

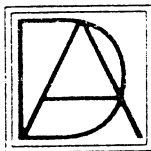
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Fall 1997

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DEBTORS
ANONYMOUS

Ways & Means is published by the General Service Board of Debtors Anonymous. It is generally published quarterly, but the publication may vary. 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. Ways & Means is a forum for sharing experience, strength, and hope of D.A. members, groups, and service committees. It does not interpret D.A. traditions or principles. Articles, poems, cartoons, and other appropriate submissions are welcome, but cannot be returned. Send ALL correspondence and subscription requests to:

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

Anatomy of a Relapse "It Works If You Work It"

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.

My name is Jill, and I have been in and out of D.A. since Memorial Day, 1989. When a meeting chair invites members to introduce themselves and say their starting date, I'm never sure what to say because I have started over so many times. This time, back since December 16 of 1996, many of the slogans resonate for me more profoundly than ever before. I am clear that whatever one calls this dis-ease, I have it and I need help.

I am equally clear that I am angry with myself. Having had some success in this program, I got smug and "quituated" and went back out and did more damage to my finances than I had before I was ever in recovery. With 20-20 hindsight I see areas where I "took what I liked" and the program worked where I worked it; but the "rest" that I left out ate my lunch!

I am "well" enough to know that no single thing "causes" a relapse; a person breaks abstinence because they do. But today I notice a simple cause/effect equation; that the fewer tools I use, the easier it is to break with the boundaries that I set for myself. And the more of the program I work; the more of the "rest" that I do not "leave," the easier abstinence and financial sanity is for me.

Knowing what I know now, this

is what I would say to the newcomer that was Jill in 1989:

Jill, please read, re-read and when you think you have read it enough, read again the recommended D.A. literature. That means all the pamphlets, the AA Big Book and The Twelve and Twelve. When I started in '89, D.A. was very new to my city; everyone was on Step One. One can well imagine there was not a whole lot of recovery in our group.

At meetings it was recommended that we work the program by a book written by a member of D.A. It was a wonderful gift to have that story, and its experience, strength and hope. But the way one individual works the program is not always appropriate for all. For new baby Step-One debtors trying to find their way, certain of the book's recommendations encouraged a lot of "personalities" over principles in those early years. The egos trying to learn to function in fellowship faced a lot of challenges, and fought a lot of fights.

Jill, find or form a step-study that is committed to working the steps by the books recommended by D.A. In our city many step studies form and fold. I notice that some groups use non-conference step workbooks that have long arduous

(Continued on page 2)

(Continued from page 1)

epic length sets of questions to answer. I have done groups like this and think each and every question is valid... and 200 of them is validity meltdown! Then I remember the slogan "first things first."

According to the Big Book many fourth, fifth, sixth and seventh steps are worked, or begun to work, in a day. For a newcomer I am reminded of how sublimely comforting that it is to "keep it simple" and that the D.A. pamphlets say digging into family of origin stuff doesn't have much to do with recovering from debt. It's getting support for new behavior in the "here and now" that really heals.

And Jill - scrupulously read and observe the 12 Traditions in fellow-

ship. The group's autonomy except in matters affecting D.A. as a whole has been already mentioned, with regards to presenting literature as D.A. program when it's not. That tended to really over-complicate things for me and made me feel like I could never get it all, or get it "right."

The tradition of attraction, not promotion, was also a contentious issue. Initially there were tradition breaks that are laughable in hindsight, horrifying at the time. We had TV cameras at one meeting, and D.A. members private phone numbers published in the press.

Jill - this final point is so obvious it was hidden - especially watch susceptiblenss to the syndrome I call "Run It Before You've Done

It," with regard to 12th Step service work.

Over and over I saw myself enrolled in carrying a message I didn't really have. After two months meeting attendance, no step work, no pressure meetings, a little skimming of the tools pamphlet, a lot of theory and very little experience, strength or hope, I found myself on a conference committee, sponsor to 12 people, treasurer and literature chairman.

It has taken eight long, slow, screwed-up years to realize the full meaning of 12th step work...that (1) assuming one has worked the other 11 steps, and (2) has some measure of faith, spiritual enlightenment and real experience doing what this deal suggests, then,... (3) help others.

