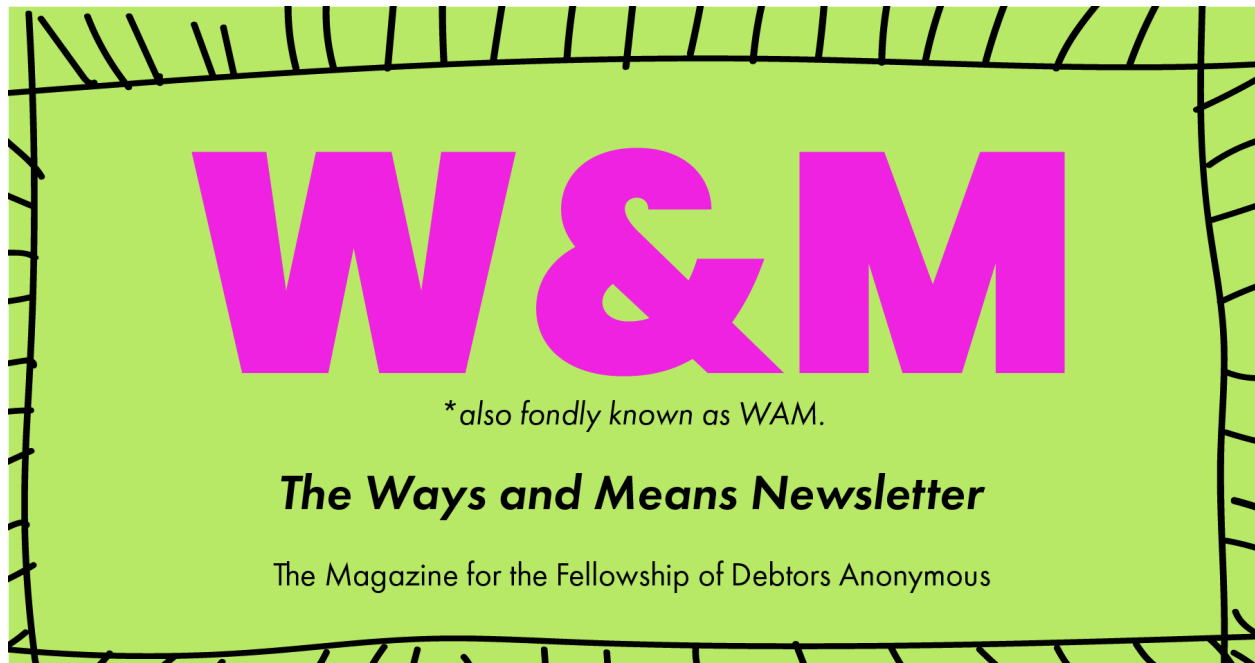




2026, Issue 1

Dear Fellows,

A Big Year Is on the Horizon!

We're excited to share that **D.A.'s 50th Anniversary is coming up on April 15, 2026!** The countdown has begun—and we look forward to celebrating this historic milestone with you in the months ahead.

This issue is full of inspiring stories, service highlights, and ways to get involved. Be sure to check the Announcements section at the bottom of this newsletter for details on **D.A. Founder's Day in April**, the **25-Hour Virtual Convention in May**, and the **40th World Service Conference (WSC) in August**—three powerful events leading us into this landmark anniversary year.

Inside this edition, you'll find:

- **WSC Fellowship Communications Committee** by Nate T., offering insights into the committee's forward-focused work.
- **WSC Spiritually Sustainable Earnings Caucus (SSEC)** by Angela J., exploring how members build earnings rooted in spiritual principles.
- **Feature Recovery Story – "How D.A. Helped a Shakespeare Cowboy Find His Horse"** by Bill D. "The next miracle came quickly on its heels. Several months later, it occurred to me that I needed to see some horses. It was no secret to my D.A. friends that I loved horses."
- **Newcomer Corner – "So, Just For Today"** by Whitney D. "Whichever cycle I was in, always led to a cycle of debt and then I would find a way to pay it off and start over, until I couldn't do it anymore and found my way to D.A."

