

SPOTLIGHT:

Carrying the Message Online

Reading For Recovery

Can't get enough good reading about recovery in Debtors Anonymous? Take to the Internet and to the mails. DA has several national and regional newsletters that provide a wide range of information about the fellowship, including recovery stories, articles on service work, and advance news of coming events.

For several years now, DA on the national level has published two separate newsletters aimed at filling distinct needs. The *Ways & Means* provides an outlet for members of the fellowship to share their own experiences in recovery, while a second newsletter, currently titled *The DA Focus*, is the service-related publication of the

General Service Board (GSB) to the fellowship as a whole.

The Focus, which began life as the *GSB Quarterly News* in January 1997, continued under that title until June 1999, when it was renamed *Board Call*. The *Board Call* moniker remained until the Fall of 2004, when it was renamed *The DA Focus*. This quarterly newsletter is mailed free of charge to all registered DA groups and can be downloaded from

"Recovery has allowed me to experience progress in the absence of perfection..."

the official DA website, www.debtorsanonymous.org.

Several intergroups produce their own regional DA newsletters, although all contain some items of interest to DA members everywhere. The most venerable regional newsletter has been the Southern California Debtors Anonymous Intergroup's *Checks & Balances*, published reliably every month for many years in Los Angeles. It is packed with information, often in small type, and has maintained a steady, predictable layout and format. It contains recovery stories, group and intergroup news, a regional meeting list, and details of the many events scheduled by Southern California DA Intergroup. The newsletter itself is not available in an online version, but some of the recovery stories from past issues are available at the intergroup's website at www.socalda.org. *Checks & Balances* is also available for



Announcements

San Francisco Winter Lights
Sunday, February 12, 2006
12:00-5:30 PM; registration at 11:30 am
The Golden Gate Club
135 Fisher Loop, The Presidio
Suggested Donation: \$15 advance, \$20 door

Southern California Do DA Day
Feb. 25, 2006 from 10 am - 5 pm
First United Methodist Church
1008 11th St., Santa Monica
Suggested Donation: \$20 advance, \$25 door

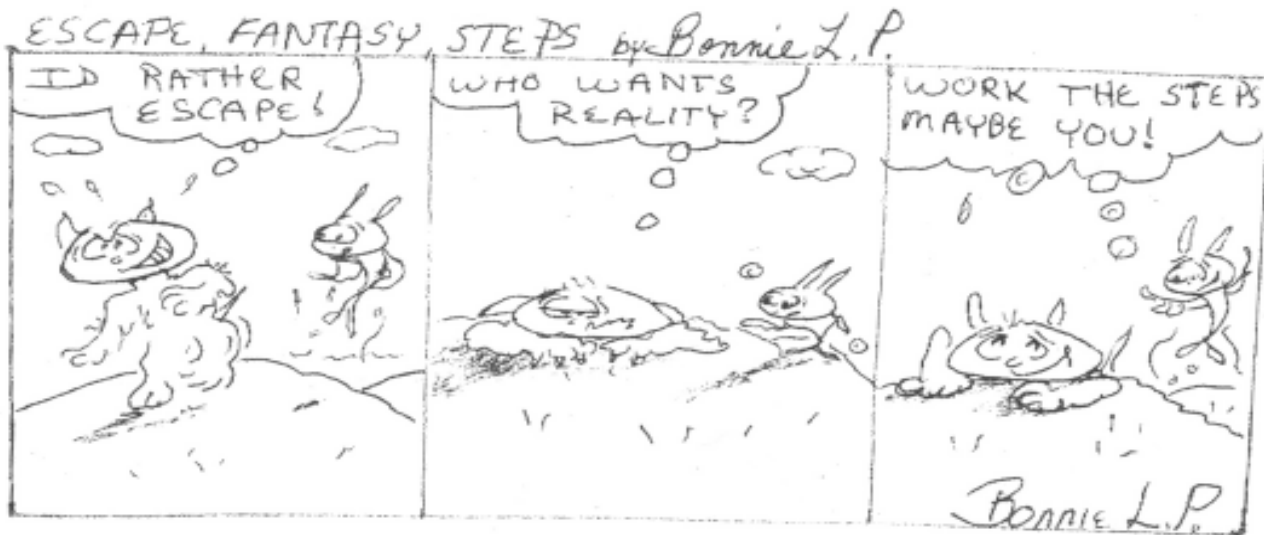
Portland Spirituality Workshop
Saturday, March 4, 2006
10 am - 1 pm
Immanuel Lutheran Church
7810 SE 15th (btwn Bidwell & Lambert)
Sellwood, Portland, OR
Suggested Donation: \$5-10

Success Stories Wanted
Have a success story on how your DA group, GSR or Public Information Representative spread the word about DA in your area? The "Carry the Message Network" of the Public Information Committee would like an article or a brief summary of your successful activities. Include your contact information and e-mail to acucinotta@earthlink.net.

