

SPOTLIGHT:

## Renewal and Reevaluation

### The Smallest Package There Is

In the DA Pressure Meeting Pamphlet you will find a most enlightening definition of character defects: "Character defects are any feelings, actions, responses, attitudes, behaviors, beliefs and patterns that: cause you discomfort, disrupt your peace and serenity, impede your emotional, spiritual and financial growth, interfere with your relationships and cause harm to others." When we take the Seventh Step, we humbly ask our Higher Power to remove our shortcomings.

In working the Fourth and Fifth Steps, and with the guidance and support of my sponsor and fellowship, I've become aware of many of my character defects, and, as a result I can, hopefully, choose healthy behavior over harmful or self-destructive behavior.

One of my most harmful character defects is self-centeredness. I spend way too much time focusing on how I am going to benefit from any given situation or personal interaction. As my sponsor once pointed out to me, "You might find that your life will work much better if, instead of starting out every morning asking 'What's in it for me?' you might try asking 'How can I be of service today?'" If my story were included in a

D.A. Big Book, that chapter would probably be entitled, "Get Over Yourself!" I need to be reminded of one of the most appropriate expressions I've heard in program: "The smallest package there is is a person completely wrapped up in themselves."

*I must give and receive in order to keep love, friendship, and wealth circulating in my life."*

If my personal life or my business is ever going to be surrounded by loving and supportive friends and business associates, as I have envisioned them to be, I need to first learn how to be a loving and supportive friend to others. What I have failed to recognize in the past, I believe, is how being miserly with my time, energy, or love has simply been another sign of coming from lack. Not being willing to give of myself because I don't want to overspend myself and leave myself short demonstrates a lack of understanding of how the universe really works.

Because our minds and bodies and life energy are in constant and dynamic exchange with the universe, stopping the circulation of that energy is like stopping the flow of

blood. Whenever blood stops flowing, it begins to clot, coagulate, and stagnate. This is why I must give and receive in order to keep love, friendship, and wealth circulating in my life. Giving and receiving is the natural order of things. I also need to remember another saying heard in D.A.: "Life is like a bank, I can't draw out of it what I haven't put into it."

Being of service is very applicable to how I approach business situations, which invariably involve selling myself, my services, and my product, which includes negotiating fees and agreements. I learned this when working the Seventh Step, which addresses humility versus arrogance.

In this context, the distinction that the A.A. *Twelve and Twelve* makes between a demand and a simple request is very helpful. It's also important to distinguish between humility and humiliation.

→ page 5

### Inside

Editor's Corner .....	2
A Fond Farewell to D.A. ....	3
WSC Survey Reviews Ways & Means .....	4
A Vision For Me .....	5
The Forum: Letters To The Editor .....	6
Announcements .....	7



## Editor's Corner

If you're reading this, you've made it through the holiday season and are already on course for whatever Higher Power has in store for you in 2005. We hope that the written contributions in the current issue bring you refreshment, recuperation, and renewal after the demands of the holiday season. To that end, our cover story focuses on the Seventh Step, "Humbly asked Him to remove our shortcomings." The author describes the benefits that humility can yield when he takes this step in his life. He explains that humble service has been a key to facilitating the removal of his particular character defects.

On a personal note, as I reflect back over the pressures of the holiday season, pulling me towards the chaos of overspending and shopaholism or pushing me into isolation, I remind myself of how strengthened I feel when I willingly give steadfast service. Service helps me to overcome my difficulties and replaces them with loving connections. It builds into my life the act of giving and receiving the emotional support, companionship, practical help, and spiritual encouragement of others.

In "A Fond Farewell to D.A.," a B.D.A. member

expresses her gratitude for all that she has received through the fellowship over the course of nine years. She also lays out the reasons why she is now deciding to move on and offers some personal suggestions about ways that D.A. could grow to serve its membership better. Doing vision work helps to bring tranquility into our lives as we set goals and plan for our future. In this issue, we also share the journey with one debtor who writes about being held in the comforting arms of her loving Higher Power.

The D.A. General Service Board is glad to have this opportunity to share with the fellowship the findings of a survey completed by General Service Representatives and Intergroup Service Representatives attending the 2004 Sacramento World Service Conference. The survey addresses readership satisfaction with the newsletter and includes some suggestions for improvement. Stand by for the Winter 2005 issue, which will focus on D.A. special events and fundraising and also on issues of clarity as we enter Tax Season. ☺

**Kieran K.**  
(Los Angeles)

### Ways & Means

A Quarterly Newsletter for the  
Fellowship of Debtors Anonymous

P.O. Box 920888  
Needham, MA 02492-0009  
www.debtorsanonymous.org  
(781) 453-2743

Published by the General Service Board of Debtors Anonymous, *Ways & Means* is a forum for sharing the experience, strength, and hope of D.A. groups, members, and service

entities. It does not interpret D.A. Traditions and Principles.

