

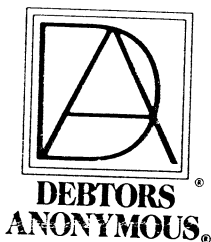
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Fall 1996

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

Progress, Not Perfection

God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.

Hi, my name is D_____ and I am a debtor.

How many times have I said that in meetings? I have no idea. Last month I celebrated six years of D.A. recovery. And oh, what I have learned!!! I came to D.A. because I had a lot of debts and I wanted a way out. I stayed in D.A. because I continue to get recovery. I'd like to tell a little of my story.

When I started attending meetings, the program had been in my city for about a year. There was one group with about four meetings. Everything was controversial; outside literature, the proper way to do pressure meetings (one MUST have both a woman and a man), what categories one MUST have on their spending plan (dry-cleaning and laundry are/are not to be different categories).

The tools of the program were not suggestions, they were requirements. The business meetings were hell. In one, the group spent an hour and a half talking about whether to make coffee for the meeting, and who would do it, how they would do it and who would clean up.

It seemed to me that no one had much in the way of social skills, and everyone was a control freak.

I fit right in.

I resented having to attend meetings over debt, because I was intelligent; I should be able to figure this stuff out.

Even so, I did as I was told and I began to keep my spending record. I had a pressure meeting, in which the amount that I was going to allocate to charitable causes was considered too low.

My heart sank. I developed a spending plan anyway.

The first month I blew my plan. (I'm normal.) I was discouraged because I wasn't perfect. But I kept going to meetings.

Soon after I got into D.A., a splinter group formed and I joined it. (Our motto was "No Business Meetings.") In this group I heard the phrase "Progress, not perfection." I did not realize the impact that this ideal would have on my life. My thinking was "If you're not going to do it right, DON'T do it at all."

A lot of my thought processes would be challenged over the years. They still are. And I am grateful for it.

I continued to use the tools of the program with varying degrees of effort. And I found that my financial situation began to improve. I

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bought a house. I got a new car. The amount that I owed on my credit cards slowly decreased. But I noticed that I did not really have any peace. The tools of the program were helping my money, but on the inside, I wasn't really getting any better.

I am blessed with a sister who is in another 12 Step program. She told me that after a conversation she had with her sponsor, she admitted she was powerless over her disease, but until my sister admitted that her LIFE was unmanageable, she could not truly work the steps. This hit me hard.

I, too, had admitted that I was powerless over my debt, but I thought the rest of my life was O.K. (Another thought process gets challenged.)

I began to look at my life, and it

was indeed unmanageable. I had few real friends. I wasn't dating any one. My self-esteem was in the cellar. I had no real relationship with God. I still felt like I had to have what I wanted when I wanted it (control freak). I was miserable. I was ready to work the steps.

As I worked the steps, things on the inside slowly got better. I began to accept people for who they are, not for what I would have them be; I began to have more people in my life.

I started dating and eventually got married. I realized that I had a contribution to make; my self-esteem improved. I have let go of a lot of perfectionism.

I began to understand that God was not a superhuman, tracking all my sins and errors to hold against me on "Judgment Day," but rather a compassionate spiritual force

working in my life today.

I also learned that God is not co-dependent, waiting to grant me spiritual gifts simply because I ask. God requires that I work on my issues and do my footwork. My relationship with God grows stronger each day.

I have learned patience. I know peace.

This is why I keep going to meetings. My money issues are now manageable, but so is my WHOLE life. My pressure team now has two very giving, non-judgmental people.

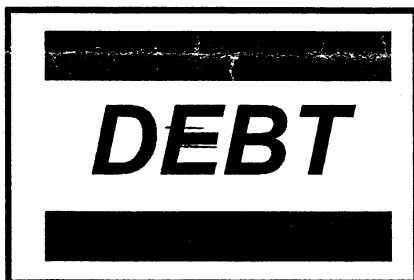
And D.A. in my city has gotten much better. The controversies are much less intense. Members tend to give newcomers suggestions rather than TELLING them what to do.

Business meetings are much calmer. If someone wants coffee, they can make it and clean up after themselves. The group that refused to have business meetings now has them.

D.A. in my town has grown up, and so have I. I am now grateful to be a debtor.

Thanks for letting me share.

This Really Is The Title of a TV Game Show



I saw an article in the newspaper a short time back about a television game show called "DEBT." Of course, I was intrigued. Since reading the article I have happened upon the show twice while channel-surfing. There was a part of me that just was not willing to believe someone would come up with this idea. But, after all, this is America 1996.

