

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

First Quarter 2009

## An Erstwhile Underearner Discovers The Real Meaning Of Recovery In DA

When I first got into DA 14 years ago, I heard people in meetings identify themselves as a variety of things—compulsive debtors, self-debtors, shopaholics, for example, or chargeaholics, overspenders, visionaries, underearners, and money addicts. Many of the labels described me. Self-debtor, for instance. When I heard the word “self-debtor,” I just about leaped from my seat. Yes! Another way to focus everything back on me. And Visionary! I wanted to be a visionary. I loved the whole idea of visions, prosperity, abundance—seductive words to one who had lived so long in deprivation.

Of all the labels I heard at meetings, however, I was especially enamored with “underearner.” That label seemed to fit me to a T. At last I thought I had identified my particular form of the debting disease. I was an underearner. I knew it! I just didn't earn enough money. I was a debtor because I was an underearner! Suddenly it all seemed clear. More money was the answer. I'd always suspected that money would solve my problems, but once I identified myself as an *underearner*, I was convinced that earning more money was the solution I'd been searching for.

Underearners seemed to come in all shapes and colors, but the ones that really rang my bell were the artists and the visionaries—the dreamers. They shared wistfully of their visions to own a house, take a trip, get a job they loved. I would get teary-eyed and melancholy with longing as I listened to their shares, thinking of my own

artistic vision, damaged nearly beyond repair by unsympathetic parents, mundane jobs, mismanaged credit cards, and paltry bank accounts. All these self-confessed underearners couldn't be wrong. We all just needed more money. If we could just earn more money, all our problems would be solved.

I thought that I was a debtor *because* I was an underearner. That implied, of course, that if I just earned more money, I wouldn't be a debtor anymore, which was fine by me. I never really identified with the credit card junkies and the overspenders (except when I was buying things for my business or when I was on vacation). Underearning seemed like the perfect fit, and DA seemed like just the place to work on my underearning issues. Lots of cool creative people, a list of neat tools to keep me busy—how could I fail? The answer was clear. I just needed to figure out how to earn more money—but not just any old way; no, I wanted to earn abundantly doing something I loved. I wanted to be paid to make art. That became my Holy Grail.

I quit my job because it was “not a good fit” and thus began a downward spiral of temp jobs punctuated by periods of unemployment. I kept going to DA meetings, and I didn't debt, but I came close. I felt angry and disappointed because my dreams of becoming a famous wealthy artist seemed further away than ever. Someone suggested I work the 12 Steps with a sponsor,

*(Continued on page 12)*

## Ways & Means

Carrying The  
DA Message  
Since 1988

Ways & Means, an electronic meeting in print for the fellowship of Debtors Anonymous, is published quarterly by the DA General Service Board. It is a forum for sharing the experience, strength, and hope of DA members, groups, and other service bodies. Articles are not intended to be statements of DA policy, nor does publication constitute or imply endorsement by DA as a whole, the DA General Service Board, or Ways & Means.

A PDF version of the Ways & Means can be downloaded free of charge from the world service website [www.debtorsanonymous.org](http://www.debtorsanonymous.org). Multiple copies may also be downloaded for distribution at meetings. The newsletter may also be distributed electronically via an e-mail subscriber list.

Submissions from readers on any aspect of DA 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 DA 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 DA and releasing DA 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 work by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com), or in hard copy form by mail to Ways & Means, c/o DA 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 the same addresses.

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

# 50 Ways To Not Recover: How To Avoid Taking Step 1

**S**ometimes these days when I go to a DA meeting, I think I took a wrong turn and ended up at the Tower of Babel.

The sign on the door may read "Debtors Anonymous" and the literature may state that our primary purpose is to not incur any unsecured debt one day at a time, but the language--oh! the language!--is something else.

I'm an Overshopper. I'm an Under-shopper. I'm the Biggest, Baddest Shopper since The Big Bopper. I'm an Underspenders. I'm an Overspenders. I'm a Spender on a Bender lookin' for a Lender.

I'm Powerless Over Vagueness, and I'm Vague About Powerlessness. I earn more money than you (Woo! Woo!), or less money than Sue (Boo Hoo!) I'd really rather sit home and have somebody send me a check, and I'm A-Vague-About-Money-Honey-Bunny, Too!