I was trying in my codependent boundariless addict way to give away what I didn't have. And of course I let people down... or so I thought, and of course I felt ashamed, so much so that I did the parking lot syndrome - you know, where a personality issue overrides principles and so I am too ashamed to enter the meeting if the wrong cars are in the lot. I was debt free and I had given and given to that group and no one was grateful enough to suit me. "So, Jill, you showed them..."

So I went out. After \$12,000 of new debt I came back, 18 months later, determined to do it differently. The December 1996 meeting I attended was a birthday meeting. The outpouring of gratitude and healing was the answer to a prayer...that there not just be a fellowship to help me, but one with recovery.

So until December 16th of next year I give myself the gift of being a newcomer in a group where the steps get worked and the traditions are observed. Where there is commitment, joy and lots of hope.

Welcome home, me.

Strength in Numbers

The 11th Annual World Service Conference
of Debtors Anonymous
September 25, 26, 27, 28, 1997
Fellowship Day, Saturday, Sept. 27

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World Conference '97

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Please read the enclosed two letters to your DA meeting, Intergroup, or GSR Group over the next thirty days at their regular business meetings or please call a special meeting.

DEBTORS
ANONYMOUS
GENERAL
SERVICE
BOARD, INC.

August 22, 1997

Dear Members of the Debtors Anonymous Fellowship:

We are writing to ask that your meeting, Intergroup and GSR Area Group make the time in the next thirty days to have a discussion about the Seventh (7th) Tradition:

"We are self-supporting through our own contributions."

This applies to all of us - as individuals, as members of meetings and groups, to Intergroups, GSR Area Groups and to the larger DA fellowship. We ask you to consider the following question:

What role and responsibility will you and your group(s) and meetings take on so that DA can maintain and grow its current level of services to you and the still suffering debtor today and in the future?

Looking Back:

The General Service Board (GSB) feels enormously grateful to be a part of a growing and generous fellowship. Over the past decade, the DA fellowship has accomplished much due to the strong financial support of DA groups and members. We have opened and maintained a General Service Office for Debtors Anonymous since 1990. We have approved and published 12 different pieces of DA literature and the "Ways & Means" Newsletter. We have held ten World Conferences in seven different cities across the United States. We have elected the General Service Board whose Trustees represent seven different areas of the country. We have grown to nearly 500 DA groups world-wide and are represented in all fifty states and eight countries.

Looking Ahead:

The General Service Office: Since 1990 and especially in 1997, the administrative demands on the General Service Office have increased significantly. Requests for meeting lists and information have quadrupled. Telephone inquiries have skyrocketed. Orders for individual and bulk literature has increased. Public Information inquiries from both the written and electronic media, newspapers and magazines have been on the rise.

The Recovery Book: The manuscript of forty stories representing five years of work by DA members was approved by the 1996 DA World Conference and is ready for publication.



The DA Web Site: The DA Web Site has been a project of two DA World Conferences that is designed and ready to be implemented on the World Wide Web as long as funds are regularly available.

New Literature: Two pieces of literature await printing - the Visions and Awareness pamphlets, both adopted at the 1995 World DA Conference in New York. General Funds have not been sufficient to produce either piece. Instead funds have been available to only print current literature.

The Seventh Tradition and Your Group:

Several years ago, the General Service Board obtained approval to recommend a specific formula for group contributions to DA locally and world-wide. Your groups were asked to develop spending plans and to establish reasonable guidelines to retain adequate funds for monthly expenses plus a prudent reserve. You were also asked to adopt the following allocation of funds:

- 45% of your group's funds to your local Intergroup
- 45% of your group's funds to the General Service Office/DA World Services
- 10% of your group's funds to your local GSR area group.

The GSB continues to believe that this formula is a solid guideline for groups. We urge you to discuss this with your groups and to adopt this formula, if you have not already done so. We also ask you to make these contributions monthly to the General Service Office/DA World Services. In addition, the enclosed letter asks you to explore the means by which you might increase your contributions for DA World Services:

- * DA members may individually contribute up to \$1,000 annually to DA World Services.
(Note: Contributions by individuals are tax-deductible and a receipt is provided.)
- * DA groups might consider passing an extra envelope or conducting a special fundraiser event.
- * DA Intergroups and GSR area groups might consider holding a special fundraiser for DA World Services.

