

Ways & Means

A Newsletter for the Fellowship of Debtors Anonymous

December 1994

In This Issue...

D.A.—It Saved My Life	1
Excerpts from the Finance Committee Report	2
1994 World Service Conference Report	3
A Letter from Jerusalem.....	4
Cindy's Story	4
Poetry: Going Home	5
Vancouver, Canada Sponsors International Share-A-Day	6
D.A. News 'n Notes	7



Ways & Means is published by the General Service Board of Debtors Anonymous. It is generally published quarterly, but the publication schedule may vary. It is mailed free to all GSRs. Individuals may subscribe by sending \$8.00 (Foreign: US\$13.00; Canada: US\$8.50) to the General Service Office (GSO) in New York for a 4-issue subscription. Discounts are available for bulk orders (see page 7 for information). Ways & Means is a forum for sharing experiences of D.A. groups, service committees and members. It does not interpret D.A. traditions or principles. We welcome articles, poems, cartoons and other appropriate submissions. Send all correspondence to:

Ways & Means Newsletter
Debtors Anonymous
P.O. Box 400
Grand Central Station
New York, NY 10163

D.A. — It Saved My Life

by Elaine S., New York City

In writing the title for this "qualification," I wondered if it shouldn't be "D.A. — It's Shown Me How to Live!" because that's how it feels today. But on June 13, 1988, halfway into my first meeting—a beginner's meeting led by my now-sponsor—it felt as though my life had just been saved. I heard this woman share her experience, strength and hope; she and the others who shared spoke about money and their lives as I had never heard anyone else speak, but exactly as I thought, spoke and lived! Then and there, I came to believe Debtors Anonymous could and would save my life—if I didn't debt and if I came to meetings and if I asked for help.

Until that moment, I was headed for hopelessness and doom. I was \$165,000 in debt (although, of course, I didn't know then the exact amount); I was months behind in my maintenance and mortgage (how many months?); I could barely walk, even with a cane, because I'd fallen down a flight of stairs at my new entry-level job in my new change-of-career career and I couldn't get any results (payments) from Worker's Compensation. I was all alone because I was ashamed to tell anyone of my pre-

carious plight (they would abandon me if they knew the truth!); and I was terrified.

But without knowing it I had taken the First Step that afternoon: I had taken the monumental risk of sharing honestly—mind you just a tiny-voiced confession to a friend, "I'm a bit worried about money," when she'd called and then asked why I sounded so odd. (I hadn't eaten or left my apartment in two days.) Her response was the suggestion that I call D.A. and ask where I could find a meeting. I'd done that and now I was "in the rooms" taking the Second Step. (I took the Third Step in the elevator on the way to hire a lawyer to keep me from losing my apartment—without any money to pay him.)

I needed rescuing—and I got it from my Higher Power—whom I choose to call God—right away! I abstained from debting one minute, one day at a time. I was invited out to breakfast the next morning. Then a member of the Fellowship asked me to do a freelance project after I shared at my next meeting. I found a sponsor, a pressure team. I took every suggestion I could, and prayed—page 165 in the Big Book and the serenity prayer—when I couldn't. (I now call that the Sixth and Seventh

continued on page 8

World Service, D.A. Prosperity, and the Personal Link to Individual Recovery

Michele S., GSR, Brookline, MA

The D.A. World Service Conference is the annual business meeting of our international Fellowship. It consists of D.A. members who come together in practice of our 12-Step visions as well as our commitment to Tradition One, Unity.

During the 1994 World Service Conference in New York this past September, the Finance Committee looked at the state of the finances around the country, and bringing to the consciousness of all of the groups and individual members the *direct connection* between personal recovery and the financial health of our world organization.

At the Conference, members representing groups decide how D.A. can best serve our primary purpose: to stay solvent and to help other compulsive debtors achieve solvency. To do this as a national group, we must keep the Fellowship as a whole solvent in order to finance the projects we decide, as a group, to undertake. The ability to work on these projects depends on the donations of each D.A. group.

For example, if the Fellowship wishes to have a "D.A. Big Book," because we are self-supporting through our own contributions, it is the regular monthly group donations, supported by the individual members, which makes the production of a book possible. Thus, through unity, we create a recovery tool which aids us in our recovery as individuals.