You'll also see new **writing prompts**, including a call for stories from **D.A. couples**, plus an invitation for **speakers for our virtual D.A. Founder's Day event**.

We're grateful to share this journey with you as we move toward an extraordinary year in D.A. history.

Yours in Recovery,

Alfa, Ali, Julie, Marianne, Nate and Monty

WSC COMMITTEE HIGHLIGHTS

World Service Conference (WSCGSR) Committee Activity Highlights

We've opened the door to the incredible work happening behind the scenes of the World Service Conference—inviting WSC Committees, Caucuses, and the GSRs and ISRs who serve on them to share what they've been building, exploring, and accomplishing. Their efforts shape the future of D.A., and in this issue, we're spotlighting two powerful contributors: the **FCC** and the **SSEC**.

Get ready to dive into the meaningful service, vision, and momentum driving these committees forward.

Fellowship Communications Committee

Nate T.

We in the Fellowship Communications Committee (FCC) are excited about the work ahead of us this year. Our focus is simple: sharing the experience, strength, and hope of the Debtors Anonymous Fellowship in ways that connect and inspire.

One of our main projects is publishing the Ways & Means newsletter. We're gathering powerful recovery stories and practical themes that speak to the heart of our program—spiritual clarity, solvency, and the daily tools that keep us growing. We want Ways & Means to feel like a true reflection of our Fellowship: diverse, welcoming, and full of hope. If you have a story, poem, or insight to share, we'd love to hear from you! Email your submissions to:

waysandmeans@debtorsanonymous.org.

At the same time, we're working on building stronger, easier processes for how Ways & Means and other FCC projects are created and shared. We're documenting what works, simplifying our workflows, and making sure that when new GSRs and ISRs join this committee, they can step right in and serve with confidence. This is service work that carries forward.

Finally, we're supporting two special Fellowship celebrations—**D.A. Founders Day** and **Promise 6 Week**—two events that remind us where we came from and why we keep coming back. We're helping make these gatherings more accessible and engaging for members everywhere.

We're grateful to serve, and we look forward to another year of connection, creativity, and carrying the message—one story, one event, and one day at a time.

WSC Spiritually Sustainable Earnings Caucus

Angela J.

The WSC Spiritually Sustainable Earnings Caucus (SSEC) enters the new conference year with a shared commitment to deepening our collective understanding of what it means to live—and earn—in alignment with spiritual principles. Our focus remains on fostering sustainable recovery across all dimensions of being: physical, emotional, mental, and spiritual.

Our second Fellowship-Wide Call will be in August 2026 (the first call was Feb 7th). These sessions will explore the question, “What is Spiritually Sustainable Earnings?” and examine “The Four Signs of Recovery” as lived evidence of spiritual growth. Flyers will be shared on the D.A. website, and via the D.A. e-newsletter.

The Internal PR Subcommittee is focused on spreading awareness within the Fellowship about Spiritually Sustainable Earning as a vital part of recovery for members seeking to increase their earnings in healthy, spiritual ways. This group is developing a draft SSE ‘Playbook’ that may provide meetings with practical tools and examples, including an elevator pitch, sample announcements for meetings, and an invitation to start Spiritually Sustainable Earning meetings. The ‘Playbook’ will also support clarity and unity in communicating our purpose and include a proposal for a dropdown menu on the D.A. website and a recurring feature in Ways and Means.

For the upcoming DA50 Virtual Convention in May, the Caucus has committed to hosting a two-hour SSE session to continue our mission of bringing spiritual awareness to the practical dimensions of earning and service.

A third subcommittee is focused on deepening the application of two proposed SSE tools—Mentorship and Action. This team is developing a mentorship workshop to explore how these proposed tools differ from PRGs and sponsorship, and how they could support members in living the principles of spiritually sustainable recovery.

The Spiritually Sustainable Earnings Caucus is robust, and the enthusiasm of its members continues to inspire!

