooms of D.A., this person was humbly sharing his own experience, strength, and hope to inspire, teach, and help others pass it on.

I have learned in D.A. that the most precious things we, or at least I, hold dear to my own ethos cannot be bought with money. One of these is the notion that I am not more or less than any of my fellows in D.A., or anyone else for that matter.

Our Traditions state that, “Each group has but one primary purpose—to carry its message to the debtor who still suffers.” The willingness to be of selfless service to others ensures the rooms and tools of D.A. are available for generations to come. We are at a baseline as a program of inclusiveness. The very survival of D.A. rests on this very notion—to show up no matter what.



### Ways & Means®

**Carrying the  
D.A. Message  
since 1988**

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## A Black Debtor Recovers in D.A.

I am a Black American descendant of slaves. I never thought much about that legacy, but over the years—as fate would have it—that attitude would change. I came into the program 30 years ago. I have been very fortunate in my recovery. Unlike many other Black debtors, I graduated from university, free of student loan debt.

Upon graduation I landed a very good job at one of the largest corporations in the world. All the money I earned was mine to do with as I would. It would seem I had dodged the bullet of student loan debt, but my family legacy of slavery and the collective/cultural memory of Jim Crow was working against me.

I grew up within an old fashioned, traditional Black family structure and thus I was expected to take financial care of my family and they would take care of me when I needed them. The notion of being financially self-supporting and putting my own needs first was an unknown concept. No one in my family had ever made a budget or a spending plan. No one talked about money, yet money was all that mattered. It was frequently pointed out to me that God surrounded himself with people who had money. I later found out that this was an exaggeration. As a matter of fact, no one seemed to know exactly what anyone in my family did for a living or how much they earned. Not even my husband knew exactly how much I made. I took care of all of the financial details and took great care to keep him in the dark about my financial status.

I made money and spent money on anything and everything I saw, whether I actually wanted or needed it or not. The notion of saving money was unknown to me. I was vaguely aware that I should be saving or investing some of my earnings, but this sounded like loser talk. I gifted my family lavishly. I amassed a great deal of credit card debt. I spent my money on travel, cars, clothing, and fine dining. I partied without a care. I paid for everybody. I lived beyond my means. I lived from paycheck to paycheck.

I thought this was the way Americans were supposed to live. When my husband dared to mention my spending habits, I explained to him that America was a debtor nation. It ran on debt. If no one debted, nobody would have anything. I was just like everyone else. That was my rationale to overspend and not save. I had no idea what I was doing. It was all chaos.

Looking back, I realize that I had no faith in the future. The truth is, I didn't expect to live to be the age of 30. I was quite fatalistic. I didn't feel safe in the world. I didn't understand that while I had plenty of material comfort, it amounted to nothing because the legacy of slavery meant my family and I were consumers, not

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producers. I experienced it as a low grade depression brought on by daily anxiety that no amount of therapy could relieve. As luck would have it, my luck ran out.

It wasn't long before I could no longer keep my overinflated lifestyle afloat. What little faith I had acquired in childhood had left me. Creditors were breathing down my back because I paid them slowly. I had a habit of refusing to pay my bills on time, resenting the Department of Water and Power. I was convinced that the company charged Black people more than white people for lights. I would make it a point to write the check, take off from work, and make the worker come to my house and hand him the check at the door. I told myself if they wanted payment from me they had to work for it. Madness! My debting was out of control.

Like many before me I came to D.A. for the tools. I stayed because of the fellowship I found there. To my shock and chagrin, I related to the shares even though I found them to be quite strange. The white people in the rooms suffered from debting like I did but with a twist. They seemed to have access to more capital and resources than any Black people I knew, but I still recognized myself in their stories.

What inspired and uplifted me was the sharing and the literature. By working the Steps, I came to understand who I was financially; the life I had been living was someone else's life. Through fellowship and sponsorship I learned to live within my means even though my means did not define me. This became my mantra. The Seventh Tradition which once terrified me became my salvation.

I learned to take what I liked and what I could use in my life, and I left the rest. One day at a time my life began to transform. I had to stop debting. PRGs, action buddies, and action plans kept me on track with my goals. A spending plan clarified my needs and wants. But the game-changer was working toward my vision to be debt-free when I retired.

Doing service as treasurer taught me how to become self-caring and self-loving. Through the Steps I began to build a loving and caring connection with my Higher Power. Gradually my life began to transform. I have reworked the Steps using the trauma of race to recover from the financial damage wrought by the legacy of slavery and Jim Crow. Now my life is filled with the promises of D.A. recovery.

—Ruby SG

## Input Requested for D.A. Voices from the Black Community

The 2019 World Service Conference passed a motion to approve the concept of developing a pamphlet entitled "D.A. Voices from the Black Community." Its mission statement is to "Give voice to the voiceless by bringing the message of D.A. to the black debtor who still suffers." The World Service Conference Literature Committee is entrusted with developing this literature addressing black debtors' unique financial problems. Black debtors' experiences of incurring unsecured debt can be very different from other members. As an example, black debtors in the U.S. might be precluded from mainstream credit lines and may be limited to using other, less favorable, forms of credit. It has been observed that black debtors arrive at D.A. but may not stay. This could be because they do not identify with what they hear at meetings.

We need to hear the experience of black debtors to develop our work and for D.A. to be more inclusive as a Fellowship. We warmly encourage contributions from black D.A. members. Please pass this request along to all groups, particularly to black members. Contributors are encouraged to write or send recorded shares (e.g. mp3 recorded on your smartphone or computer) to [wsc.litcom@debtorsanonymous.org](mailto:wsc.litcom@debtorsanonymous.org). Please complete a signed Assignment of Rights form for each submission, which can be found on the D.A. website under "Legal Forms & Documents" or at [www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release)

Yours in service,

**D.A. Voices from the Black Community Subcommittee**

# Using Autism to Advantage in D.A.

I have a somewhat unique perspective on the world because I am autistic. And while I still think that my perspective is somewhat unique, it's not as unique as I thought it was. Working the steps in D.A. has thankfully punctured some of my terminal uniqueness.

But still, I struggle with some character defects that are common among addicts, but perhaps in a more pronounced way because of my disabilities. Traditionally, I have wanted to be right about everything. Being hyper-literal, I often misread many people who question me sarcastically about whether or not I am right. This is effective at puffing up my ego. When I was in school, I used to get into arguments with teachers about the correct dates of certain historical events. I hope those days are long gone. But even if they aren't, there is real tangible progress that I'm making, thankfully, because of this program.

Being autistic means that I have trouble understanding other people's perspectives. Sometimes it gets to the point where I cannot comprehend why another person has a different point of view. My best thinking got me here, yes, but it's also made me a stronger thinker who has learned to defend specific points of view.

In Twelve Step meetings, however, I take the Twelve Traditions extremely seriously—especially regarding outside issues. Someone commented recently that I was the least likely person to break the Traditions at a meeting. Needless to say, this wasn't always the case. I used to bring up lots of outside issues—in spite of Tradition Ten—and promote events that I was a part of—in spite of Tradition Eleven. But today I work Steps Six and Seven very diligently in order to let go of my character defects of self-absorption and the constant seeking of validation.

Today I am more careful about how I share at meetings. I focus on myself and my experience, and I work hard not to cross talk, keeping the focus on

the Steps, Traditions, readings, and leads. I have had bountiful good news in the last few years, as many of my visions in D.A. have come true. But I have learned to focus mainly on the gratitude and the lessons learned instead of on my achievements.

My autism can also prove to be an asset at meetings in many ways: with my unusually capacious memory, I remember people's names and work really hard to apply my sincerity to carry the message to newcomers and take the group conscience seriously. Some have called my shares exceptionally earnest and others have called them exceptionally funny, like when I acknowledge the ridiculously petty things that I've put on Fourth Steps (musical genres, anyone?). That combination of seriousness and humor has served me well in D.A.

