

**SPOTLIGHT:**

## Freedom From Fear

### Don't Kill The Messenger

In the spring of 2004 I was in my fourth year as a full-time, self-employed freelance writer. I was successful enough that my income had grown from about \$28,000 in my first year of self-employment to over \$40,000 per year. During the course of the same four years, I had, however, incurred more than \$20,000 in tax debt.

As an "independent contractor," I was required to pay estimated quarterly taxes to the IRS. Some quarters, I paid some portion of what I should have paid, and some quarters I paid nothing.

The day came when the IRS rang on my doorbell. I was at my computer working on a freelance assignment. I quickly invited the government agent up into my apartment, not wanting my neighbors to overhear any of our conversation. They might figure out that I was in deep trouble with Uncle Sam.

The IRS lady sat with me for over an hour in my tiny one-room studio apartment, where my office, bedroom, and living room all share the same space. I offered her coffee or tea but she declined (probably for fear I might slip some arsenic into it). She was all about "tough love." She was not mean or rude or shaming. She simply presented me with the facts and potential consequences of those facts. She told

me how much I owed and described the actions they could take to try and collect on my tax debt if I did not start to pay voluntarily.

I was arrogant and stand-offish. What could they really do to me if I didn't pay? "It could affect your credit report and you would

have trouble getting a mortgage or car loan," she said. "I don't care about my credit report," I said. "I don't make enough money to ever buy a house or a new car." "They could put a lien on any real estate I owned." "Look around you," I said. "I don't even have a kitchen table or a bathtub in here; there's no real estate in my life." "They could put a lien on your car." "My car is 15 years old, full of rust, and has over 130,000 miles on it," I

said. "They can seize it if they like, but they'd end up having to pay some junkyard \$25 to take it off their hands."

They could do a property execution, she said. What's that? They could come into your apartment and take any items of value. "Look around you," I said, "this is all there is, do you see anything worth taking? And by the way," I added, "it would be idiotic of them to take my computer, because I'm a writer, and that's my only means of livelihood. If they take my computer, I'll definitely never be able to pay them back, because I won't have an income."



### Announcements

#### Attract New Readers for W&M

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

— The Fellowship Communications Committee

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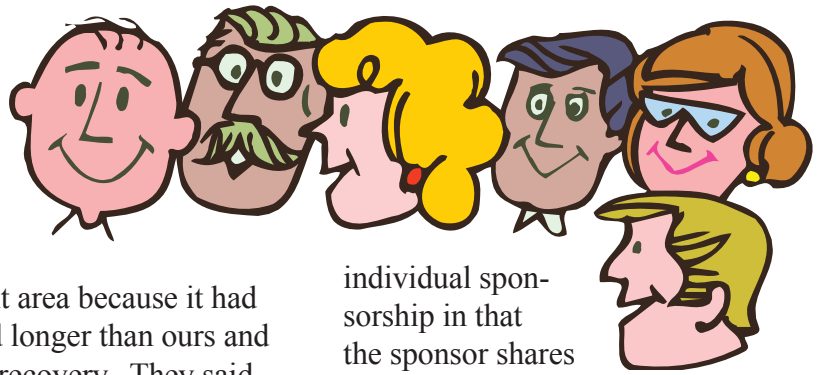
## Groups Pass It On

My DA home group has been using a new extension of an old tool. We have been using group sponsorship. I live in an area with good DA. We have two larger meetings a week, and four smaller DA and BDA meetings. While there is good recovery in this city, we are a bit of an island. I see the same faces week after week, and have a wonderful, but limited, number of people I make outreach calls to and have Pressure Relief Groups with.

To help grow our recovery, my home group asked another DA

group to sponsor us. We contacted a meeting in a different area because it had been around longer than ours and had a lot of recovery. They said yes, and sent us a phone list of their members who were willing to take outreach calls. We also had one of our members act as a liaison with one of theirs to discuss how they keep their meeting thriving.