FEATURE RECOVERY STORY

How D.A. Helped a Shakespeare Cowboy Find His Horse

Bill D.

Not long after I had started going to D.A. meetings in 1991, I met an old high school friend who asked me “What are you ‘recovering’ in this recovery program?” The question left me stumped for a moment. What was I recovering? After some careful thought, I realized that I was recovering myself. I was recovering the person I started out to be before the obsession about earning, compulsive spending and debting, and the practice of underearning got me in its clutches.

I had just moved back to Texas a year or so before. That was the beginning of my recovery. I had lived in New York City for ten years, and the reason that I moved there was to be an actor. I appeared in what are called Off-Off Broadway plays, where there were frequently more people on the stage than in the audience. After I stopped acting, I worked full time at a university to get my M.A. in fiction writing. Both of those endeavors—writing and acting—were certainly part of my dream. However, after graduating I drifted away from myself. At the urging of my then-girlfriend, I got a corporate bank job that would pay me more than I was currently making. I cut my hair, bought a suit, plucked my earrings, and started working in a bank. After about a year I began working as a credit card marketer and did so for about three more years.

When my life fell apart, I didn’t realize that it was actually coming together. My boss sensed that I was not happy working in the bank, and she offered me a modest severance package in order to leave the job. Just the night before, while at dinner with an old friend, I had said, “I have to get out of New York, but I’m in debt and don’t have enough cash to move, let alone start anywhere else.” The money my boss offered me was enough to move. I put my stuff in a truck, left the car and computer in New York with my now-ex, and with my soul intact I headed back home.

I had grown up in the Panhandle of Texas, which was cowboy country. My grandfather, a great influence on me, had been a horseman extraordinaire. He trained Thoroughbreds and Quarter Horses for the track, jockeyed the latter, shod them all, did stunts in the movies, won many shows, and taught famous American actor Clark Gable how to ride in Los Angeles’s Griffith Park. During high school I discovered one of the loves of my life—William Shakespeare. I performed throughout high school and college and received scholarships for doing so. That’s when I moved to New York City—and after a few years lost myself.

When I moved back to Austin, there were two goals I had—to start acting again and to have my own horse. The first came quickly and miraculously, as have many gifts of D.A. I saw several local productions of plays, including two of Shakespeare in the Park. As I watched the latter I thought, “Heck, I can do as well as any of these people.” So one day I called their number and asked when they would audition next. I was told, “We’re hearing people right now! When do you want to come in?” I performed a monologue, and with no callback, was

offered the role of King Duncan and others in Macbeth. Over the next seven years I performed in many productions for that company and others.

The next miracle came quickly on its heels. Several months later, it occurred to me that I needed to see some horses. It was no secret to my D.A. friends that I loved horses. People would occasionally hear speaker tapes about people who started taking care of, and then riding, them. They loved to tell me about them. But on this day, after some particularly deep grief work, a friend asked me what my “little kid” wanted. I said I wanted to see and smell



some horses. Then I immediately denied myself, saying “Oh, that can’t happen.” But I pushed that thought aside and looked up “Horse Stables” in the Yellow Pages. I found a place that seemed close and called. When the lady picked up the phone, I asked if I could come out there. She asked, “What do you want to do?” I told her that I wanted to see and smell some horses, and she said, “Well, come on out!” I did. The horses were all in their stalls on

one side of a covered arena, with the other three sides open. Just as I got there, it started to rain. The horses all had wooden signs with their names, obviously made and painted by little kids. As the rain pounded on the fiberglass roof, tears started flooding from my eyes. I talked to—and smelled—each of the horses, saying their names. I let myself feel the grief of losing my way for so long.