Excerpts from the Finance Committee Report at the 1994 World Service Conference

All GSRs from *registered groups* automatically receive the *Ways & Means*. The news of D.A.'s current financial status is described in every issue of the newsletter. One donation per month, from each group, based on the 45:45:10 ratio (after basic group expenses have been met, the suggested guideline for monthly group donations is 45% to the D.A. General Service Office, 45% to the local D.A. Intergroup, and 10% to the local D.A. GSR group, if there is one) will keep the D.A. treasury of working funds in prosperous health. Just like our own bank accounts, the D.A. treasury needs regular, monthly donations from each group to achieve the visions we have for our Fellowship.

The state of our finances as an organization reflects the recovery of its individual members. Some members "tithe" to D.A. As one member puts it, "I can't keep it if I don't give it away!" (Please note, however, that a member can only contribute up to \$1,000 per year as an individual.)

There is also a vital connection between our Fellowship finances and the concept of service. We come to the Conference each year,

performing service ourselves, so that we may keep our own recovery, provide vital service to our groups, and thus make it available to the debtor who still suffers.

We work the D.A. Tools as individuals and service is vital to our recovery. By working the Tool of service, which includes supporting D.A. financially, we find recovery as individuals with the help of a prosperous, solid world service organization.

To that end, the Finance Committee suggested that the 12th Tool of D.A. service include a statement which illuminates the vital link between personal recovery and the financial health of D.A. as a whole:

"We perform service at every level: personal, meeting, Intergroup, and world service, including financial support of our world service structure (World Service Office). Only through service can we give to others what has been so generously given to us."

May we work as a group to keep the flow of prosperity vital and alive, thus ensuring our work continues in a unified organization which will be there for us and for all debtors seeking help.

We have enough! As an incredibly dynamic, growing Fellowship, we have more than enough, *collectively*, to fund our dreams and visions, and to continue the work of our primary purpose: to carry this message to the debtor who suffers.



1994 World Service Conference Report

The 1994 D.A. World Service Conference, held this year in New York City at the Milford Plaza Hotel, wound down three days of meetings and business, with a good portion of fun and sharing thrown in, on Sunday, September 25. Approximately 100 GSRs (group service representatives) attended, and an equal number of New Yorkers joined the GSRs for Fellowship Day. Fellowship Day activities included speaker meetings and a buffet dinner at a private club, during which conferees entertained on the saxophone and guitar. During their time off, members could be found partaking of Broadway plays, haunting cafes and clubs, and otherwise enjoying the sights and sounds of the Big Apple. A band of GSRs was even spotted in a limousine, headed for a midnight ride on the Staten Island Ferry. Many thanks to the Conference Committee, the New York Host Committee, and all those who worked so hard to make the Conference possible.

The Conference comprises meetings of six Conference Committees and the General Service Board, during which GSRs set goals and make plans for the coming year. At the final Convocation, the Committees report on their activities and present items needing a vote of the whole Conference. Following is a brief report on the 1994 Conference Convocation, by Committee:

CONFERENCE

COMMITTEE: Culminating

years of work by this Committee, the Conference voted to approve a new, permanent Conference Charter to replace the interim charter. The Charter spells out the overall operation of the Conference. New provisions include 3-year suggested terms for GSRs, voting delegates from Intergroups, and approval of new General Service Board members by vote of the Conference. The Committee also plans to develop a handbook for planning future Conferences, investigate relocation of the General Service Office, and explore opening up the GSB nomination process. Chicago was proposed as the site for the 1996 World Service Conference.

FELLOWSHIP COMMUNICA-

TIONS COMMITTEE: The Committee set goals of contacting 100% of known D.A. groups, creating a paid position to maintain the D.A. mailing lists, promoting communication among GSRs and Intergroups, creating an "Ask-it Basket" to address issues raised by Conference members., and establishing a "pressure group" for edi-

torial input to the *Ways & Means*. The Committee requested all groups to send in registration forms, and all Conferences Committees to submit quarterly reports to the *Ways & Means*.