The biggest challenge with my impulsiveness in D.A. is my OCD (Obsessive Compulsive Disorder), which focuses heavily on resentments—whether old bullying that I faced growing up or issues that I'm dealing with now—and also focuses on opportunities to spend money, often in order to numb such feelings.

Gratefully, I have nearly three months staying within my spending plan, in addition to not incurring unsecured debt. While that might not sound like much after close to a decade in the program, it's more than I've ever had. Having a strong, structured sponsor to help hold me accountable has been helpful. Also helpful is a rigorous, (Conference-approved) literature-heavy approach to step work.

So, during this time of massive uncertainty, I try to focus on today, on what I can do to release my character defects, and on how I can share my experience, strength, and hope. My particular form of autism may make me talkative and overly analytical, as well as anxious, but sometimes, that can be a very good thing.

—Anonymous

## My Attempts to Start Meetings in Spain

Seeking recovery in Spain where there are not many meetings has been challenging and rewarding.

I had been in Twelve Step recovery for 11 years, and every time the meeting's treasurer would make that Seventh Tradition announcement I would cringe! I hit my debting/underearning bottom in November 2013 when I went to the bank and there was no money to pay an important bill. Thanks to my HP, I had gone to a convention a couple of weeks prior and met a member who spoke to me about D.A. She knew a member in another city, so I immediately asked for this member's contact info. So having hit bottom, I phoned this person. That same night I went to my first D.A. meeting. This was December 4, 2013. It was a small Skype meeting in Spanish. I felt relief immediately. Finally I could listen and talk about money without becoming angry. I started to attend regularly.

A few months later, this little group decided to start a face-to-face meeting in Barcelona, the city where I live. There were a few of us, and some members came from the surrounding area of the province of Catalonia. We started meeting in the cafeteria of a hotel where it was quiet, and we could share and enjoy a degree of anonymity. A member suggested we look for a place to meet regularly, so we found available space in a church where other 12-step groups met. Unfortunately, this group didn't last long. Members came and went; there was no real commitment to keep the meeting going.

I continued to go to the Skype meetings and asked the woman I first contacted to be my sponsor. She had been in D.A. many years and had solid recovery. I worked with her up to Step 3. We used a booklet she owned. I was very grateful. She became a true friend and was very supportive. I feel it's appropriate to mention her name since she passed away a year after I met her. I will never

be grateful enough. Her name was Gloria. May she rest in peace.

After she passed away, I went to meetings but I started to drift away from the program. I wanted to do my own thing again. That lasted a few months until I found myself having to make some financial decisions which overwhelmed me. I was suffering from panic attacks brought on by my fears of financial insecurity. I saw I couldn't think straight anymore when it came to money matters. The obsession was back.

I phoned another member who had been in recovery quite some time and asked him to take me through the rest of the Steps. He agreed and I was very, very grateful to get through the 12 Steps of D.A.. It was an amazing experience. I learned so much about myself, my patterns, and my behaviour. He lived in another city, so we did all this work on the phone. I continued going to D.A. Skype meetings,

*"... I became quite desperate as I needed to hear more recovery stories of old-timers and people who had walked the path before me."*

which were getting bigger as people from South America were joining and getting literature translated. It all was too much for me.

Finally, with the help of a newcomer who lived in my city, I decided to try to start another face-to-face D.A. meeting in Barcelona. We committed to attending the meeting and doing service for one year. Once again people came and left. Nobody stayed. We decided to close the meeting and continue our recovery by Skype.

At this stage I became quite desperate as I needed to hear more recovery stories from old-timers and people who had walked the path before me. I started attending D.A. phone meetings in the U.S. I subscribed to the D.A. website mailing list where I'd receive all the information of meetings, conventions, and speaker recordings. Connecting with the wider

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## Underserved in Kenya

To the reader, I pray that HP directs me as I write this article.

When I first joined D.A., it was end of December, 2018. I was in bed realizing that something was wrong, I had not been able to manage business and my finances.

I asked for contacts from a lady who had announced about D.A. in an A.A. end of year party. Considering that A.A. has an attitude of service, it was easy to get those contacts. We started talking on WhatsApp.

I started attending meetings immediately. By then we had a face-to-face and online meeting in Kenya, but it was not very well established—just about four members. We would use Skype, which was very unstable. Two members were very consistent.

I didn't value D.A. meetings. I thought spending money on Internet access was absurd but would try to ensure I was consistent there. I didn't feel like attending, but every time I saw the two members attend, they would encourage me indirectly.

I got my first sponsor, but it didn't work. Before she left, she advised me to hang on as she had joined D.A. a few times, leaving after a short time. She later came to regret not staying in the rooms from the beginning.

That really has kept me going.

And listening to various speakers in meetings say they kept dropping D.A. and coming back firmed up what my first sponsor had advised. The program is definitely not easy. They say it's a grown up program. I hear members who have been in D.A. for years say they don't enjoy using most of the Tools, like record-keeping, but they have to do it. I feel the same way: I don't like most Tools, but they do work. I wouldn't want to regret not using the Tools because I want the change which comes from those actions.

Consistently attending meetings for 17 months and doing PRGs in sometimes weird hours is what has kept me going. It was my first time using Zoom. There was no one to show me how to use it, but somehow I figured it out. I woke up about 3 a.m. for my first PRG. I had moments when I run out of bundles in the middle of a PRG, but eventually with time it became easier and now I do PRGs with ease at convenient times.

Do I do the action steps that are suggested in the PRG? I try at least to do 70%. I'm learning to surrender. I have a lot of self-will which runs riot. I also have a lot of self-centeredness. Thanks for this opportunity to share my experience, strength, and hope (ESH).

—Carolyne, Kenya,  
grateful recovering compulsive spender

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Fellowship gave a great boost to my recovery. Hearing all these people with long term recovery was amazing. It rooted me in D.A. I decided to look for a new sponsor as I preferred to have a female sponsor. I now have a sponsor in Norway. She is another blessing in my life for which I thank God!

Since June 2016, I have been solvent and fully self-supporting. In these six years, I have gone through quite a few things. I felt powerless many times, but my D.A. recovery has gotten better and better. I went from living in financial chaos to enjoying order and peace. Even though my recovery started on Skype with a small

Spanish group and with little means, I wanted solvency deep in my heart. I wanted the 7th Tradition to be a part of my life, so I pursued it no matter what, who, or where!

Today I feel liberated from my obsession with money, I am at peace with my finances. I don't fear money. I make financial decision with the support of others. I also trust that God has my back. As long as I do the work—only 1%—God takes care of the rest!

God Bless D.A. and all who make it possible that the message reaches far and wide.

—Maria, Barcelona, Spain.

## Working the D.A. Program with Chronic Pain

I have a chronic pain condition that has affected my life for over 12 years. I am slowly getting better. There were several years where I couldn't chop vegetables, type on a keyboard, or write with a pen, among other common things one does with their hands and arms. My condition became so extreme partially because I was disconnected from my body, and my default strategy was ignoring the pain and then pushing through it. It wasn't working. When I was 25, I applied for U.S. federal disability benefits (SSI). Two years later, after being denied benefits, I appealed at an in-person hearing. My case was finally approved. I was very grateful; however my income was still below the poverty line.

It's also important for me to state that I have tremendous privilege in some areas. I am white and from an upper-middle-class family. I am also a graduate of a well-regarded college. I recognize that my challenges would have been even more difficult had I also faced additional societal disadvantages. Still, the challenges I do have are very real and significant for me. Every little lesson felt like a major victory, from learning how to ask for help to realizing that even if I was in the middle of a task and I had the thought, "I probably shouldn't be doing this right now," then I could stop in the middle. I didn't have to finish, and the world—and I—would be okay. Either it doesn't need to be done, or someone else can do it. It's not worth hurting myself. I'm still working on that one, though I've definitely made improvements worth celebrating. The messages attempting to be conveyed through my chronic pain had to get louder and louder until I finally started to listen. Meditation helps. The pain in my body—and really any sensation in my body—has now become one of my greatest teachers and a guiding source of truth in my life.

