

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

Fourth Quarter 2020



Photo by Anonymous

## Spiritually Sustainable Recovery

**O**n behalf of the Spiritually Sustainable Earning Caucus (SSEC), I am honored to assist in curating this issue of D.A.'s *Ways & Means* magazine. Our caucus members reached out to the wider D.A. Fellowship and collected submissions that addressed earning issues. Several members of SSEC submitted articles as well. There is an indisputable connection between earning and debting, and our caucus seeks to explore this connection within D.A. recovery.

### Mission Statement: Spiritually Sustainable Earning Caucus of the World Service Conference

“The Spiritually Sustainable Earning Caucus (SSEC) serves to support the D.A. Fellowship in gaining clarity around issues of earning in the D.A. program. Our vision is to broaden the Fellowship-wide understanding of how spiritually sustainable earning fits into D.A. recovery, encouraging a comprehensive and spiritual approach by working the Twelve Steps and using the Twelve Tools of Debtors Anonymous.”

—Jeanine C, Member of SSEC, 2020-2021

## Ways & Means®

Carrying the  
D.A. Message  
since 1988

*Ways & Means*, an electronic meeting in print for the Fellowship of Debtors Anonymous, is published quarterly by the D.A. General Service Board. It is a forum for sharing the experience, strength, and hope of D.A. members, groups, and other service bodies. Articles are not intended to be statements of D.A. policy, nor does publication constitute or imply endorsement by D.A. as a whole, the D.A. General Service Board, or *Ways & Means*. For further information, or permission to reprint, contact [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org).

A PDF version of *Ways & Means* can be downloaded free of charge from the world service D.A. website at:

[www.debtorsanonymous.org/share](http://www.debtorsanonymous.org/share)

Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

Submissions from readers on any aspect of D.A. recovery or service are welcome. If chosen, submissions will become the property of the Debtors Anonymous General Service Board and will not be returned. As with all D.A. publications, everyone submitting writing, artwork, or other creative work will be required to sign a standard publishing release form granting rights to the work to D.A. and releasing D.A. from legal liability. Those submitting work to *Ways & Means* automatically acknowledge that they will not receive compensation for their work and that the work may be viewed by an unknown number of readers in unknown locations.

Please submit original work by e-mail to:

[communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)

or in hard copy form by mail to *Ways & Means*, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to either of the same addresses. All materials must be accompanied by a signed Assignment of Rights available at:

[www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release)

Editing and layout for *Ways & Means* are done by the Communications Committee of the D.A. General Service Board.

## Steps to Sustainability

**M**y business plan for achieving spiritually sustainable earning is simple: follow Higher Power's will. Discerning what that takes footwork.

When I entered D.A., I had an oppressive amount of credit card debt and was working in a soul-crushing job. My wife and I could not talk about money without getting into an argument. She would get angry, and I would become catatonic. I was consumed by my debt, but I kept good records of our spending and the credit card balances.

At the time I did not realize I was using the D.A. Tool of recordkeeping; only after entering D.A. and working the Steps did I recognize the spiritual void I was in with no connection to Higher Power. I also see how using the Tools without the Steps just allowed me to go deeper into my compulsive debting. After all, it is a 12-step program, not a 12-tool program.

After years of increasing debt and financial chaos, I eventually became desperate enough to go to my first D.A. meeting. There I heard inspiring stories of life without debt, taking vacations without credit cards and having cash left over, and having spending plans that put my needs first and my creditors last. These were strange concepts to me, but I gradually absorbed them through osmosis. I also showed up, gave service, stopped debting, and began working the Steps, having and giving pressure relief groups and eventually sponsoring others. I also had a regular vision group meeting where we collectively sought conscious contact with Higher Power, its will for us, and the power to carry that out.

After four years in D.A., I quit my job and moved across the country to help my dad take care of my mom, who had major health problems, and it was touch and go whether she would survive. Fortunately, the connection to Higher Power was invaluable during my time as caregiver. I also got divorced, and we were able to split our debts and assets amicably. A true miracle of the program. After my mom recovered, I moved back across country for a new job. In the ensuing chaos, I incurred new debt. I was devastated, but I found meetings in my new town and dove back into the program. Within a few months, the company went bankrupt and I wasn't sure what to do next. After another month of asking for direction from Higher Power, I got the message to move back to where I first started D.A.

Upon arrival I was exhausted, broke, and burnt out on my career. I began to attend Business Debtors Anonymous meetings (it was called BODA back then) in addition to regular D.A. meetings. I also found a new sponsor and began working the Steps again. I wanted to work in just about any other field than my professional career. I started

*(continued on the next page)*



*(continued from the previous page)*

businesses in activities I enjoyed to see where they would lead. I also got the message when working the Third Step that Higher Power did not give me the skills and talents I had in order for me to squander them. So I made a deal with Higher Power that I would start a consulting business in my profession, but I would do no marketing. However if someone asked for my services, I would say yes.

That iota of willingness was all it took. Former colleagues hired me for projects. I really didn't want to do them at the time, but I had committed to following Higher Power's will. D.A. and BDA were invaluable in keeping me on track, showing up when I felt like staying home, working through my resentments of past employers, and especially prioritizing self-care and boundaries while working for start-up business clients. My BDA pressure relief group also challenged me to charge sufficiently for my services. Left to my own devices, I would have charged less than half my rate. Whenever my rate became comfortable, it was time to raise it to a level that was uncomfortable. Talk about making someone with low self-esteem grow out of it!

While I was getting my consulting business going, I continued to work the Steps, and did service in our Intergroup and later as a General Service Representative to the World Service Conference. After that, I became an appointed committee member of the General Service Board. I never felt qualified to volunteer for the service positions, but Higher Power called me to action, and I had to say yes. I appreciate the experiences and lessons I received from doing service in D.A. They also were invaluable on my way to spiritually sustainable earning.

The Seventh Tradition is also a key piece. Early on I dutifully put my dollar in the basket. My total for charitable contributions was about one percent of my income and I wanted to tithe, but it seemed impossible. My PRG encouraged me to look at my spending plan and not try to make a big increase in my donations all at once. I heard the slogan "double your dollar or thrive with five." My sponsor also encouraged me by saying, "Why wouldn't you want to give more to where you get your spiritual nourishment?" I gradually increased my Seventh Tradition contributions as well as charitable donations, even though my income was

about the same. It became easier to give more and then later my income increased. I believe I needed to make the commitment to do my part first, and then Higher Power followed up with more spiritually sustainable earning. Several years ago, I also began donating directly to the D.A. GSB. That was challenging too. I did what I could and now I have been able to increase it to \$2,000 per year and my total charitable contributions are about 15 percent of my spending plan.

Besides using the lessons from D.A. in my consulting business, it allowed me the time and growth to recognize that I actually did enjoy the work, appreciated putting my God-given talents to a worthy cause, and it provided me ample financial support. The Tools, supported by the Steps, allowed me to build up a prudent reserve, accrue for taxes and other periodic expenses, invest for the future, and put the chaos and drama of my former debting life further and further in the past. Make no mistake: this did not happen overnight or even over just a few years, but staying on the D.A. path (or getting back on as soon as possible after wandering astray) kept making life better. I tell sponsees, "May you have a long slow recovery." Quick fixes do not work.

After nearly a dozen years of consulting, my main (and only client at the time) went out of business. Fortunately, I was able to retire financially and was ready to retire as a lifestyle, but my wife (I got remarried to a wonderful woman a decade earlier) needed help in her business. She said if I could just give her six months to help her get organized and caught up, she would greatly appreciate it. I was willing, and Higher Power gave me the nod. It is in a field I have a personal interest in and had gotten a professional credential back when I was exploring a multitude of businesses, so I said yes. Instead of getting caught up, she became twice as popular and we continue to be of service together to our clients and the community nearly eight years later.

I am forever grateful to D.A. and all those who give and have given service. I do my best to turn my will and life over to Higher Power one day at a time. From what I have witnessed over the years, working and living the Twelve Steps is the well-worn path to spiritually sustainable earning.

—Bill B.

# Channel of Abundance

When I joined D.A. in July 2006, I was homeless, sleeping on couches, and depending on the kindness of friends and relatives. I had undergone a financial crash, had been in another fellowship for food issues, and friends suggested I join D.A.