Corrections
In the Summer, 2005 issue, the article entitled, "Joining DA's Circle of Communication," was incorrectly attributed. The correct author was **Harvey, NYC**. The authorship of the article entitled, "Thoughts on Visions," was also incorrectly attributed. The correct author was **Peter K, Woodstock, NY**.

Inside

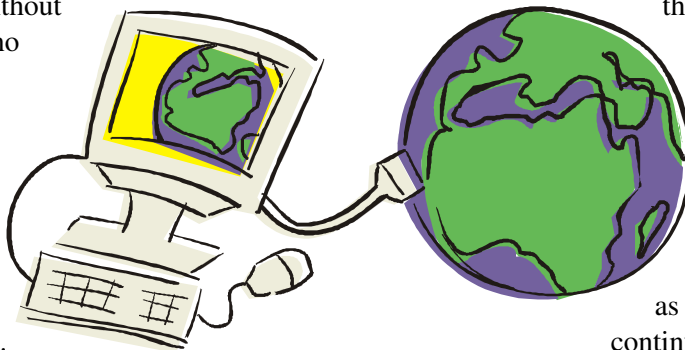
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Editor's Corner

Welcome to the first online edition of Ways & Means. Elsewhere on the DA website, the General Service Board describes how the fellowship arrived at the exciting decision to go digital. We hope that by making the newsletter available as a free download online, it will reach a wider audience. Feel free to print up extra copies to share with newcomers, people without internet access or those who have difficulty regularly attending meetings.

Appropriately enough, in our inaugural online issue, our lead article surveys the various regional U.S. publications that are available in print and online. This article emphasizes the important role that reading can provide in our recovery as a meeting between meetings. Elsewhere in the current issue a Chicago group offers to provide mentoring to a



smaller, geographically remote group that needs support. As always, the heart and soul of the publication is individual shares on recovery. One member describes how she negotiated with her partner to set herself firmly on a path of recovery, and another describes how she has learned to connect her passion for art with earning. We round out the current issue with a reprinting of the Twelve Concepts which serve as our fellowship's guide for service at every level.

Remember, we have eliminated the printing costs to the fellowship associated with publishing Ways & Means, but we have other costs such as our paid editor. We hope that you will continue to donate to the General Service

Office to help cover these expenses and to support the mission of carrying the DA message to the debtor who still suffers. 🍀

Kieran K.
(Los Angeles)

WAYS & MEANS

A Quarterly Newsletter for the
Fellowship of Debtors Anonymous

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Ways & Means, our "meeting in print," is a quarterly electronic newsletter for the fellowship of Debtors Anonymous. It is a forum for sharing the experience, strength, and hope of DA groups, members, and service entities. Articles are not intended to be statements of DA policy, nor does publication constitute endorsement by either DA or Ways & Means. A PDF version of the Ways & Means can be downloaded at no charge from the

Debtors Anonymous Web site, www.debtorsanonymous.org. The newsletter may also be distributed electronically via an email subscriber list.

Submissions from DA members for publication in Ways & Means are welcome. If chosen, submissions will be published anonymously by the Debtors Anonymous General Service Board. If requested in writing, your first name, last initial and city will be placed at the end of your submission (for example, James X., Hazzard, KY); otherwise your submission will be attributed to "Anonymous." By submitting work to Ways & Means, you are acknowledging that you understand you will not receive any compensation for your work, and your work may be seen by an unknown number of readers in unknown locations. Your submitted materials and all rights therein will become property of the Debtors Anonymous General Service Board, and will not be returned.

If you accept this agreement, please submit your materials to the editor at waysandmeansda@hotmail.com. Include full name, address, phone number, and email address (this information is for not for distribution or publication, and will be kept confidential). If you do not accept this agreement, please do not submit your materials.

