A newsletter for the fellowship of Debtors Anonymous

Ways & Means®

A VISION FOR THE FELLOWSHIP

Our Founder Shares His Experience at the World Service Conference

(Editor’s note: Due to space limitations, the following is an edited version of John’s talk)

THE VISION

I’m John. And I have a dream. I have a dream that this room tonight, all of us included is full of incredible genius. Here tonight are some of the greatest writers, architects, artists, lawyers, doctors, therapists that exist in the world. And my dream is that this energy, this talent, this gift be liberated tonight. There still remains that shadow of doubt and ambivalence and shame and blame. And what I want us to do is join in prayer that we be freed as this shadow is lifted so that we can all march out and do what we were created to do.

THE ILLUSION

When we go into a DA meeting we want to hear someone say “I just got my new Mercedes”, “I just got married”, “we just got the new house”, “the kids are all graduating from Princeton”. It doesn’t seem to happen. What is that thing that keeps this from happening? All I can share with you is my own experience. In 1981, I thought I had control. I really thought I had it all. I was going to get a spending plan, put it on a computer, push a button and say what I would do today and it would all be balanced. At the end of the day I’d know how much income I’d made and I’d get a P&L and balance sheet pushed out every night.

I would sit and pour over my records, thinking. My son recently said to me, “You used to think something would happen by looking at those numbers.” Without realizing it, I wanted to find some way that this churchgoing Roman Catholic would not have to let God into the numbers. I was going to have this private deal, God could take care of everything else except this. This I was going to handle all by myself and I would not have to depend on his vagaries. Something wasn’t working.

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OUR FOUNDER SHARES HIS VISION (cont.)

THE INTUITIVE

At about this time in 1981, I was introduced to a book called Please Understand Me. The essence of what I got out of it was that there are two types of people in the world. There's the intuitive who represents onequarter of the population and there's the sensate who represents seventy-five percent of the population. I'm so far on the intuitive scale it's frightening. What I understood is that this is me. Basically it's the way it works that way and that's me. There were a lot of good parts to it. I had intuition. I was creative. I saw a wide range of options. I could see things that other people didn't see. I saw relationships that other people didn't see, and I had a great opportunity to have a very remarkable, creative and fulfilling life.

Now, what that same intuitive type did was not only number up and down but also give you ways you could get to the next step. I passed them by and continued on this path that works that way and that's me. That was the good part of it for me. The bad part of it was I didn't have it at the time. I didn't have it to see what can be; they see what is. And if we get it together it's great. But if we're not there and I'm just going after what is possible, I'm in deep trouble.

THE DILEMMA

That happens to be me. What I have to do is accept that maybe another way of doing things is not the way that part of me is not going to change much and I have to live with it. I didn't know what to do with this information. I thought about it. I concerned myself with it. It seemed to me to have the key. Perhaps there was absolutely nothing wrong with me or anybody else in Debtors Anonymous except that we happened to be intuitive. We happened to be gifted. If that's the case the talk, as far as I was concerned, of disease, illness or any type of pathology was totally irrelevant. I simply happen to be a gifted intuitive person who had difficulty in relating to numbers, it's not just dollars, it's time, it's distance, it's space. Now, what to do with this information.

BORN BLIND

I have a very good friend, JoAnn, who's a tennis instructor. I told her of my dilemma. She's now up to 1985. She's talking to me. What do I do with this information? She says, "I don't know, but it does remind me of something. A man came on the tennis court one day and he said "I'm blind and I want you to teach me how to play tennis." So I asked her, "What do you do?" She said, "I taught him how to play tennis. I just taught him to listen to the tennis ball and he played tennis." That was at 10 o'clock in the morning. The information that JoAnn gave me was exactly what I needed to do. She taught a blind man how to play tennis. Five o'clock that afternoon I went to Church and the priest read the gospel. He said "As Jesus was walking along he saw a man who had been born blind. And his disciples asked him "How did this man's sin cause him to be born blind? Was it his sin or was it his parents' sin?" And Jesus answered "His blindness has nothing to do with his sins, or his parent's sins. He is blind so that God's power may be seen at work in him." If indeed I'm blind it is so that God's power can be seen at work in me.

THE HEALING

I still don't know what to do with this. I mean now I've got up to God but... Now two more years go by - two very confusing years. Everybody knows the sleepless nights. Where is this going? What's it leading to? Just add to that that you're the founder of Debtors Anonymous. I was sitting with Father Graham, a friend of mine. I said "I think I've got this." He's been through this with me for twenty-five years. I said there's two tracks here. One is a generic track and it isn't changing. We've now been through pressure groups, spending plans, computer programs, the whole bit, and that just doesn't change. You ask me how much money I've got, I got to check it. That's there and that doesn't seem to change.