I come from a family that experienced huge amounts of intergenerational trauma. I personally suffered sexual abuse, emotional abuse, financial trauma, victimhood, and deprivation addiction, among others. My parents divorced when I was only four years old, and my mother would cry on my shoulder about her financial problems from when I was a very young child. From this, I learned to believe that expressing my needs was a horrible thing to do. In fact, when I first started exploring these issues in D.A., I realized the worst insult anyone could call me was “needy.” Once I figured that out, I tried to own it. I would come to D.A. meetings and say: “I’m Nora, and I’m needy.” And it’s ok to be needy.

My D.A. disease symptoms were extremely severe. I brought an attitude of attention-seeking victimhood to my working life. I sabotaged myself through arrogance, denial, distraction addiction, gossip, triangulation, and doing the job I wanted instead of the job I was hired to do. In 2006, those disease symptoms came to a culmination. I was fired from three jobs in six months. The first two times I got fired, I blamed everyone else. But once I was fired from the third job in six months, I became willing to explore if maybe I had a tiny part in these issues. Once I opened myself a tiny bit, I discovered a flood of sick behavior I had been bringing to money and work. And I began to take every action I could to do the healing and skill-building I needed to become a responsible, mature earner and team player in the workplace.

Over many years in D.A., I have come to the conclusion that the D.A. disease is an addiction to avoidance—avoidance of clarity, avoidance of action, and avoidance of painful honesty. But the miracle of D.A. is that with a growing connection to Higher Power, with Step work, with fellowship, with using the tools, with asking for and offering loads of help, I believe we are each capable of showing up for a growth process that guides us to deliver the amazing and unique gifts God

planted within us to deliver to the world with honor and integrity.

I grew up in a house filled with jealousy, grandiosity, abuse, and self-loathing. My D.A. liberation from those painful dynamics came when I embraced the idea that every human being is born with amazing gifts—and that with a good enough balance of guidance, nurturing, healthy structure, and vision, we are all capable of giving and receiving value with joy and grace. For this reason, I always introduce myself at meetings as a grateful recovering channel of abundance. I pray to be a channel of divine, loving abundance. And I know I am only one of God’s many sacred channels—7 billion and counting!

I believe trauma clogs the channel, and I believe that Higher Power has the capacity to lovingly clean the channel if I’m willing to ask for help from kind, gentle people and support others in doing the same.

My vision was always to be a coach, author, and public speaker. When I came to D.A., I was writing a book about money and abundance, but I was totally broke. With help from PRGs and sponsors, I chose to surrender my vision with love to my Higher Power. And I chose to see every experience—every positive, every negative as part of a training journey from my Higher Power. I chose to believe that if God has planted a vision in my heart, then every experience of growth—every victory, every failure is part of the journey to fulfill that vision. I still believe this and live my life this way. It makes the darkest times more bearable and the best times more meaningful. I always affirm that it’s okay *not to know* how a setback will transform into growth later. When the setbacks come, I always pray: “Thank you, God, for this discomfort, because it means I am growing, because it means you are training me.”

In D.A., I learned to create a work plan and “distraction-abstinence” plan. I translated these ideas from my food recovery abstinence plan to D.A. Using these tools in 2007, I was promoted three times and became a vice president at my company by October of that year. In 2008, I earned six figures for the first time in my life. I told myself throughout this time, that it would probably take 10 years to begin earning

*(continued on the next page)*

*(continued from the previous page)*

abundantly in my vision. But in 2011, I earned six figures in revenue entirely in my vision. It only took five years!

This year marks the 10th year in a row that I've been blessed to earn six-figures in revenue in my vision. During this time, I've been blessed with many successes, but I've also made business investments that lost money. With D.A. support, I was able to move through each phase soberly and solvently. My usual index for failure was when I reached the number that I could afford to lose with no return. Once I saw that I had lost it, I had to take time to really grieve before I could move on. I learned massively valuable lessons from each and every experience. Meanwhile I save, and I invest for my retirement. But I still have problems, and I still have growth. In my food fellowship, we say: "abstinence guarantees abstinence." In D.A., I say: "living your vision guarantees living your vision."

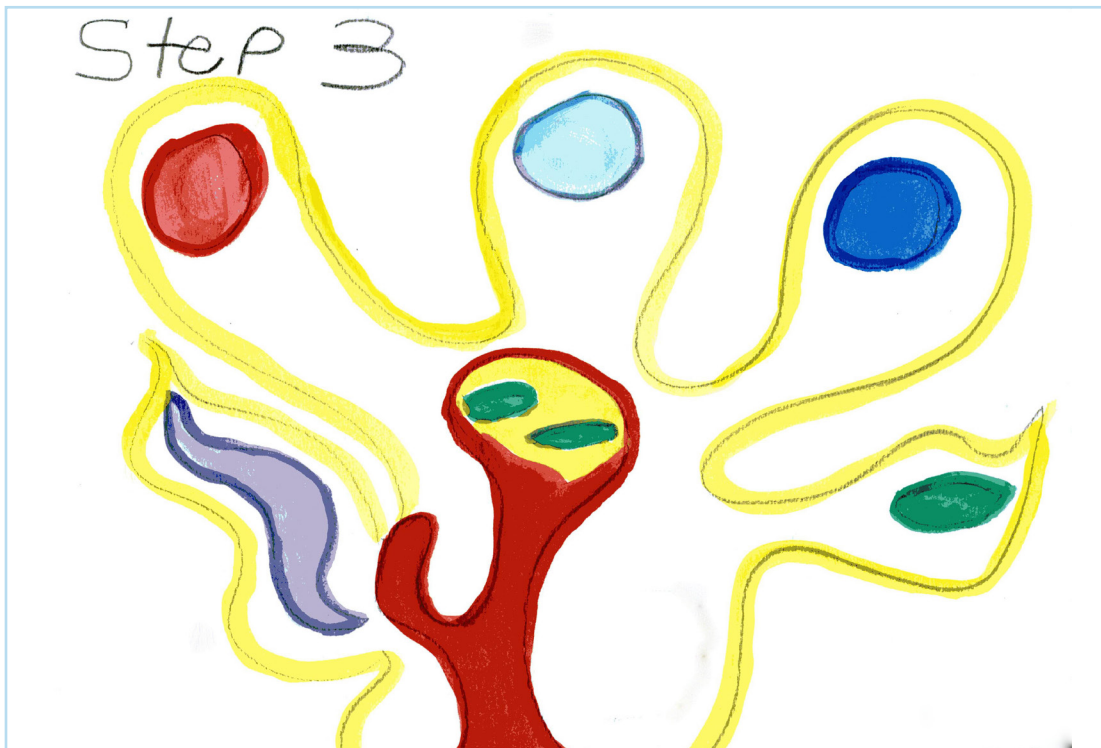
I am now in the process of a divorce, and as a mother of two young children, this has been a painful and challenging process. But, thanks to this program and other programs, I am learning about myself in whole new ways. For example, even 14 years into D.A., I discovered new ways that I've been devaluing myself.

But with the support of the program, I've gathered the prudence and courage to invest in a good attorney and set boundaries around dishonest behavior. I took risks coming into my marriage. I misjudged someone's character, and that has been a very painful discovery. But my divorce has been a learning process. And true to the promises, my worst pain has helped me become better at serving others.

I have written a book based on my early D.A. years that people tell me they really like. I give talks to therapists on how trauma drives avoidance and how avoidance (avoidance of feelings, actions, clarity, information) is at the root of money problems.

When we show up for the things we avoid, the feelings that bubble up are painful but incredibly valuable. With a good enough support structure, these feelings help us build a direct path to our old wounds. From there we can truly heal those ancient, crusty wounds. D.A. is a place where I have found the support structure to transform those feelings into a channel of healing. I believe that all D.A. people have the ability to do the same and that all of us in D.A. are groundbreaking leaders in healing for the whole world.

—Nora



**"Step 3"**  
—drawing by Sandy  
This cartoon shows me bending on my knees in humility and deep gratitude for being able to turn over all my heavy burdens to a Power Greater than myself. God will take care of the problems and lift the burden from me. How great is that?!?