Group sponsorship is similar to



individual sponsorship in that the sponsor shares their recovery and how they work their program with their sponsee. More experienced groups share with less experienced groups what they've learned along the way. That way newer DA groups don't have to reinvent the wheel and figure everything out for

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## Editor's Corner

As always, the submissions in the present issue of Ways & Means have a strong emphasis on service. Contributors consistently remind us how vital service is to their continuing abstinence from compulsive debting. Our readers have an opportunity to be of service to each other by writing for this publication. If you've been around the program for a long time and have experienced some recovery, why not share your perspective as a long-timer in the program? Or, if you are a relative newcomer, tell us what your first impressions of the program are and how it's working for you. Perhaps you're been around for a while and remember what it was like to be a newcomer. Also, we always welcome humorous cartoons and anecdotes related to the

program. And if you are an Intergroup representative, consider writing an article letting us know what's happening in DA in your area.

It's wonderful that the current issue contains a submission in The Forum from Australia. It's good to be reminded that the message of DA has universal reach and strength. It works the world over. We are truly grateful that through the magic of the internet, people the world over can have access to the program, even in very remote areas. Let's continue to provide support to each other by producing great shares for this meeting-in-print. 🍷

**Kieran K.**  
(Los Angeles)

## WAYS & MEANS

A Quarterly Newsletter for the  
Fellowship of Debtors Anonymous

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

The newsletter may also be distributed electronically via an email subscriber list.

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

If you accept this agreement, please submit your materi-

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

Send all submissions to:

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## Serenity Through Service

At the beginning of summer 2006, I found myself obsessed with getting the perfect dress. I hadn't identified as a compulsive shopper until I started going to the new Compulsive Shoppers and Overspenders DA meeting in New York City. I started getting a little slippery with the clothing category of my spending plan even though I usually stick to it like glue. But I've been solvent over three years, so I was feeling secure. I got a decent-sized tax refund in 2006. Although most of it was earmarked for one of my savings accounts, I'd agreed with my pressure people to spend a portion of it on something fun, specifically, a dress. However, creating this loophole in my spending plan, mixed in with my dress obsession, was making me sloppy. The answer to this slipperiness was meetings, and one of the things that gets me to meetings is service.

It's my policy to always have a service commitment at a DA meeting. I've been treasurer, literature person, co-chair, and business chair (my favorite). I give Pressure Relief Meetings (PRGs), and take phone calls. I don't do this service because I have loads of free time (I don't); I do it because it keeps me connected to the program. I encourage pressurees who don't have 90 days of solvency, and who therefore aren't qualified for many service positions, to do service that has no solvency requirement. In New York, such positions include timekeeper, "We Care" coordinator, and meeting set-up person. I also show up early, stay late, and thank the speaker. All these things teach me how to show up in my life outside the meetings, how to behave responsibly, and how to be consistent. Above everything, I go to any lengths to stay solvent, i.e. not debting.

In the New York summer, the city comes alive with interesting things to do. These opportunities for fun sometimes conflict with meetings. I'm in two fellowships, so in a perfect week—and God knows I'm not perfect—I go to five meetings. I sometimes throw in an open AA meeting, because that's where I hear the basics, uncluttered by all the tools of DA. Since I've committed to service in many of those meetings, I show up. If I don't, I have to find someone to fill in for me. If one of my meetings starts to consistently get in the way of other things—after all, recovery is a "bridge to life"—I re-think my schedule and find meetings that work.



Service also lets people get to know me. I can't remain hidden if I'm collecting the treasury every week. And it seems easier to get PRGs when people see that I take my recovery seriously. A 90-in-90 I did early in recovery also helped me get to know people, but service keeps me in the loop.

It's really all about staying connected and staying present. If DA is part of my daily life, it's foremost in my mind. And if it's foremost in my mind, I'm more likely to stay solvent. This strategy has worked so far, knock on wood. I've used all the tools: PRGs, sponsorship, and the phone. I have a spending plan, I stay for business meetings, and I've worked the first three steps.

I brought in more money in 2005 than I had ever before. Since I've been in DA (four years in August 2006), I've been on solvent vacations to Spain, Costa Rica, and Vietnam. I eat out, and I do fun things. But I am still very much a work-in-progress. My life is not "beyond my wildest dreams." I have the three Ps: Perfectionism, Procrastination, and Paralysis. I'm hoping the Seventh step helps with that. I guess that means I need to continue my DA steps. I'm told the credits don't transfer.