The object of the game is similar to *Jeopardy*, with one primary exception. The winning contestant goes home with NOTHING!

The contestants come onto the show with the amount of their debts placed on this big board. As they go through the elimination process, the

winning contestant gets to leave with all their debts paid off. The average personal debt of the contestants on the two shows I watched was around \$8,500.

The contestants do not have to know too much about history or politics or literature. But knowing who is Mickey Mouse's canine best friend may earn a winning opportunity. The show is produced by Buena Vista Television, which is owned by the Disney people. Marketing commercialism at its finest?

If you have a burning desire to view this show, it airs on the *Lifetime* cable channel, central time at 5:30 p.m.



"I think it is impossible to live and not to grieve, but I am always suspicious of my own grief lest it be self-pity in sheep's clothing. Altogether it is better to pray than to grieve; and it is greater to be joyful than to grieve. But it takes more grace to be joyful than any but the greatest have."

Flattery O'Connor
20th-century Southern writer

Indebtedness

An estimated 10 million Americans could soon fall into a financial abyss because of a condition many people don't even consider to be a problem: indebtedness. According to Terrell Hayes, a researcher at Vanderbilt University in Nashville,

"Debt is not viewed as a legitimate problem. The phenomenon is comparable to where alcoholism was 50 years ago."

Tennessee, at least that many people have a potential problem with debt.

Debt is not viewed as a legiti-

mate problem. The phenomenon is comparable to where alcoholism was 50 years ago," says Hayes.

In a study he researched from 1993 to 1995, Hayes conducted in-depth interviews of 46 Debtors Anonymous members. The results?

Hayes found women are more likely to label themselves as having a problem, while men typically have to be forced into acknowledgment.

The ultimate cost of all this debt? For individuals, Hayes found, it's personal problems, divorce, and, in some cases, spousal abuse.

As for the United States,

he believes eventually our economy may reach the saturation point for writing off bad debts.

Money Smarts, edited by Cynthia E. Griffin, *Entrepreneur* magazine, July 1996

Credit-Card Delinquency Ties Record

Late payments on credit-card debt tied a 10-year high last quarter, triggering warning bells about the financial health of the nation's consumers.

Delinquencies have risen steadily since September 1984. They're now as high as they were the last quarter of the 1990-91 recession, the American Bankers Association says.

"This could signal consumers are suddenly going to slam the brakes on spending," says James Daly, editor of *Credit Card Management* magazine.

If that happens, he says a recession is likely because consumer spending makes up two-thirds of the economy.

For now, there are positive forces offsetting the risks of debt-strapped consumers.

Banks are tightening credit standards. The economy appears to be solid. Unemployment and inflation are low while job

growth is strong.

But debt causes concern:

Credit-card debt jumped 16% to \$400.5 billion, about 40% of total consumer debt.

- Credit-card delinquencies - 30 days or more late - rose to 3.34% of total balances last quarter from 2.93% a year earlier. It's close to the record 3.58% in fourth quarter 1981.

- Consumer debt as a percentage of after-tax income hit 19% in 1995, a six-year height.

- A record 2.8 billion card offers were mailed in 1995, 16% more than in '94. that's about 25 per U.S. household.

Rep. Joseph Kennedy, D-Mass. worries that "the irresponsible and rabid marketing of credit cards ... could result in a crisis for our banking system and the overall economy."

Beth Belton, USA Today
March 15, 1996

Acceptance is the answer to all my problems today.

When I am disturbed, it is because I find some person, place, thing, or situation, some fact of my life - unacceptable to me, and I can find no serenity until I accept that person, place, thing, or situation as being exactly the way it is supposed to be at this moment.

Nothing, absolutely nothing happens in God's world by mistake.

Until I could accept my alcoholism, I could not stay sober; unless I accept life completely on life's terms, I cannot be happy.

I need to concentrate not so much on what needs to be changed in the world as on what needs to be changed in me and in my attitudes.

WANTED:

**RECORD
KEEPING
IDEAS**

Ways & Means would especially like contributions on record keeping ideas — what works for you as a spending record or a spending plan.

For example, this editor uses a separate, additional checkbook register to record cash transactions while out and about, then transfers over the amounts to a software program on the computer.

Please send your ideas to the address on the front page, attention *Editor*. Thanks.

Take What You Like, and Leave the Rest

“A prosperity consciousness is having money work for you instead of working for money. People with a prosperity consciousness know that money is one of the least important things in life.”