# Spiritually Sustainable Earning, ... a Whole New World

To briefly qualify, I come from a very small town in northeastern Pennsylvania. I'm the youngest of five. My father was an alcoholic and probably a debtor who died when I was seven. We were poor. I didn't realize this until my teen years because we always had food, shelter, and clothing, and I went to a private school funded by our religious congregation.

Somewhere along the way, I developed a sense of entitlement. I was told in the 10th grade by one of the teachers that I was a privileged character.

I always felt that the rules didn't apply to me. I was always acting out and seeking the need for attention and approval from others.

I received my first credit card when I was eighteen. I had it maxed out within a short period with no intention of paying it off.

I really had a sense from early on that I would never have *enough*. Enough money, enough love, enough food, clothing, party material—you name it, I just would never have enough of anything. I always wanted *more*—more of everything.

For most of my adult life I was always looking for something on the outside to fix the way I was feeling on the inside. I thought that my material accomplishments—the cars I drove, the place I lived, the sports I played, the vacations I took, the girl I married, the social circles I traveled in, my credit score, the businesses I owned—all that external stuff defined me as a person, only to find out how much of an egomaniac I was. I was terribly crippled with insecurity and low self-esteem issues.

To fast forward to 2013, my life started to come crashing down around me. I had turned 50 in the beginning of October that year. I threw myself a birthday party at a local country club (on a credit card of course), money which I didn't have. I had refinanced my house at least five times over a 20 year period, always to pay off credit card debt and to pocket some extra cash, because again, I always had that feeling of lack, of never having enough!

My businesses were failing, my money was all dried up, my credit was poor, I had three homes I wasn't paying

the mortgages on, my credit cards were all maxed out, and options for loans were non-existent.

I was backed up into a corner. Life as I knew it was gone. Desperation and deprivation had set in. Depression was horrible. I couldn't get out of bed in the morning. Thoughts of ending my life were coming into my head, that my family and this world would be better off if I was not in it. That was my bottom.

Through divine intervention I was introduced to Debtors Anonymous. For the first time in my life I found people who felt the same way I did about earning money, debting, and overspending.

I was willing to do whatever it took to change the way I was feeling. I was willing as only the dying could be. I started to attend meetings right away, got a sponsor right away, and started keeping numbers right away. I had my first PRG within a short time.

My sponsor told me I had to start working the Twelve Steps of D.A. because the credits didn't carry over from any other 12-step programs. That was extremely humbling.

I was willing to listen to the people in the D.A. program. G.O.D.—Gift Of Desperation—was the first God I knew upon arrival at Debtors Anonymous. G.O.D.—Group Of Debtors—was the second G.O.D. I knew. I had a desire to saturate myself in the group and the Twelve Steps of Debtors Anonymous. I continued to work with my sponsor and talked about my fears, my numbers, and my shortcomings.

My sponsor suggested that I start journaling every day. Part of the journaling was to list one gratitude and one request. I was willing to do this and any other suggestions that long-timers threw my way to enhance my recovery in this program. (I still do this exercise every day before breakfast). It was also suggested that I write out 100 different things I could do to generate income. Through this process, I started to find different ways to earn.

Believe me when I tell you this: I had absolutely no idea of how I was going to earn a living when I came to D.A., let

*(continued on the next page)*



*(continued from the previous page)*

alone how to do it spiritually or even to be sustainable!

To speak about spiritually sustainable earning and how I balance my life while working and existing in the rest of my world, for me, I really have to look at the four signs of recovery.

Do I have a sponsor? Do I have a home group? What Step am I working on? What service am I doing?

If I am doing these four things, this is evidence that I *am* in recovery.

Once I am firmly planted in recovery, I start to see things differently. I am acting differently. I am responding to situations rather than reacting with old behaviors. I'm able to hit the pause button and practice restraint. Most of all, I'm not debting one day at a time.

Regarding earning/work. Now that I am recovering in this program, I can seek out work that I enjoy. I can work with integrity and dignity because it is work that I love doing. When I do this, then I have a new perspective—a transformation if you will—that it really isn't work. It's a service that I provide, and I get compensated fairly for my services. I have an awareness that I'm a better co-worker and better boss. I've been told that one of the greatest joys on earth is the desire to serve another person.

I've also learned to say "No" to money. If the type of work doesn't fit me or the people who want the work performed are "unfitting," I can simply walk away. I'm not enslaved to anyone. I now have a belief that I have more than "enough"—this is a newfound freedom for me. My employer is my Higher Power.

Regarding balancing work and life outside of work, I work hard and I play hard. What I really mean is that through the awareness of spiritually sustainable earning, I have acquired new skills for a healthy balance in my work and my outside life. I used to be in such a hurry at work to get everything done ahead of schedule so that I had more time for the playful things outside the work environment, literally running myself ragged and couldn't enjoy my downtime. I now have an awareness that, there is *enough time* in my life to do anything I want. I just can't do everything I want. I don't have to buzz through every task in my life. I have found a rhythm that works for me. I am able to strike a healthy balance. I make sure I don't spend so much time earning that I don't enjoy the fruits of my labor. There are many things

I love to do outside the office—recovery, family, friends, sports, entertainment, and the list goes on.

My recovery must come first. That is the number one thing in my life (my wife understands this). Everything after that, I just start adding zeros for all good things, 10, 100, 1,000,000... I take away the number one thing in my life—D.A. recovery—and I'm left with a bunch of zeroes.

Also, the real balance in my life come from the willingness to do service in D.A. recovery and in the D.A. Fellowship. The fact is—I do mean the fact—is that the more time I make for D.A. recovery and D.A. service in my life, the more time I have to do everything I want to do. *I have enough time*. The less time I make for D.A. recovery and D.A. service, the less time I have to do the things I want to do. My Higher Power rewards me when I give back to D.A. My Higher Power saves me from myself.

The feeling of lack has disappeared. The notion that I don't have enough is gone. I have an awareness that I am "enough." The understanding that there is enough *time*, that I don't have to hurry and rush through life. That having money *is* spiritual. That I can do work and seek work that I enjoy, and earn a living. That I can mix play time in my schedule. That I have a category for "self-care" in my daily living plan.

With the new idea of spiritually sustainable earning, I can admit that I am an imperfect person who works an imperfect program. I'm not debting one day at a time, I'm solvent, I have a feeling of extreme abundance, and I am thriving in my environment.

I have accepted the fact that my disease of debting is a spiritual problem with a spiritual solution.

I really feel that this topic of spiritually sustainable earning is being introduced at the perfect time in Debtors Anonymous. I feel it really resonates with the Fellowship.

On a personal note, I will continue to unpack this notion of spiritually sustainable earning. I love the concept. I feel it really defines what a healing solution to compulsive debting can look and feel like—if I continue to walk down this path of recovery. I love Debtors Anonymous. The D.A. Community continues to save my life on a daily basis.

—Ed K.

# Full Circle

I've often heard in meetings, "HP didn't take me this far to drop me." I thought, these D.A. people are crazy because I have been dropped. Clearly HP/Great Spirit had no concern for me at all.

On June 22, 2019, I was evicted on a default judgement from my rent-stabilized apartment. Against the odds, I raised \$26,000 to satisfy the judgement and remain in my home. When I returned to court, the judge levied another \$3,600 for legal and marshal's fees. I could not find another dollar, so I was finally and absolutely evicted.

With sadness and fear, I vacated my apartment, putting my possessions in storage. A side effect of working my D.A. program was that the building superintendent, who had initially been apathetic and hostile, gradually became over the years a helpful and good neighbor.

For the rest of 2019 I was on a merry-go-round of illegal boarding houses and shares landing in the corner of a friend's living room and contributing to rent and expenses.

At the end of March 2020, just as the quarantine was declared, I moved into an apartment share.

On the morning of April 16, 2020, there was an earthquake. I fell down, couldn't get back up, and

screamed to my new roommate who called 911. She told me there was no earthquake. I still felt the ground was heaving. It wasn't the earth—worse, it was me.

I was not able to lay down or stand up. I could only slump on the couch. The EMT's took me to the ambulance strapped to a chair. As we were approaching the ER, a medical team rushed to my gurney as I began vomiting violently.

After many hours in the ER and two CAT scans, a physician marched up to me and said, "You have a brain aneurysm, and it is quite large."