FINANCE COMMITTEE: The Committee plans to send the D.A. spending plan to groups along with monthly donation slips, to publish a "wish list" in the *Ways & Means*, and to analyze literature pricing and make recommendations to the Board. They suggested amendment of the 12th Tool of D.A. (Service) to include a statement regarding the connection between the financial health of D.A. and personal recovery. They will work with the Fellowship to raise consciousness regarding funding World Service, and will work proactively with the GSB on financial issues.

SERVICE COMMITTEE: The Committee distributed an orientation manual for GSRs and conducted a GSR orientation session. The manual will be available to all GSRs in the future for the cost of

reproduction. The Committee plans to work with GSRs to address their concerns and help implement suggestions. They will sponsor a GSR Partnership Network whereby each current GSR reaches out to a new GSR to share information and offer encouragement. The Committee will also begin to develop "Concepts of

continued on page 5

1995 D.A. World Service Conference Dates are Set!



Mark your calendars! The ninth annual D.A. World Service Conference is being planned for Michigan in 1995. The dates will be September 14-17, 1995, and the site has already been selected: Webster's Inn in Ann Arbor, Michigan. The Host Committee is busy making arrangements for the Conference, and more information will follow.

A Letter from Jerusalem

The following letter and sharing were sent from Israel:

D.A. Jerusalem is doing well, growing each week and entering its sixth month. We meet twice a week, Sunday in Hebrew and Monday in English. We have 20 active participants. We started with 2 people, contacted the division of self-help groups for the municipality of Jerusalem, and the two group coordinators helped to arrange meeting rooms, a phone line, and social agencies to contact to explain what we're about.

At this time I want to invite D.A. members worldwide to join us if you plan to visit Israel, the Middle East, Europe, or Asia; we are centrally located. We welcome speakers and always have openings for pressure group people. Recently Golda from New York joined us for two meetings, sharing with us a taste of New York prosperity and recovery. We also work with a book on how to get out of debt; it's proven a very useful tool for us. Israel has serious problems with debt. In the past, families could help their children buy apartments but because Jews from around the world are now investing in Israel or "returning" to Israel, costs of renting or purchasing apartments have rocketed. A medium-priced 2-3 bedroom apartment can cost \$200,000. Wages have stayed roughly the same—\$750 to \$1,500 seems to be an average monthly wage. Costs of living in Jerusalem are on a par with cities like Detroit or perhaps St. Louis. A healthy orthodox family

can consist of 10 people and that's a lot of family to care for. Somehow, Israel works. People who are working the Program (we're getting a lot of recovery

Moving to Israel
has been
difficult...it's a
land of immigrants
and people returning.
D.A. has been an
invaluable source of
adjusting, sharing,
and a sense of
community.

from people joining us from other 12-Step Programs) see D.A. as an important tool for one's well-

being, a tool to develop financial clarity and living by our means. From my perspective it's bringing hope and light to a situation that has many people feeling so limited and searching for solutions to a very difficult life situation.

My moving to Israel has been difficult...it's a land of immigrants and people returning. D.A. has been an invaluable source of adjusting, sharing, and a sense of community. I feel a sense of working towards completion, living well and sharing what I can. I love every tree planted in this country. Can you imagine what would happen if 20 D.A. people worldwide moved to Israel?

*Chaim, Jerusalem, Israel
(Jamie, formerly from
New York)*

One of our active participants, an American who has been living in Israel for 13 years, has shared her debting and consequent D.A. experience with us.

Cindy's Story

By Cindy, Jerusalem, Israel

About a year ago a friend approached me and confided to me her financial problems. She asked if I would help put her back on track. The more involved I got with her problem, the more I realized how complex the issue is. My particular problem has always been overeating, and I noticed how more and more I was mixing the issues, e.g. looking at a bank state-

ment equalling getting on a scale. We made a deal; I would help her stop debting and she in turn would help me stop overeating. At the end of a year we noticed a very peculiar thing: I was more in debt than ever in my life and she had gained more weight than ever before in her life. When this friend noticed the ad for D.A. I was skeptical. If two compulsive personalities couldn't help each other, how

continued on page 6

World Service Conference Report

Continued from page 3

Service" outlining the principles of our D.A. service structure. They asked GSRs to send quarterly summaries of their work.