Phil Laut

“We who lived in concentration camps can remember the men who walked throughout the huts comforting others, giving away their last piece of bread. They may have been few in number, but they offer sufficient proof that everything can be taken away from a man but one thing: the last of the human freedoms - to choose one's attitude in any given set of circumstances, to choose one's own way.”

Viktor Frankl, *Man's Search for Meaning*

Easy-To-Follow Guide To Procrastination

1 - Make a list of tasks you absolutely must do today, if not sooner.

2 - Analyze the list with keen executive-like attention.

3 - Decide to delete or defer several items.

4 - Add to the list. Delete. Add. Defer. Add. Delete. Delete. Add. Defer. Delete. Add. Add. Defer.

5 - Prepare to complete your tasks.

6 - Return to # 1.

Credit is what enables people to spend money they haven't earned ... to buy things they don't need .. to impress people they don't like!

Debt Payment

“What are the benefits of paying our debts?”

By adhering to the guidelines and suggestions of D.A., our debts decreased and we discovered new attitudes that improved other areas of our lives.

We learned how to set boundaries with our creditors, and how to take care of ourselves. We could then see how to set boundaries and take care of ourselves in other relationships.

We also gained a discipline by paying our debts regularly and became willing to follow through on other commitments as well.

We accepted responsibility for our debts, and so for our lives.

We gained a serenity and began to develop a faith in a power greater than ourselves. *D.A. Literature*

“Our whole attitude and outlook on life will change. We will comprehend the word serenity and we will know peace.”

The Promises

“IT PAYS TO TRUST GOD. IF YOUR MONEY MOTIVATION IS BASED ON YOUR CONNECTION WITH THE INFINITE, YOU DON'T HAVE TO WORRY ABOUT YOUR WELL RUNNING DRY AND YOU CAN RELAX INTO PRESENT TIME AND EXPERIENCE THE WONDROUS ABUNDANCE OF THE UNIVERSE YOU LIVE IN...IN GOD YOU HAVE UNLIMITED LIFE WHICH, AFTER ALL, IS MORE VALUABLE THAN ALL THE MONEY IN THE WORLD.” *Bob Mandel*

Ways & Means

Debtors Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debting.

The only requirement for membership is the desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions.

D.A. is not allied with any sect, denomination, politics, or-

ganization or institution, does not wish to engage in any controversy, neither endorses nor opposes any causes. Our primary purpose is to stay solvent and help other compulsive debtors achieve solvency.

If you think you have a problem with money or debt, you have come to the right place and we can help you.

Ways & Means is our meeting-in-print. Your contribution is encouraged.

Send ALL correspondence to :
Ways & Means Newsletter,
P.O. Box 400, Grand Central Station,
New York, New York 10163.

Sharings will be edited as required for space, and will not be returned. Thank you.

Step 10

Corrections

In the Summer 1996 issue of *Ways & Means*, a line from the Nelson Mandela quote was incorrect. The eighth sentence should have read: "There's nothing enlightened about shrinking so that other people won't feel insecure around you." We apologize for the error.

Names And Addresses Of The Major Credit Bureaus

Equifax C.I.S.
P.O. Box 740243
Atlanta, GA 30374-0256
(800) 685-1111

Trans-Union C.R.C.
25249 Country Club Blvd.
North Olmstead, OH 44070
(302) 239-8800, Ext. 5004

TRW Information Services
Division
P.O. Box 749029
Dallas, TX 75374
(800) 392-1122

For a nominal fee - or free if you have been denied credit and take action within 30 days of receipt of denial - you can obtain a copy of your credit report. Each agency maintains independent records.

When you request credit information, you will usually be sent a form to complete before you can receive your credit report. Completing and returning the form will verify your identity and ensure the confidentiality of your credit information.

Please call these numbers listed for more information, Thank you.

Third Step Prayer

God, I offer myself to Thee, to build with me and do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will.

Take away my difficulties, that victory over them may bear witness to those I would help of Thy power, Thy love, and Thy way of life.

May I do Thy will always!

AA Literature

Overheard

Ruthie: Grandpa, My brother Joe said I need guts. Do you know where I can get guts?

Grandpa: Guts means courage. You get guts by facing your fears. Then you push those fears aside and

charge ahead with grit and determination.

Ruthie: That's how you get guts?

Grandpa: Yes, indeed.

Ruthie: I was sort of hoping I could get 'em on special at the store at the mall.

Rick Detorie, One Big Happy

Let there be no gossip
or criticism,
but only love,
understanding
and companionship.

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In the long run, we shape our lives,
and we shape ourselves.
The process never ends until we die.
And the choices we make
are ultimately
our own responsibility.

Eleanor Roosevelt