Send all submissions to:

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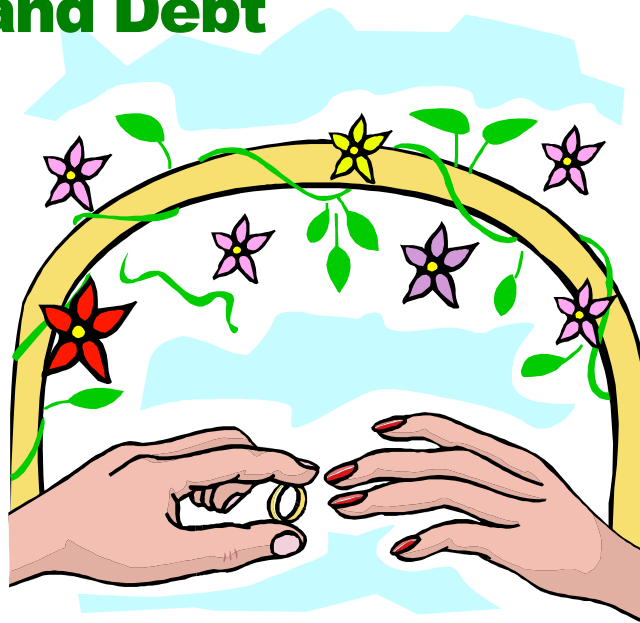
Editor Kieran K.
Graphics & Layout Frank W.

Marriage and Debt

My DA experience began the day I told my husband that I was \$30,000 in debt. My fear of his divorcing me had kept me quiet until this disease began affecting my physical well-being. My healthcare provider simply said, “you have to tell him, and accept the consequences, or you will continue to have physical issues related to the stress.”

To my surprise, our marriage did not fall apart. My husband was angry but supportive. It was he who called my physician and asked if there was some sort of program for people like me who overspend. She recommended another anonymous program, but it didn't sound like a good fit. So, off to the internet I went. In the meantime, my husband helped me work out a budget that included a repayment plan for the \$15,000 I used from our home equity loan to pay off half my credit cards.

Once I found a meeting, regular attendance at it and keeping up with my numbers soon led to my first Pressure Relief Group (PRG). This was an amazing event for me. Two people of my choosing – one man and one woman – sat down and gave me an hour and a half of their lives. We set up my first spending plan and established goals to accomplish before my next PRG. I had a difficult time with my spending plan. Plain and simple, I had set a goal of saving up \$1,500 to take my husband to Sedona, AZ for his fiftieth birthday. It would be a special trip, but saving that money seemed insurmountable. My PRG team had



suggested I cut my repayment to the equity loan in half.

At first, my husband vehemently disagreed. After some discussion I was able to show him the merit of my saving money. So from August to January I saved up and paid for our entire trip to Sedona – five days four nights, including a cabin by a creek, rental car, all meals and drinks. I even had some spending cash just for me!

The let-down of real life soon came barging in. Now I understand that real life isn't a let-down; not planning for it is. At any rate, I still owed \$15,000 in credit card debt

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Walking With Faith Through Fear

Sometimes, there is not enough money to make ends meet, much less afford any luxuries. People may tell us to do a budget, and we chuckle. Our survival needs surpass our income. We look at the situation, shake our heads, and say, “No way.” Many of us have had to live through these situations. This is not the time to panic; this is not the time to despair. Panic and desperation will lead to bad judgment and desperate moves. This is the time to substitute faith for fear. I trust in God to meet my needs.

I try to take life one day and one need at a time and use my survival skills positively. I know my possibilities are not limited by the past or by my present circumstances. I examine any blocks that might be stopping the flow

of money in my life. Do I have an attitude, an issue, a lesson that might be mine to change?

Maybe the lesson is a simple one of faith. In Biblical times, it is said that Jesus walked on water. His followers could too, but the moment they let fear take over, they sank. During financial hard times, I can learn to “walk on water” regarding money issues. If I make out a budget, and there's not enough money to survive and pay legitimate expenses, I do my best and then let go. I trust my source to supply my needs. If an emergency arises, and there is no cash to meet the need, I look beyond my wallet to my source. I claim a divine supply, an unlimited supply, for all that I need.

I do my part and strive for an attitude of financial responsibility in thought and action. I ask for divine wisdom. I listen to God's leadings. Then I let go of my fears and my need to control. I know that money is a necessary part of being alive and living, so does my Higher Power.