And there's another part of it and that's cultural. I said maybe that will change. And boy, that's where it began. The beginning was the recognition that I could do nothing about the way this mind computed dollars and cents and time. What I could do something about was the healing of this relationship with these people who made this uncomfortable for me.

There begins the next pursuit. Well, to be and behold someplace in the heart of the Bronx I found a wonderful nun, Sister Anne. This nun's work is in praying for the healing of ancestral relationships. We began to pray. We began to pray harder. We began to pray regularly. She asked me to lay out everything I had and she asked me to name and mother and sisters and brothers but everybody, all the way back for four generation. And I thought I had to think about it, just write them down and forgive them; and ask for love from the person in front of me. I did that and she prayed and I prayed and we prayed. And all of a sudden it's gone. That whole historical, cultural, environmental frame of reference isn't there anymore. If I knock this microphone off now I knock the microphone off now. It's not because my father was a microphone knocker-offer. It just means it is not anymore. I can't figure out how those dollars work. That doesn't get any better at all.

What I now know is that if the dollars are less than I expected they would be it's not because my father fought with my mother. It's simply that the dollars are less than I thought there were, or they're more than I thought there were.

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THE GOOD OLD DAYS (cont.)

Stage fright Recovery and 12 Step Sharing by Harry M., Sacramento, CA

The Problem: Sharing at meetings is a valuable part of all 12 step programs. Yet, despite the loving, accepting atmosphere, some of us feel too much "Stage fright" to share until we've been in the program a long time. Or we share but feel ashamed of what we shared.

Horos: We think we have to do a perfect job of sharing. All our lives we have been performing. We see sharing as yet another performance. We can't make a mistake.

Lost Children: We are uncomfortable with being in the spotlight. We've tried to live our lives in the shadows. It's hard to raise our hands and ask for our turn.

Scapegoats: We were criticized for everything we did. Maybe teachers didn't like us when we spoke in class. We found the typical public speaking class or Toastmasters club to be yet another shaming experience.

Mascots: We are not used to sharing feelings. We always tried to make people laugh.

The Solution: Sharing is not a performance. Aside from cross-talk, gossip or religion, nothing you say is wrong.

Get out of denial. Admit you are afraid. Feel the fear.

Stop isolating. Ask for support. Tell someone you're scared to share. Ask for a hug. Begin by admitting you are scared.

Nurture your kid. Take his or her fears seriously. Gently explain the purpose of sharing. Do something genuinely nurturing for her or him.

Stop trying to control your body. Turn it over to your higher power. It's ok to blush, stammer, stutter. It's ok to be nervous. It's ok to be human being.

Here are some magic words to say: "Wow! It's exciting to share my recovery." Say them often. They really are magic.

As Flowers Grow

(Continued)

Bless us like flowers growing,
Let us smile and nourish each other.
Let our work together be like beautiful baskets,
 thoughtfully woven together to contain our love for us all.
The 1991 DA World Service Conference: A Personal Share

By Jim C., Port Hueneme, CA

Attending the 1991 Debtors' Anonymous World Conference in San Francisco was a very different experience for me this year. After serving 18 months as a GSR, attending 6 regional GSR meetings, and working with a committee on the World Conference level, I was prepared and clear as to what my responsibilities were. I came with my group conscience as a voting member. As such, I voted on the issues, attended a number of panels, was invited to speak on a panel, and forwarded the questions that my meeting had presented throughout the year on the twelve traditions. I was no longer a Freshman, but a slightly more seasoned Sophomore with more to contribute, more clarity on what was expected of me, and a more thorough understanding of the committee structure. One more time the concept "clarity creates miracles" held true.

Sharing with others in San Francisco was an electrifying testament to the growing strength and unity of our fellowship. Beginning with the membership who support the GSR, the committees and ultimately to the DA Board of Trustees, I believe that the dedication of the participants in the World Conference is something for us all to be proud of. The conference opened on Thursday night with a welcoming DA meeting and registration. Friday morning encompassed a selection of workshops including such topics as DA literature, service and delegation. In the afternoon and early evening, we dedicated our time to committee agendas. On Friday evening, the DA Treasurer, Allan S., shared a powerful message of recovery to all those assembled. Once again, Saturday morning was devoted to committee work until 10:45 am when we met for a general session on "What is the Primary Purpose of DA?"