LITERATURE COMMITTEE:

A pamphlet on Awareness was approved by vote of the Conference. New pamphlets on Abstinence, Service, and the A.A. Literature Tool were distributed to GSRs for comment by November 15, 1994. Pamphlets on Freedom from Financial Insecurity and BODA (Business Owners D.A.) are in progress.

A motion to read the D.A. preamble and closing statement at all taped D.A. events was passed.

The Unity Subcommittee reported that its proposal to change the 12 Steps and Traditions of D.A. to replace "Him" with "God" received 70-80% positive response from groups who responded to a questionnaire sent out by the Committee. A motion to submit the revision to D.A. groups for a vote, pending permission from A.A. to proceed with revising the Steps, was passed by the Conference. The proposed changes would require

approval by 3/4 of D.A. registered D.A. groups to take effect.

The Recovery Book Subcommittee has collected 50 D.A. stories and circulated them for initial comment. Their goal is to produce a final draft of the Recovery Book for the 1995 World Conference. The Book would then be submitted for final approval at the 1996 Conference.

PUBLIC INFORMATION: The Committee set itself extensive goals, including updating the P.I. manual, writing guidelines for "on air" and trade fair appearances and letters for the IRS, developing a Press Kit and improving graphics for the P.I. Manual and Press Kit, and organizing archival articles.

They will contact Intergroups to establish regional P.I. Committees and distribute the P.I. manuals to these groups. They will also research establishing a 1-800 information line and writing public service announcements, and will continue to respond to professional and media inquiries regarding D.A.

TREASURER'S REPORT: Each Committee submitted its spending plan to Paige J., Treasurer of the


Going Home

With little sleep i travel home
completely filled with sights
and sounds
Near to tears i feel proud
of my groups and D.A. bounds
I am so grateful
to have come this far,
to learn about passing the word
My program works
with all the tools,
the support i have
is beyond mere words
Thank you God
and those afar
for reminding me
of who I am.

—an anonymous, grateful,
compulsive debtor

From the 1994 World Service
Conference in New York City

General Service Board. Paige noted that Committees need to contact her before proceeding with spending according to their plans.

Finally, the Conference passed a motion requiring minutes of the Conference to be mailed to GSRs within 90 days. 

COMPUTER PAL COUPON

I am interested in being on the Computer Pal list

I would like to receive the Computer Pal list

Please return this form to:
DA General Service Office
P.O. Box 400, Grand Central Station
New York, NY 10163-0400
Attn: Computer Pals

My Name and Address are:

This list is confidential and available to D.A. members only, on request. Note: Anonymity may not be ensured when communicating via computer networks. D.A. does not promote or endorse the use of computer networking services.

Vancouver, Canada Sponsors International D.A. Share-a-Day

On July 16, the Vancouver, Canada Potlach Group held their third "International D.A. Share-a-Day" seeking members from further abroad to join them. Here is what they wrote us about how their Share-a-Day has evolved:

"In 1992, the Vancouver D.A. Potlach group decided to host an international Share-a-Day and invited the D.A. groups from Washington State to join us. The first year was filled with trepidation, as we had no idea whether anyone would come, or whether we would cover our costs. But our vision was clear—there would be strength in sharing what we had been given from the Programme.

At the end of the first day, we had not only covered our cost, but had money to send to New York,

and some seed money for the following year. It was clear to us that the benefits from service were far greater than the financial balance sheet, as each member gained new courage for the year ahead from that one day. A second D.A. meeting, the Visions D.A. Vancouver group, was formed as a result of the first Share-a-Day.

By the end of the second year, we had money to fund the majority of the next year's expenses. And once again, the growth of the Programme and individual members was the most rewarding result of our efforts. There was no question about whether or not there would be a third year—the Share-a-Day had become our lifeline to the larger world-wide D.A. Programme.


The format is simple:

- The day begins as individuals from both sides of the border share on a Tool or Step of the Programme, providing insight and teaching to all of us.

- A potluck lunch gives us an experience of physical and social abundance, as stories from the previous year are exchanged.

- In the afternoon, speakers share their stories of recovery, which helps us to create a vision of possibilities for our own lives.

- An open meeting ends the day, and allows us to get feedback from the newcomers who are experiencing D.A. for the first time that day.