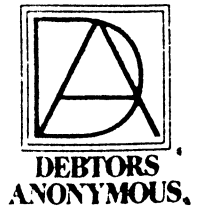
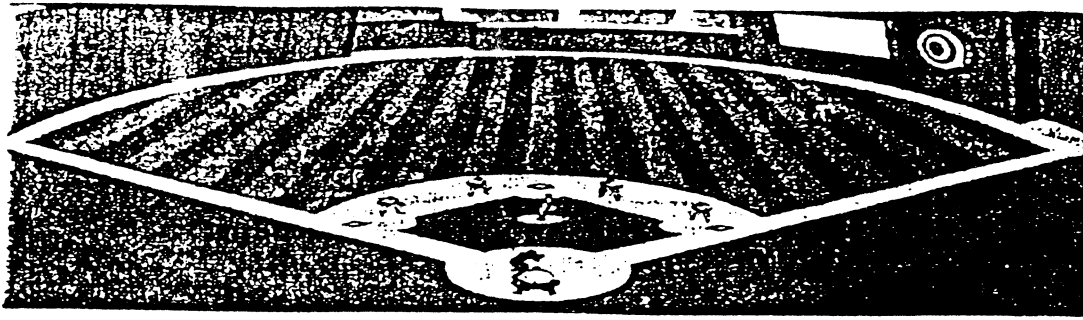
Now is A Special Time in DA's History:

The GSB feels strongly that now is a special time in DA's history and development with wonderful new opportunities for growth. With the Recovery Book on the horizon, development of a DA Web Site immanent, new literature forthcoming and new DA groups forming -- your regular and committed financial support is more urgent than ever.

Please consider our requests, share this information with all the groups you attend, and prayerfully consider supporting the fellowship that has saved thousands of debtors worldwide and created opportunities through meetings, literature and support for recovery, solvency and prosperity.

In Love and Service,

The General Service Board
of Debtors Anonymous



*"Oh, people will come, Ray.
If you build it, people will most definitely come."*

- from the movie *"Field of Dreams"*

Borrowing an analogy from this recent popular movie, this has also been the story of Debtors Anonymous over the past 21 years. Consider this:

- ➡ In 1990, there were 200 known DA meetings. Today, in 1997, there are close to 500 registered groups.
- ➡ Since the General Service Office (GSO) opened in 1990, it has been continuously supported by the Fellowship through years of lean and years of plenty.
- ➡ The 1997 World Conference in Los Angeles will be the 11th annual World Conference for DA in its 21 years of existence. A remarkable accomplishment considering AA did not have its first general service conference until it was nearly 17 years old.
- ➡ Twelve pieces of literature have been approved, published and made available to the Fellowship through the GSO. Two additional pieces of literature plus the recovery book have been approved and are ready to be published when the funds become available.
- ➡ The *Ways & Means* newsletter has been published since 1986, providing an important means of communication for the Fellowship.
- ➡ Representation on the General Service Board has broadened geographically to include trustees from both coasts and states in between. Since 1990, there have been trustees on the Board who lived in the following states: CA, IL, MA, MI, NC, NY, TX and the District of Columbia.

***You, the Fellowship, have built this field of dreams
called Debtors Anonymous, and the people have come!***

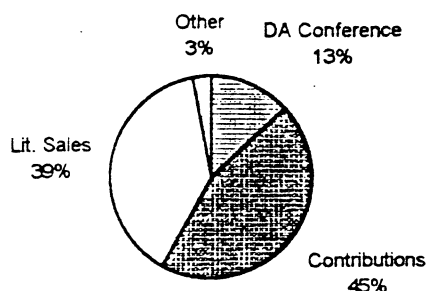
Not only has there been a more than 100% increase in meetings since 1990, but over the past year in particular, there has been a dramatic increase in DA's exposure to the general public through mention in numerous national magazine and newspaper articles, and television news stories. This has resulted in a significant increase in mail and phone inquiries into the General Service Office.

- ➡ Between Feb. 7 and July 15, 1997, a total of 1,963 requests for information came into the Office, 698 phone calls were logged, 154 literature orders were filled and 40 public information requests were fielded.
- ➡ Recent public information requests have come from: "Money Works"-Dow Jones WBSI Cable TV (NY); New Age Journal; Redbook; Ladies Home Journal; South Africa Television; KTZN-The Joe Crummy Show; CBS News-Cable TV Network; and the Kansas City Star newspaper.