Following I have summarized the committee reports presented at the Convention:

Fellowship Communications: I was selected as the chairperson for the upcoming year. I will work with our 10 member panel to accomplish the following: 1) Ongoing publication of the Ways and Means newsletter (currently published at 600 copies per issue), 2) Registration of meetings and contact persons around the world, 3) Publishing the World Service Directory for the 1992 Conference, and, 4) Improved communications with local intergroup offices via intergroup contact and main intergroup liaison.

Service Committee: This committee brought forward a proposal that Service was added as the 12th step. After some debate, this was voted on and approved. Their agenda for the upcoming year will be: 1) To revise our GSR pamphlet, and, 2) Develop a temporary brochure "Service as a Tool." 

Literature Committee: This committee will be working on many items this year, including: 1) Pamphlets on Vision, AA Literature, Awareness, Sponsorship, Singleness of Purpose, and Service, 2) TA Subcommittee will be investigating running our pamphlets on the tape, 3) The Delegation subcommittee will be working to decentralize brochures as well as the 12 Steps and 12 Traditions.

Conference Committee: This committee is responsible for coordinating the 1992 conference in Boston. Their goals for this year are: 1) To follow the same basic structure as the 1991 conference, and, 2) Review and report on the proposal to restructure DA.

Thank you to the Conference Committee and the Bay Area Host Committee for all of the tireless work that went into giving service and making this a truly unforgettable experience. A very special thanks to Duncan, the chairperson, and the committee members and volunteers who constantly reached out in fellowship to give loving service.

The Twelve Days of a Solvent Christmas

by Fred F., Winston-Salem, NC

On the 12th Day of Christmas my program gave to me:

(12) Twelve steps to live by,
(11) A prosperous new vision
(10) The hope of being solvent,
(9) A third a third a third
(8) A phone to use to bookend,
(7) A spending plan that's working
(6) A Where and When of meetings
(5) No Credit Cards!!
(4) A pressure group,
(3) A recording book and...
(2) A Higher Power and
(1) The sénity that comes from D.A.

Affirmations

By Diane S., Mt. Holly, NJ

Life only gives.
It is up to us whether or not we choose to receive.
Life, the Universe, our Higher Power, whatever we choose to call the force greater than belief -- this force only works when the positive.
We are the people who turn off the tap, stopping the flow. We stuff our plug of fear, anger, and ungratitude up the path, making it so small that only a trickle can flow through.
How much simpler life would be if we could choose only to live in love. The facets of life could steadily pour out warm, safe, steady currents of love and life. We would only relax and bathe in this safety.

Today I pray to be often to and accepting of all that the Universe holds for me.
The Good Old Days: A Fond Look Back

by Kristine D., Brookline, MA

On Sunday, January 23, 1991, I awoke from a long dreamless sleep and found myself $20,117.96 in debt — to six credit cards, many friends, student loans, my bank, and to my nemesis, the Massachusetts Department of Motor Vehicles.

I didn't know how it all happened. I was truly hard working, a trustworthy and decent human being; I had not intentionally set out to make friends and deal stringent upset, impatient, frustrated, and angry with me. I had never seriously entertained the idea of running out on my debts or "beating" my creditors; I had every intention of repaying the money I borrowed and spent. I thought that a variety of unforeseen circumstances — a bad childhood, a few bad jobs, a bad relationship, an illness, car problems, a job loss (and a successful lawsuit against my former employer for black wages), graduate school, a career change, a loveless job market, and an eventual low-paying job — had made it impossible for me to avoid going into debt. In sum, I was the most misunderstood and maligned person on earth.

On the other hand, I knew exactly how it happened. By the time I was out of college, I was already bailing out checks and borrowing against credit cards. I had never had a job where I painted the rent on time. My mood-changing shopping spree, my spending for status, my poor financial judgement, my equating love with money, my anxious wait for The Big One, my denial, my rationalizations — all these and more I knew to be true on some gut level, but they hadn't reached my soul yet.

I didn't know what to do. Terrified, I was literally putting bills that I couldn't pay, a car that was out of gas and needed preventive maintenance, and an empty refrigerator. Believe me, I tried to borrow more money. Although on another gut level I knew it was impossible to get out of debt by borrowing more money, at this point all that concerned me was pure basic survival. Borrowing was the only way I could "get by." I called my bank and begged them to lend me more money. I called my credit card companies and pleaded with them to raise my credit limits (no humiliation but my efforts were all in vain). No one would lend me another dollar (my "debt-to-income ratio" was too high). And now, as I look back, that was a blessing in disguise.