For the Vancouver D.A. groups, sponsoring the annual Share-a-Day has brought recovery through service in ways which we could never have imagined. We are continuing in gratitude for the gifts which the 12th Tool of the Programme brings from this one day through the entire year." 


Cindy's Story

Continued from page 4

could a group of compulsive personalities help each other? The power of the group is an unexplained phenomenon to me. I don't understand how or even why it works. The commitment is so strong. The feeling of helping others is there, which of course translates to helping yourself. The crossover of issues which everyone in the group understands is very reassuring.

The most popular way of going into debt in Israel is the legal bank overdraft. I avoided that pitfall for

about 8 years until the day when I received a gift of money, a few thousand shekels. I did the responsible thing and put the money away in a closed savings account. I then proceeded to spend the money, of course without realizing just what I was doing. I bought things by way of the second most popular means of going into debt, paying on credit. My situation basically leveled off, albeit in debt, until last year when I received an unexpected inheritance. The exact same story

unfolded. I put the money away and then went and spent the money as if I had it to spend. The overdraft began terrifying me and making me lose sleep. I have an Israeli friend who told me that if I want to be Israeli I must accept my overdraft with a good spirit and cheer since it is the Israeli reality of life. I allowed that mind game to continue until I got to D.A. I've no doubt that I can be as Israeli as I like and still be free from debt and debting. 

D.A. News 'n Notes

How to Reach the General Service Office

The General Service Office (GSO) handles individual and group requests for literature, information on starting new groups or locating existing meetings, registration of groups and changes in meeting locations, times, and GSRs. (Be sure to report this information, so that your group can receive D.A. communications and suffering debtors can find meetings!) Group donations, pen pal and computer pal requests, contributions to the *Ways & Means* newsletter, and communications with the General Service Board and World Conference Committees are also handled through the GSO., as well as inquiries from the public. Office phone-in hours are: Monday, Wednesday, and Friday from 2-4 PM, at (212) 297-6102. If you cannot reach the office during this time, leave a message and your call will be returned. You can write the GSO at:

PO Box 400
Grand Central Station
New York NY 10163

D.A. Fellowship Day in Baltimore, Maryland

Baltimore, Maryland area D.A. sponsored a Fellowship Day on October 29. The theme of the day was "Pressure Groups," with Pressure Group providers available during the day for participants. Workshops, speakers, and a gratitude meeting rounded out the day-long program.

Pen Pals Abound!

Our pen pal coordinator sends word that the project is very suc-

cessful: there are now 69 participants from 22 states plus England, Australia, and New Zealand.

The pen pal project connects D.A. members who would like to be in touch with each other, and includes members willing to accept long distance calls. The list will not be published but can be obtained by writing Jayne B. in care of the General Service Office. If interested, please fill out the coupon on page 8.

Computer Pals Project

D.A. members who wish to communicate with each other by computer can obtain a confidential list of members available via computer bulletin boards or electronic mail by writing the General Service Office, "Attention Computer Pals." Please fill out the coupon on page 5 if you wish to be included on this list, or to receive it. Note: D.A. does not promote or endorse the use of computer networking services.

Fellowship Stats

The Fellowship Communications Committee reports that as of September 1994 there are 417 known D.A. meetings worldwide, 5 fewer than in September 1993. We can communicate with 78% percent of these meetings by mail via the group GSR or other contact. We have 92 "orphan groups" with no known contact: most of our communication "holes" are in three regions: California, New York, and the mid-Atlantic. A new edition of the World Service Directory, listing all known meetings, is available for \$5 from the

General Service Office.

Group Discounts for *Ways & Means*

D.A. members can now order subscriptions in bulk at discounted rates for the *Ways & Means*. A subscription form with the discount prices accompanies this issue. The new prices should enable groups to carry the newsletter on literature tables, and individual members to join together to get favorable rates on subscriptions. Intergroups wishing to order bulk subscriptions can do so through the General Service Office. The bulk discount prices are:

1-4 subscriptions (regular rate):

\$8/year per subscription

5-9 subscriptions:

7/year per subscription

10+ subscriptions

\$6/year per subscription

***Ways & Means* Contributions**

The *Ways & Means* welcomes your contributions. We want to increase our coverage of local D.A. events such as retreats, dances, workshops and Intergroup activities. We welcome your D.A. recovery stories, short poems, meditations, etc. We especially need humorous contributions—cartoons, your favorite D.A. jokes. We've also begun a new "Forum" section to elicit members' thoughts and opinions on issues of concern to the Fellowship as a whole. Your thoughts are welcome. Write the *Ways & Means* in care of the General Service Office, PO Box 400, Grand Central Station, New York NY 10163.

