

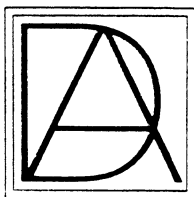
Ways & Means®

A Newsletter for the Fellowship of Debtors Anonymous

Fall 1998

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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 888
Needham, MA 02492-0009

Don't Give Up Before the Miracle Happens

I crawled into Debtors Anonymous with eight years in 12 step programs. I knew that debting and spending had me unequivocally beaten. I knew I used money to run from my feelings and I had nowhere else to run.

I had come to DA four years earlier but I was not hurting bad enough. I had just inherited \$86,000 from my father who had just died. My mother had died 12 years earlier. I thought that money fixed me. I was in pain but not ready to enter this program.

When my denial finally broke I started coming to meetings. I cried at every meeting I went to for the first 3 months. The shame and pain I felt was enormous. I was in four programs already, did I have to start another one at Step One?, I asked myself?

My family history was one of violence, severe emotional and sexual abuse, as well as verbal, intellectual and spiritual trauma. Both my parents were alcoholic. They both came from large families where the terror of not having enough was an actual reality during the depression and the wars. My father was the patriarch, and we were all very frightened of him. He was always angry about there not being enough. As a young child this

was tremendously confusing and frightening for me because I could look around our household and see that this was not true. We had two refrigerators, two freezers. The shelves downstairs in the basement were stocked with at least 10 of every item. Materially we had everything, emotionally we had nothing.

My parents worked all the time. They never slowed down to feel their feelings or to be intimate with anyone. There was a high price to pay for needing in my family. I was shamed and tortured for wanting or desiring anything. As a child I started actively underachieving, acting like I didn't care, drinking, smoking, taking drugs. I had to have attention, I was dying inside.

It's important for me to write about the abuse memories because they surfaced when I gave up my addictions, particularly my spending and credit card abuse. Denial was my best friend. I saw things that a child, or human being should never have seen. As I grew up I just continued to victimize myself

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*Look inside this issue for
more information*

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and abuse myself as I had been as a child. I was compulsively indebted to everyone. My dependency and my inability to say no are completely intertwined with my debting. I devalued myself with self-hatred and time-debting because I felt worthless.

I am now finding that as I recover from debting I know deep in my heart that I am enough and I feel proud to be who I am. The solutions for me in this program are to work the 12 steps. And, in fact, all the tools in DA have been invaluable to me. The one I value most is writing my money down. This is what keeps me present in my everyday life. That notebook keeps me slowed down. Because of DA I've learned that there is enough time to get exactly what I need and want. I have had to learn how to be patient and wait.

I balance my checkbook now

because someone in this wonderful program sat down with me and taught me how to do that without shaming me. I have my

I have been homeless, moneyless, jobless & on disability in this program & I have always had what I needed. I needed to learn that the Universe was there for me unconditionally.

right livelihood back because my pressure relief group believed in me. I have been in business again for myself for three consecutive years.

This program has taught me how to say no and to set limits. I learned that when I don't do these things I debt. Dealing with creditors was my first lesson in this. The tactics they used to get their money was outrageous. I felt ter-

rorized and shamed. People in DA taught me to say "You can't talk to me that way." How empowering that was. My time is valuable and I am worthy, even if I don't have any money.

I have been homeless, moneyless, jobless and I have been on disability in this program and I have always had what I needed. I needed to learn that the Universe was there for me unconditionally.

I can't say enough about this program. It has given me the tools and the structure that I didn't get growing up. I have a beautiful life. I don't always feel great, but I never feel the shame and terror I felt when I first came to DA. I now believe that the Goddess/God does exist and is definitely on my side. The prosperity and abundance I have in my life is beyond my wildest dreams. It's work to stay here and that is okay with me now. Thank you to all of you. This program is amazing. Please keep coming back. It really does work. Don't give before the miracle. You can have what you want. Really!
-Suki M., Sebastopol, CA

Overcoming the Subtle Self-Sabotage of Addiction

I was doing great in DA. My income was soaring, my debts were being paid rapidly, and I was moving forward into new, more creative aspects of my career. I thought I was about to make a real breakthrough into the "big time."