It was as if he had thrown a bucket of cold, dirty water on me. I assumed I had minutes left to live. When I started crying, he stalked away, washing his hands of a sobbing patient.

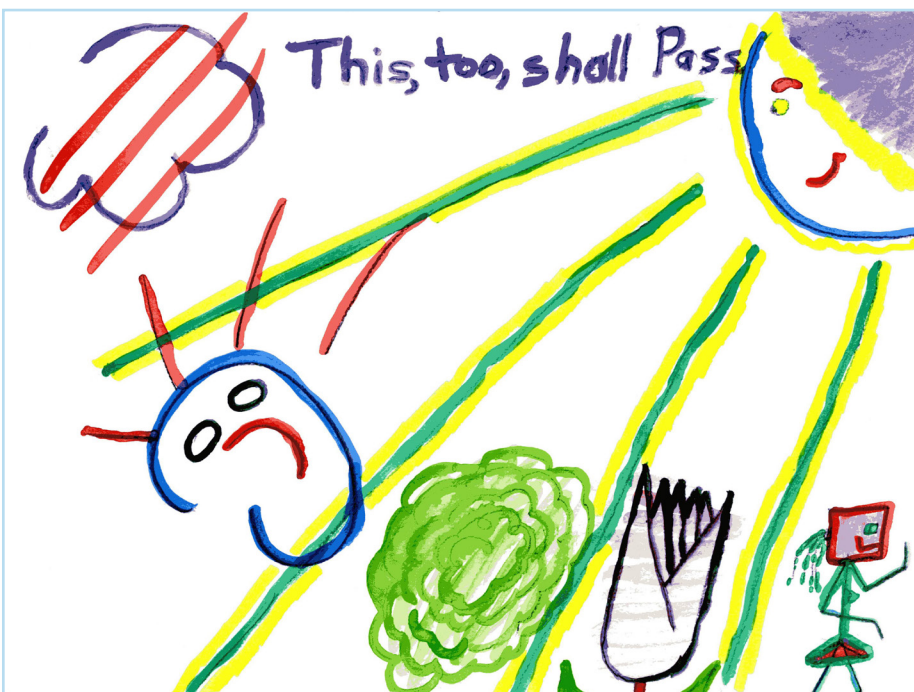
It was a great comfort to be in close contact with D.A. members by phone and text during this chaotic and terrifying time. They are longtime D.A. members with strong recovery. One had extensive experience as a private duty RN.

I am thankful that I was taken to that specific hospital. They have a neurology department connected with a larger teaching and research hospital. The neurologist and attending physicians all went to great lengths to

explain everything about my brain aneurysm and vertigo. The vertigo, which I thought was the earthquake, had nothing to do with my aneurysm, scary as it was and continues to be.

Everyone I had contact with including

*(continued on the next page)*



**"This, Too, Shall Pass"**  
—drawing by Sandy

Sometimes depression overcomes me. Problems over come me. I feel like I'm floating tetherless and I am afraid. But when I remind myself that this, too, shall pass, it encourages me to remember all the times God has removed my pain. It gives me the courage to hold on until "this," indeed, does pass.



*(continued from the previous page)*

EMTs, ER nurses, doctors, aides, and technicians, were professional and went out of their way to assist me. Even the social worker jumped through hoops to bring me my demanded tea, crackers, and ginger ale: "Don't you know that everyone knows this is what you eat when you are sick?" I was a screaming, vomiting, terrified, annoying mess.

On June 2 surgeons performed successful neurosurgery, placing a titanium coil and stent in my brain. On June 3, as I was being released from the hospital, the attendant pushed my wheelchair past the hospital ward where my best friend, Eric, had died in 2008. I could feel his spirit's presence as he had been through countless surgeries. I knew he was cheering me on exuberantly from the Other Side. For someone whose three kidney transplants were all rejected, he sure was full of life. Eric once told me that his secret to living longer was to be happy.

This is how I know my Higher Power does really, truly care for me. If I had remained in that apartment I was heartbroken to leave, the EMT's would have taken me to the nearest hospital, a fourth rate one where they would not have done the necessary tests to find my aneurysm. That neighborhood has the second highest

Covid rates in NYC so they would have given me the bum's rush out of the ER. According to research, 73% of those who don't receive an accurate diagnosis of their brain aneurysm have not been sent for a brain scan. Realistically, I could have died if the aneurysm ruptured as it was very large.

One year on from that historic day when "HP Dropped Me," on June 22, 2020, I had a tele-appointment with my neurosurgeon and his PA. They showed me photographs of my skull's interior. My brain aneurysm was as large as an organic radish. Up on the screen were also images of the coiling and stenting they had performed to heal my aneurysm.

I am full of gratitude to these surgeons and the medical team which saved my life. Many people have dropped dead due to brain aneurysms that they didn't know they had, or they died on the way to the hospital as their aneurysm ruptured. There are few to no symptoms of brain aneurysms.

I have been very lucky in getting the diagnosis and being able to have neurosurgery during the Covid-19 epidemic.

I wept as I read the list of research chairs created in honor of those who died of their brain aneurysms. Higher Power/Great Spirit absolutely did not drop me. I was carried through a terrifying experience.

Maybe Higher Power wanted to know just how cared for I am, because on June 22, 2020, I received close to \$10,000. I was able to pay my debt to the NYS Department of Taxation and Finance and will be able to fully pay two other creditors.

God was certainly doing for me what I could not do for myself. My prayer is to always remain a grateful debtor.

—NYC Grateful Debtor

**Join the D.A. mailing list to receive e-News!**

Just send your email address by text message:

Text **DARECOVERY** to **22828** to get started.



Message and data rates may apply. Text sign up only available in the U.S.

# Flows of Income: a Spiritually Sustainable Lifestyle

I was too young as a child to hold the weight of anxiety and uncertainty that my parents had (and still do) about their money situation. Yet here she was—my mother standing in the doorway of my bedroom as I was in bed getting ready to sleep. She gave me a rundown on how she was unsure if our family would make it in the short or long term because there simply wasn't enough (money, time, opportunities, and I suspect in her mind, love). Scarcity lesson right before my dream time. When I expressed my fear and frustration about that, she took it personally and shamed me for having feelings about the situation because she and my dad were doing their best.

Now, I'm a multi-millionaire! Just kidding. Not there yet. I am still in a healing process, recovering from the messages I got about scarcity, money, and myself. I want to talk about how it was, what happened, and how it is unfolding now. Because of the lofty personal goals I have for financial income—that I wouldn't have had were it not for D.A.—I've learned to truly value all types of income, including spiritual income that requires discipline and commitment. (Just like money does!) I've been able to track my progress spiritually, as well as my numbers. So here's more on that.

I grew up having a victim-narrative play in my head that I wrote based on what I saw: "Financially, our family is cursed. The family members and friends on the periphery of our nuclear group (i.e. cousins, aunts, uncles, in-laws, etc) seem to all be able to function and establish comfortable upper middle-class lives. What the heck is wrong with us? So much talent and potential—no follow through. Success doesn't happen for people like us."

Ouch! It hurts to type it out and read it back! Coming from an alcoholic family home where I was raised to consider my parents' feelings instead of my own, when it came time for me to graduate high school and pick a university, I had zero sense of direction, purpose, or self esteem. (Thanks to grants, loans, & D.A. my student debt has since been on a steady automatic repayment track and it's down to roughly \$5k which is quite manageable for me today). I've always had an inner voice and nudge that has told me I'm special and would be a singer-songwriter. So I followed that

nudge to the only school that'd take me in the Pacific Northwest. It turned out to be a fabulous experience where I studied music theory, the standup acoustic bass, critical thinking skills, social justice theory and strategy, Spanish, and theater! Plus I met my soulmate! As I write this, we're celebrating 11 years together (D.A. has saved our relationship as well). So higher power was clearly working through my journey whether I felt spiritually sustained or not.