In my early adult life, I didn't believe that there was a job out there that someone would hire me to do considering my physical limitations. So I thought I had to be my own boss by being an entrepreneur and doing everything all by myself, even though that didn't work either. I started racking up debt because I didn't know what else to do. At the age of 29, I entered D.A. My PRGs were (and are) particularly life-changing for me, such

as helping me imagine other possibilities. They showed me I could find a job that was right for me, even if I didn't know what it looked like at that moment. Getting a sponsor and working the Steps was all new for me, and yet I was willing to try. I was willing to go down a new path into the unknown, and this time I knew I wasn't alone!

Thanks to D.A., I dared to ask myself some hard questions, got advice and assistance, explored some scary new possibilities, and am now making more money than I ever have in my life. I'm part of a great team focused on a mission I believe in. I am also happier. I feel like I am living in alignment with my true self and the flow of life. Money is simply one form of energy, and how I relate to money is one way I can demonstrate being part of that flow. I came to see that my old pattern of avoiding money was also cutting me off from the flow of life. I wasn't 100% sure I could physically do my current job as I was applying for it. Yet how could I know for certain until I actually tried the role? If there was a possibility it could work, then there was no sense giving up beforehand so I decided to just go on with and trust the process, even with the unknowns. I talked with friends and experts about how to navigate the interview and hiring process and when to disclose what information (you are not required to disclose that you have a disability before they offer you and you accept the job). Then, once I did accept their job offer, I let them know the adaptive tools that I would need in order to do my job—and they got them for me! This included foot pedals to do mouse clicks and a set-up where I can type with my voice as much as possible. I still wasn't sure how sustainable the role would be for my body, so I was amazed to realize that my condition was not getting worse, and possibly continuing to improve even in this new context. I can do this job! Additionally, thanks to D.A., I was able to navigate conversations with my colleagues about my disability and what I needed and develop some genuine friendships in the process.

When I was on furlough while sheltering in place during COVID-19, my D.A. recovery meant my finances

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would be fine, and I was also fortunate to have family to live with. I had a prudent reserve, my PRG helped me revise my spending plan, and I used that time to further my connection with a higher power that works for me and feels true. I'm realizing it's not even about a choice; it's just acknowledging what I already knew at some level and was already the case, even if I wasn't able to quite admit it or put it into words. What I can articulate is my Higher Power is that deep inner knowing, not just intellectually, but really knowing in my being without having to justify or analyze. Knowing that brings a sense of peace and an opening of possibility. My Higher Power is my connection to all life, my ancestors down the line (blood or otherwise) who contributed to my existence, the interconnected web of ecosystems I live in, and how I am the earth evolving to the point where it could be curious and wonder at, and explore itself. I experience my higher power by praying at the base of a tree and feeling supported by the earth, as well as climbing high up in its branches—where I feel sheer delight as well as the comfort of being held & rocked in the wind. I experience my higher power by letting strong waves of emotion flow through me (sadness, grief, joy) and practicing really feeling them, even for

a moment—and trusting the journey, though there are many things I don't fully understand and sections of the path I don't yet see. I experience my Higher Power by honoring myself, accepting the reality of my body and my needs in any given moment (as best I can), and acting from that internal source to discern whatever may be needed or next. To source my actions, even imperfectly, from that inner truth—that calming knowing of simply what is so. Amid chaos, suffering (mine, others, and the world), and great unknown, I can start with what I do know to be true in the soul of my being—my higher power, if you will—and go from there. Trusting my body, my resilience, and the guidance I will receive as I go. Honing my inner dial of deeper truth, and acting less and less from fear or habit. And more will be revealed.

My relationship with my body and my Higher Power, as well as the wisdom I've learned from D.A. and beyond, helps me navigate the complexities of the world—especially government and healthcare bureaucracy—from exactly where I am and what I can do. One lesson I have learned is the importance of showing up: fill out the paperwork as best as you can (sometimes our individual complexity doesn't fit neatly into the designated form fields), state what is most important for you and what you feel adequately conveys your truth, ask for more support than you think you'll need (don't stop before you've found good-fit people/resources/techniques—they are out there!), ask clarifying questions when you're not clear, keep researching and exploring possibilities, and keep taking even small actions to figure out what might work (better) for you. Do the work that you can do, and then surrender the rest. Trust that a life you love is possible and there are ways for you to contribute your authentic gifts in this world.

—Kimberley

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## A Millionaire Recovers in Brazil

**M**y name is S., and I am an alcoholic and debtor in recovery. I joined Alcoholics Anonymous on August 15, 2008. At that moment, I had no idea that I was suffering from both the diseases of alcoholism and debting. Nor did I know that my debt leads to my alcoholism. Only today do I know this.

I used to have many debts and was owner of several companies, but I lost everything, including my home and four other properties. One day, the electricity in the house was disconnected and there was nothing to eat—only dry bread and coffee.

I was at rock bottom. There was always a bailiff at my door. I couldn't sleep. I could not find a way out. It was like I was sleeping with a gun at my head, because

I knew that at any moment my home would be taken from me. I started drinking every day, all day long, and I had no money for anything.

So, I decided to get some honey bread on consignment and start selling the honey bread in front of a church on Sao Paulo Avenue. I kept begging people to buy it.

Then I used to take the money from the sales and buy alcoholic drinks to relieve my pain, because when I was drunk I used to feel like a millionaire, and I wanted to be a millionaire again.

Becoming a millionaire was my dream since childhood. I earned my first million at 28 years old. I had a lot of money, but today I know, having taken D.A.'s Fourth and Fifth Steps, that this desire was linked to my childhood. I wanted to distance myself from all the pain I went through in childhood. My father was an alcoholic, and my mother was a debtor. She worked hard to take care of nine children. We had many unmet needs. I didn't want to feel that pain again: the pain of missing, of not having anything to eat, of deprivation and abandonment.

For all these reasons, I wanted to become a millionaire. I started working at the tender age of seven years old. I made a lot of money. But when I was at the top, I inevitably sabotaged myself. I didn't feel worthy. Today I know that this was connected to my core beliefs. I remember that my mother said she found me in the trash can—I know she didn't mean it, but I believed and felt like trash and never thought I deserved good things.

And so it was, until, after three years in Alcoholics Anonymous, a fellow asked me, "Why don't you go to Debtors Anonymous?" I almost hit this fellow, yet I was crying at A.A. meetings because I was losing my home and everything I had!

*"... my indebtedness was totally linked to the non-acceptance of my sexual orientation."*

Today I know that my anger I felt toward this fellow was the "deny everything" part of the disease. But even though I was angry, I went to a D.A. meeting. When I arrived at my first meeting, I heard Higher Power in the share of one of the participants. She said that she was losing her home and that she

managed to recover it thanks to the D.A. program. At that moment, I believed in what she said and started to dedicate myself to my recovery. And I continue to dedicate myself to it and to do service too. I provide a lot of service; I am always in the groups and have several sponsees.

Today I have a very prosperous life. D.A. helped me recover and retain all my assets. I have millionaire assets, thanks to this program.

When I got here, I used money and alcohol compulsively. I reached a level of total dementia: I used to take anticonvulsants with alcohol. I couldn't read or write anymore. I had to relearn.

Today, I speak English, I study every day, and I have a sincere desire to be a D.A. General Service

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Representative here in Brazil. I have dedicated myself for many years to my recovery. I am sober and solvent. I provide a lot of D.A. service, attend meetings every day, and use all the Tools available: pressure relief, spending plan, etc. I work on my vision and I am in a very special moment. D.A. gave me back my dignity and my self-esteem. I have faith, I have God in my life, I have my companions and my spiritual family. My desire is to continue my recovery and be able to help other debtors who are still suffering. This is why I keep coming back!