I had known of Debtor's Anonymous for nearly a year before I joined, and I had heard of it in a graduate course on addictions and substance abuse, where I sometimes sneered. "Debtor's Anonymous," I mused somewhat sarcastically, "Sounds like something I could use." Yet purely out of curiosity I decided to attend a meeting, and as late as I did at one meeting, I started to see the meetings. I started to see that the meetings had been moving to another location, one that I could not get to without arriving very late. Deciding that my late arrival would be too embarrassing, I decided to return the next week. As I returned, I noted the next year. Again, as I looked back, I was not meant to go to that first meeting. I was still in the heyday of my debt and didn't feel solace yet. "DA is my last resort," I told myself, "I really need to get there." And god, did I really need to get there.

That following year, on January 27, 1991, to be exact, I attended my first DA meeting. I was extremely arrogant. In retrospect, I don't know how anyone put up with me. I thought that my expenses were extraordinary, that I wasn't some deadbeat who didn't pay my bills, that I never got a real job and yet made me run in the bank, and hell, I'll show you! I didn't keep a Spending Record or Spending Plan, and I still used my credit cards. Even outside of DA, I still talked a lot about what was bills and money.

Gradually, however, things began to change. I was starting to internalize what I heard at meetings. This was not a conscious process — I was listening with my soul. Outside of DA, in my other life, I noticed subtle differences in my thinking. I wasn't so uptight and impatient, so bitter and resentful. I wasn't saying I wasn't doing anything that I enjoyed. My work was not so depressing and unfulfilling. Either I was doing what I thought were expected of me, or I was living for others because of my inability to set boundaries, or I was deluding myself to take my feelings away.

DA taught me the truths: that just because I don't have everything I want doesn't mean I have nothing, and nothing, and nothing. That I didn't have to try to buy, and it just wasn't going to buy what I was missing. Spending and hoarding... "Homing," Debtor's Anonymous, and I suddenly realized that I was so wide and gaping wasn't going to work. Instead, I filled my life with meaningful actions and quickly discovered that the emptiness closed up of its own accord. I enjoy my life with the presence of friends and people and personal attributes, and I found that my life has become quite fulfilling (and had I never knew there was something out there).

As for my debts, the reason I came to DA, they are slowly coming under control. I have negotiated repayment agreements with my personal creditors, took forbearances on my student loans, and paid off each and every outstanding parking violation and will not incur any new ones (both of which I proclaimed I would never do). I have a Constitutional right to pay my car! In fact, the reductible Commonwealth itself paid a lot of the red that was in our head. Once that shame has lifted and once that that has happened, I become incidentally, Christ happened to heal that blind man - free to do and be whatever I want.

I think there is nothing so important to the realization of what we really truly can, and can be, and want to be, as to have a passionate desire for the realization. I don't mean in the head. I mean a passionate desire at a visceral level that allows for absolutely no plan B. When I am ready to say that this is the life I want, that I desire with passion at a visceral level, faith will come. I have a passionate desire the faith follows and everything else comes into being. To all around, you and me, and ever again say that I'm disabled would be an absolute utter denial of faith. I am totally capable of realizing and fulfilling whatever it is that God meant for me to do.

The dream, the vision I have is that all of us can be what we're meant to be, and I believe the future of Debtor's Anonymous is in unlocking the unrealized potential of the most remarkable segment of that is the creative, intuitive person who is so gifted that they can build the world, theirs and ours.

Moving Away

by Fred F., Winston-Salem, NC

As my wife and I planned to move from Washington, D.C. to North Carolina, one of the scariest prospects was to be in a city first, as of yet, had no DA meetings. I can assure you that there will be DA in Winston-Salem! However, as DA moves to cities and regions that are not under the auspices of a strong intergroup, we look towards the General Service Office (GSO) for guidance. In some ways, the GSO will act as an "intergroup" for these solitary groups.

As DA continues to grow, we must take up our responsibility to service. This means support for the GSO, so that dobre anywhere will have a chance to exist. Not only should we be concerned about the vitality of the new program down the block, but also a debitor or group of debitors in Any Place. This, as I see it, is the primary goal of the World Conference on the General Service Board. I ask all GSRs to bring perspective to their groups and to please encourage their membership for their continuing financial support of the GSO.

A Commitment to Service

by Mark K., Burbank, CA

I would like to share with you the following DA's personal personal I have about my recovery at the conference.

I was drawn to the Finance Committee for one reason. It is my opinion that the General Service Board has less than an abundant spending plan and currently lives its ideal spending plan. This was my situation when I came to DA.

It is my hope that DA experiences the same recovery I have been blessed with in my life, and that I share my experience, strength and hope. I appeal to all of our GSR's around the world to bring DA to a place of abundance and prosperity — financially, emotionally, and spiritually — and the DA board has brought to our lives.