I'm Recovering In This Program (recovering from what? In what program? Who knows?) Or maybe I'm Recovering from Capitalism, and I have my copy of the Basic Text (Das Kapital), to prove it. I'm a Visionary, I'm a Missionary, I'm Incendiary, and I'm Creative and Cute in my Mohair Suit. I'm a Self-Debtor, or would like to be, if I could ever figure out what a Self-Debtor is, or how I could work a good scam incurring unsecured debt from my...Self.

I could go on. But you get the idea, because you've been to these kind of DA meetings, too.

It's wonderful to be able to run in this issue two stories by members concerned about the erosion of language in DA. The stories address, from different perspectives, how we sabotage

our own recovery and weaken the fellowship when we refuse to take the First Step, and persist, sometimes to astonishing lengths, with the illusion that our problem is...well, ANYTHING except debting.

Of course, all DA members are free to identify themselves as they wish. But DA's First Step reads, "We admitted we were powerless over debt, and that our lives had become unmanageable." The early DAs who spent many years exploring the deadly nature of this disease did not, by some freak mistake or thoughtless oversight, omit a laundry list of symptoms from Step 1. Just as AA members focus on the cause (drinking) rather than the symptoms (DWIs, job loss, and divorces) of drinking, so does DA focus on the cause (debting) rather than the effects.

Step 1 reads as it does because those early members found that their recoveries began and the symptoms started to clear up only after they had completely stopped incurring unsecured debt.

We're either taking Step 1, or trying to avoid taking it. It's sad and painful to see the thousands who hang around the fringes of DA in pain and distress for many years, denying that they're debtors, trying desperately to control the ever-elusive, ever-shifting symptoms of a disease that's too much for any of us without the self-honesty and clarity that come with solvent weeks, months, and years.

I used to live in that kind of pain all the time. Today I accept that I'm a compulsive debtor and I don't debt one day at a time, and that has brought my financial, emotional, and spiritual lives into a wondrous divine order. Thank you, DA!

—Anonymous

## Recovery And Service: Walking The Walk Along A Road To Riches Of Many Kinds

I found DA online when I did a search for “loans for people with bad credit.” I had gotten behind on paying my self-employment taxes and my employer was threatening to fire me. I thought my options were suicide or to get a loan. I got the unsecured loan before I got to my first DA meeting. It turns out there was a third option.

Since that desperate time seven years ago, I have retired 13 debts, my income has increased 25 percent, I moved from a basement apartment to a large place, got married without debting, got renters’ and long-term care insurance, built my retirement to one third of what I would like it to be in 20 years, took trips all over the US, to Europe, Africa, and Central America without debting, and have a maid come and healthy organic food delivered weekly. I also paid back all back taxes and am compliant with the IRS and am current with my debt repayment and monthly bills, and am still working at the same place.

Debtors Anonymous and service are what have made it possible.

When I got to my first meeting I was greeted by loving, happy, hopeful, and prosperous people who assured me that things

would get better. They told me how they had stopped debting, taken the 12 Steps, and done service at all levels and were changed people, living lives beyond their wildest dreams. I started to breathe again, and knew I was home.

As I kept coming back, I heard more and more people share their stories, I read *A Currency of Hope*, and I knew inside that I really belonged, was “in for life” AND could do everything those non-debting debtors were doing, and more.

I began to just do everything any non-debting member shared they did or had done in DA, and stopped doing the things that they said they stopped doing. It began with going to meetings, attending business meetings, recording, not debting just for today, and telling the truth about me and my money.

When I had been to about 30 or 40 meetings in as many days, the secretary for the Monday night meeting I went to did not show up. Since I was sitting up front, I offered to be the secretary just for that time—but not until I asked the group if it was okay. Holding that binder and reading what I had heard others read over and

over, and being allowed by the group to hold the format for the meeting for that hour was a huge honor for me, and I felt so very glad that for once since I had joined DA I knew I was giving something back. I felt that I had finally actually used our Eleventh Tool, Service.

When I had 90 days of not incurring new unsecured debt, my sponsor was so excited on the phone. She said, “Do you know what we do in DA when we have 90 days of not debting?” I did not, but since DA did not have recovery chips, I hoped it would be to get a pedicure! “We do service!” she gushed, and went on to suggest that I take a service position with a 90-day requirement at the meeting which was the hardest for me to get to.

I knew immediately which meeting it would be, so the next week when the secretary asked if there were any DA-related announcements I raised my hand and said, “To celebrate 90 days of not debting, I would like to have a service position at this meeting.” It turned out that the only position available was Intergroup Representative. No one wanted that one. Lucky me!