In addition to all of these recovery gifts that I have already described, in my maturing spiritual journey through the practice of program and with help from my companions, I was able to assume my homosexuality that was hidden inside my being. Today I know that one of the reasons for my debting was the non-acceptance of my sexual orientation. Being my authentic self, pursuing

happiness without fear or worrying about what others will think, is one of the greatest gifts I have received in my life. I feel free to be the person that my Higher Power wants me to be.

It is priceless to feel what I feel: peace, freedom, and love.

That is why I serve with great gratitude: so that the message reaches the debtor who still suffers just as the message of recovery arrived for me.

That's the least I can do for everything I have received from D.A.

—S., Brazil

### **"Hindu Temple, Chino Hills, California"—Photo by Rob B.**

Until I came to D.A.—my first and only 12-step program—I had no idea that my chronic underearning and debting was connected to my sexuality. I was a liberated gay man. At age 54, I had been completely out for decades. What would my growing up gay in a hostile straight world have to do with my systemic dysfunction around money?

At age 24, I joined a Hindu monastery in Hollywood. At that time, I was no longer interested in being a successful rock musician, having a family or significant other, or becoming wealthy and famous. The only choice was a spiritual one. I had to become Self-realized. I had to know "God." Needless to say, after six years I did not attain Nirvana or experience Samadhi. I was almost 30. Just before I was scheduled to take my first vows as a monk,



I had to admit that I could not stay in that monastery for the rest of my life. It was the most emotional and heart-wrenching decision I ever made. But it was the right one for me.

Now, at age 68, 13 years after joining D.A. and completing three fearless inventories, I have a new Higher Power. Different from the monastic version. One who accepts me as I am. One who has allowed me to save for my retirement in two years. One who has been there every step of the way to recovery, and one who has lead me to a wonderful supportive community. Namaste!

# Relying on the Steps of D.A.

“Great work,” said my sponsor, “See you next week when more shall be revealed!” She said this whenever our meetings ended. I cringed. I’m a year in with a new sponsor, steeped in Step Four. My body feels weighty; I cry at each of our sessions. According to fellows who’ve gone through the Steps, some twice, this was the perfect place to be.

How I came to D.A. was when a friend saw I was struggling. At the time, I was “housesitting” for the summer—living on a friend’s couch. The company I worked for went bankrupt, leading to arrears, and an almost empty bank account. Physically I hit my bottom. Hard! Spiritually I felt vacant.

That fall, I entered D.A. I barely saw anyone at the meetings who looked like me. If I don’t see people who look like me, how can I do this work? How can I heal?

Seeing a lack of Black faces in face-to-face meetings was another reminder of the invisibility “out there” of Black women on television or magazine covers. In the meantime, my recovery is my responsibility, no matter how uncomfortable it is.

In my family of origin of Black Southerners, money management, savings, and budgeting were never discussed. Love took on many forms: transactional behavior, self-destruction, keeping secrets, and hiding your business because it’s no one else’s business. This is all part of my generational trauma. I was drowning in my DNA. It’s easy to go to a place of blame: the choices they made, or even the ones they didn’t make. How I carry myself moving forward is where my focus lies.

In the early months of recovery, I lost my apartment, entered a shelter, and regained employment. Eventually, I rented a new apartment, with a room

to spare. I was promoted to a new role within the company. These were all D.A. miracles.

Something was still missing. The more stepwork I did, the more I cried—learning how imperfectly I operated in the world towards others. When I didn’t pay a bill on time, I cried. When I lost my solvency, I cried.

Not everything needs a positive spin. Cry it out.

This was a miracle; believe me when I say that. Honoring my tears meant my soul was able to breathe.

It brought me back to Step One. I’m powerless. I was afraid to live, opting for isolation, numbness, and never asking for support. As one fellow once said to me, “be where your feet are.” This is why I have an appreciation for Step work. In my willingness, I want to jump ahead and be stoic, I want to take Step Ten before I take Step Two and tell HP how to run the show. When my sponsor asked me to be a contributor, it took some time to gather my thoughts. Of course, it took time; I was too much in my head!

In D.A., I’m permitting myself to unlearn what I knew. Quite honestly, I don’t want to have all the answers. It’s a challenge for me to be visible; I can’t hide as I share my story. Though this round is nearing the end, I return to the first three Steps when in doubt. I’m as much of a beginner as I was four years ago. Hills and dips, I’m reminded.

If there’s any place where I can take up space and use my voice, it’s here. Showing up and working the Steps is the most significant gift I can give myself as a Black woman in D.A. I belong here.

See you on campus!

--Ellis, Gratefully Recover(ed) in D.A.

*“Seeing a lack of Black faces in face-to-face meetings was another reminder of the invisibility ‘out there’ ...”*

# Queer, Feminist Artist Here to Stay

I grew up in a very financially functional family. My parents were kids during the Great Depression, so “waste not, want not” was a religion. We had everything we needed and a reasonable portion of what we wanted. Dad was the breadwinner. He was a great saver and investor. His analytical mind handled money in a way that I marvel at today.

Being female, I didn't benefit from this financial literacy. I wasn't taught his precepts or principles. I wasn't even taught how to write a check. My brothers were. Both have thrived financially. But my sisters and I were expected to grow up and marry a man like Dad. That knowledge would be wasted on us.

That worked out for my sisters. But I'm an artist. I'm a feminist. And I'm queer. Men are fine and fun. I even fell in love with several. Despite that, I remained single in my early adulthood. I've had two major relationships, both with women. The mixed messages of my childhood (“Financial responsibility is essential!” “But don't worry about it, someone will come along and take care of you!”) contributed to my irresponsibility and compulsive debting as a single woman. It also caused many problems in my first marriage.

I first heard of D.A. when I was about three years sober, living in Los Angeles. I was an aspiring actor/writer but I was terrified of my dream, so I mostly just waited tables and concentrated on staying sober. Of course, my finances were a mess and always had been. I had accepted that as a way of life, a sacrifice I had to make for my dreams that, again, scared the bejesus out of me. I kept a credit card balance that crept up every year, but I managed to make payments and sometimes pay it down.

A few of my sober buddies started going to D.A. It was actually kind of trendy in the rooms back then. So I showed up to a few meetings, got a scope of the Twelve Tools, a couple of the sayings—“Cash is the cheapest way to pay!,” “God is in the numbers!”—and started carrying around a notebook, giving it a go. After a month I looked for both a Pressure Relief Meeting (PRM) and a sponsor, but got a few no's and decided I

had enough info to “go it alone.” I was wrong.

Two years later I ended up back in, with more than double the debt. This time, still no PRM or sponsor, but I managed to enroll in a debt repayment program and close all my credit cards.

About the time I made the last payment on my debt, my life changed. I waited my last table, got a “big girl” job and started making decent money. My fears fell by the wayside. I fell in love with a very financially responsible woman, and we spent 16 years together. Again I drifted away from the D.A. program.

During this time I saw several of my friends go into D.A., and each one of them transformed and received miraculous results due to working our program. One of my friends called D.A. “12-Step grad school.” I took note and knew where I'd go if I ever required a miracle.

Finances loomed large in my relationship. I didn't debt because there was a strict no-debt culture in that relationship. But there was also money, so compulsive spending was an activity that we indulged in as a couple. She made more money and had most of the power, so my disease was kind of dormant. Until it wasn't. Eventually, my underearning contributed to our break-up.

I had some money when I left the relationship and started going to D.A. again. I wasn't in debt, but I knew there was a big “yet” that hovered over me. I was petrified I would fritter away this chunk of money. So I decided to move somewhere where I could afford to buy a house. There was a sense of urgency because I knew if I waited too long the money would be gone.