A month later, I started taking lessons, first in groups and then solo. My skills began to improve, and several years later the owner and trainer told me that she had purchased three new horses, and she wanted to see if I wanted to ride one of them. She introduced me to them. One was an Appaloosa named Domino, and I don’t remember the next one. But it doesn’t matter, because the third horse was a small brown and white Pinto named Rocky. As he turned his handsome face toward me, I fell in love. Several months later the owner told me that a little girl was interested in buying him, “But you know how those little girls are. In a few years they discover boys, and they forget about the horse.” I took the hint. Amazingly, I now had the money saved to “buy” Rocky. I prefer to think of it not as buying, but as paying someone so that he and I could never be separated.

We had five beautiful years together in Austin, and then my Higher Power saw fit to have me move to Los Angeles. Some may think that L.A. and its environs are not prime horse country, but it is. There are many horses in the city of Burbank and other close-by areas. I first lived farther out, where I rode him in beautiful canyons and wilderness areas. Then my family and I moved to North Hollywood, where I stabled him right across from Griffith Park—the same place where, 70 years before, Westerns were filmed and Clark Gable learned to ride under my grandpa’s steady eye. We rode the trails of that beautiful place, and I imagined what it looked like when Grandpa rode there. The trails themselves were not different, although the vistas of the city when I glimpsed them had changed greatly.

After five years in Los Angeles, Rocky began to fail. When I bought him, I thought he was about 12 years old, but he was probably closer to 20. He just didn’t act like it. After we had been together ten years, I was attending a production of Hamlet in San Diego when my cell phone rang fifteen minutes before the opening curtain. The owner of my stable told me that Rocky was “off his feed” and that she would treat him for colic. This had happened before, but he always recovered within a couple of days. Not this time. Over the course of several weeks, I had a few different vets look at him. They all tried to help, but nothing worked. By the time the final vet came on September 6, 2007, it was obvious that for the sake of my old and best friend, I had to make the hardest decision of my life. As she prepared the two shots necessary to relieve his pain, she asked if I wanted to be present when she injected him. How could I not? It would be a betrayal of his love; as with many animals, I believe he was holding on for me. Before she came into the stall, I asked for a moment alone. I whispered into that beautiful brown ear, “Good night, sweet prince, and flights of angels sing thee to thy rest. I love you.” Then she came in. I held the lead rope, stepped out of the way when she told me to, and it was over. Other residents of the stable came by respectfully to offer their condolences after I spent about an hour in the stall with him, crying much harder than I had on my first trip to the Austin stable. They all signed a beautiful card that I still keep.

Without one’s own horse in Los Angeles, it is difficult to find a community. I took lessons and trail rides here and there, but irregularly. Finally, however, several years ago, I began taking lessons once a week. I have been in a horse show and now ride several horses at the new stable.

Friends ask me “Are you going to get another horse?” My answer is yes, when the time is right. It’s not quite there yet. My work keeps me from having enough time, but I plan to retire soon. Then, I feel sure that one day someone who loves me will say, “Hey Bill, let me introduce you to a horse I know,” and soon my new companion and I will be riding the hills of Griffith Park, or who knows—maybe the windswept plains of Texas. What I do know is that D.A. brought me Rocky, and D.A. will bring me my next horse, no matter what his or her name is. D.A. is the foundation of my happiness and success.

NEWCOMER CORNER

Just For Today

Whitney D.

If I think about it too much, I get a knot in my stomach. But then my sponsor asks me to name my fear. Sometimes doing that, ratchets up those feelings—I am afraid of being taken away to a debtor's prison. I am afraid of never getting out of this hole. I am afraid I won't be able to earn money anymore and will go down into a fiery pit of poverty and despair.

And then I stop and breathe.

The fear stems from looking at my debt list, the spreadsheet shared by another fellow where I list all my creditors and how much I owe them, giving me a clear and total picture. It feels like a big number. That's when the overwhelm starts.

Then I remember, my first full-time sponsor gave me a D.A. bookmark—"Just For This Day"—and the first line says, "Just for this day, I will be grateful that I have enough food to eat and a place to sleep. If I lack either of these, I will ask for help."