But I do have serenity around my finances, and service plays a big part in that. "Things" will not make me happy. A new dress is not going to save me. It's an inside job, and I seek a spiritual solution. Thanks for letting me share. 🍀

**Debbe C.**  
(New York City)

## What DA Did For Me

*What did DA do for me? It gave me . . .*

Hope. It gave me faith in place of fear.

A path and a direction, Good Orderly Direction.

Steps to follow.

Tools to get financial clarity.

Traditions to help me live with others and to restore relationships, including the relationship with myself.

Service Concepts to guide me as I serve and to empower others who serve.

Back my honesty, integrity, and clarity.

A community where I can fall down and still be accepted.

The opportunity to share my story and give hope to others in a similar binds.

*What is my life like now?*

I have clarity on my bills. I usually pay them the day after I receive them.

I have peace knowing that whenever I fall into the clutches of fear, my HP has a solution.

I know now that it is vital for me to get to a place of serenity first if I want anything to get better.

I still struggle with underearning, fears of bankruptcy, the economy, my age (59), and not having enough to retire.

BUT my worst day now is still far better than a “good” day before the program.

I have a greater serenity; I have a HP to rely on.

I have a serenity that often “passes all understanding”.

I have a greater sense of self: not dependent on outside sources.

I have enough. I am enough.

I have an inspiring, warm church community.

I have three talented cats that appeared to me before they were born. I didn’t think I could afford to keep them. But I did.

I have a beautifully appointed apartment that is reasonably priced in a friendly pedestrian neighborhood.

I have furniture I like (most of it was a gift).

I have an organized workspace.

I have a job I basically like that uses my talents and skills.

I work for pleasant, ethical people who are spiritually based.

I have a paid-off car that could be a junior in high school, that will probably last till it’s “in college” and gets 35 mpg.

I have honest friends who I can depend on.

I have reconnected with extended family members.

I have what I need and often what I want without struggle.

I have a small prudent reserve.

I have a small IRA.

I have a checking account, a humble savings account, and two humble money market accounts.

And today, all the promises (Gifts of DA) are true for me.



**Sharon S.**  
(Cincinnati, OH)

## Ways & Means 2007 Publication Schedule

Issue Date	Submission Date	Publication Date	Theme
Spring, 2007	April 1	May 1	Spring Cleaning
Summer, 2007	June 1	July 1	TBA
Fall, 2007	Sept 1	Oct 1	TBA

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

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

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



# How to Write A Submission for the

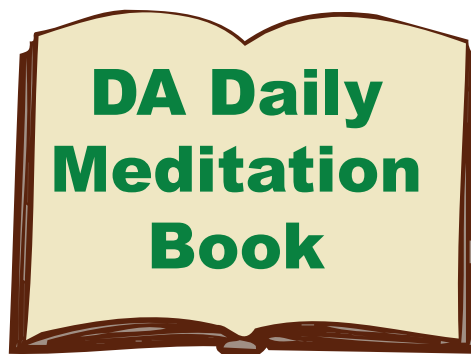
[Editor's note: A Meditation Book is being produced by the World Service Literature Committee. The suggestions outlined here relate to the submission flyer which has been mailed to DA groups.]

First, don't be intimidated by writing: you don't have to be a writer! The only qualification is that you are a debtor with recovery to share. If you can share in a meeting, you can write it down!

Second, don't worry about the quotation. If you can't think of one, write the meditation first. Then look through your favorite meditation books or DA literature and see if something fits. If you really can't find anything, make your submission anyway. The Subcommittee may be able to think of a suitable quotation.

Third, look over the list of suggested topics and see if it makes you think of anything from your own experience. If not, think about the last thing you shared in a meeting, perhaps the last story you told of your struggles in recovery that had people laughing or crying or nodding their heads. (Or maybe it's the share you didn't say, either because you weren't called on or you couldn't speak.)

Fourth, just write it down without worrying about grammar or punctuation or length. Sit down and set a timer for twenty minutes and write until the timer goes off. When you are done, go back, make corrections, and count the words. If it's



longer than 200 words, see where you can cut some. Did you really have two stories to share? If so, cut it in half and use each one separately. You are allowed to contribute three. Don't worry if you are a little over. The Subcommittee can also edit for length.

Include a summation line. What is it you learned from what you shared? Can you reduce it to one line? That's the ending.