*Ways & Means* is edited and produced by the Fellowship Communications Committee of the World Service Conference.

Subscriptions are \$8.00 per year for the U.S., \$8.50 (U.S.) for Canada, and \$13.00 (U.S.) abroad. Make checks payable to D.A.G.S.B.

All articles, jokes, and cartoons in the spirit of D.A. recovery are welcome. Submissions are subject to editing and cannot be returned.

Send all submissions to:

*Ways & Means* Editor  
S.C.D.A.  
5521 Grosvenor Blvd.  
Los Angeles, CA 90066

- or -

e-mail: waysandmeansda@hotmail.com

Editor ..... Kieran K.  
Graphics & Layout ..... Frank W.

# A Fond Farewell to D.A.

Fall  
2004

I am saying fond good-byes to my B.D.A. home group after 9 years in the program. Since retaining old-timers has become an increasing problem, I wanted to address how D.A. might have retained a veteran like myself.

I found the program wonderful and life-giving. I'll miss it. It restored my spiritual health and integrity, and gave me refuge, fellowship, and joyful ways to be of service. It grounded me and set me straight. Through it, I did indeed resolve all my debts and receive many blessings of the Promises.

Over time, though, D.A. became for me a loving ghetto that was unable to change or grow along with me. The meetings, literature, and "shares" kept reinforcing in me the idea that it was normal to struggle financially when I needed to stop being married to struggle and to start thriving instead. I attended about 425 D.A. meetings in my 9 years with the program and received several dozen Pressure Relief Groups (PRGs). I found the Steps and the Tools much more effective for resolving debting than for resolving under-earning, my core problem. The following suggestions address how D.A. may serve the underearner better:

PRGs should sometimes include non-debting "successful" people sitting on them. The World Service Board of D.A. always includes a non-debting Trustee. (Naturally, you'd only use people who respect the program's principles.) The best money-advice and role-modeling I've received has been from non-D.A. members, and it has encouraged me towards solid earning and solid net worth. In contrast, much



PRG input I received failed to address or challenge my marginality. Program people tend to think it is normal to struggle. Financially healthy people think struggle is unnecessary – and they earn and spend in ways that reflect that reality.

Retirement planning should be addressed in D.A. Unless we plan for retirement or have a trust fund, we'll probably be paupers in our old age. Retirement planning is irrelevant to newcomers, yet of central concern to long-timers who are stable and solvent. Addressing it would give veterans a way to keep growing and a reason to keep coming back.

Self-employment for some folks appears to be a self-harming addiction of its own, and we should sometimes name it as such. The economy is increasingly hard on small-scale operations, and to ignore that is to let many go further into the hole. The most chronic underearners I have known (including myself) were self-employed. A straight job was what finally repaid my debts and made me solvent –

but a straight job was never suggested to me by program literature or my PRG advisors. While the creative passion of self-directed work is a wonderful thing, one sensible option is to do it on the side, while earning a living in another way.

Finally and above all, I suggest that individual groups use their own conscience and wisdom to try out their own innovative ideas if they want to improve the retention of long-timers and their money-recovery. I suggest using a grassroots, bottom-up, approach that does not wait for permission from above to try out new ideas.

I hope not to sound like a wild-eyed heretic in that. Successful organizations of all types allow for some autonomy of their sub-units. I know from attending two World Conferences that D.A.'s structure makes it so time-consuming and difficult to innovate any program changes that few changes can happen – at the world level. This handicaps us, because the outside world is changing faster than ever before, and specifically in the direction of more consumption and more debting. Those who still suffer keep multiplying – with fewer D.A. veterans staying around to help them.

Our life-giving culture of recovery embraces courageous personal change. While we need to stay close to our official D.A. roots, I suggest we become more courageous as individual groups, more able to change and innovate, if we want veterans like myself to keep coming back to these good rooms of recovery. Farewell, with love. 🍷

Allison W.  
(Portland)

# WSC Survey Reviews Ways & Means

GSRs and ISRs attending the 2004 World Service Conference in Sacramento were asked to fill out a survey on the Ways & Means by the W&M Subcommittee of the General Service Board. Forty-two surveys were received which is a small sample. It's probably not a good idea to assume that these results definitively represent the opinions of the entire fellowship. For more information, contact the General Service Office.