Sometimes I pray: “God, bring any blocks and barriers within me concerning money to the surface. Help me take care of myself financially. If money is tight, I will dispel fear and learn to ‘walk on water’ concerning finance issues. I will not use this attitude to justify irresponsibility. I will do my part, including letting go of fear and trusting you to do the rest.” 🌿

Anonymous

Reading for Recovery . . . (← page 1)

sale at local meetings and nationally by mail subscription through the Southern California DA Intergroup office (see www.socalda.org for information).

As changeable as *Checks & Balances* has been reliable, New York City's *The Bottom Line* newsletter has an extremely checkered history. Despite often-stated plans to produce it quarterly or monthly, it has suffered frequent changes of editors, formats, and philosophies, and has appeared very sporadically, often no more than once or twice a year for the past several years. *The Bottom Line's* focus has been mainly on personal recovery stories, but at times the format has changed to focus on Intergroup minutes and other service structure information, according to the preferences of various volunteer editors.

The Bottom Line has recently come alive again. A new editor produced monthly issues for several months, beginning in January 2005, although regular publication has bogged down again in an Intergroup controversy over the need for attribution for some published items. *The Bottom Line* is available for sale at some New York-area meetings, and some back issues are available on the New York website (www.danyc.org). It is not available in print outside the New York area.

One of the liveliest small DA newsletters is New Jersey/Eastern Pennsylvania Intergroup's quarterly publication *Freedom Through Solvency*. It has come out four times a year for several years, and features a well-written and edited mix of personal recovery stories and local meeting and intergroup information. It is distributed for free at meetings and Intergroup events in New Jersey and Eastern Pennsylvania but is not available on the Internet or by subscription.



San Francisco's *Prosperity Times* newsletter is produced by the Northern California DA Intergroup and is largely a two-page quarterly meeting list with a two-page wrapper of local intergroup information and an occasional piece of recovery writing. It is not only available at local meetings but also in PDF format online at www.ncdaweb.org/PT.pdf. Readers are actively encouraged by the Intergroup to download it and make copies for distribution throughout DA.

Yet another regional newsletter, entitled *Clarity: Here & Now*, has just begun publication in Florida, created by members of the Tarpon Springs Business Debtors Anonymous group there. The full-color, four-page publication will be published quarterly, and includes a current list of all Florida DA and BDA meetings, as well as recovery stories. It is available in hard copy at meetings, or in full color as a download from the new Tarpon Springs BDA website, www.bdatarponfl.com.

In addition to the above newsletters, others have been published in past years. California's former Orange County Intergroup once published its own

newsletter, and sporadic or single issues have been published by smaller intergroups, including New York's Empire State Intergroup and Vermont's Northern Lights Intergroup.

Although the abundance of newsletters bodes well for communication within the fellowship and gives recovering debtors diverse opportunities to express themselves in print on DA issues, the various publishing efforts have not been without problems. Some of the newsletters, which rely on volunteer help, have had difficulty in meeting regular publishing schedules, and several have had problems with plagiarism or other issues of journalistic ethics.

DA is a diverse fellowship, spread over more than 500 groups and several foreign countries. Communication is often difficult. But DA's national and regional newsletters allow members and trusted servants alike to have frequent "meetings in print" to share their experience, strength, and hope on recovery issues and to find common purpose in carrying the DA message, no matter where they live. 🌱