I remember a phone call with my father back home, where he said "Gosh, you're really diving into the arts. In it for the money, huh?" He was being rude and sarcastic! Was he trying to say I was double majoring in underearning? I laugh at that now. But it hurt because what he wasn't taking responsibility for in that moment was that he co-created an environment in our family home where we were all self-doubting and self-sabotaging under-achievers in our own ways because of the emotional trauma and climate in our alcoholic and debting family home. Recovery from debting and underearning, as well as utilizing my spiritually sustainable earning tools, continue to be things that I steadily improve on. I have to stay committed to my recovery not because of what I chose to major in but because I had little belief and conviction in myself. In D.A., I'm in the right place to address these things.

So you get it! That's the cloth I'm cut from. I moved back home after graduation in 2009 when the news aired daily nonstop "Umm, hi! The economy died. RIP! Have a nice day, college grad." So long story short, having tapped into passions and finding some of my voice while in college, I still didn't take money or career forethought seriously at all because of pre-existing self-limiting beliefs being reinforced by my environment. It was kind of like a "live for today, don't worry about tomorrow" attitude, aka "addict logic." Even still, I started having an inner nudge to befriend money and simply create a spiritual connection and relationship to it. So I followed that! Gratitude to my father, who helped me find my first 12-step group that was focused on the alcoholic family dynamic. Through other fellows there, I learned about the D.A. Fellowship and joined in 2013. I've since recovered my now very strong relationship with God as I understand God.

*(continued on the next page)*

*(continued from the previous page)*

now very strong relationship with God as I understand God.

My thinking today is informed by all the experiences I've had up until this point: that to increase my streams of spiritually sustainable financial income, I must sustain a pattern of increasing my spiritual streams of income. Before I break that down, I know there are people asking, "But how do you define spiritually sustainable earning?" As this is an ever evolving conversation in D.A. that we're all a current part of, my gut instinct that I trust very much, says "You'll know it once you're there!" So for those of you that can say that with confidence, please continue sharing your experience, strength and hope with the rest of the fellowship on that. For me, I've got a very keen sense that I'm well on my way, but more is to be revealed. I do not have all the details and answers of what my path entails for my future. In fact, full transparency: as I write this, I am on a probationary, conditional track right now with my employer of the last two years because as a sales person I've failed to hit my quota three months in a row. I'm not proud of this, but I'm trusting this process I'm in. It can be harder to share what has helped me when I'm not feeling so hot about myself as a professional. But I've learned in D.A. that this is the best time to show up and be of service to others. Hence I'm sharing this with you now.

My employment history and the way my career has developed has brought me great wisdom, growth, and preparation for the next role I come across. I know I mentioned being a singer-songwriting artist, but in my D.A. recovery I've also grown to love sales as an art, and believe it's a true skill that I'll always be able to apply wherever I am, in the entertainment space or not. The journey continues to be divinely guided by my Higher Power with help from our Fellowship, my awesome sponsor, and other key influencers in my life. Here are tools and practices that I've implemented to increase my spiritual flows of income to lead me to spiritually sustainable earning. I am grateful to share them with you:

1. Weekly call with sponsor
2. Weekly calls with each of my sponsees, because helping them and holding others accountable helps me
3. Nightly list of handwritten gratitude and success for the day

4. Usage of a God Box—ask a fellow if you don't know what that is
5. Daily checklist chart of things to chip away at that will feed me and my long term/short term goals
6. Asking for help even if it feels awkward
7. Program calls to other D.A. fellows and utilizing my home group's phone list
8. Being grateful and participating in my home group business meetings
9. Being a General Service Rep to the D.A. World Service Conference
10. Having a consistent round robin style PRG
11. Praying to HP for bigger and better problems than I had yesterday that would indicate that I'm moving up in life rather than staying stagnant (financially, spiritually, physically, mentally, emotionally, etc.)
12. Monthly voluntary individual contributions to the General Service Office on [debtorsanonymous.org](http://debtorsanonymous.org)
13. Let go of shame and excuses
14. Forgiveness
15. Daily numbers and record keeping. If there were no transactions for any given day, simply logging on to say "Hi Numbers!" and logging off shows a commitment to my side of the relationship I have with my numbers
16. Thanking the money that leaves my account to pay for things, thanking the money that enters my account for being there, thanking future money that I can feel coming to me
17. Five daily automatic chime toned alarms sounding off at different times throughout the day, reminding me to pray to God/express gratitude no matter what I may be doing or how I may feel
18. Take a daily action towards developing my creativity, my skills in my industry, and education on money

Well family, there it is. 18 Higher Power-based streams of income that require my attention, commitment, and time. When I was mindlessly debting my time a lot more (fretting over people places, and things I can't control), it was not invested in these streams but now it is! I've divested my time resource from time debting activities, and reinvested them into myself, the most worthy investment I could ever make.

*(continued on the next page)*



*(continued from the previous page)*

I'll never forget when my sponsor told me not to worry about something I was upset about at the time. She said, "Maia, you are responsible for doing 100% of your 1%. But the other 99% is covered by your Higher Power. Your 1% can be a lot of work, but trust that God is taking care of you ultimately!"

As long as I keep up on my 1% (my work is cut out for me!) and focus on progress, not perfection, I'll continue to rake in the benefits of a spiritually sustainable life in conscious connection with God, earning, and in fellowship with the world. Our Higher Power is covering that 99% of the tab in ways we can't even see, and wants to see us all succeed in our own way. Much of my work moving forward is simply

reassuring that little child inside of me, sitting up scared in bed, that God has her back too. It's gonna be better than ok, little Maia, it's gonna be great!

—Maia W.

### **"Trust the Process"—digital painting by Claudia P.**

I created this work as a gift to my recovery community a few years ago—I printed it on glossy cards and handed it to my friends. The title and the phrase embedded in the work is one of the spiritual axioms that pulls me through when life feels messy, or recovery too painstaking. I used a bright, saturated color palette, overlaying subtle natural imagery with abstract brushwork. My intention was to express the delight we can have even in the muck of life, knowing all is happening to further our spiritual blossoming.



# From Spiritual Bankruptcy to Spiritually Abundant Earning

I'm Julia and I am in recovery from owing and being owed.

## What it was Like:

I am not a person anyone would ever have called spiritually bankrupt—before or after D.A. When I first came in to this program, about 15 years ago, I had a very active spiritual life, a meditation practice, and I'd been in another 12-Step program for five years. I had a very real and fairly active relationship with a Higher Power. And I was broke most of the time, could not stand talking about or focusing on money, pretty much hated the word "business," and was not living sustainably at all—let alone abundantly—as far as my material existence went.

I lived, essentially in deprivation. I had no plan for things like buying clothing on a regular basis, getting medical or dental care when I needed it, or even how to pay reasonable rent and live in a housing situation that met my needs. I felt morally superior about living in deprivation, as that was pretty much the only perk of living that way.

Evidence and aspects of my spiritual bankruptcy included but were not limited to:

1) I was angry and anxious most of the time. I was pissed that I had to take responsibility for or have any kind of personal relationship with money. The fact that anything cost money pissed me off.

2) I had *no* spiritual relationship with my material existence, by which I mean not only material possessions but status in my professional community, my expectation of getting hired or even needing to work, and my relationship with paying and not paying taxes (feeling that that had nothing to do with me, or should not be something to which I had to pay attention).

3) I did not believe that my relationship with the God of my understanding, or with meditation and spiritual alignment had *anything to do* with money or what my physical presence on the planet cost or provided. I did not connect my genuine needs and desires around surviving, thriving, and offering my wares/services in

the marketplace to my relationship with God.

4) I did not, nor did I know how to, value myself.

Essentially: I was being dishonest—with myself and with my Higher Power—because I *am* a physically present being with needs, desires, talents and gifts, and ways to be of service that matter.

## What Happened:

My sponsor in my other program got me to come to D.A. by refusing to discuss monetary issues in our Step work. She said, "I won't talk about that. You need to go to D.A." I'd worked the Steps and the Traditions in that program; I was well respected in that recovery community.

In D.A. I woke up to my spiritually bankrupt way of relating to money and my value in these ways:

1) By keeping track of my numbers—I started to learn how much it cost to be me.

2) By having PRGs—trusting and accepting the help of two other people who witnessed my situation with love and understanding, but who also laid it out for me: "Julia, you cannot afford to live, unless you start earning this much." That was a wake-up call. They asked me what I actually *wanted* to have, do, enjoy, and be (so hard for me to answer. I was afraid to answer).

3) By discovering that I can have a vision for myself in this lifetime.