Every time I read this, I am aware how incredibly lucky I am as my higher power always has my back. And if I am honest, my HP has always had my back. I have never missed a day of food for lack of funds and have always had a roof over my head. I know that makes me one of the lucky ones and I am thankful. But it also shows me that my Higher Power provides. So if that is true up to now, in my 57th year, then why would my HP suddenly stop showing up?

So I take a breath, my heart slows down, my brain stops freaking out, and I think, "I am OK."

It's these little reminders that make me so grateful that I found my way to D.A. in June of 2024 after almost 30 years in Al-Anon. I come from an alcoholic family—with alcoholics on all branches of my family tree. And it won't shock you to hear, debtors too. But we didn't talk about those things. If I asked, debting probably wouldn't be acknowledged.

My family became comfortable around alcoholics—many of whom got sober and were "in the rooms"—but admitting the debting part felt like taking recovery too far.

See, most of my people are what I call 'aspirational'. Some would call them social climbers and all of them want to 'keep up with the Joneses' (or maybe now the Kardashians). Whatever the name, I was taught it's best to appear wealthy, even when you are not and it's good to "have nice things".

I came to compulsive debting honestly. I was raised that if you worked hard, it would all work out. But I wasn't given a lot of direction on what that work should be or how to do anything

except work hard. So for years, I followed the breadcrumbs, over-worked and under-earned, and remained in a pattern of 'robbing Peter to pay Paul'. Whichever cycle I was in, always led to a cycle of debt and then I would find a way to pay it off and start over, until I couldn't do it anymore and found my way to D.A..

For years, I didn't really know I had a problem, or have a clear sense of what was going on. I thought it was kind of normal and had been taught that budgeting was making enough money that you didn't need to worry about anything. Not much of a plan, you may think. That old programming and way of thinking caused me a world of hurt and I caused myself and others pain.

But I found my way here and the past year has been illuminating. I raised my hand, asked for help, got a sponsor, started working the Steps, got a PRG team and started showing up and doing the work. And little by slowly, I find myself growing in miraculous ways.

I have a clear picture of my debt, down to the number. I learned how to keep my numbers. I have learned what solvency means and see how to lose it and how to keep it. I haven't gotten more than 30 days yet, but that's OK, I will get there, One Day at a Time.

I feel so happy to have found my way here and so thankful for all the amazing fellows who are showing me the ropes. I know that this is a program that I will be practicing for the rest of my life. I am learning how to use the Tools daily, and I am learning how to love myself, regardless of my debt, by doing the Steps. My sponsor is showing me where shame rears its head and when I need to be nicer to myself.

So, just for today, I will turn my story of shame into one of hope and keep showing up to the best of my ability. I love the Promises—they are becoming more real and little by slowly, I am getting better. My thinking got me here, but it will not get me out—only the Tools of this program and the help of my loving sponsor can change my money disorder and I intend to surrender myself to it.



WRITING SUBMISSION REQUESTS

In 500-750 words, share your experience, strength, and hope on the prompt:

Were you in D.A. in the 1970's or 1980's?

If you were part of Debtors Anonymous in its formative years, your experience is a meaningful piece of our fellowship's history. As we approach D.A.'s 50th Anniversary, we are gathering stories, memories, and reflections from members who witnessed the fellowship as it was just beginning to take shape.

We want to hear about your experience:

- What was it like to be in D.A. as it was getting started?
- What do you remember about the meetings, the tools, the culture, and the energy of those early days?
- How has the fellowship evolved since then—from practices and structures to the spirit of the rooms?
- Are there traditions or approaches you especially miss?
- Are there changes you're grateful for—things we've outgrown, refined, or improved?
- What wisdom or perspective would you want today's members to know about D.A.'s beginnings?

Your insights help us preserve our shared history and honor the members who helped shape the fellowship we rely on today. Whether your memories are big or small, serious or humorous, we welcome them all.

If you're willing to share your story or participate in upcoming Founders' Day events, we'd be grateful to hear from you. Email your submission: waysandmeans@debtorsanonymous.org

Couples in D.A.

