

SPOTLIGHT:

Holiday Survival

Christmas Without Expectations

By God's grace, this will be my twelfth solvent Christmas. From my first memory, Christmas was a time of great anticipation. I desperately looked forward to opening the gifts under the tree that I "knew" would change my life in some dramatic way. I fantasized months in advance about the coming of this great day.

The catalog that came in the mail would barely be hanging together by the time the day rolled around, so battered was it from hours of poring over every page and soaked through from bathtub reading.

In addition to the expectations of my gifts under the tree, I held great expectations of the responses of others when they received my gifts. I wanted them to like my gift the best, delight in it beyond all measure and think highly of me in every respect (No pressure!). Under the burden of my expectations and rampant compulsive spending, Christmas was always a disappointment and a time of debt accumulation.

The last 12 years of recovery have been a

painstaking process of "shutting down the addict" and awakening to the presence of my Higher Power. From the beginning of my time in DA, I did not incur any new unsecured debt. I knew that to do so would delay my release from the torment I was experiencing, and I wanted desperately to

be happy, joyous and free. As a result, all my Christmases in DA have been solvent, thank God.

What I began to notice, though, was that even though I was solvent, I still had a lot invested in using gifts as a form of "impression management."

I would buy items that were deeply discounted, so that I would not incur debt but I could still make a good impression with my expensive-looking gift. It was not until 10 years into DA that it dawned on me (at my sponsor's prompting) to ask what I thought someone would like for Christmas, as opposed to what I wanted to give that person to make me look good. A quote from the Big Book, "selfishness, self-centredness that we think was the root of our troubles" (p.62), springs to mind.

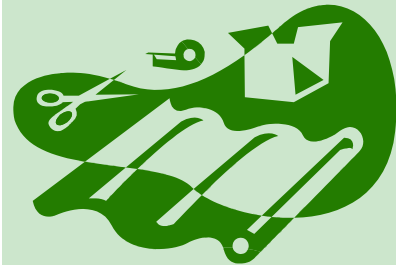


Announcements

Attract New Readers for W&M

Now that Ways & Means has become an online publication, help us get it into the hands of other members, especially those who don't have easy access to the Internet. Try downloading it yourself, printing out copies, and bring them to your meetings. You could even bring it up at your business meeting to allocate literature or 7th tradition funds to pay for the cost of the copies. Help us get this incredible "meeting between meetings" to the folks who could use it the most.

— The Fellowship Communications Committee



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Personal Ways to Perform DA Service

[Editor's Note: The DA Minnesota Intergroup has compiled a list of 50 suggested ways to be of service based on DA Tool #11. We will share these over the next couple of issues. Check out numbers 17 and 18 in particular!]

1. Don't debt today (one day at a time) as a way to be of service.
2. Be willing to share your length of time for not debting at DA meetings. It's a service for other DA members to hear about individual recovery.
3. Return DA phone calls and emails.
4. Make phone calls to newcomers.
5. Show up early at meetings.
6. Stay late at your DA meeting for Fellowship.

7. Show new volunteers how to perform a service position.
8. Ask a DA member to participate in your PRG.
9. Agree to participate in a PRG.
10. Work the 12 Steps of DA and share what you have learned.
11. Agree to be a sponsor or temporary sponsor.
12. Ask a DA member who has what you want to be your sponsor.
13. Carry the message to the debtor who still suffers. Our primary purpose is a form of service.
14. Leave DA literature anonymously

- at a bus stop or community center.
15. Attend Business Debtors Anonymous (BDA) meetings as a business owner to learn to operate your business along spiritual lines.
16. Tell your DA story or attend a DA Speaker Meeting.
17. Print out and bring copies of the Ways and Means to DA meetings.
18. Submit an article for the DA Ways and Means online newsletter.
19. Spread DA prosperity consciousness – being of service is prosperous!



Minnesota DA Intergroup

Editor's Corner

The holiday season can be a particularly stressful time. Many of us feel pressured by expectations about giving and receiving. Can we afford to give others the gifts we'd like to give them? Will we find acceptance among our family and friends?