4) By going to meetings and hearing people share, realizing there really were a series of possible symptoms, some of which I totally had: underearning, vagueness around money and work situations, fear of having conversations about money or contractual agreements (I literally did not know I was "allowed to" ask about compensation: "how much does this pay?" or to have a desired level of compensation. I had no ability to bring such things up)—various ways of not being honest with myself, others, and my Higher Power about my needs, wants, and even deepest desires.

D.A. has given me tools and the permission to think and act differently. My fellow program members opened my

*(continued on the next page)*



*(continued from the previous page)*

mind to the fact that my Higher Power, whom I already had a relationship with, loves me and wants me to thrive *as me*, the physical being They/It created.

As a member of BDA, I began to see myself as a businessperson. That was revolutionary for me.

### **What It's Like Now:**

Here are some aspects of my material and professional life now that I see as evidence and aspects of spiritually abundant earning:

1) I live within my means, but my means do not define me. I don't earn a lot of money by today's standards—my means are increasing as I continue in my program but I already experience the joyful fulfillment of my needs and desires without debting and without a constant sense of scarcity about money and time.

2) I have business policies that change as my business evolves, and I charge an appropriate market rate for my services.

3) I can name and speak about my services, talents, and abilities to others—both to enroll others in working with me and to promote my offerings.

4) My offerings and policies are in alignment with my integrity and values as a person.

5) I am far more relaxed about life and work and no longer in a state of constant anger and anxiety because I'm no longer lying to myself, God, or other human beings about what I need and desire.

6) I live in a home that not only meets my needs for shelter, but for mental, physical, emotional, and spiritual joy. (The first time I saw this town, I was visiting from NYC about 18 years ago, and I thought "you mean people live like this?!" Little did I know, I was sharing my deepest desires with God and the Universe, and was heard!) I go to the doctor and dentist, as needed.

7) I give time and attention to my policies and practices as a professional in my field. I align them with my spiritual values so that I am operating in congruity with myself and with the principles of D.A.

8) I do my work to be *of service* and feel my work is of real and specific value to those who engage my services.

9) I am compensated well and clearly, based on the market and my actual costs and needs, for work I do well, that matters to me and to those who hire me.

10) I trust in the way things are. I get that life is not a straight line, so I'm not in a relationship of ongoing reactivity to circumstances nor making circumstances define my worth. Things go up and down, and I'm ready for that. I don't expect life or myself to be perfect or constantly rising, no longer seeking the constant and continual high regard of others and no longer seeing that as a requirement or proof of my value or even my happiness.

11) I live life, more than ever before, in a We, not Me mindset. We: me and my clients, me and my program peeps, me and my HP, me and all beings. We are not in life or in business—nor do we face challenges—alone.

12) I use the Steps, Traditions, and Concepts (a shout-out for the Concepts!) in all my affairs.

13) I pray and ask for help and guidance in my business life and trust that doing business along spiritual lines is profitable—and I find that is true.

Here's a recent example of some of this in action:

I have a new client who hired me privately after attending a class I taught. I sent her my policy and rate sheet. I can relax when I send this sheet to potential clients because I have stated clearly what they and I can reasonably expect. This person engaged me for three sessions.

At the start of our second session, they informed me that due to an abrupt schedule change at work, they only had half an hour, not the hour we'd scheduled. This is a person of integrity; they apologized and said that they would honor my time and pay me for the full hour. (Lucky me, but I will tell you, had they not done so, I would have clearly stated that I would still have to charge them for the full hour. I would have done that as a housekeeping item, before we started our work, which is intimate and requires a trusting relationship.)

I had also done prep work for the session, which the client had agreed to pay me for separately after I let them know how long it had taken me. I had prepped for 45 minutes. I let them know that. Then, realizing they were missing out on ½ an hour of our time, I offered them the possibility of being my guest at an upcoming group class. It was important to me to honor the value of my time, the unexpectedly truncated session, and to bring generosity into the space. Generosity is a value

*(continued on the next page)*



*(continued from the previous page)*

of mine. They thanked me but said they'd not be able to join the class for schedule reasons. We used the ½ hour well and signed off.

That night, I reached out to a member of my PRG and shared how I had handled the moment. They affirmed my choices. I went to bed.

And it felt off to me. At this point I was aware that my client could not participate in the class, so it was of no real value to them. They hadn't paid me for the prep time yet. I could apply our unused ½ hour to my prep time and only charge them for the unpaid time. That felt generous and congruent to me.

I prayed about it. My HP agreed. But I did not just send my client an email saying that's what I'd do. I created the email, and the next morning I called my PRG person again. I ran it by them, saying it felt clearer and also generous. It also felt more alive and fun (another value of mine) than simply "adhering to policy in every circumstance." Importantly, I could afford to do it. My PRG person loved it. I sent the email.

My client was appreciative, respectful, and responded immediately by paying me the full amount originally

owed and sending me a holiday photo.

The whole interaction, each step of the way, deepened my relationships—with my client, with my PRG person, with myself as a business owner, and with my Higher Power. It was all about We. One day at a time, spiritually abundant earning is in action in my life.

A thought to wrap up:

In my other program, I have had this feeling of coming home to things I always knew but had forgotten, like bad habits had pulled me *away* from the spiritual being I always was. In D.A., I am learning things I *don't* know and never knew. I do this with help, with the Tools, Steps, Traditions, and Concepts, among fellows and with the guidance of my Higher Power. I begin to feel that all beings and the world itself are my fellows: that what I offer in my business life is true to my deepest being and best self and creates fun, clarity, skillfulness, generosity, integrity, and abundant earning.

Thank you for giving me the opportunity to share my experience, strength, and hope.

—Julia M.

## ***D.A. Principles Lead to Prosperity***

I have direct and indirect spiritually sustainable income streams: income from practicing my vision and income that helps support my vision. These types of earning have not been linear for me. They are more like financial fibers that my Higher Power weaves for me so I can have a strong platform on which to live my life to the fullest as I learn and grow. Growth is embedded in spiritually sustainable earning, and different forms of earning have contained different life lessons. I have reached the point a number of times, first as an employee and then as a business owner, when I realized, "I'm done with this way of earning." Every time I've grown out of one income stream, another one has taken its place. I started my first business in 1995, the year before I entered D.A., and I started a second one in 2009. I closed them both when, thanks to D.A., I realized my vision of living Paris. Since moving to Paris in 2018, I've set up two businesses—one as an artist and the other as a designer—no small feat in a foreign country! The principles that I learned and practice in D.A., have helped me every step of the way. A shout out

to French speaking D.A. which I joined upon arrival. PRGs and action partnerships with Parisian BDA members helped me immeasurably as I started doing business in France.

Part of my spiritual malady is that I have rigid ideas about how money should come into my life. I was raised with the belief that valid income came from an employer or through a husband. It's a life strategy that has been difficult to break even though I've been a business owner for most of my adult life. Now I say, "I am open to income in any form as long as it is moral and legal." I've recently had to expand my awareness of other forms of income even further. A stock my husband bought has gone up in value 850% this year. It's a form of income that meets my integrity criteria—not only is it moral and legal, but it involves clean energy. It's a stretch for me to wrap my head around this as a viable thread for wealth building, and I'm looking forward to the discovery of many more. Merci Debtors Anonymous!

—Terrell

# Higher Power Puts the “Spiritual” in Spiritually Sustainable Earning

When I first came into Debtors Anonymous in 2010, I was distraught because the livelihood I had spent my entire life training for and working at for over 25 years was no longer supporting me. I had earned and saved more than enough money in my business over those years. I truly loved my work and being in business. Then suddenly I saw the opportunities, my savings, and my comfortable lifestyle vanishing before my eyes. It was painful and debilitating. I didn't know what to make of it.

I had heard about Debtors Anonymous from a sponsee of mine in another 12-step program, so I went to a meeting. I was resistant at first because I wasn't in debt, and that seemed to be the sole criteria for being in D.A. All I knew is that I was in enormous pain around money and earning. So I went to the meetings. I sat and listened. At the first meeting I heard a speaker talk about being deeply in credit card debt. I didn't relate. That wasn't my situation. But I kept coming to the meetings because I knew I needed help and didn't know where else to go. By my third meeting in just four days, I was able to relate to some of the shares from people in the rooms.