Are you and your spouse or partner working the D.A. program together? We're gathering stories from couples who share this recovery journey, and we'd love to hear your experience. Whether you've been navigating the program side by side for years or you're just starting to explore solvency as a team, your insights can offer hope, inspiration, and practical guidance to others.

We invite you to share anything that feels meaningful, including:

- **How you and your partner work the D.A. program together**
What does recovery look like in your home? How do you support each other's individual programs while also building a shared foundation?
- **Couples' record maintenance**
How do you handle paperwork, numbers, tracking, or reporting as a couple? Do you use a system that works well for you—or one you've learned from trial and error?
- **Joint versus individual spending plans**
Do you keep separate Spending Plans? Have you developed a unified plan together? How do you make decisions about shared expenses, goals, and dreams?
- **Communication and boundaries**
What conversations were important as you began working D.A. side by side? How do you maintain clarity, kindness, and accountability with each other?
- **Tools, routines, and “aha” moments**
Are there specific Tools or practices that have made a difference in your relationship or your solvency? Have you had moments of breakthrough—or humor—along the way?
- **Challenges and gifts of working the program as a couple**
What has surprised you? What has strengthened your partnership? What would you want other couples to know?

Your experience may be exactly what another couple needs to hear. Whether long or short, simple or detailed, we welcome your submission and look forward to learning from your journey. Email your submission to: waysandmeans@debtorsanonymous.org

You may see your story published in a future issue of **The Ways and Means!**

ANNOUNCEMENTS

SAVE THESE DATES!

April 15, 2026: D.A. Founders' Day 2026 A Global Celebration of 50 Years

As we approach a remarkable milestone in our fellowship's history, momentum is building. On April 15, 2026, D.A. will celebrate its 50th Anniversary, and the FCC is preparing a worldwide virtual event to honor and preserve stories from our early members—the “Founders” of D.A.

We hope to gather perspectives from **D.A. Groups on every continent!**

A “Founder” includes anyone who participated in the formative decades of our fellowship (1970s–1990s) or anyone who helped start a meeting in a regional group.

The FCC will host speaker sessions across multiple time zones to welcome participation from around the globe. Please help spread the word through your local intergroup and meetings so we can make this year's celebration truly unforgettable.

<https://debtorsanonymous.org/event/founders-day-2026/>

Call for Speakers — D.A. Founders' Day 2026

The Fellowship Communications Committee is seeking speakers for the annual **D.A. Founders' Day Event** in April.

If you—or someone you know—were involved in the early days of D.A. or helped establish meetings in your region, we invite you to share your story.

Contact: Ken H., Events Sub-Committee Chair

Email: wsc.fcc@debtorsanonymous.org

May 30-31, 2026: D.A. 50th Anniversary Worldwide Convention

DA50 marks the 50th Anniversary of Debtors Anonymous with its first-ever Worldwide Convention. Join D.A. members from around the globe for a meaningful, inspiring, and practical gathering focused on recovery, fellowship, and service.



 Dates: May 30, 2026 (12:00 PM ET) – May 31, 2026 (1:00 PM ET)

 Format: Worldwide Online Convention

 Who Can Attend: All D.A. members and newcomers

There will be a suggested donation to support Debtors Anonymous, but no one will be turned away for lack of funds.

What to Expect

Over the course of this 25-hour virtual event, participants can choose from two parallel tracks of sessions, offering:

- Workshops grounded in D.A. principles
- Interactive activities
- Fellowship and connection
- Inspiring keynote speakers

We anticipate 20+ online sessions designed to support recovery, creativity, and community across time zones and in multiple languages. For more details go to:

<https://debtorsanonymous.org/da50>

August 5-9, 2026: World Service Conference in Burlingame, CA, USA



<https://debtorsanonymous.org/fellowship-services/world-service-conference/>

All artwork in this issue, aside from the DA50 logo, is courtesy of Marianne B. The stories and opinions contained in this issue are not conference-approved literature but are the individual voices of each writer. Mention of any product or brand does not imply endorsement by D.A. but simply reflects each writer's experience.