Eighty-five percent of respondents had heard of the W&M. Nine people (20%) had a personal subscription; seven had subscribed for a year or more.

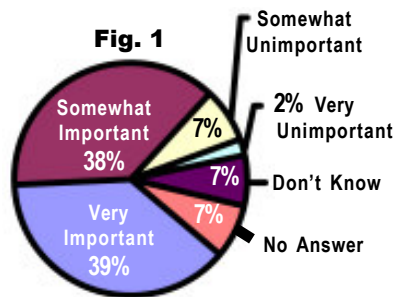
Sixty-one percent of respondents knew the 2004 WSC had recommended that each D.A. group buy two W&M subscriptions. Twenty-two percent knew the 2004 WSC also recommended that each D.A. group create a W&M service position. Fifty-six percent were aware that an editor had been hired at \$300 per issue to manage the publication.

Slightly more than half of respondents indicated they felt the W&M was a good value for the money. Thirty-five percent said they would be willing to pay more, with another 19% saying they might be willing to pay more. Seven percent indicated they would not pay more for a subscription.

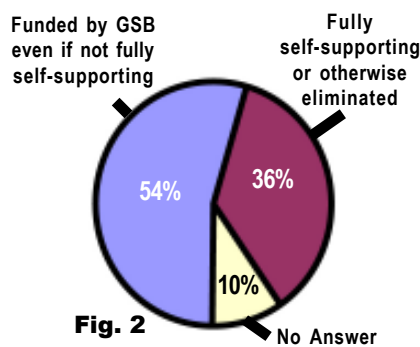
Forty-four percent of respondents said they would recommend the W&M to another DA member. Five percent said they would not.

About 75% of total respondents answered that the W&M was somewhat or very important to D.A. (see Fig. 1). But only 52% felt it is serving a purpose. Thirty-

**How important is Ways & Means to D.A.?**



**Ways & Means Funding**



four percent were not sure. One person (2%) indicated the publication was not important to D.A. and 7% felt it served no purpose.

Half of respondents (51%) said they thought the W&M should continue to be published even if it cannot be financially self-supporting. Twenty-nine percent said it shouldn't, and 20% either didn't know or didn't answer. The last question (see Fig. 2) asked respondents about funding W&M. Fifty-four percent said the W&M should be funded even if it was not self-supporting. Thirty-six percent said if it was not self-supporting then W&M should be eliminated. Ten percent did not respond.

## Content, Price, & Issues

Twelve people answered survey questions that asked for their level of satisfaction with three aspects of the W&M: content, price and number of issues per year. Eighty-three percent of respondents were

either very satisfied or somewhat satisfied with the content. Eighty-four percent were very satisfied or somewhat satisfied with the price. Only half were very or somewhat satisfied with the number of issues they receive per year. Twenty-six percent said their group subscribed; 17% didn't know if their group subscribed or not. About three-fourths of the subscribing groups had subscribed for a year or more. Three-fourths of the groups do not have a W&M service position.

## Some Suggestions

- Have more stories relating to individuals with interesting, unique or not-so-unique stories/stories from recovering debtors/stories with emphasis on not debting/stories on life after debt.
- Articles about meeting concerns/building meeting attendance/retaining newcomers/fundraising success stories.
- Change the name/have a catchy name. Use an interview format for longtimers. No kitschy graphics.
- Have four regional committee persons collect data for the magazine for a broad perspective. Have the W&M become part of the WSC registration.
- Use email to generate enthusiasm and gain top-of-mind for fellowship.
- Let it go: insanity is doing the same thing over and over and expecting different results.

Coming in a later issue: recommendations regarding the future of the W&M based on these findings. 🍷

**Ways & Means Subcommittee  
D.A. General Service Board**

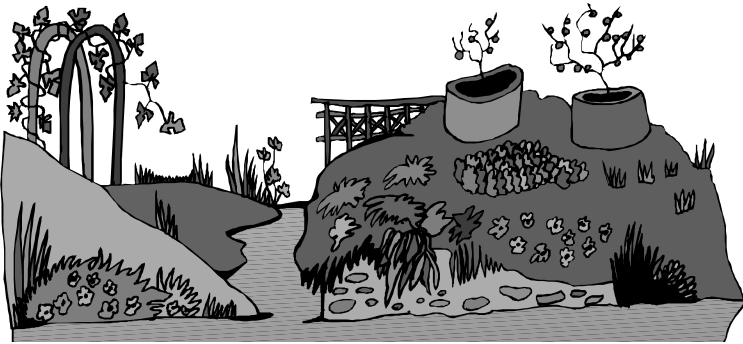
# A Vision For Me

A room in my house.

