

2025, Issue 4

Dear Fellows,

In [Issue 3, 2025](#), we published our first **Letter to the Editor**, as well as a feature story called **Black in D.A.** Both writings prompted a handful of Fellowship responses. This newsletter features those replies. We love and appreciate this level of fellowship engagement with Ways & Means!

**Letter to the Editor**—A reply to our Visions prompt:

“I came into D.A. in the 1990s, beaten down by a terrible credit card addiction that had me some \$40,000 in debt, and having walked away from a lucrative career to pursue “my heart’s desire.”

**Feature Recovery Story**—Origins of “Black in D.A. Meetings” by Darleana M.

“I kept thinking to myself, ‘Where have y’all been!!! I have struggled with this program for 7 years and suffered immensely.’ There were so many feelings coming up for me.”

**Newcomer Corner**—Living Solvent, One Honest Step at a Time, by Afrika M.

“Out of desperation, I declared bankruptcy. For a while, I thought that would be the end of it. After I rebuilt my credit, I got more cards.”

Yours in Recovery,

Alfa, Ali, Julie, Marianne, Nate, and Monty

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## LETTER to the EDITOR and Fellowship Replies

*At the end of the service year 2025, we received our first Letter to the Editor from Bob R. His thought-provoking ideas about D.A. Visions sparked us to turn to the Fellowship and ask for your stories about Visions. Read a bit of Bob's letter below, followed by a selection of submissions we received on this topic.*



### ***Visions***

Bob R.

To the editor:

EXCERPT From Issue 3, 2025: “Visions. Visions. Visions. It seems that Vision meetings are proliferating across the Fellowship. When you hear “Vision”, what comes to mind? Over the years of hearing fellow members share about Vision, I’ll bet what comes to mind is something like this: my Vision is to get a job in this field. My Vision is to start my own business. My Vision is to retire and travel the world. My Vision is to pay off my remaining unsecured debt by the end of the year.”

To read the full Letter to the Editor, you will find it in **Issue 3**.

### **Email from Arnie W.**

Dear Ways and Means: I was **elated** to read what Bob R. wrote in his letter to the editor about Visions – Ways & Means, 2025 Issue 3, Pages 2 and 3. I came into D.A. in the 1990s, beaten down by a terrible credit card addiction that had me some \$40,000 in debt, and having walked away from a lucrative career to pursue “my heart’s desire.. After getting on my feet again, I began to feel the allure of Visions, and I started dreaming of all the things that **I wanted** for myself, my spouse, and my kids. I knew I couldn’t incur unsecured debt, but loans against the equity in my home – especially with that equity growing as fast as it was in the early 2000s – seemed the perfect way to get my Visions. This led me right out of D.A. – going to those meetings wasn’t getting **me** any closer to **my dreams** – and I stayed away for more than 15 years, eventually losing one house and then another to debt repayment, and still ultimately running up \$250,000 in new unsecured debt.



When I came back to D.A. in 2022, I saw something very different in *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous* that had been published during my absence the stressing of the importance of not just not incurring unsecured debt, but of **living within our means**. I also had a new sponsor who stressed being of service, working the steps, and using the tools to **keep from overspending**. My sponsor could not have cared less about my “hopes and dreams.”

I wish I had not gotten on the “Visions Bandwagon” so many years ago (although who’s to say that wasn’t part of the plan, because it brought me to where I am now). I now know that living within my means and being of service is essential to my serenity. As Bob R. so eloquently put it, “The focus of our program is on ‘We,’ not ‘Me’”. It’s also about humility – being just another person on the planet going about trying to live HP’s will for me, and,

hopefully, thereby making the world better for all.

### Email from Kim H. Seattle

I am 70 years young. I came exhausted and in deep financial debt and spiritual bankruptcy. With loving support from Seattle D.A. members, I was able to become solvent and debt-free. My D.A. sponsor says, “I am loved and accepted as I am”, and my sponsor in another program, on hearing that suggestion, says, “You make mistakes because you are human. It’s how you learn and grow.” They say I have to say that before I share, so yes, I am writing it here 😊.

I learned my current technique of using visioning in a D.A. workshop led by a member from my meeting home group who has since transitioned to the eternal. She was, to my knowledge, the only other black woman in all of Seattle D.A. at the time. She suggested rather than approaching the exercise with a plan and objective in mind, we could use it to see what our higher power had in mind for us ( i.e. a vision FOR you) by letting go of our limited vision and only choosing materials, pictures, photos and items that seemed to resonate with an inner

knowing and understanding that comes from connecting to the heart of our being. We were to be open and willing to listen in stillness. She said that if we honestly wanted to follow our intuition, we would see it unfold in our lives.

This spiritual exercise has stood me in good stead. Many a time I have looked up to see that something totally unexpected I put on my vision board had happened without my planning it.