Landing in my hometown of Louisville, Kentucky, I looked up D.A. and found there was only one meeting in town! So I decided I would go with only phone meetings. Again, no PRM, no sponsor. No one even knew who I was. I wasn't in debt at this point, but I was on unemployment and had mortgage assistance, trying desperately to start a business before my income ran out. This is where the disease really took hold.

When I look back on those first two years in Louisville,

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**“Shadows and Light”—photo by Tom B., Los Angeles**

“All gay people live in ghettos. They’re outcasts.” Growing up in the 1970s that’s what I heard from my mother who suspected my sexual orientation but wanted me to conform to her expectations for me. I remember the terror of coming out, which at the time honestly felt like giving up any chance at success and stability. I remember the stress of coming out again and again at each new job. Would I become an outcast? Would they fire me?

Thanks to D.A. recovery, I’ve learned to *go where the love is*. I no longer participate in toxic work environments, which were all I knew until 12-step. Today I work with a team capturing stories by LGBTQ elders about the early days of our civil rights movement. We currently conduct interviews virtually, connecting with elders in remote geographic regions—sometimes with terminal health issues—who would be impossible to access otherwise.

If there’s one throughline to their stories, it’s that we are a resilient people. This is the first time I’ve had a job working alongside an entirely LGBTQ staff serving a mission that speaks to my gay identity, and it’s a spiritual life-changer.

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they are truly a blur. I accomplished a great deal, but I couldn’t stay focused enough to get my businesses going (I actually had about eight different income-generating pursuits—no wonder I couldn’t focus!) One day, after only two years, I looked at my finances and realized that not only were my savings gone but I was now over \$50,000 in debt.

This is what ultimately brought me to the only D.A. meeting in the city. (The only D.A. meeting in the state, for that matter!) And that little room of about seven committed fellows accepted me with open arms. I had a sponsor within a week and a PRM within a month.

This smallness, and this lack of choice worked for me. I couldn’t hide in the back of the room. I was welcomed and known immediately. I loved hearing how others were creating miracles in their lives by not incurring debt and turning the rest over to God.

This is when the miracles began for me. Within a year I was in another debt repayment program and my income had doubled. I “outed” myself to my fiancé as a debtor and she married me anyway! Our huge, 200+ guest, debt-free wedding was a miracle in itself. We have a great relationship and handle money well as a couple. We are co-equals and doing pretty well. Between us, we own two homes, invest with awareness, and are on track to maintain our lifestyle in retirement. We have everything we need and a reasonable portion of what we want.

The dreams of my younger self have morphed a bit. I still write and perform. Sometimes I get paid. In D.A., I do vision work and look forward to what that will bring. As I put my focus on being happy in each moment, the shiny results I dreamed of as a young person fade and are replaced with a life of deep resonance and love that is much better than anything I could have dreamed up for myself. Someone did come along and take care of me: God.

And, because of God’s care, I should be debt-free within 60 days of this writing.

With this milestone coming up, I wonder what was different this time. Why was I willing when I had not been before? My bottom was lower, sure, and the intimacy of our D.A. group were both factors.

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But things really turned a corner for me and I began to see real changes in my life when I started doing D.A. service. At first I did treasury mostly, but also forged a relationship with the Chicago regional D.A. Intergroup.

Though our group had tried in the past and failed, we decided it was time to create a new meeting. It only took about 4 or 5 planning sessions with a few of us. Within a couple of months, we had a new face-to-face meeting in an A.A. meeting house.

One of the things I personally wanted to include in the new format was BDA. I had seen the power of BDA show up in my friends' lives in Los Angeles but had never been able to dig deep myself there. We were too small for a dedicated BDA meeting, but we decided to format one meeting a month to BDA.

Since we had no recovery in this area and were all learning, we'd read from *Ways and Means* or the BDA pamphlet. The most transformative times were remote speakers I brought in from Chicago and LA.

These speakers were so powerful, I still see the results of their visits within our group. Visions were formed, a non-profit sprang up, and a once failing business got footing from just the highlighting of some simple BDA principles.

This underscored for me the power and importance of bringing the recovery of D.A. from "larger markets" to our small band. We've done a couple of field trips to Chicago. Twice we've been able to send reps to the World Service Conference. We hung on every word and drank in all the new knowledge and connections.

Our new face-to-face group had a great momentum going for a couple years, but with changes of schedules and location, it really started to struggle. We were praying about whether to close it or move it to another night or place when the pandemic hit. As God would have it, this little meeting has gained new life and great momentum with videoconferencing. We may stay virtual when the world opens back up.

The phone and Zoom meetings are also very helpful in creating continuity in our individual programs. We have a long-standing local phone meeting that has moved to Zoom since the pandemic and is a

cornerstone of our local program. We've also started two weekly PRM workshops which are strengthening all of our programs and making it easier for everyone to dig in to D.A. recovery.

From just one face-to-face meeting for many years, we have grown to three meetings and two PRM workshops a week in just a couple of years! We are doing our best to grow D.A. in our community, and finding the thirst for this recovery is great. Our D.A. literature rack at the A.A. club empties nearly as soon as we fill it. We get a lot of newcomers. Most don't stick around. I take heart and know that they could be like I was; it may take several exposures to the program and the tools to bring them to true recovery. Our job is to be here when they come back around. To leave the light on for D.A. recovery.

—Teresa W.

### POPULAR RESOURCES

[debtorsanonymous.org/enews](https://debtorsanonymous.org/enews)

*Sign up for special email announcements.*

[debtorsanonymous.org/announcements](https://debtorsanonymous.org/announcements)

*Download flyers to share at meetings.*

[debtorsanonymous.org/meetings](https://debtorsanonymous.org/meetings)

*Search the world D.A. meeting directory*

[debtorsanonymous.org/phone-meetings](https://debtorsanonymous.org/phone-meetings)

*Search specifically for phone meetings*

[debtorsanonymous.org/register](https://debtorsanonymous.org/register)

*Register your meeting annually for the website.*

[debtorsanonymous.org/contribute](https://debtorsanonymous.org/contribute)

*Contribute to D.A. as a member or a meeting to help publish literature and support the GSO.*

[debtorsanonymous.org/podcasts](https://debtorsanonymous.org/podcasts)

*Listen to audio recordings of speaker shares.*

[debtorsanonymous.org/ebooks](https://debtorsanonymous.org/ebooks)

*Visit the official Author Page of Debtors Anonymous to purchase digital books.*

# Deudora Compulsiva en Barcelona

Soy Laura, y soy deudora compulsiva.

Cómo era yo antes de llegar a D.A.? Antes de nada decir que la enfermedad de la deuda compulsiva he aprendido que es una manera de pensar y de estar en el mundo.

Yo tengo una mente deudora y en mi caso todo empezó en mi infancia. Recibí pocas muestras de cariño, y muchas críticas. Sentí que tenía que esforzarme mucho para recibir afecto. Y aprendí a desatenderme a mí para poder trabajar duro buscando amor y aprobación de los demás.

En el estar pendiente de los otros no cuidé mis cosas, mis necesidades. Poniendo al otro por delante. Mucha vaguedad, mi cabeza no comprendía las matemáticas en la escuela y por mi miedo a la gente y mi baja autoestima no me atrevía a preguntar. Llegué a creer que yo no era lo bastante inteligente en esa área; llegué a la conclusión de que yo era un desastre con los números y cada vez me desinteresé más de ellos. Nunca puse atención a mis finanzas. Ganaba el dinero con mi trabajo y lo gastaba sin ton ni son, o lo ahorrraba sin ton ni son. No me planteaba en qué quería gastarlo, o invertirlo, o para qué quería ahorrrarlo. Además me parecía que pensar en esas cosas era de tacaños o de personas materialistas. Y yo era idealista. Tenía muchas creencias distorsionadas sobre el dinero. Estaba bien mi altruismo hacia los demás, pero yo no me cuidaba y eso me amargaba más y más.