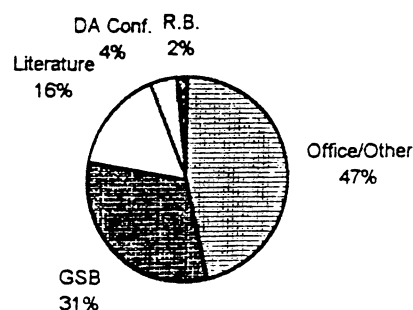
All of this has been accomplished thanks to contributions from the Fellowship and through funds generated by literature sales and the World Conferences.

An Overview of DA Finances: (based on 1996 total revenue of \$41,228)

How DA Revenues Were Generated in 1996



How DA Funds Were Allocated in 1996



Where Do We Want To Go From Here?

Here is what the Fellowship, through representatives at the 1995 and 1996 World Conferences, have said they feel the goals and priorities of DA should be for the future:

- ☞ At the 1995 World Conference, a poll on spending priorities identified the following:
 - 1st - The General Service Office - continue to support the functions it provides for serving as *the communication link* within the Fellowship and with those outside seeking information about the DA program.
 - 2nd - Enhance communications within the Fellowship.
 - 3rd - Publish the recovery book.
- ☞ At the 1996 World Conference, a draft of the recovery book was approved and clearly there was enthusiasm for moving forward to publish it.
- ☞ Also at the the 1996 World Conference, it was voted to create an internet home page for DA, and six committees reported on worthwhile projects for DA service as well.

Since the 1996 World Conference, GSO expenses have increased due to the additional demands for information on the General Service Office, and general fund contributions have declined 7%. During this time, the GSO workload has gone well beyond what one employee can manage in 15 hours per week. And the bigger project of the recovery book is nearly at a stand still for lack of funds to move forward.

How Do We Go the Distance?

We recognize how grateful we are for the abundance that has allowed us to come this far. The Fellowship of Debtors Anonymous is a miracle in our lives, and the service structure that has created all the things mentioned in this flier is further evidence of the gifts of this program. What is needed now are:

- ☞ Consistent, regular contributions from all groups
- ☞ Increased contributions that may come from special fund raisers, special collections at meetings, etc.
- ☞ Direct contributions from individuals, which have always been accepted and are tax-deductible. (Individuals may contribute up to \$1,000 per year to DA.)

*If you are grateful for what you have received from DA,
If you want DA continue to be here for the debtor who still suffers,
If you want to see the recovery book published,
the web site created, other new literature printed...*

Then please give prayerful consideration to what level of contribution you as an individual, and your group as a whole, can commit to each month. Thank you. -- The General Service Board

Contributions should be sent to: The General Service Office, P.O. Box 400, Grand Central Station, New York, NY 10163-0400.

A Spiritual Reawakening

Anonymous

A few weeks back a friend and I had had a difficult conversation. I felt many mixed emotions afterward, and had chosen not to speak with my friend for awhile, because I didn't want to say anything hurtful or with criticism. I knew I had a lot of work on myself to do first.

Through much prayer and meditation with a Higher Power, I had become willing to do whatever God's will was for me in this situation. A project was coming up soon in which we were both involved. I knew inside we needed to be at peace with each other to do our work on the project effectively.

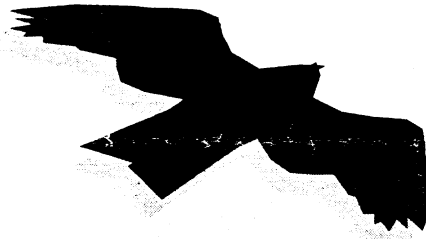
It was time to talk with my friend again, but I had been putting it off, procrastination being one of my character defects. It just seemed too hard to take action.

One morning I was soaking the flowers in the garden, and went out to change the position of the soaker-hose. The birds love it when people water their yards in a hot summer, and I try to soak my flowers conservatively, but pretty consistently. The birds know that if they visit here often enough, they will be rewarded with a little puddle of water.

As I opened the door to go outside, all the birds flew away - scattering, as they do, when a large human-type person comes near. I reached for the end of the hose, and stopped, suddenly realizing one bird was still there, just sitting in the garden right next to the hose. I was surprised, so I waited for a moment to see if he would fly away. He stayed as still as only a bird can who is trying to be invisible. I waited. He stayed put. He was so

little and scrawny, with big dark eyes and scruffy feathers. I thought at first he must be a very old bird and was just too tired to fly away. I started thinking about what birds do when they get old, and wondered where they went to spend their last moments. Did they just lay down in a field, and go to sleep? I wondered what kind of bird it was, and felt a little sad about my ignorance of bird-lore.