Now, when I have a turning point in my life or a D.A. fundraising vision workshop to attend, I use this process. On page 87 of *Alcoholics Anonymous*, it says, "be quick to see where religious people are right." Connecting personally to a God of our understanding is the only place in the original AA basic text of the 12 steps where we are encouraged to go outside program literature for help. I find it works, it really does.



Vision board by Kim H.

## FEATURE RECOVERY STORY

### Origins of Black in D.A.

Darleana M.

I started Black in D.A. on August 1, 2020. It was the summer that George Floyd was murdered. I had been in program 7 years and paid off all of my \$80,000 in student loan debt. It had been a hard uphill battle powered by surrendering to a Higher Power. I recognized that I never brought my whole self to meetings or to my sponsors. I started a 90 in 90\* the day that I came into D.A. on June 1, 2013 and I had continued it for 7 years. I was sick and tired of being sick and tired. I had meetings memorized. I attended one at 4 or 5 A.M. Pacific time as well as one during the work day. I needed to stay in the room in order to halt my compulsion to spend beyond my means.

The George Floyd murder flooded the media, and like everyone else in the world, I was knocked off my emotional center. I had paid off a huge debt after a lifetime of getting in debt and getting out of debt and frankly, I was terrified of getting back in debt again. I wanted to invest in real estate and index funds, which I knew very little about. I come from a family of compulsive debtors and knew that I had the capacity to go from one addiction to another. I should say that I recognized the probability that my compulsive personality would lead me to gambling with real estate, which would lead me back to debt, my former home, and comfort zone.

I had told a colleague, Loretta, that I wanted to start a Black in D.A. meeting in 2017. We had talked about it and even reached out to people for support. In July 2020, I mentioned it to another action partner, Andrea, and she said, "I will support you". After I got over the shock, we moved forward quickly. We registered the group, shared it with others, and scheduled the meeting on August 1, 2020, before I lost my courage.

I didn't expect anyone to attend but us. We thought that it would be great if another person showed up. We used my Zoom room for my education programming. I was like a deer in the headlights as the room filled up. I kept thinking to myself, "Where have y'all been??!! I have struggled with this program for 7 years and suffered immensely." There were so many feelings coming up for me. I kept thinking to myself, "Thank You, Divine Goddess, for hearing my cry". As long as this room is here, I will never go back to that dark place where I lived before Debtors Anonymous.

We celebrate our 5<sup>th</sup> Anniversary in 2025. It has been an uphill climb. We have a community of approximately 300 people. We have had our share of growing pains, misunderstandings, and disagreements. But people know that we are always here, and they can come back. During the pandemic, many people were out of work around the globe. So we developed this Pan African global community centered around staying out of debt and examining all the ways that debt morphs to try and seduce us back into its deadly grip.

*\* A “90 in 90” is a 12-Step recovery tool used to help build recovery momentum, establish new habits, and overcome isolation by attending 90 meetings in 90 days.*

We have meetings 7 days a week. We have workshops for Back to Basics or special topics like Traditions or Spirituality. We discuss the intersection of race and our debting behavior. The message is the same: no matter what life throws at you, debt isn't the solution. We share those painful experiences that we never talk about, and then choose which tool can be used in the solution. We don't deny the pain of institutional racism. We understand that it takes more effort to avoid debt with the soul-crushing element of racism present. We stay the course. When we fall off the wagon, we come back to welcoming supportive arms.

I am often asked, “Will we ever have meetings where we include all debtors?” We have fundraisers and special events where we open our doors. The people who share and do service in these meetings are stronger, they have more recovery, and will not cower to the opinions of others. As our group grows larger and we learn more about how to support each other, we create more opportunities to educate those who don't experience racism at this level. But for now, we simply focus on our recovery.

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## NEWCOMER CORNER

### **Living Solvent, One Honest Step at a Time**

By Afrika M.

I got my first credit cards in college over 30 years ago, including two gold cards with \$5,000 limits on each. I maxed them out, and since I had no steady income, I had no means of paying the bills. Out of desperation, I declared bankruptcy. For a while, I thought that would be the end of it. After I rebuilt my credit, I got more cards. I got cards to make balance transfers with 0% interest, something I never took advantage of, and cards with high-interest rates, which required my attention, something I never gave. I used cards to cover school tuition, car repairs, and clothes for my children - all expenses I could have saved and planned for. Somewhere in my ledger, I had begun to treat credit like income. Spoiler: it was not.