The meditation room has:

- a comfortable chaise/chair with a soft squishy cushion
- windows to let in sunshine
- sound system for soft background music
- wide screen TV to play the patterns from the CD being played
- a small babbling waterfall
- oak panels showing the beautiful swirls from the trees
- a spring flowing through with plants
- colorful flowers blooming along the spring
- candles all over for soft lighting at night.

I sit in the chaise with its lovely cushions...actually I relax and recline in it...I don't just sit.



I switch on the soft music and it complements the sound of the spring and babbling waterfall. I just listen to the peace for a few minutes with my eyes shut.

When I open my eyes I see the lovely colors dancing to the music playing. The patterns come into being, circle around the screen and fade—but I know they'll return. I watch the patterns and float into the colors as the music surrounds me and enters my soul.

I swivel my chair to look out the window. The sky is partly cloudy and the clouds take the form of various shapes. There's a face—so peaceful—is it God? She is beautiful and so joyful and serene. She beckons me to join Her—I feel my spirit lifted out of my body and I gently drift from my thoughts to Hers. She holds me like a newborn child—and I feel that way—so safe, so protected, so loved. She cradles me as I hear Her sing a lullaby.

“Sleep, my child, sleep. And when you wake, I'll be there with you. Always watching over you. Be at peace, my child. I love you!” 🐣

**Penni P.**  
(Dallas)

## Smallest Package There Is . . . (← page 1)

Humility is to present oneself without pride, pretense, or arrogance. To feel humiliated is to be shamed, debased, and degraded. My experience has been that if I walk into a meeting, especially one involving negotiations dealing with agreements, position or money, and I do not present myself with humility, the chances are pretty good that I will walk out of that meeting feeling humiliated.

It is important and appropriate to present myself with the confidence and knowledge that I am completely qualified for the job or situation. But this can be done with the belief and inner knowledge that my position in this matter is valid, that my contribution to this proposal would be of mutual benefit, while remembering

also that I am there to be of service, for the good of all.

With this awareness, I now say a little prayer as I approach any meeting regarding business matters, dealing with vendors or suppliers, or even situations where I have made myself available to be of service: “God, please grant me the willingness to present myself without pride, pretense, or arrogance.” It provides me with a wonderful grounding, a reminder that I am not the one in control here, I am not here to manipulate or be willful by overselling myself or trying to convince anyone that my needs take priority over everyone else's. I am here to be of service, for the highest good.

I have heard in this program one of

the best ways to get out of my own head, especially if and when things are not going so well, is to find someone to help and set my own issues aside.

Being of service, taking commitments at meetings or on a world service level, taking phone calls (and returning phone calls) from my fellows, reaching out to newcomers, giving PRGs, being a sponsor, sharing my experience, strength and hope whenever possible, are all expressions of my willingness to set my ego aside and to be loving and supportive of others.

In service, with gratitude. 🐣

**Rafe**  
(Los Angeles)

# The Forum: Letters To The Editor

Editor's Note: The Forum is a setting where DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com).

## In Reply To "Confused" About Qualifier IDs (Summer '04)

When I first attended meetings, I was so overwhelmed by the jargon, I hardly heard anything, let alone how people qualified when they shared. After a few meetings, I heard someone identify as a "self-debtor" and I thought, "what the heck is a self-debtor?" I looked at my spending records and, month after month, I saw zeroes in personal care, health care and entertainment. I started calling myself a "self-debtor."

A few months later, a newcomer came up to me after a meeting and said, "I'm so confused! What is a self-debtor?" After that I was a "deprivation addict," a "pauper," or "committed to prosperity," depending on my mood at any particular meeting. I remember getting strange looks from newcomers, who tended to steer a wide berth around me.

Later still, I became a "compulsive debtor," and I have stayed that way for a long time. Sometimes I just say I'm a "debtor," but to myself I still say "compulsive debtor" because I never want to forget that I am not just an ordinary debtor. A "debtor" is a normal person who borrows money and pays it back on time. I am not that and I will never be that. I suffer from a progressive fatal illness called

compulsive debting. I am a *compulsive* debtor.

All those fancy terms were useful to me at the time; they helped me focus on particular aspects of my disease. Now I prefer to keep it simple for myself and for the newcomer who needs to know they're a compulsive debtor and have come to the right place.