The Holiday issue of Ways & Means serves as a timely reminder of our journey together in recovery. We strive to sustain the serenity that manifests in our lives when we stop incurring unsecured debt one day at a time. Our cover story focuses on one member's growth from someone who used gift-giving to control how others saw her to someone who now places her trust in a spiritual process. Although this story focuses on Christmas gift-giving, the holiday

season presents challenges for people of all beliefs. We look forward to stories that represent the diversity of our membership in this regard.

Elsewhere in this issue, a member reflects on 10 years of solvency and shares a list of 10 miracles that have accompanied ongoing abstinence. Another member shares how a simple parking ticket became an opportunity to reevaluate their commitment to their program. Gifts, miracles, and challenges are all part of the holiday season. We hope that this issue will inspire you to go through the holidays with renewed courage, wisdom, and serenity. 🌱

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 materi-

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

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10 Years of Solvency and Still Counting

I recently celebrated 10 years of continuous solvency in Debtors Anonymous. I'm not certain whether this qualifies me a medium-timer or some sort of longer-timer in the DA program, but I am sure that it's made me happy, joyous, and free in ways I never could have imagined a decade ago.

Being free of the compulsion to spend money I don't have is, of course, its own reward. DA promises us only that if we don't debt, we won't get any deeper into debt. But like most people who've achieved some long-term recovery, I've found a great many other gifts of the program, gifts that seem to happen to anyone willing to stay solvent and work the program with sincerity.

It's not surprising that, in this first 10 years of working the steps and tools, the "money stuff" has straightened out. I've paid off a staggering amount of debt, increased my income, improved my lifestyle, and begun to make a lot of lifelong dreams come true.

But those are not the only effects of the DA program. I've healed emotionally and spiritually as well as financially. The miracles I've experienced are too numerous to list in full, but here are 10 of them I'm especially grateful for, in celebration of my 10th anniversary:

1. **Clarity And Sanity**--An active debtor is an unlovely creature. When debting, I lived in a world of extreme immaturity and delusion, like a baby screaming its impossible demands at an adult world. Today, I've joined the world of grown-ups, people who look reality squarely in the eye, pay their own way, and contribute to the world around them rather than just take from it. I have a degree of sanity and clarity I could not even imagine when I came to DA.

2. **My Money Is All My Own**--Paying off my debts required many years of hard work and sacrifice. What kept me going was the knowledge that some day all of my money would be my own. Prior to DA, my creditors always had a claim on a large percentage of my income. Now, with my debts paid off and a commitment not to



incur any new debt, every cent I bring in is mine to spend as I wish, for life.

3. **A Savings Lifestyle**--I operate on a cash basis, saving for a variety of short-, medium-, and long-term needs, and earning interest in the meantime. The credit unions I save in actually pay for a large percentage of everything I buy, even my automobiles, by paying me compound interest. And because I do not borrow money, I pay no interest to anyone. Saving small amounts each week has allowed me to own many beautiful and prosperous things, and have a large prudent reserve.

4. **Knowing My Real Needs**--One of the most intriguing and confusing things I heard when I came to DA was the concept of "meeting my real needs." My pattern had been to swing between extreme poverty and deprivation and massive credit card binges. In these binges, I'd buy "one of everything" yet remain unsatisfied and unfulfilled with what I'd bought. Years of solvency have given me the clarity to get rid of all the garbage in my life that does not meet my genuine physical, emotional, and spiritual needs. Today I only purchase and own things that I love, use, care for, and appreciate.

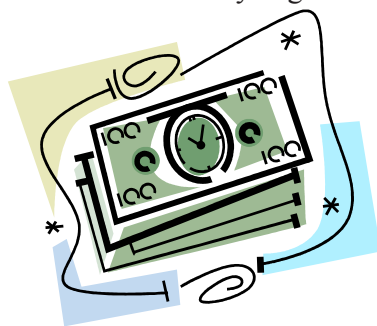
5. **I Have Enough**--In learning to meet my real needs, I no longer feel chronically dissatisfied and deprived.

A Bargain at \$23

I used to think there was a dark force chasing me. It made me miserable and wrecked my life. There was no light strong enough to fight this darkness. I was just a lost lamb in the snowstorm without love, guidance, or a home. When the darkness would overtake me, I would scream in anguish, begging for someone to rescue me. There was no rhyme or reason to the despair I felt nor to the perennial bad luck I had. I would try hard, but nothing came out right. As far as I was concerned, I played no part in the seemingly chronic ruin. And then I received a simple parking ticket, and my mistaken point of view began to dissolve.