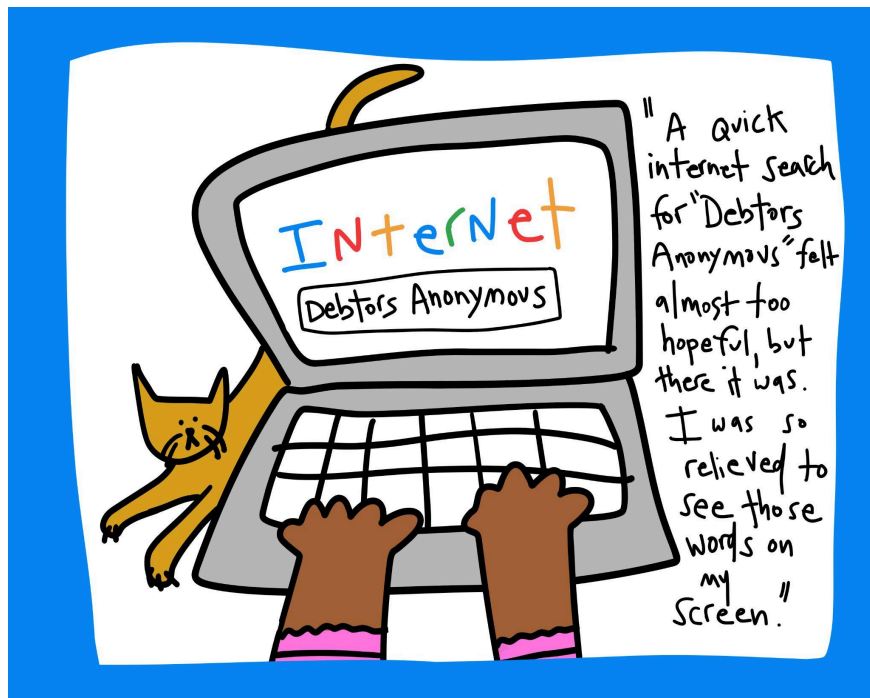
Three years ago, I started my own business doing the work I love, helping educators with racial healing and culturally responsive practices. When contracts dried up because states or communities stepped away from this work, I had no plan. In the absence of steady consulting income, I leaned into the cards. I applied for home equity lines of credit to consolidate and feel safer. The banks said no. My debt-to-income ratio and the absence of steady pay stubs made me high-risk.

This summer, the truth landed with the kind of clarity that made me both grateful and ashamed. I was living reactively. Fear had become the unseen CFO of my life. When friends celebrated anniversaries or talked about indulgent experiences, I wanted those things. I charged trips, expensive dinners, wine tastings, and gifts because I wanted to feel special. I opened a high-interest card that included airline club access because sitting in that lounge felt like earning an invisible status.

Even business reimbursements did not go back to the cards. I rationalized. I deferred. I pretended a future deposit would make everything right. Meanwhile, financial emergencies became my new normal. A close family member has been in a 12-step recovery program and sober for 36 years, so I was already familiar with the Steps. Step One — admitting powerlessness — was echoing in my mind.

I knew about groups like AA and OA, and one night I wondered if there might be a fellowship for people like me. A quick internet search for “Debtors Anonymous” felt almost too hopeful, but there it was. I was so relieved to see those words on my screen. Since that first meeting, I have begun to do the work. I am working the Steps and practicing the Traditions. As of this day, I have been solvent for sixteen days. That is both small and enormous. I am keeping my numbers and building a spending plan that reflects what I actually have, not what I wish I had. I am connecting more intentionally with my Higher Power, not hiding from the truth, and

becoming clear about my visions. People in D.A. have shared their phone numbers for outreach, texted me, and guided and encouraged me when I wasn't sure how to remain solvent while building prudent reserves. It turns out the answers were simpler than I thought. I discovered I had become unaccustomed to using cash, and learning to live on a cash basis has been unexpectedly freeing.



The promises of the program are showing up in so many ways. I can say no to a purchase and still experience enoughness. I can accept that belonging is not a membership card and that being special does not require high interest. I still have hard days, but I am learning that the real work of recovery is spiritual and practical; I have a

new willingness to be honest, to be taught, and to take one sane financial step after another. I will keep coming back. I want to be someone who shows up when others find their first room, so that what was offered to me can be passed on. For now, I will celebrate today, sixteen solvent days, and showing up for a different way of living.

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## CALL FOR SUBMISSIONS

In 500-750 words, share your experience, strength, and recovery on these prompts:

### ***Couples in D.A.***

If you are working the D.A. program *with* your spouse, we are looking for submissions with your story. How does couples' record maintenance look? Do you have a joint spending plan? Etc.

### ***Were you in D.A. in the early days?***

What was your experience in Debtors Anonymous as it was just getting started? How have things changed? Are there practices you miss, or ways you're glad have fallen by the wayside?

Email your submission to [waysandmeans@debtorsanonymous.org](mailto:waysandmeans@debtorsanonymous.org)

You may see your story published in a future issue of *The Ways and Means!*

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## ANNOUNCEMENTS

SAVE THESE DATES!

**April 15, 2026 – D.A. Founder's Day**

50th Anniversary!

A speaker webinar is planned for this day. Details to follow in our next issue and on the Debtors Anonymous website.



**May 30-31, 2026 – D.A. Worldwide Virtual Convention (25 hours) celebrating 50 years of recovery with Debtors Anonymous. Begins at noon Eastern Standard Time.**

**August 5-9, 2026 – 40th World Service Conference in Burlingame, CA, USA.**

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