I embraced the notion of underearning, because that was closer to my situation. But it still didn't quite fit because I had made good money for most of my career and was not in the habit of undercharging or undervaluing my work. Still, I was no longer earning enough money to support myself. I knew something was wrong.

There were external factors at work—things out of my control—that impacted my business. A recession. Sweeping changes in technology that dramatically altered my ability to earn. I was so resentful of these changes and immediately placed the world economy and technology on my resentment list. I wrote about them in my inventory. It's not like I could call them up and tell them I was angry with them. LOL.

But it was no laughing matter. Life changes and deals us cards that are not what we had hoped for. How was I going to salvage this crappy hand? Through being in D.A. and using the tools—meetings, sponsorship, step work, service—I learned how to cope with the changes. I began to rebuild my earning life. Through service, and particularly being a GSR and attending several World Service Conferences, I began to hear more of what I needed to get myself on a better path.

In 2016, the Spiritually Sustainable Earning Caucus was formed at the World Service Conference in Dallas. I was briefly involved in the early phases of this brand new caucus. But I needed to step away from this particular service due to a work schedule conflict. I was disappointed because I knew that exploring this side of D.A. was important, and I wanted to be a part of it. But I had to work on Saturday mornings when the caucus met so I couldn't participate. (BTW, I really disliked that job but needed the money. The job later proved to be a good thing for me in unexpected ways.)

At this point I'd like to introduce you to my Higher

*(continued on the next page)*

*“I am eternally grateful that I found D.A. because I can now view my journey with clarity.”*

Seeking member stories related to Business Debtors Anonymous and recovery from business debting for the next issue of *Ways & Means*.

**Deadline is January 10, 2021.**

**Word count is 300-1800 words.**

Email writing, photos, or artwork with signed Assignment of Rights to [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)

Assignment of Rights forms are available at <https://debtorsanonymous.org/release>

**Please share this announcement at D.A. and BDA meetings!**

*(continued from the previous page)*

Power who I call God. We have a terrific relationship and work very well together. My God has a great sense of humor, but He seldom lets me in on His little jokes. He trusts me to be willing and teachable. He knows I'm willing to work hard, and so my God is working in the background for me by providing what I need. Often it is not what I think I need. His timeline is quirky and unlike anything I would ever come up with. I often wonder, "How did God come up with this one?" But I have learned to trust because when I listen and take His direction, things tend to work out very well for me. I don't believe this is a coincidence.

Just as there had been factors that knocked my career flat on its back 10 years ago, there have also been many things lurking in the background that helped me rebuild and get back on track. I believe God makes these things available to me at just the right time. In God's time, as we say. I have learned to be a willing participant in God's plan for me. It seems that the way I was once able to work and earn a comfortable living was no longer sustainable. It was great while it lasted, and 20+ years is a nice run. If only those changes hadn't occurred. But they did. Life is a moving target. Nothing stays the same for very long.

Enter 2020 with a world event that has impacted probably every living being on our planet. The business I had methodically worked so hard to rebuild—with HP's involvement—was once again in jeopardy. Really? Again? That business has mostly been on hiatus since the beginning of the pandemic. It occasionally shows up to provide financial assistance when needed. This

is what I mean by my Higher Power's quirky sense of timing.

However, things have been different for me this time. I believe that having 10 years of D.A. recovery under my belt, and recognizing how my Higher Power fits into my life, enables me to see with clarity how I need to respond to these profound changes in our world.

As always, God has stepped in. He has something fantastic in mind for me. So many things have been coming together in my life. I find myself, once again, rebuilding my business. Opportunities are being placed before me that I have had little to no part in bringing about. There are huge changes I must make, and I am willing to embrace those changes in order to fully partake in the new opportunities that are coming my way. It's often uncomfortable, but the rewards are enormous. I'm now involved in a global community of fellow artists, and we are each going through our own version of the same situation. I am receiving guidance from people who know the things that I do not know. They are teaching me, and I am learning because today I am teachable. I believe this is all God's doing.

I am truly blessed that I can once again support myself doing the work that I love! I have always been fortunate in this way, even as I struggled when things took a difficult turn. I am eternally grateful that I found D.A. because I can now view my journey with clarity. My Higher Power has put the "spiritual" back in "spiritually sustainable earning."

—Jeanine C, Tucson, Arizona



# Growing Up in D.A.

At the age of 22, I found myself at an A.A. meeting. Being an alcoholic seemed very true to me and obvious. I felt that I had been given a gift that nothing else could ever measure up to. Finally, things that I had been struggling with for years began to fall in to place. Friends, family, relationships and work. I managed to pull my life together on so many fronts. However I was finding that I was consistently hitting the wall around money.

I was shocked to find that money could bring me to my knees. Money shame haunted me long after I got sober. No matter how much I earned at the time, I was always just shy of having “enough.” Eventually I learned that “enough” was an inside job, and I couldn’t get to it by buying, spending, acting, or thinking my way to it. After pursuing every other alternative, I finally decided to give D.A. a try. I found facing my money fears was a bigger demon than alcohol had ever posed.

A number of things became quite apparent. I was not only a debtor; I was an underearner! The shame and embarrassment were overwhelming. I didn’t believe there was an out for me. I was sure that while putting down alcohol was hard, it was nothing like working my way through the tangle of money issues I’d accumulated. Especially since I couldn’t bring myself to speak to anyone about them. I was truly isolated, alone, and embarrassed.

The one thing A.A. gave me was a proven track record and a whole lot of slogans: Don’t quit before the miracle, It’s always darkest before the dawn, This too shall pass, and One day at a time. I held on tightly to each one of them at different times. I took each day as it came and did what was in front of me to do. I faced each of my fears and began to walk through the Steps. Painful and scary but with hope.

It became apparent that I was my problem, and I manifested that in many ways. My favorite was lack and not enough. The miracle of D.A. and other 12-step programs is that the growth happens as exponentially as does the decline. I was 12 months in, and my income had tripled! I want to repeat that—within 12 months of acknowledging that I was an underearner and debtor, I increased my income by 3 times what I had been earning.

I take no credit for that increase. I am sure it was a gift of working the Steps and program of Debtors Anonymous.

In each day, I held myself accountable for my behavior. I made sure that I took the extra step to dot the I’s and cross the T’s and live in clarity. It all seemed so basic, so simple, and yet so powerful. That was my part. That’s all I had to do—that and trust. From there it was in God’s hands. Miracles happen, and I’ve experienced them. An unheard of 19% pay increase, a call from a headhunter that was “out of the blue,” along with bigger responsibilities and greater challenges.

The gifts started to happen on the inside and became evident on the outside. All the externals showed up: the house, the husband, the kids. Mostly what I remember happening was a self-respect I had never known before. A sense of worth I hadn’t known existed. Gifts, all of it.

Here’s where I wish I could end my story, but sadly like all addicts, alcoholics, debtors, under-earners, etc., I have a blind spot that allows me to forget that I had a problem. I am the problem, and I need to take certain simple steps daily to keep my problem resolved. I forgot, I got busy, my life got big and complicated, and I stepped further and further away from the gifts I had been given. There’s the rub—what I forgot was that I would lose it all if I didn’t remember! It all came crashing down, and I found myself exactly where I had left off 25 years earlier. It all was right there for me: the fear, the shame, overwhelm, borrowing from one to pay the other. Possible foreclosure, the list goes on. I am always shocked at how long it took me to remember—how long it took me to put my pride and my ego aside and come back to D.A.

At this moment, I am working it through with lots of prayers, meditation, D.A. meetings, etc. Mostly, I’m remembering what my part is. Remembering that my fear would have me hide in the dark, but that never gets rid of the fear. Now I know that showing up and standing still are what most benefit my well being. It’s a long way back. I am so grateful that D.A. exists and gives me the tools and grace to show up again! If I could pass on one thought, it would be this: if you are here, please stay! The pain of vagueness is crippling, and there is a solution in Debtors Anonymous.

—Jill P.