— Powerless

## In Reply To "Can't Get No Service?" (Summer '04)

I can relate to your frustration about getting people to do service at your meeting. We too are struggling to fill service positions. I'm often tempted to step in and do whatever I think needs to be done. But my sponsor reminds me that the principle of rotation of service is a spiritual principle I need to follow for my own recovery. Tradition Two says a loving Higher Power expresses itself in our group conscience, whatever that may look like. Just because it doesn't look the way I think it should look doesn't mean the good of the group is not being served. Maybe a group needs to evolve or change. Maybe it needs to do a group inventory. Our program breathes and flexes because it is alive—it is a living, growing program. Even meetings that seem well-established can falter and fade away. Several new meetings may spring up in their

place as members continue to seek recovery. Have faith in the process. Work the Steps and do service, but don't do all the service. Share the love. And don't go down with the meeting if it folds. Gather some like minds and begin again in a new place.

— Faith In The Process

## Oops!

Our treasurer wrote checks but forgot to make deposits. Now we are in debt to the bank! We pass an extra basket at every meeting and pay the bank \$5 a month toward our debt. Every time we have to explain to a newcomer what happened, I feel sick. Do you think it is possible for a newcomer to find recovery at a meeting that debted? Has any other group had this experience?

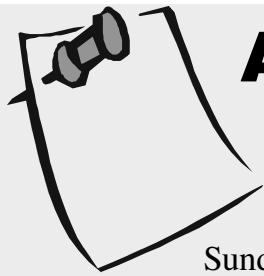
— Needs Help

## Keep Ways & Means Alive!

I heard that the W&M might be closing down if it doesn't get more subscribers. I think that would be very sad. I live in a remote area; I consider the W&M a big part of my recovery, along with phone meetings and online meetings. I hope that the General Service Board will keep the W&M alive even if it can't be self-supporting. It truly is a lifeline for this debtor.

— Grateful





# Announcements

## Upcoming Events

Sunday, April 24, 2005

New England Intergroup Spring Conference

Location: Caritas St. Elizabeth's Medical Center 735  
Cambridge Street, Brighton (Boston), MA 9am - 3:30pm

## Seeking Nominations for General Service Board

Do you know someone who might be a suitable candidate to serve on the D.A.'s General Service Board (GSB)? Or would you yourself like to serve? The GSB nominations committee is currently seeking nominees. Contact Willie W. (committee chair) at [wewdude@yahoo.com](mailto:wewdude@yahoo.com) for further information about Board service, qualifications, and the nomination process.

## Your Help Wanted!

*Ways & Means*  
needs your  
contributions!

Send in your  
D.A. jokes  
D.A. cartoons  
D.A. shares

Please mail to:

*Ways & Means* Editor  
Debtors Anonymous  
5521 Grosvenor Blvd.  
Los Angeles, CA 90066

or

[waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com)

Fall  
2004

WAYS & MEANS

## Ways & Means Subscription Form

Yes! I would like to subscribe to *Ways & Means*, the newsletter for the Fellowship of Debtors Anonymous.

Name \_\_\_\_\_ # of subscriptions \_\_\_\_\_

Address \_\_\_\_\_ @ subscription price \_\_\_\_\_

City/State/ZIP \_\_\_\_\_ Enclosed is \$ \_\_\_\_\_

Is this a gift? Giver's name \_\_\_\_\_

Is this for a D.A. meeting? \_\_\_\_\_

Please list the group name \_\_\_\_\_

**PLEASE PRINT**

Rates	United States	Canada	Foreign
1-4 subscriptions	\$8/yr. each	\$8.50/yr. each	\$13/yr. each
5-9 subscriptions	\$7/yr. each	\$7.50/yr. each	\$12/yr. each
10+ subscriptions	\$6/yr. each	\$6.50/yr. each	\$11/yr. each

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. Subscribers will receive four issues per paid subscription. Please notify *Ways & Means* if you change your address. If notification is not received and your issue is returned undeliverable with no forwarding address, your subscription will be cancelled.

Please make checks or money orders payable to "D.A.G.S.B."

Mail your payment and subscription form order to:

**Debtors Anonymous**  
**Ways & Means**  
**P.O. Box 920888**  
**Needham, MA 02492-0009**  
(781) 453-2743

Know someone who can't get to a meeting? Consider giving them a gift subscription to the *Ways & Means*.

info: [waysandmeanssubscriptions@hotmail.com](mailto:waysandmeanssubscriptions@hotmail.com)

**Ways & Means**  
**P.O. Box 920888**  
**Needham, MA 02492-0009**