One day, I decided to go on a little adventure to one of my favorite neighborhoods. It is teeming with Asian and Mexican groceries, restaurants and hangouts. My plan was to follow a meal with a trip to a local art museum. I thought I would fund my day by selling CDs and books that I no longer had any use for. I loaded my car with two huge bags of hardcover books and CDs,

and headed to a neighborhood that had several stores that bought these items. I sold about half of what I had and netted \$23. Since I went to several stores and was getting paid mostly in ones, my wallet was beginning to grow wonderfully thick. As I carried my bags from



store to store, I anticipated egg rolls or a plateful of quesadillas. Maybe I would take any extra money to a grocery store to buy some ingredients for wonton soup. Oh, what my \$23 would buy!

When I reached a saturation point in peddling my wares, I headed to my car. I magnanimously decided to take the leftover books to a charity's donation door. I was feeling really, really good. That was until I

saw something flapping under the windshield wiper of my car. It was a white envelope with a thick red stripe running through it. I hoped against hope it was a flyer advertising a local rock band, but of course it wasn't. It was a parking ticket for my expired meter, with the coincidental fine of \$23. I sat behind my steering wheel staring at it. No! Why today? Why couldn't I have just a little fun? I felt like an inflated balloon that was being hit repeatedly with sharp needles. I tried to talk myself into thinking I could still spend the \$23 from the books and CDs on lunch and just take this parking ticket fine out of my gas money, but the damage was done. I went to the ethnic neighborhood and walked listlessly through the stores, buying nothing, eating nothing, seeing nothing. I ended up getting a hamburger at a drive-through on my way to the art museum. When I rounded the block to the art museum, I saw the building was surrounded by school buses, a big field

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Ways & Means 2006 Publication Schedule

Issue Date	Submission Date	Publication Date	Theme
Winter, 2007	Dec 1	Jan 1	Taxes and Clarity
Spring, 2007	March 1	April 1	Spring Cleaning

Submit articles, preferably in a Word document, to waysandmeansda@hotmail.com. If you are interested in submitting an article to Ways & Means, take a look at previous issues to get a sense of the kinds of articles we publish. The recommended length for articles is 400-800 words, although shorter pieces are welcome too. Articles are usually written in the first person and often detail a member's experience, strength, and hope regarding some aspect of their recovery from compulsive debting. Articles focussing on the Steps and Traditions are particularly welcome, and

we also appreciate jokes and illustrations. We also have special sections such as the Forum, which is for letters to the editor, and the 12th Step Corner, which provides a platform for updates about the fellowship's Public Information efforts. We welcome articles from Intergroups providing updates about DA doings in their region and from DA groups and individuals around the world. If you would like to inquire about the suitability of a particular topic for publication, feel free to contact the editor at:

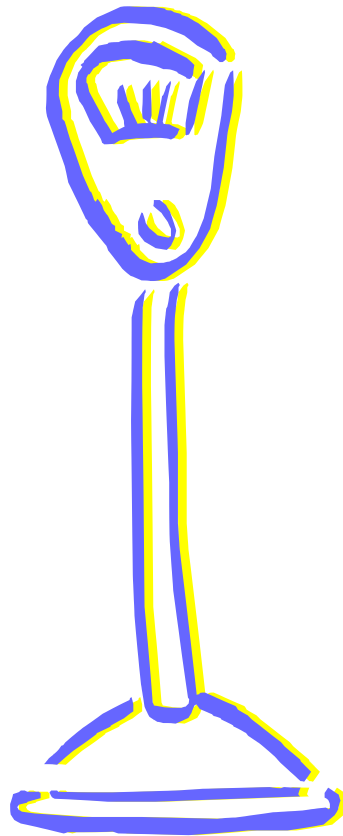
waysandmeansda@hotmail.com.

\$23 ■ ■ ■ (← page 4)

trip. Imagining every space packed with kids made me think about canceling my plans and heading home. But I had come this far, so I decided I might as well park.