## Journey to Spiritually Sustainable Earning

I have been working the Steps with my D.A. sponsor, using *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous* as well as A.A. literature. As part of my Fourth Step, I used the format of the A.A. Big Book resentment inventory with the four columns (whom I resent, the cause, what it affects, and my part) to do a complete review of my employment history. As I wrote about my resentments related to jobs I've had, I became aware that I also have gratitude for the gifts I received from each job. And as I wrote about my part, I became aware that there were things I did well in each employment situation. So I added columns for gratitude and for things I did well. During the process of the Fourth and Fifth Steps, I began to see the arc of my journey from spiritual bankruptcy to spiritually sustainable earning.

Before I entered D.A., I had had a variety of jobs, none of them full-time. In some situations I worked hard and enjoyed the work I did. In others I worked grudgingly, was chronically late, and resented my employers. I was usually focused more on what I could get from a job than on what I could contribute or how I could be of service.

I joined D.A. in January 1992, when I was 25 years old. Although I had a degree in mathematics from a prestigious college, I was not earning nearly enough to meet my most basic expenses. I was paying my bills late, taking cash advances on my credit card, and stealing face cream from my housemate. For almost a year, I had been in a state of personal crisis brought on by memories of childhood trauma. I had frequent panic attacks and had a lot of trouble functioning. I spent a lot of time sitting in an old armchair, writing in my journal and trying to figure out my life. I thought that if I could just figure out what I really wanted to do with my life, I could go out and earn plenty of money. Meanwhile, I was holding my breath and trying not to spend anything.

I was seeing a very expensive therapist whom my parents had agreed to pay for, but they weren't paying. I was in a chronic state of anxiety about money.

Fortunately, my personal crisis had brought me into another 12-step program, where I met people who were in D.A. After hearing about D.A. for a few months, I went to my first meeting. I heard the speaker say, "Serenity doesn't come from being debt-free. Serenity comes from not debting one day at a time." I identified

with some of what I heard in the meeting, but it was hard for me to identify as a debtor. I didn't go on spending sprees, and I didn't have large amounts of credit card debt. I did know I needed help, so I kept going to meetings and started keeping my numbers. However, I did not yet understand the importance of making a commitment to not debting.

The small amount of income that I had came from working for an agency as a math tutor. I would travel across the city to work for short periods of time at a relatively low hourly rate. I had what the AA *Twelve Steps and Twelve Traditions* describes

as "genuine alarm at the prospect of work." I saw my friends and housemates working at full-time jobs, and I couldn't understand how they did it. The consistent effort and routine involved in working forty hours a week seemed completely beyond my capability.

After going to D.A. meetings for a few months, I had my first pressure relief meeting (which in those days we called a "pressure meeting"). It became clear that I was severely underearning and living in deprivation. My pressure people suggested that I make D.A. outreach calls instead of sitting alone and trying to think my way out of my anxiety. They also suggested that I go to a temp agency and try to find some work. I had been to temp agencies before, but I always left feeling

*(continued on the next page)*

*"I structured my work life around my solvency, sobriety, and self-care."*

*(continued from the previous page)*

work and earning was easier than sitting at home and worrying about money.

I went away for the summer to work as a camp counselor, which was enjoyable and rewarding. When I returned to the city, my living situation fell apart. I moved in with a friend and worked at various temp jobs, some of which paid well. Although I was using some of the D.A. tools and trying to fix my life, I was having trouble functioning and was bottoming out with my alcoholism. My friend asked me to move out. I found a new living situation with several housemates. Since I had a temp assignment with a good hourly rate, I assumed that my income would stay high. I made financial commitments to my new housemates, incurring new unsecured debt. I had not made a commitment to not debting one day at a time, and I was still seeing the therapist I couldn't afford. Soon the work dried up, and I was again in a financial crisis.

In January 1993, I got sober. As my mind cleared, I realized that I had to make a commitment to not debting one day at a time. I got on my knees every morning and told my Higher Power, "I am willing to go to any lengths not to debt today." I became aware that, although I had been expecting my parents to pay for my therapy, making sure it was paid for was ultimately my responsibility. In order to stay solvent, I made a decision to let go of my therapist and to trust that, with the help of D.A. and my Higher Power, I would be okay.

Things became much simpler. I was able to take one day at a time, asking each day what I needed to do to stay solvent for that day. In early sobriety, there were days when all I could do was go to a D.A. or AA meeting and take a nap. But I began to experience D.A. miracles. Some months I didn't know how I was going to pay the rent, but opportunities to work appeared from unexpected sources, allowing me to stay solvent one more day.

My attitude toward work began to change. With the help of experienced D.A. members, I learned that my Higher Power is my employer and that all work is a form of service. No matter what kind of business I was working for, I tried to see how I could contribute at work, rather than worrying about what I was getting. I enjoyed my work and found gifts in work relationships and the skills I was developing. I structured my work life around my solvency, sobriety, and self-care. For

example, when the temp agency offered me a higher-paying assignment on the overnight shift, I declined, knowing that overnight work was not sustainable for my physical, emotional, and spiritual health.

With each job I've had, I have grown toward spiritually sustainable earning. While doing temp and freelance work as a proofreader and a tutor, I developed an interest in becoming a math teacher. My Pressure Relief Group helped me take actions toward that goal. I worked as a substitute for a year and then found a full-time teaching position. During my second year of teaching, I felt called to continue my own education. I applied to one graduate program that year and was accepted, but the tuition was beyond my means. Knowing that debting was not an option, I chose to return to proofreading and continue exploring graduate study. While doing a job I enjoyed, I found a graduate program at a different university where the tuition was affordable and I could study part-time while working. I also built a private tutoring practice.

With the guidance and support of D.A. and people in my field, I began a transition to full-time graduate study. In 2000 I moved to another state to enter a PhD program in mathematics. With a teaching assistantship, I was able to pursue my graduate work without debting. I developed an interdisciplinary program of study that combined my interests in math, education,

*(continued on the next page)*

## POPULAR RESOURCES

[debtorsanonymous.org/enews](https://debtorsanonymous.org/enews)

*Sign up for special email announcements.*

[debtorsanonymous.org/announcements](https://debtorsanonymous.org/announcements)

*Download flyers to share at meetings.*

[debtorsanonymous.org/meetings](https://debtorsanonymous.org/meetings)

*Search the world D.A. meeting directory*

[debtorsanonymous.org/contribute](https://debtorsanonymous.org/contribute)

*Contribute to D.A. as a member or a meeting to help publish literature and support the GSO.*

[debtorsanonymous.org/podcasts](https://debtorsanonymous.org/podcasts)

*Listen to audio recordings of speaker shares.*

[debtorsanonymous.org/ebooks](https://debtorsanonymous.org/ebooks)

*Purchase D.A. literature print-on-demand.*



*(continued from the previous page)*

anthropology, and performance studies. I had the opportunity to work with wonderful professors and found great joy in my studies. I also continued my tutoring business to supplement my income.

After working hard for a few years, I came to the humbling realization that I did not have the single-minded focus to complete my PhD. The pain of that surrender was ultimately replaced by relief. I completed a master's degree and moved on.

Since finishing my degree in 2005, I have been working in a field where I can apply my academic knowledge as well as the skills and experience I acquired before going to graduate school. My earning is spiritually sustainable. Through my work I am of service to students and educators who use the products I help develop. My job pays well and provides excellent benefits as well as abundant vacation time. The company I work for supports work-life balance and has values that are in line with my own. I have time for self-care, fun, relationships, and creative pursuits outside of my job.

My experience with and attitude toward earning have changed profoundly through working the Steps and using the Tools of D.A. I am deeply grateful to D.A. and my Higher Power for all the support I have received and continue to receive, as well as the service I am able to give. Special thanks to the Spiritually Sustainable Earning Caucus for the opportunity to tell my story here.

—Julia B.



**Chickadee from “Birds of A Feather” series, 2017, by Jeanine C.**

I learned to draw in chalk pastels while teaching children in an art enrichment program. While I am not especially fond of teaching, I acquired this new skill and it is proving to be valuable in my work as an artist.

Read past issues and submit stories for publication at [www.debtorsanonymous.org/share](http://www.debtorsanonymous.org/share)  
Share *Ways & Means* magazine with your meetings by making copies and spreading the word.

Subscribe to the online magazine of D.A. for free at [www.debtorsanonymous.org/enews](http://www.debtorsanonymous.org/enews)