But...I gradually stopped going to meetings. I called my sponsor less frequently. I didn't pray as much or as clearly as I used to. My pressure relief meetings got farther and farther apart. Then, one day with one phone call, I found that instead of \$35,000 in old debt, I was \$165,000 in old--and

new business--debt.

With what I thought was strong DA recovery (in just one year), I tried to build a \$1 million business, I got involved with crooked investors, I signed numerous unsecured obligations worth tens of thousands of dollars, and I helped other people make at least \$10 million while I lost money by the bucket. Not so subtle, I see now, but I thought I had made a great leap forward to achieve my rightful exalted place in my career.

Oh, what subtle webs of deceit and grandiosity does my addictive mind

weave for me.

Why and how do we compulsive debtors do such amazingly self-destructive things? During 23 years of recovery--and three major relapses in two 12 Step programs and numerous slips and slides--I've learned something profound about myself: I simply can't stand it when things go well.

In psychological terms, its called homeostasis. In lay terms, my deeply held beliefs--everything in my addictive personality--does it's very best to grab me and drag me back down into the addiction.

I am so used to self-hatred and self-sabotage that I believe, proba-

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Fresh visions: *How one DA couple works the 12 steps*

I recently attended a workshop at a local Debtor's Anonymous one-day conference. It was led by a couple who were both working an active program in DA. Since I am also in a couple and both of us are in DA, this workshop seemed very appropriate.

My partner and I struggle a lot with trying to figure out how to do our lives and our money, together and separately.

The workshop was invaluable. We came out of it with a new set of tools and some clear ideas on the directions we now wanted to move towards.

What I'd like to share with you is their elaborations on the 12 steps which they handed out to everyone. Take what you like and leave the rest, they are not conference approved by any means nor meant to replace the 12 steps as currently written, but I find them very helpful and nicely articulated. They might prove to be valuable to those of you who need some special assistance or fresh visions in your relationship. – Aarhon S., Santa Rosa, CA

“WISH Week” Contributions Update!

Last April 13th -19th, we DAs celebrated ‘WISH’ week, a week of sharing, fellowship and support commemorating DA’s 22nd anniversary.

DA Groups and intergroups around the world held special events with special 7th Traditions to help fund the recovery book, new DA literature and future special projects.

So far the estimated amount raised is \$1,889.55. The General Service Board decided to allocate half these funds to the recovery book and half to general funds (especially to help pay for the office move to Boston.)

Step One: We admitted we were powerless over our own and our partner's spending, debting, under-earning and miserly habits – and that as we tried to control them – our lives became unmanageable.

Step Two: Came to believe that a power greater than our credit cards and our financial insecurity could restore us to a sane, happy, loving, debt-free, abundant and prosperous relationship with ourselves, our partners, and our creditors.

Step Three: Made a decision to turn our will and our lives along with our partner, our relationship, our debt, our spending, our credit cards, and our under-earning over to the care of God as we understood God.

Step Four: Made a searching and fearless moral inventory of ourselves, our relationship, and our finances, and refrained from making a fearful, moralistic inventory of our partner's spending habits, choosing instead to honor them in love and abundance.

Step Five: Admitted to God, to each other, and to our PRG sponsors or other non-judgmental individuals the exact nature of our spending compulsions and financial undoings.

Step Six: Were entirely ready to have God remove all of ours and our partner's personal and financial defects of character from our lives and from our relationship, defects that prevent us from living a life of love, prosperity, and abundance.

Step Seven: Humbly asked God to remove from us and from our relationship all of our personal and financial shortcomings included our terminal vagueness, our fear about money, and our financial insecurity.

Step Eight: Made a list of all persons, businesses, organizations and financial institutions that we had harmed or failed, making sure that we included ourselves, our partner, and our relationship, and became willing to make amends to them all.

Step Nine: Made direct amends to all persons and institutions as a couple capable of managing God's abundance, remembering to bookend all difficult amends – wherever possible – except when to do so would injure them or others.

Step Ten: Continued to take personal inventory, do daily logging of all expenditures, create and work within our monthly spending plans, meet regularly with our PRG's and when we were wrong, promptly admit it and when we were in vagueness or emotional upset, promptly consult our partner or another member of DA.

Step Eleven: Sought through prayer and meditation, both individually and as a couple, to improve our conscious contact with God as we understood God, and as a result of using cash instead of credit cards, have the daily reminder on the currency itself allowing us to affirm, “In God We Trust,” praying only for knowledge of God's will for us and for our relationship, and the power to carry that out.