When I got into the art museum, I stopped momentarily in the lobby. This had always been a free venue, but now I saw a sign listing adult admission as \$6. Something weird took over in my head, and I decided that I was going to try to get past the security guards without paying. I pretended to look at a poster listing benefactors (as if I really wanted to read these hundreds of names), and then walked through the doors as though I had already paid. Once I got through the glass doors, I saw a sign listing the day's events. I realized after reading it that museum admission was still free, but a special visiting exhibit (the whole reason I had come) cost \$6. I considered if it was worth it to stay if I didn't see the exhibit, and I decided it wasn't. However, instead of going back to the lobby to buy a ticket, I schemed of how I could sneak in with one of the school groups, perhaps giving the appearance of being a parent chaperone. I took the time to walk the flight of stairs up to the exhibit, but there were no children around to feign an attachment to. So, I trudged back down to the lobby, and finally paid the \$6 for a ticket.

By this time, I was losing steam fast. I was beginning to lament how my day was turning out. In my mind, I accused the dark force of stealing every bit of joy out of my life. It didn't occur to me that my behavior was responsible. By the time I made it back up to the exhibit, I barely cared. What could have taken a lovely hour or more to explore? I walked through blankly in about eight minutes. I went straight to my



car, drove home, and fell onto the couch. I felt terrible. I was tired, drained, and sad. Another event, ruined! Ruined by a ridiculous parking ticket! I went over the familiar script in my head, the one about bad luck and no breaks. However, the worse I began to feel, the more I began to wonder if I had anything to do with how this day had turned out. I've come to learn, you see, that if I dig deep enough, I will always find myself somewhere at the beginning of or-deals, and not some dark force.

I retraced my steps. When did all of this begin? Sneaking around at the museum? No. Lugging books from store to store? No. My plan to take the reject books to a charity? No. Then I remembered. When I parked my car to begin my vending, I noticed there was a parking meter. I figured the meter attendants would not be out this early, so I made a conscious decision not to put the

required quarter (maybe two) into the meter to secure my spot legally on the street. The downward spiral began with that first step over the line into seemingly innocent dishonesty, a slippery slope.

I cannot afford to live outside of integrity. I cannot cash in my peace of mind for a few quarters, or the price of an admission ticket. These are well-ingrained patterns, and I have to be hypervigilant to resist them. The get-something-for-nothing way of thinking is a misguided idea that leads to deprivation, not abundance. Is there a dark force chasing me? I don't think so. Actually, the darkness swirling around within needs to be expunged to make way for the light. I'm now grateful for the \$23 fine and see it as money well spent. It is a catalyst to live a life of financial integrity. 🍀

Teri B.
(Minneapolis, MN)

The Forum: Letters To The Editor

Editor's Note: In the Forum, 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.

October London Convention

I had the great fortune to attend the London DA convention this year. What a blessing. This must be the largest annual DA event outside the US.

Serving at every level, in various capacities, has been a gift for me. In the process, I have met countless talented and dedicated people throughout our fellowship. The Henderson Memorial Service in New York, the CADA Fellowship Day in Silver Spring, the DA Retreat in Vermont, and most recently the WSC in San Diego show just how much abundance there is in DA.

In my opinion, the London Inter-group has raised the DA service bar to the highest level in our Fellowship's history. The convention was, in a word, awesome. How transformative to sit in such a magnificent space and listen to speaker after speaker relating Step work in DA to personal recovery and prosperity.

I am planning to return in 2007 and

hope to run into some more of my North American DA friends there, as well as those I have met virtually and on phone meetings from throughout Europe. London is a bit more expensive than the city I live in, but input from the locals in advance helped my PRG put together a spending plan that more than met my needs.

Acting like a princess got me into DA, but truthfully, until this visit to London, I had never actually ever received anything resembling royal treatment. People I had never met greeted me at Heathrow airport (I always wanted to see a chauffeur with my name on a sign at the exit from immigration, and there it was). The hotel selected for me was perfectly appointed and centrally located. Spending the afternoon having tea on Oxford Street with someone from my online home group who I have know by email for five years was so much fun. It could not get better than that, I thought.