Anonymous

The Art of Earning

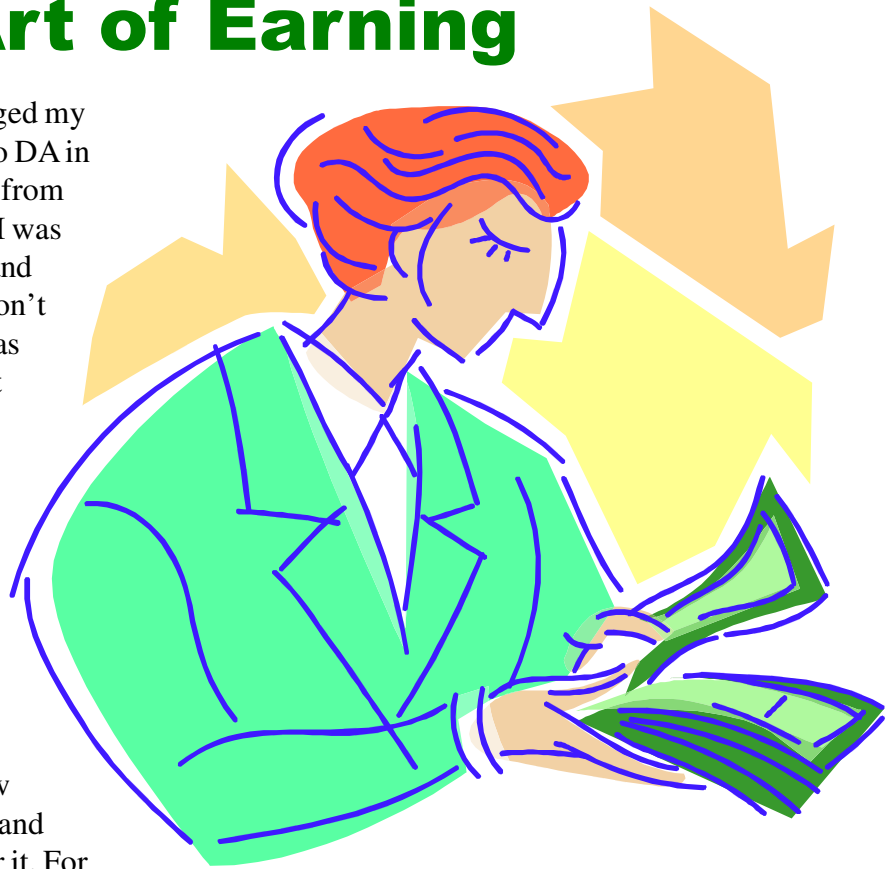
What can I say about DA? It has totally changed my life slowly and for the better. I started going to DA in April 2002. I was introduced to it by a fellow from another 12-step fellowship. When I came in, I was struggling and suffocating from underearning and debt. My motto was, "pay my bills first and don't ruin my credit." The only problem with this was that I was not taking care of myself. I was not eating enough and not buying clothing, and I didn't have healthcare. I still have the same motto but with more balance. Today I am earning more and take care of myself better.

When I first got into DA, I knew from my other program to do the work. I immediately went out and applied for any job I came across. I ended up working at a retail store that I walked by one day and saw a sign that they were hiring. At that point, I had really low self-esteem and a lack of willingness to work and earn. I wanted the money without working for it. For the first time, I did not accept financial help from my father who had bailed me out many times.

I got a sponsor and started keeping my numbers. I received a miraculous gift from working 30 hours a week while driving my car that was about to break down: I became willing to earn and take care of myself. This was a gift from Higher Power. I now understand that I never know what gift is waiting for me or what I might discover.

I was ready to take a closer look at my behavior around people, work, and money. I was in shock about what a bad attitude I had about being of service to myself and others. Then I had a meeting with my sponsor and we looked at things and decided I needed to earn about \$6.50 an hour more to meet my basic needs. That job came, and I stuck it out for about six months before my body gave out from the physical toll. Even though it is not recommended to quit a job before getting another one, that is what I did.

I have a Master of Fine Arts, partially because I did not know what to do with my life. In 2001, I had stopped making art. Through the help of DA and my change of attitude, I was commissioned to make a



piece of art. I also gained the courage to pursue art-related jobs and goals. I ended up teaching art to kids, had a show of some of my older art, and made plans to build a studio where I live.

I also am in a wonderful committed relationship and we have a dog from the pound. These rewarding elements of my life came about because of my attitude shift from working DA. I have learned that when I think I know how I will respond or how things will work out, usually I am surprised. DA helped me take the art teaching job and do my best. I thought I was going to hate it and be bad at it. I found out that I actually am interested in teaching a different age group and that I do have some talents teaching. One of my big fears was speaking in front of large groups.

Thanks to 12-Step programs, I have gained more confidence in this area. For me, doing esteemable acts builds more esteem. This problem for me with money, work and earning is more a problem of not being able to be in the moment, having a bad attitude, and lack of faith. I pray quite often now just to be of service. Whatever that means, it is up to the Higher Power of my understanding. 🍀

Anonymous

The Twelve Concepts for DA World Service

Just as the Twelve Steps are guides for personal recovery and the Twelve Traditions are guides for group unity, the Twelve Concepts are guides for World Service. These Concepts serve as a path for Twelfth Step work on a world service level, and show how the DA groups, the World Service Conference, and the Debtors Anonymous General Service Board work together to carry recovery in DA to the still suffering debtor.