If you don't already have one, go back and think of a quotation. Look through the DA literature including the Tools and Promises. When you find one that fits, use it.

Last but most important, sign the release form. Submit your meditation and the release form to: Meditationbook@yahoo.com. If you are emailing, scan the release form and send as a PDF attachment. Remember to also send a hard copy of your release form to the Meditation Book contact person whose address is on the submission form.

Now, congratulate yourself for doing service. Think of what it can mean years from now for a newcomer to read your words. Think of how many people have been touched by the daily readers in other programs. You can have that impact.

"In D.A., we learned that one way to experience more abundance and prosperity in our lives was by giving of ourselves to others...No contribution is too small if given freely with love." -- from the Debtors Anonymous Service pamphlet



## Groups Pass It On . . . (◀ page 2)

themselves. The help can include practical advice on meeting formats, how to run a fellowship day, and how to organize an Intergroup.

I've found having this tool to be extremely helpful for my recovery. Again, I love my local DA community, but we are an island. Talking with members from the other group has added to my program tremendously. Their members have given me new insights into more skillful ways to use visions in my program, shown me how dishonesty and cutting

corners were a part of my debting, suggested literature that was helpful, and shown me exercises and guides for stepwork.

The gratitude my home group feels led us to sponsor another DA group. We gave them our phone list, did PRGs over the phone, and donated our old World Service Conference tapes.

Just as it's a gift to sponsor an individual and watch them wake up through the steps, it's incredible to do this for a new group. We found a DA

group to sponsor by putting a notice in the Ways and Means that said we were looking to sponsor another DA group. Feel free to email the Ways and Means asking them to put in a couple lines saying that your group is available for sponsorship (or looking to be sponsored), along with a contact email. It's a way for us to give back to the fellowship what has been so freely given us, and to help spread DA on a national/international level.



**Jeff G.**  
(Chicago, IL)

# The Forum: Letters To The Editor

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

## Our Primary Purpose

As a DA member, I am reminded of my primary purpose every time we read the preamble: "Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt." It seems so self-evident when I write it down. But it isn't for me, nor for a lot of other DA members too, perhaps.

In August 2006, the Debtors Anonymous General Service Board of Trustees presented a statement to delegates attending the 2006 World Service Conference. It's called the "Statement on the Primary Purpose of Debtors Anonymous." I also hear it referred to as the "San Diego Statement." The statement can be found online in September's DA Focus.

That statement has meant a great deal to me. When it was delivered to the delegates in San Diego, I was nearly 6,000 miles away in London, at a crossroads in my DA recovery. I had attended my first DA meeting over a year earlier, in June 2005. I'd been keeping numbers faithfully and attending meetings sporadically. I'd had two Pressure Relief Meetings. I'd been taken through Steps One and Two by a DA sponsor. But something wasn't right. My life wasn't getting better in the way I wanted it to, the way I saw other members' lives getting better.

I became resentful and defiant. I stayed away from my online home group

and from other face-to-face meetings too. Things got worse. Why? I was still debting. An old timer who saw my online shares emailed me. He said: "Jo, look at the literature. Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. Recovery will not begin one moment before then." This took me by surprise. It was very different to what I'd heard in my face-to-face meeting in Australia. The majority of members there, however long they'd been around, were still debting. Sometimes I left a meeting after an hour and a half filled with chatter about time-debting, clutter, credit card charging, and "not being too hard on myself." I wondered if I was Arthur or Martha.

And then, straight after the old timer's email, the San Diego statement came out, and it was as if scales fell from my eyes. It reaffirmed why things weren't getting better for me: "Frankly, we are afraid for DA. It seems like members around the world want to focus on anything other than not debting." Err, that would be me.

Here are some of the things I did instead of not debting during my first year in DA:

- 1) Sticking to the bits of the program that I liked. I liked visions work. I had started attending creative writing classes (big vision stuff) and enjoyed them greatly. But visions are an adjunct to not debting, they don't replace it, or as DA's Visions Pamphlet puts it, "First we must stop debting."
- 2) Developing my own personal made-up

definition of debting, which I posted in my home group and probably confused many newcomers. Of course, I found it all too hard to stick to and gave up.