Then at the convention, it was so cool to meet more people I knew from online and phone meetings including loner members from around the Unit-

ed Kingdom, Spain, Belgium and even Iceland. Some of us went for dinner at a private club afterwards. Are you kidding? I had to pinch myself to make sure it was real. In my wildest dreams, I had

“Acting like a princess got me into DA, but truthfully, until this visit to London, I had never actually ever received anything resembling royal treatment.”

never even fantasized about such luxury, especially associated with a DA event.

As my second DA sponsor was fond of saying, “Service is something that serves me.” The more service I do, the more I receive and the more aware I am of the benefits. This most recent service experience at the London convention made my sponsor's saying light up in Technicolor.

Anonymous



Christmas . . . (◀ page 1)

Another gift of DA is that I save year round for Christmas through monthly contributions to a Christmas fund. The holiday season is “a predictable item” and so it shouldn’t surprise me when it rolls around. Last Christmas I spent \$1000 on gifts and cards and so, beginning January 2006, I have been saving \$85/month. By Dec. 1st, 2006, I will have \$1020 saved for this year’s gifts.

At the suggestion of my sponsor, I do not start purchasing Christmas gifts until Dec. 1st; otherwise my addict has an excuse for yearlong visits to the mall. Also, before I make any purchases for Christmas, I develop a spending plan with the name of each person I intend to buy for and the amount I intend to spend. Prior to heading out to shop, I now say, “Thank you Higher Power for the perfect gift for person X,” and in-

variably I am drawn to the right item.

So my upcoming Christmases may not be as “exciting” as they once were, but instead they will be filled with humility, peace and gratitude. This seems a more fitting celebration of the season and certainly the greatest gift I can give to those around me.

Thank you God. Thank you DA. 🍀

Kathryn B.
(Toronto)

10 Years of Solvency . . . (◀ page 3)

Over my years of solvency, I have gradually identified the things that I truly need (as opposed to idle fantasies and wants), and gone about obtaining all of them, starting first with small things and working my way up to larger ones.

6. I Do Not Have Too Much--Just as bad for a compulsive debtor as having too little is having too much. Although I considered myself poor most of my life, my home, car, and person were clogged with vast amounts of things I did not love, use, or appreciate. I was drowning in clutter, and tormented with an endless desire for more, more of things I did not really want or need. Today, most of those extraneous things are gone, and my spiritual arteries are clear and healthy, not clogged with material junk.

7. A Slow, Careful Way Of Shopping--Shopping is not a dirty word, nor is it a disease. Prudent shopping is a way to bring more wonderful things into my life. On major purchases and financial decisions, I often take weeks or months to research the issues involved, talk with other DA members, and make good choices. The sense of franticness and desperation I once felt

about spending money on things I didn’t really need is gone. Today my possessions include only things that I love and appreciate over the long term.

8. Stewardship--I used to be surrounded with many broken and shabby things. I did not realize until I had some time in solvency that I could not expect God to provide more good things until I learned to care for the things I already had. Over the years I have repaired or gotten rid of all the broken possessions in my life, and I spend appropriate amounts of time and money maintaining my current possessions in excellent condition.

9. Beauty And Order--There seems to be a mystical connection between the DA practice of keeping numbers and an ever-expanding consciousness of order and beauty in my surroundings. During my more than 10 years of solvent recordkeeping, each year has seen increasing order, first in my financial records, and later in all my physical surroundings. For example, I used to have an ugly, weed-infested yard, but after joining DA, I became interested in gardening. I’ve taught myself landscaping

over the years, and today I am a master gardener whose gardens are featured in magazines and on garden tours.

10. Creativity--My fear of my own creativity is one of the most difficult and scary things I’ve had to face in DA. Although my recovery in this area has been slow, today I am finally allowing my innermost talents to express themselves. I’ve had a couple of stories published in magazines, and have discovered some wonderful new talents and abilities that I express daily.

I’ve come to believe that continuous solvency in DA is a kind of giant metaphor for self worth. All of the feelings I was never able to buy with credit cards have come into my life today as the result of the discipline, integrity, and honesty involved in not debting one day at a time.

The old-timers I’ve met in DA who have stayed continuously for 15, 20, or more years assure me that the best is yet to come. I intend to be an active--and solvent--member of Debtors Anonymous for many, many years to come. 🍀

Jan S.
(Burlington, VT)