1. The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the DA groups.

2. The D.A. groups have delegated complete administrative and operational authority to General Service Board. The groups have made the Conference the voice and conscience for the whole Fellowship, excepting for any change in the Twelve Steps, Twelve Traditions, and in Article 10, the General Warranties, of the Conference Charter.

3. As a traditional means of creating and maintaining a clearly defined working relationship between the groups, the World Service Conference, and the Debtors Anonymous General Service Board, it is suggested that we endow these elements of world service with a traditional "Right of Decision" in order to ensure effective leadership.

4. Throughout our Conference structure, we maintain at all levels a traditional "Right of Participation," ensuring a voting representation.

5. Throughout our world service structure, a "Right of Appeal" protects minority opinion and assures that they be heard.

6. The Conference acknowledges the primary administrative responsibility and other duties of the Debtors Anonymous General Service Board. The Trustees delegate full

authority for routine management of the DA headquarters to its executive committee.

7. The Conference recognizes that the Charter and the Bylaws of the Debtors Anonymous General Service Board serve as governing documents and that the Trustees have legal rights, while the rights of the Conference are spiritual, rooted in the Twelve Traditions. The Concepts are not legal instruments.

8. The Debtors Anonymous General Service Board of Trustees assumes primary leadership for larger matters of overall policy, finance, and custodial oversight, and delegates authority for routine management of the General Service Office.

9. Good leaders, together with appropriate methods for choosing them at all levels, are necessary. At the world service level, the Board of Trustees assumes primary leadership for DA as a whole.

10. Every DA service responsibility should be equal to its service authority as defined by tradition, resolution, or DA's Charter.

11. While the Trustees hold final authority for DA World

Service administration, they will be assisted by the best possible staff members and consultants. Therefore, serious care and consideration will always be given to the compensation, selection, induction to service, rotation, and assignments for special rights and duties for all staff with a proper basis for determining financial compensation.

12. The Conference of Debtors Anonymous will observe the spirit of the Traditions, taking care not to become powerful and wealthy; having sufficient operating funds with a prudent reserve; having no authority over any other members; making important decisions by discussing and voting on issues wherever possible by substantial unanimity; not acting in a punitive way; not inciting public controversy; never performing any acts of government; and finally, always remaining democratic in thought and action. 🍀



Marriage and Debt . . . (← page 3)

and still had about \$5000 left to pay on our home equity loan. I had a sponsor by then and was working the Steps. I kept saying to myself, “It works if you work it.”

I was asked to do a pressure relief meeting for someone. When I came in my front door after the meeting, our phone was ringing. To my surprise, it was our mortgage lender with an incredible refinance offer. I could not believe my ears. We would get a lower rate, pay off my remaining debts, and increase the equity of our home (we hadn’t had an appraisal in years!).

At first my hubby was cynical. He kept trying to figure out how I was manipulating this offer to my benefit. When I explained that paying off my debts meant that I could now make half the monthly mortgage payments, he realized I was really trying to be an adult about my issues.

Well, I’ve been free from unsecured debt for nearly three years now. I still keep all my important papers (insurance claims that have been submitted and IRA and bank statements) in one drawer. The difference is that the drawer is now part of my spring cleaning routine. I know where everything is and can get to it if need be. In February or March, I take a few hours and empty that drawer, filing everything in a small plastic file case. I now have three years of important papers, on file and organized!



I’ll be the first to admit I don’t work a perfect program – I am human. I slip on my numbers occasionally, don’t call meeting members as often as I should for outreach, and yes, I sometimes make impulse purchases. However, I do have a system in place, and none of my slips have led to another major fall. It really does work when you work it. 🍀

Anonymous

Ways & Means 2006 Publication Schedule

Issue Date	Publication Date	Submission Date	Theme
Winter, 2006	February 15	January 20	Fundraising/Taxes/Clarity
Spring, 2006	April 1	March 1	Housecleaning/Vacations
Summer, 2006	July 1	June 1	WSC/Service
Fall, 2006	October 1	September 1	Holiday survival

Submit articles online to: waysandmeansda@hotmail.com