De niña compraba regalos muy buenos a mi madre, yo estaba pendiente de adorarla para que me quisiera. Le compré cremas, perfumes, bolsos y pañuelos, de una calidad que yo aún no he comprado para mí.

Mi mayor deuda es conmigo misma.

Mi enfermedad empezó a hacerse visible al divorciarme del padre de mi hijo. Ahí empecé a vivir con un sueldo, igual que había vivido con dos. No me ajusté a la nueva situación. Pretendí que el dinero aparecería por arte de magia para que yo pudiera dar esa imagen que yo quería proyectar. Mi miedo a la soledad, mis fantasías románticas y mi vaguedad hicieron que no fuera capaz de ajustarme a vivir dentro

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*[English translation by Tracey O.]*

I'm Laura, and I'm a compulsive debtor.

What was I like before I got to D.A.? To start, I have to say that I have learned that the illness of compulsive debting is a certain way of thinking and being in the world.

I have a debtor's mind, and in my case it all started in my childhood. I received few signs of affection and got a lot of criticism. I felt I had to try hard to get any affection. I learned to neglect myself while I worked hard seeking love and approval from others.

In being so aware of what others were thinking and doing, I did not take care of my own business, my own needs. I put others ahead of myself. Always vague, my head did not understand math at school but because of my fear of people and my low self-esteem, I didn't dare ask for help. I came to believe that I was not very smart in that area. I concluded that I was a disaster with numbers, and I became increasingly disinterested in them. I never paid attention to my finances. I made money from my job and spent it without rhyme or reason or saved it without rhyme or reason. I was not thinking about what I wanted to spend it on, or how to invest it, or what I wanted to save it for. Also, it seemed to me that thinking about such things was for miserly or materialistic people. And I was an idealist. I had many distorted beliefs about money. I was perfectly altruistic towards others, but I did not take care of myself and that embittered me more and more.

As a child I bought really good gifts for my mother. I was trying to pamper her so that she would love me back. I bought her creams, perfumes, handbags, and scarves of a quality that I still have not bought for myself.

My biggest debt is to myself.

My illness began to become visible when I divorced the father of my son. I began to live on one salary, just as I had lived on two salaries. I did not make adjustments to the new situation. I pretended that the money would appear by magic so that I could keep up the image I wanted to project. My fear of loneliness, my

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de mis posibilidades. En el divorcio, mi sentimiento de culpa me llevó a dejar a mi ex marido mejor situado que a mí misma. Y yo presumía de ser una buena ex esposa...y luego me resentía porque él no pensaba en mis necesidades. YO no pensaba en mis necesidades.

Pronto el dinero ahorrado se gastó todo y ya no me alcanzaba para ese ritmo de vida, de mamá joven separada y vividora.

Empecé a resentirme y a asustarme, empecé a chapotear en la enfermedad. Entonces busqué activamente un caballero que me sacara de esos fangos. Y como el hambre llama al hambre encontré un deudor como yo, con el que sufrí durante 5 años, abandonando una vez más mis necesidades y permitiendo el maltrato. El estrés y la falta de sano juicio me llevaron a que una vez acabada la relación, yo no tenía nada de dinero, perdí mi trabajo, y me sentía sola, agotada y ya mayor para seguir luchando.

Mi hijo adolescente estaba consumiendo sustancias, yo no le estaba tratando bien, aunque me esforzaba tanto por prestarle una buena atención, no lo lograba. Tomé un trabajo sub-remunerado, con un horario de tardes, que me pedía gran esfuerzo físico, me vi como una pobre desgraciada, mi vida se estaba cayendo en pedazos ante mis ojos, y yo seguía aguantando, y fingiendo ante el mundo que no pasaba nada.

Llegaron los gastos imprevistos que hicieron que tuviera que dejar de pagar unas cosas para pagar otras. Así me endeudé. Y ya no sabía cómo salir de ahí. Hasta que me faltó el dinero para comer...mi personaje se desmoronó, acepté dinero de amigas, acepté dinero de la iglesia, y ahí toqué fondo.

Cómo llegué a D.A.? Llegué a D.A. arrodillada. Fue hace tres años, en enero de 2017. Un amigo me puso en contacto y vi el cielo abierto al saber que quizás allí me pudieran ayudar. Que quizás había una salida de ese infierno.

En las primeras reuniones lloraba en mis compartires, sentía vergüenza, desesperación y mucho miedo. Yo no entendía nada, sentía mucha confusión. Lo de deudora me parecía ajeno a mí, yo no tenía una gran deuda, yo no manejaba tarjetas de crédito, y sin embargo me sentí en casa.

Entrar en las reuniones se convirtió en lo mejor de mi

vida. Lo que escuchaba me parecía aún difícil y lejano, pero seguí viniendo. Me ofrecieron 12 Herramientas y 12 Pasos de Recuperación, y toda la energía que antes había dedicado a hacerme daño y abandonarme a mí misma, ahora la dediqué a cuidarme en D.A. Cómo me cuido en D.A.? Usando todas las herramientas y trabajando los Pasos.

Me dejé ayudar. Hice todo lo que había que hacer, como pude, con esfuerzo, con un terrible dolor emocional, rezando la Oración de la Serenidad para poder seguir viviendo un minuto a la vez. Me agarré a la mano de mi madrina y transité los Pasos con gran esfuerzo, y descubrí que la vida sin principios espirituales había sido una carrera hacia adelante sin ningún sentido.

En D.A. conocí a mi Poder Superior, un poder amoroso en quien depositar todos mis miedos y esperanzas. Y me abrí a recibir sus cuidados y sus regalos. Al principio le suplicaba, después le agradecía. Antes de lo esperado, empecé a sentir que algunas promesas se iban cumpliendo.

Cómo es mi vida hoy?

Hoy hay orden en mis números y en mi vida. Hoy me cuido. Me sigo cuidando con todo lo que me ofrece D.A.: usando las 12 Herramientas y viviendo y aplicando los Pasos en todas las áreas de mi vida. Vivo de acuerdo a mi Plan de gasto, y lo considero sagrado. Me costó mucho llegar hasta aquí y si hay algo que no quiero es volver allí a donde estuve.

Necesito mi programa cada día, no puedo pensar que ya estoy recuperada porque sé muy bien que tengo una enfermedad crónica (la deuda compulsiva) y necesito tratamiento de por vida.

Trato a mi hijo con respeto y cariño, y se acabaron nuestros conflictos. Cuando le veo o hablo con él es sólo para disfrutar de su presencia y le demuestro cuánto le amo, no con gasto, sino con mi propia Recuperación. Esa ha sido mi mayor Visión cumplida.

En Recuperación accioné para encontrar un trabajo mejor y mi Poder Superior me dio el trabajo de mis sueños, donde me siento útil, realizada y justamente pagada. Fue otra Visión cumplida.

No tengo todo lo que quiero, pero tengo todo lo que necesito. Estoy construyendo un fondo de contingencia porque quiero que Laura viva tranquila, duerma en

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romantic fantasies and my vagueness meant I was not able to adjust to living within my means. In the divorce, my feeling of guilt led me to leave my ex-husband better situated than myself. I bragged about being a good ex-wife but then I resented him because he didn't think about my needs. However I did not think about my needs either.

Soon all the money saved was spent, and I didn't have enough to sustain life as a separated and vivacious young mom.

I started to feel resentful and scared. I started to get sucked into the disease. I actively looked for a gentleman to pull me out of the mud. And as hunger attracts hunger, I found a debtor like me with whom I suffered for five years, once again abandoning my needs and allowing abuse. Once the relationship ended, stress and poor judgment took me to that place where I had no money. I lost my job, and I felt lonely, exhausted, and too old to continue fighting.