Meanwhile, the bird still didn't move. I started wondering if he was stuck somehow in the now-damp ground of the flower bed. Then, suddenly, he cocked his head a quarter of an inch my way,



as if to keep an eye on *me*. But he stayed put. I was close enough to see he was cooling his tail-feathers and his tiny claws in a small pool of water. I jiggled the water hose, to see if that would encourage him to fly away. It didn't. I jiggled it again. He didn't move.

I really needed to get started with other things in my day, so I went as far away from the bird as I could get and started shifting the hose in another place. Slowly, the bird started to hop away, only a few feet away in the yard from the flower bed. Again I waited for a moment. Just then a mama bird, a

beautiful, much larger bird with a chest full of deep orange-red feathers, flew down, and plopped a big worm into the little bird's mouth. Then she stepped back, as if to make sure her youngster finished his meal, and flew off for another helping. The little bird flew only a few feet more away across the yard, and then sputtered and finally flew past the next house, only a few feet off the ground.

Looking up into the tree directly above, I saw a nest, and realized that this was probably that baby bird's first time out away from home.

I finished moving the hose, but suddenly I was moved much more within my heart. That little bird had trusted me, an unknown entity, not to harm him in any way, a trust of faith. He trusted that mama bird was going to bring him some breakfast. And he trusted that when he lifted his wings to fly, that though it might be difficult at first and he would falter and need practise, he was born to soar.

I felt a resurgence in my trust in a Higher Power. Trusting that all my needs would be met. Trusting that a God of my understanding would provide for me at all times, emotionally as well as physically and spiritually.

Just as that little bird needed to spread his wings and fly because a Higher Power had created him as a bird, I needed to be willing to *be* the person as God created me, and to do for one day what was in front of me to do, no matter how hard it may seem at the time.

With gratitude, I entered the house to call my friend.

Third Tradition

The only requirement for membership is the desire to stop incurring unsecured debt.

Please read the enclosed two letters to your DA meeting, Intergroup, or GSR Group over the next thirty days at their regular business meetings or please call a special meeting.

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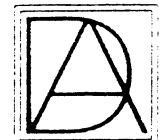
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The Recovery Book: The manuscript of forty stories representing five years of work by DA members was approved by the 1996 DA World Conference and is ready for publication.



DEBTORS
ANONYMOUS.

Ways & Means Newsletter Subscription Form

Yes! I would like to become a subscriber to *Ways & Means*, the newsletter for the fellowship of Debtors Anonymous.

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Name _____

Address _____

City/State/Zip _____

Enclosed is \$ _____ for _____ issues

Please list your home group's name:

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5-9 subscriptions \$7/yr each	5-9 subs. \$7.50/yr	5-9 subs. \$12/yr
10+ subscriptions \$6/yr each	10+ subs \$6.50/yr	10+subs \$11/yr

All amounts must be drawn on U.S. banks only. Please remember that it could be up to three months before you receive your first issue. *Ways & Means* is published quarterly, but the publication schedule may vary. The above subscription rates are good through 1997.

Subscriptions must be prepaid by check, money order or traveler's check; No cash or C.O.D.'s accepted.

**Mail check plus order
form to:**

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

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 debt-ing.

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, organization 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

***Let there be no
gossip or criticism
of one another, but
only love,
understanding, and
companionship.***

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.

Third Step Prayer

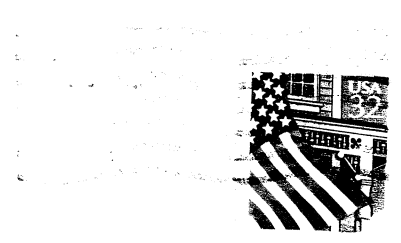
God, I offer MYSELF TO THEE, TO BUILD WITH ME AND DO WITH ME AS THOU WILT. RELIEVE ME OF THE BONDAGE OF SELF, THAT I MAY BETTER DO THY WILL.

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

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



03401-3112 03



*Yesterday is a canceled check,
tomorrow is a promissory note,
today is the only cash you have - so spend it wisely.*
Kay Lyons