3) Explaining to my online group why not debting was especially difficult for me: "Oh, but I am special and different, and no-one here really understands, I have three bank accounts in three currencies; I travel so much with work; my transactions are really out of the ordinary compared to most debtors; anyone in my special position would understand that I just can't work the program like everyone else in DA; my life is really too sophisticated, you see."

4) Skating on thin ice and then initiating contrived debates as to exactly what constitutes debting: "So if I borrow twenty Australian dollars from my colleague on the train, but he won't take my watch as collateral, so I reimburse him by same day transfer from my New Zealand bank account before the train reaches Spencer Street station, have I actually debted?"

Enough. It would not occur to me to ask in an AA meeting, "What if I only sniff the wine from the bottle but don't actually drink it?"

Thank God for the San Diego statement: "When we are willing to do anything not to debt, our underearning and compulsive spending habits are removed." Finally, in October 2006,



## Messenger . . . (page 1)

Then she said, "They could take your clothes." "My clothes!!! Are you kidding me? They could take my clothes!" "Yes," she said.

That's when I conceded. What do I have to do to prevent the IRS from raiding my closet and taking my clothes? After a prolonged discussion, in which we negotiated what I could reasonably afford to pay toward my tax debt, she wrote out a payment arrangement and I signed it. To

honor this agreement, I would also have to keep up with my current tax estimates.

I was not left with any harsh or negative feelings about the IRS or the representative who came to my door. I knew I owed the debt and, in the abstract at least, I had every intention of paying it...eventually. The IRS did me a favor by sending her to my door.

When our creditors call us, send us bills, or, in extreme cases such as

mine, come a-knockin' at our doors, we should not "kill the messenger." They are not our enemies, nor are they our executioners. They are heralds of our Higher Power, awakening us from our debtor fantasies of endless abundance, and inviting us into that earthly paradise known as Reality. 🍀

**Kathryn B.**  
(Toronto)



## Ways to Serve Meetings

[Editor's Note: The DA Minnesota Intergroup has compiled a list of 50 suggested ways to be of service. Last issue we published suggestions for personal service.]

20. Greet and welcome DA members at the door.
21. Volunteer to print copies of the DA meetings list in your area.
22. Talk about the benefits of DA service work at Open Topic meetings.
23. Walk up to newcomers after a DA meeting and welcome them.
24. Be the key person for your DA meeting (for meetings that require a person to carry the key during the week) and show up to unlock and lock the door.
25. Be the door person for your DA meeting (for meetings that need to have a person stand at the door for security reasons after the meeting starts).
26. Set up literature or chairs for a DA meeting.
27. Make coffee or set up refreshments at a DA meeting.
28. Offer to be the liaison with the church or meeting place where your DA meeting takes place.
29. Go to and participate in DA Business Meetings. This is great DA service!
30. Help clean up by putting away literature, chairs, and/or refreshments
31. Give generously when the 7th Tradition basket is passed at your meeting to learn what it means to be fully self supporting, declining outside contributions.
32. Create a list of service positions you keep in the Trusted Servant's meeting format book (including descriptions and time commitments for each).
33. Volunteer to provide childcare for your meeting.
34. Volunteer to pick up medallions for your meeting.
35. Volunteer to update and print the DA phone list and bring copies.
36. Volunteer as the DA Trusted Servant for your meeting.
37. Volunteer as the DA Literature person for your meeting.
38. Volunteer as the DA Secretary for your meeting.
39. Volunteer as the DA Treasurer for your meeting.
40. Volunteer as the DA GSR (Group Service Representative). 🍀

## Letters . . . (page 6)

I was in so much pain that I was willing to start over and go right back to the fundamental principle of DA recovery, be willing to do anything not to debt. At the time of writing, I have 31 days of not incurring any new unsecured debt.

I have a new (non-debting) DA sponsor. I emailed someone from my online home group whose willingness and recovery work I especially admired and asked if she had an opening. She did. I asked if she was committed to the San Diego statement. She is. I absolutely believe today that my life depends on this, the primary purpose. DA is not a lifestyle choice.

The San Diego statement says: "We must be united on one simple message, 'Don't debt.' We believe if we can do that, the fellowship of Debtors Anonymous will prosper and grow." Thanks to all the members of the fellowship who do so much work to keep that simple message crystal clear. You have saved my life. 🍀

**Jo J.**  
(Melbourne, Australia)