My teenage son was using substances. I was not treating him well. Even though I tried so hard to give him lots of attention, I could not. I took an underpaid job with a late shift, which took a physical toll. I saw myself as a miserable pauper. My life was falling apart before my eyes and I kept holding on, pretending to the world that nothing was wrong.

Unforeseen expenses came that made me have to stop paying some things to pay others. So, I got into debt. And I didn't know how to get out. Then I ran out of money to eat. I was demoralized. I accepted money from friends, I accepted money from the church, and that's where I bottomed out.

How did I get to D.A.? I came to D.A. on my knees. It was three years ago, in January 2017. A friend put me in touch with D.A., and the heavens opened as I realized that maybe something could help me—that maybe there was a way out of that hell.

In those first meetings, I cried as I shared. I felt shame, despair, and a lot of fear. I did not understand anything, I felt a lot of confusion. The debtor concept seemed foreign to me. I didn't have a big debt, I didn't handle credit cards, and yet I felt at home.

Getting into the meetings became the best thing in my life. What I heard seemed to me still difficult and distant, but I kept coming. They offered me 12 Tools and 12 Steps of recovery, and all the energy I had previously devoted to hurting myself and abandoning myself, I now dedicated to taking care of myself in D.A. How do I take care of myself in D.A.? Using all the Tools and working the Steps.

I let myself be helped. I did everything that had to be done, as I could, with effort, with terrible emotional pain, praying the Serenity Prayer to be able to continue living a minute at a time. I held my sponsor's hand and walked through the Steps with great effort, and I discovered that life without spiritual principles had been a path forward without any meaning.

In D.A. I met my Higher Power, a loving power with whom to deposit all my fears and hopes. I opened myself up to receive his care and his gifts. At first I begged him for help, and then I thanked him. Sooner than expected, I started to feel that some promises were being fulfilled.

How is my life today?

Today there is order in my numbers and in my life. I take care of myself today. I continue taking part of everything that D.A. offers me: using the 12 Tools and living and applying the Steps in all areas of my life. I live in accordance with my Spending Plan, which I consider sacred. It cost me a lot to get here, and if there is something I don't want it is to go back to where I was.

I need my program every day. I can't think that I am cured, because I know very well that I have a chronic illness (compulsive debting) and I need treatment for the rest of my life.

I treat my son with respect and affection, and our conflicts are over. When I see or talk to him, it's just to enjoy his presence and to show him how much I love him, not at my own expense, but with my own recovery. That has fulfilled my greatest vision.

In recovery, I took actions toward finding better work and my Higher Power gave me the job of my dreams, where I feel useful, fulfilled, and fairly paid. It was another vision realized.

I don't have everything I want, but I have everything

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# A Gay Man Finds Acceptance in D.A.

My partner and I had been together for 15 years, and both of us had managed to accumulate a lot of debt. I, like him, was addicted to a lifestyle that I couldn't afford. Although we weren't married, as gay marriage wasn't legal in our country until a few years after we split up, we were tied together financially in a very uncanny way. The bills were mostly in my name and as my partner had maxed out his credit cards before I maxed out mine, any of the remaining credit lines were in my name. By the time I got to my first D.A. meeting, all mine were maxed out too and all other credit lines were exhausted. I had also reached my rock bottom financially, spending all of my salary paying as much debt repayments as I could manage while avoiding the rest.

My partner had just opened his second business in a year and was relying totally on his sales to pay the rent and the overheads. The sales weren't happening, and I was ploughing my money into the business and giving my time for free, just like I did with the previous failed venture. That's more about my partner's debting than mine, but I mention it to demonstrate how financially tied up I was with his financial affairs. This, as my Stepwork would later reveal, was my way of avoiding responsibility for my

own financial affairs.

One of the first things I did when I arrived in the rooms was to set out to disentangle myself financially from him. That was probably the most difficult challenge of my recovery, and it was right at the beginning. He didn't like the fact that I joined D.A. He liked it even less when I told him I had stopped debting one day at a time and therefore would not be asking my family or any of our friends for loans again, nor would I help him to do so. That was a big blow for him, and it was so difficult for me to stick to my guns.

I was totally powerless over my relationship with money, and to say my life was unmanageable was a complete understatement. I worked in a job handling money, and I was constantly afraid that my employer would find out about my financial situation. I was receiving constant letters and phone calls from creditors. Some of the phone calls were aggressive and difficult to hide while working in an open plan office. I never knew where the next rent payment was coming from. I also received harassing calls from my then partner's business creditors because he had given them my number and told them I was his bookkeeper.

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paz, disfrute de la vida, y tenga lo mejor. Ahorro cada mes, y vivo dentro de mis posibilidades, y mi prioridad soy yo misma y mis visiones. Tengo un Poder Superior que hace por mí todo lo que yo no puedo. Sigo pidiendo ayuda y aceptándola con gratitud.

Salí del aislamiento y necesito seguir haciéndolo, cada vez que uso el teléfono, las reuniones, el padrinazgo, el gap y la rap y el servicio. Yo sé que ya no estoy sola, sola no puedo recuperarme, con la ayuda de mis iguales y de mi Poder Superior sí puedo.

Muchas gracias por la oportunidad de compartir.

—Laura, Barcelona, España

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I need. I am building a prudent reserve because I want Laura to live calmly, sleep in peace, enjoy life, and have the best of everything. I save every month, and I live within my means. My priority is me and my visions. I have a Higher Power that does everything for me that I cannot do for myself. I continue asking for help and accepting it with gratitude.

I came out of isolation, and I continue to stay connected every time I use the telephone, meetings, sponsorship, and service. I know that I am no longer alone—alone I cannot recover. With the help of my fellows, and my Higher Power, yes, I can.

Thank you very much for the opportunity to share.

—Laura, Barcelona, Spain

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I hadn't intended to let it out at my first few meetings that I was gay. I planned to use gender neutral pronouns when referring to my relationship. Although Ireland had become a lot more liberal in recent years, it was still a fear for me that either I would be rejected or that I would in some way be discriminated against in the Fellowship. I had experienced homophobia in the workplace and in other settings, and my ability to trust others was at an all-time low. However, despite myself, it came out in the shares that I am gay, I couldn't manage to be vigilant enough to stop myself, but also it was a big relief. D.A. was the first place where I learned to be finally totally honest. Honesty meant humility, but more than that for me it took the shame away. Finally, I could be totally honest about my financial situation with others who had gone through similar experiences and understood the compulsion.

Being in D.A. brought a lot of peace and sanity into my life, even while living with someone who had not yet found recovery, but ultimately the relationship was not good for me in many ways and we split up about three years after I joined D.A.

I have never experienced homophobia in the rooms. I am a debtor in a room full of debtors. It's a Fellowship, and we are all compulsive debtors helping each other recover. Other distinctions are almost irrelevant. I started to work the Tools and the Steps of the program. Putting a structure around my old debt helped me to pay them back in a way that would not mean depriving myself which would in turn lead to debting. I became financially independent of anyone else, neither depending upon nor being depended on financially. The Steps have shaped me as a person in ways I could never have imagined before D.A. I went back to college at night and earned some qualifications. I took up acting again, a passion that I could never afford to do in my self-deprived addiction to debting and spending. Instead of avoiding the things I feel I was put on earth to do, I am now accountable to my sponsor and D.A. action buddy for taking the actions towards my creativity. When I hit a crisis, I have the time, the sanity, and the money to deal with it. I have done

a lot of work on myself and feel the benefit. The Stepwork has helped me to deal with the wreckage of my past and to live a life of integrity and peace. I am more myself now than I ever was when I was buying expensive clothes on credit. I am closer to the God of my understanding who accepts and loves me as a gay man and as a recovering debtor.

—Sean T., Ireland

### Photo by Anonymous

This photo represents the faith that I have in my Higher Power and what I learned in my recovery.