Step Twelve: Having had a spiritual awakening as the result of these steps, we carried this message to compulsive debtors, impulsive spenders, misers, under-earners and couples that still suffer from related financial stress, and practice these principles in all our activities.

- Abbie L. and Larry C. (this 'playful-rewrite of AA's 12 steps is used without the official, express permission of AA Worldwide Service)

(Continued from page 2)

bly more deeply than anything else, that I not only deserve to fail, but that I MUST fail. I believe that I am so bad, so flawed that I must suffer enormously and die slowly and painfully. After all, what is addiction, even something like compulsive debting and spending, but slow suicide.

When I begin to recover and do well, my mind literally can't stand the good in my life because I simply believe that the good is utterly contrary to what is right for me.

Obviously, many addicts do recover, get out of debt, and prosper for many years. How do they do that?

There is no one answer: First, any honest recovering addict will tell you that the road to recovery is not smooth. It has more than its share of bumps, detours, and potholes--I love the parable about falling into the same pothole day after day. But all the addicts with long-term recovery that I've ever known put their recovery first in their lives. Period.

Second, I've learned that I must keep in my conscious mind a constant

awareness of my subtle self-sabotage. My conscious mind loves to forget the pain of the past as a subtle trick so my addiction can rally its forces and encourage me to do stupid things. So, I stay aware of where I came from, what caused my relapses, and what I do when I do well. Then, I stay as focused as I can on living in recovery one day at a time, doing what I know works for me.

Of course, I just wish I did it anywhere close to perfectly; I don't. I stumble along doing the best I can each day, and my Higher Power sees me through.

Most important, I know that I don't have one answer: I have 24 answers called the 12 steps and the 12 tools of DA. When I work the steps, especially the 12th Step, and use the tools as often as I can, I find that my life proceeds better than I could have ever expected it to.

The proof? My recovery from my major business debt relapse. I gave up my grandiose business plans, and I crawled back to my DA meetings. I decided to put my recovery first

above all else, and I began working the steps again from 1 through 12. I devoted my entire attention to reducing my debt and not incurring any new unsecured debt.

Today, thanks to a series of miracles, three part-time jobs, and working the DA steps and tools harder than I have ever worked any program, I have only \$2,400 worth of the new business debt left to pay and a total debt of less than \$23,500.

From having less than \$10,000 in total assets, I am not only solvent within the dictionary definition, but my assets more than double my debts.

Yet, I know that I am only one debt, one grandiose thought, one subtle moment of sabotage away from where I was before. I can only keep constantly aware that it is not I who does this, but my Higher Power working through me. Gratitude, humility, and legwork work for me.

Robert P., Annapolis, MD

It's Not Too Late... Yet!

The D.A. General Service Board invites you or your DA Group's GSR to attend the

12th Annual DA World Conference

*University of Washington Campus
Seattle, Washington*

**"Transforming Dreams Into Reality -
One Day at a Time"**

Beginning Wednesday evening, September 9, 1998

"Orientation for New GSRs"

through Sunday, September 13, 1998 "World Conference Convocation"

For more information call the

DA General Service Office at (781) 453-2743.

1998 World Conference information can be found on the DA web site:

www.debtorsanonymous.org or you may email the

Seattle Conference Host Committee at worldconf@aol.com

**AND
ACCEPTANCE IS
THE ANSWER TO
ALL MY
PROBLEMS
TODAY. WHEN I
AM DISTURBED,
IT IS BECAUSE I
FIND SOME
PERSON, PLACE
OR THING - 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.**

PG. 449, AA BIG BOOK

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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 DA membership; we are self-supporting through our own contributions.

DA 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.

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

Third Step Prayer

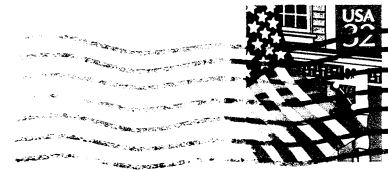
God, I offer myself to Thee, to build with me and do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will.

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

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**"Abundance will never be a factor of how much money
one has. Rather it is always a factor of how one *feels*
about what money one *does* have"**

Stuart Wilde from "The Trick to Money is Having Some"