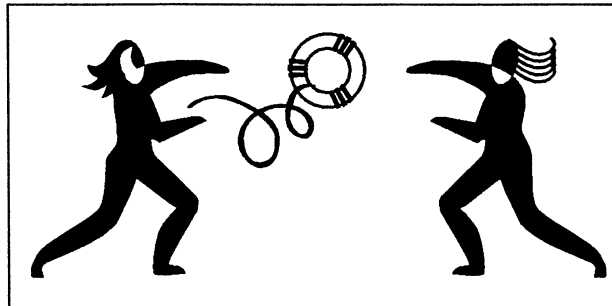


D.A.—It Saved My Life

Continued from page 1

Steps.) I continued to abstain from debting, attended meetings, made telephone contact, and on my 90th day of abstinence from debting, I qualified and I accepted a nomination for service as Treasurer of that group. I went to a beginners' meeting, a qualification meeting and a Step meeting per week. I'd read the Big Book and the Twelve and Twelve from cover to cover in my first two weeks, and continued to do so and to ask people with long-term recovery, including doing the 12 Steps with a sponsor, in any 12-Step Program, for their points of view. And then I began my Fourth Step. And then I took my Fifth Step. I took my Sixth and Seventh steps immediately after. Then, with my Eighth Step list, I began to make amends to those my sponsor had labeled "now"—and soon the "laters," "much later," and "maybe nevers" began to show up in my life—giving me opportunities to grow and change. You got it! I was confused, anxious, insane/sane/insane, hopeful, eager, despairing—and finally—humbler, more conscientious, happier, sadder, more joyful and so, so

grateful. I am a grateful compulsive debtor and over-spender. I have received the life-saving, life-changing gifts of the 12 Steps, the Tools of D.A., sponsors, pressure people and fellow travelers on the path—and almost four years of therapy, without debting. I am becoming happy, joyous, and free. The promises (Ninth Step) are materializing for me—sometimes slowly, sometimes quickly. I am a more solid citizen, more responsible about my financial obligations,



© S.DAHL

more clear about taking prompt action to keep my life manageable. I love my religion and appreciate my early religious education. I see my parents and their "addictions" with more realistic and compassionate eyes.

I feel freer to love and trust my Higher Power, the world, other people, and myself because I have the "sober" reference of knowing from my own experience that I can

trust ME! I live in Steps 10, 11, and 12, as best I can, and I accept, enjoy (I am determined to enjoy) my life.

The proof? I've now sold my apartment (it came within 12 hours of being auctioned off in foreclosure in 1988) and made or am in the process of making all financial amends. I've moved to the other side of my city, and I LOVE it! To my surprise (always!), the more I work the Program, the more I change. And the more I change, the more I become my true, real, own self, and I love it!

I'm still seeking "right" work, but I know it's all right as long as I'm in the process of learning my HP's will for me. When I practice the principles in all my affairs I have more serenity to accept the things I cannot change, more courage to

change the things I can, and more wisdom to know the difference.

Trusting, faith and self-loyalty seem to be my antidote to trouble, turbulence and self-loathing. My reflexive defensive thinking and behavior (my heretofore blind spots) are receding. Respect for me and others—all life—is growing.

D.A. saved my life and put my feet on the path to happy destiny!



PEN PAL/PHONE LIST COUPON



_____ I am interested in being on the Pen Pal List

My Name and Address are:

_____ I am interested in receiving phone calls. My phone number is: _____

_____ I am available to sponsor.

_____ I would like to have a copy of the Pen Pal/Phone List

Please return this form to: D.A. General Service Office, Attention: Jayne B., Pen Pal Project, P.O. Box 400, Grand Central Station, New York, NY