"Take it easy but go" is represented by the turtle, and you can see that it has three seashells behind it. This represents my visions that D.A. gave to me, that means my three biggest dreams of my life:

1. Having my own company with lectures and training (visions!)
2. Speaking fluent English to be able to serve D.A.
3. Traveling around the world giving my lectures and meeting other debtors

Bicycle was a revelation of a dream that I had after I did my first fifth step. I dreamed of God holding my hands and saying, "Now follow your recovery by bicycle." That means do not take yourself so seriously—go calmly, but steadily and serenely.



# A Simple Life: a Native American Debtor's Story

I answered the endless ringing phone, usually my father's bookie. I had no lunch money because father had been buying rounds at the bar, his football team lost, or he lost at the races. I arrived at school in hand-me-down clothing, either with a lunch bag of homemade soggy jelly and bread sandwiches or clinging to a nickel, knowing that if I could make it to lunch and have milk, I'd make it through the day. The nights of sirens and helicopters parked over houses for hours created the sleep-deprived fog that surrounded me in elementary school. It made learning close to impossible.

At home, the TV was always on, usually playing Westerns—demeaning or violent scenes vibrating the walls. Anger, overt violence or resignation were the only emotions allowed. Anything else was chased away with disdain. Often, we went without dinner when father was home. Anger or violence would erupt and the food would be left on the stove, uneaten. Then my mother would beg my father not to hurt her, and he would promise to leave no marks on her. Always hungry and tired, it was difficult to study.

My fair skin, the opposite of my siblings, was often remarked on by my father. When I asked about my ancestry, I was told, followed by punches, slaps and screaming, that "Your father is Indian. You look like a WASP! That's what you are." I wasn't good for anything but whatever it was men did with women. From the time I could go out and play by myself (under age 10), my father would ask me, "Out f'ing the whole neighborhood?" every time I entered the door.

At age 12, full of hope and wonder, I traveled with my grandparents throughout the West, which included a trip to the Crow reservation. We arrived to see beer kegs being rolled off the back of a pickup truck. We walked around the hotel to our room. Upon opening the door, my grandfather was furious at how dirty it was. We left and found somewhere else with a pool. I had been looking for some sign of grace, something to explain the atmosphere of my house, but I was left with associating my father's brick-red skin, our red-caked house, and red in general with the pain of sadness

and resignation. The shame of witnessing the "normal summer evening" party scene of recreational drugs on the Crow Reservation later echoed my siblings' use of alcohol and drugs.

In college, I attended a Native American studies class. I learned that my great-grandmother, who I remembered sitting by her stove for warmth in East Boston, was relocated by the U.S. Government to the inner city. "The only good Indian is a dead one" was the underlying message. The teacher demeaned and belittled Indians. When the class ended, I spoke up: "Most Native Americans don't wear beads or live on reservations. We are invisible."

My German ancestors, feeling unsafe as Orthodox Jews, raised their children to be Protestant Christians when they arrived in 1916. Unfortunately, I grew up without experience or connection to any of these beautiful traditions, limited by others' preconceived ideas of what is of value and what is not.

Because I refused to participate in recreational drug use and its culture, my mother became increasingly frustrated and violent. A few days after my blood-soaked pillow bore witness to my damaged sinus, she admitted she could no longer control herself. As a solution, I was taken for an interview at a private boarding school and enrolled there.

After that boarding school, it felt unsafe to attend 12-step meetings. I feared that my anonymity would be broken (again) with my family, and thus potentially increase the violence from my partner. I avoided the meetings across from City Hall, next to where I lived.

Still fearing physical abuse from my mother, I was given the option by an attorney who knew the family to file a restraining order or leave the area. I moved an hour away. After being recognized a few months later, I got on a train with a one-way ticket heading West, with a plan to be away just for a couple months. I had \$200 and a bike. I planned to return and place an ad for an arranged marriage with someone politically and financially acceptable to my family. I wrote out the ad, included that HIV+ or children were

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okay, but then couldn't place it. I reached out to the family I was living with to work doing elder care.

At the suggestion of a house guest, I went to a nearby college. I didn't have money for textbooks, so I got a credit card and began trying to give myself the kind of basic needs that were missing my entire life. I left school after an earthquake and lived as a kept person. I acted out by spending: "Didn't I deserve a spa day?" Unlike family members whose dollars went to alcohol or drugs, I reasoned I was "better than," unaware that these transactions never eased the pain, isolation, or sadness. I'd get the cards paid off, then my partner would find out and run them up again.

Money for me was confusing. If I worked all week, shouldn't I have dollars to pay expenses? For example, I had slightly more than \$25 after rent for my first apartment. I'd walk to the next town for my therapy—prorated to \$20—and then use \$5 for groceries (eggs, tea, popcorn). I worked diligently at that job. That to me was the math that should have provided for me. What was wrong with me? It never occurred to me to look at what I earned or the costs of things I chose to buy. I survived even though I never received help and didn't know how to ask for it.

I've been flown around the world doing such and such, barely having money for groceries, never asking for more than was offered. The people I worked for were surprised to learn that I had attended the same private school where their friends' children go and now I'm taking care of their incontinent spouse. That private high school got me to Alateen meetings where I quickly learned that if my checkbook was off, so was my program. My earliest solution was to close an

account and start over with a new one. I would spend deposits several times, causing even more confusion. My relationship partners would incur debt with empty promises to repay it, and I was the one left with debt. The Seventh Tradition in Alanon had been a guide. I never shared my difficulty with finances with anyone other than my sponsor.

Recommended by someone in ACA, I came into D.A. out of fear. I'd filed for bankruptcy months after the dot-com crash, loss of employment and 30+k in debt more than 10 years before. I was in fear that I would be unable to pay for surgery to save my vision. And this in turn would cause even more fear and more credit card debt.

I had tenants in the house I'd purchased, without seeing, years before, because God insisted. It was a business I was reluctant to be in, but I came to appreciate that it provided the refuge and reliability that I longed for, without substances. I paid off the mortgage and bought a second home next door at an auction, and an old wood stove to heat it. I'd been praying that that property would provide for itself. It never occurred to me to give myself an income.

BDA is teaching me that income includes putting me first—that I am part of what is to be cared for, including taxes. Repairs are now a line item for income. I am learning to be kind to myself. I am learning to provide for myself and others, responsibly and reliably. In my first weeks of attending meetings, I switched my business model. I used an app, began eviction proceedings, and eventually got rid of the bad tenants. I walked through the eviction process with another member. I have prepaid listings with a notice that

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*“Most Native Americans don't wear beads or live on reservations. We are invisible.”*

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states it is a non-household situation, and neither legal nor illegal substances are allowed. Without the simple awareness of solvency and what it is, I'd be terrified and lost in the numbers and spreadsheets. I watch myself make professionals my higher power, become "money drunk" with the numbers that float on paper and yet "never" arrive in my account (though professionals are paid). I know this too will resolve in God's time. I appreciate and steward what there is, truly grateful for and appreciating the simple life and simple solvency.

In this time of social crisis around the world, my income is scheduled through the end of the year. My financial responsibilities are covered in full through September and will likely continue to be. I have both personal and business reserves. I have gently begun reducing the principle on my secured debt.

I experience abundance, the grace of receiving service by others that I've often given. My groceries are delivered. My cat is taken to the vet. I've arranged foods by expiration date. Swept broken glass from the sidewalks and paved areas left over from past. Planted seeds from tomatoes in front of my house, growing among the herbs and inspiring smiles from those passing by. There is enough. This simple stewarding care is enough. I recently heard in a meeting "enough is abundance." I've become the chief equanimity officer of my life. I appreciate grace in these moments, in this beautiful simple life. And I am still. The air is cool in the inner city this morning.

—Anonymous



**Photo by Jill I., Los Angeles**

To rise up like the sun and be united. Working with underserved and under-represented populations for equality and inclusion is a gift I have received by investing in the D.A. program. Today I'm grateful to be up-rising in community, in love, and in career and friendships.

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