*(Continued on page 8)*

## Keeping Close To Our Primary Purpose: Speaking The Language Of Recovery In DA

I identify as a debtor at meetings. This was not always true. When I came into the program in 1999, I heard all kinds of things: debtor, underearner, clutterer, procrastinator, compulsive spender, self-debtor, pauper, business owner, time debtor, or the perennial punchline “all of the above” (and everyone laughs); and one which is still very dear to me, “apparently powerless over time, money, and stuff.”

It was (and still is) helpful to me to understand that this disease has different symptoms. And hearing all the variations did help me to bring my demons out of the dark, vague shadows where they grow and breed. What has changed for me is my understanding of this disease.

If I underearned, I got forced into a corner and the temptation to debt roared out of my lack. I found that underearning was just debting in slow motion. If I cluttered and couldn't find things, I resented myself. And that resentment accumulated and found a door somewhere in my life to barge out of, often in important relationships that affected my earning. Time spent on distractions or looking for things made me angrier still, and filled me with self loathing. This, in turn, drove me into grandiosity, which was what I did to convince myself

that I was a worthwhile person. And my plans were so grand and so big and so “perfect,” they paralyzed me and I couldn't keep up with myself. My distorted sense of “vision” fueled my compulsive spending, and eventually brought me into this program with more than \$70,000 in credit card debt.

I have come to see that, regardless of the symptom (and I've had most of them at one time or another), sooner or later the result was that first unsecured debt. And with each new debt, the next one became easier, and the next one after that even easier still. Once I allowed myself to have what I wanted, no matter what the cost or consequences to me or others, the behavior took on a life of its own. No matter how many times I told myself “This is the last time, tomorrow I'll do it the right way,” tomorrow never came.

So I learned that the disease is about debting. The first debt is like the first drink; I came to that clarity at last. And since I discovered that vagueness can be terminal, I like that clarity. I like it in my numbers, in how I use my time, in being conscious when I spend, in how I organize my living and working space and tasks, in how I express my feelings, even in being clear what my feelings are, which I wasn't for a long, long time. Clarity is a great gift.

When I identify as a debtor, I am standing in the open, and with complete clarity naming my disease. It protects me from denial, which, unchecked, will gradually cloud my thinking. I have recognized that, for me, there are many behaviors that will lead me to debt, but they are all common allies in the same war, and the battles are all to one end.

Recently I have had people come up to me after meetings and ask, “Will I always have to identify as a debtor?” They express fear that saying the words will make it true, and they so desperately want to be finished and done with this “problem.” I think they are coming to these rooms to get cured and then move on with their lives, or they are afraid that once they are better, saying they are a debtor will reinforce that old identity, like bringing back an old skin they have shed. I have found that my disease is an escape artist, always looking for a back door or setting up an exit strategy.

Gardening is something I really love. I have gathered much wisdom along with the flowers, herbs, and vegetables that I cultivate. One thing I have learned is that weeds grow all by themselves. I can tell you I never planted a weed in my

*(Continued on page 5)*

## Primary Purpose

*(Continued from page 4)*

life! But they are always there, and in order for my garden to thrive, I have to do whatever it takes to remove them. I have come to the place of acceptance that weeds are part of having all the wonderful, prosperous things that gardening affords me. I don't fool myself about it--they will always be there. It's just taking life on life's terms.

When I identify as a debtor, many things are at work. I am being rigorously honest with myself about my disease. I once again affirm what I know to be true, that I am powerless over debt. I know that if I don't tell the truth, then I will not take the actions to pull out the weeds (read that behaviors) that will grow in my life. And, as I do, I can remove them when they are really small, and little effort is required.

More than that, I am telling the newcomer and the debtor who still suffers the truth. This puts me in the flow of our primary purpose, which is to reach the still-suffering debtor, both in and out of these rooms.

That's where it shifts from being about me, to being of service. When it's all about me, I know I'm in trouble. What's also true is, when I identify as a debtor in rooms that are safe, supportive and compassionate, my Old Committee Members—Fear, Resentment, Doubt, Regret, and Longing—are transformed into

the voices of a loving God, and an army of friends and fellows who have a much more positive view and experience of me than I ever did of myself. There are plenty of other places in my life where I'm not seen as, or identified as a debtor. I get to be anonymous there.

I have realized that there is another kind of debt that can creep into my life. The recovery I receive in this program is for me. But my 12th Step reminds me that it's not only for me. What I receive from this program is given to me to share as well. If I were given money to give to someone else, I would be in debt to them until I gave it to them. In the same way, if I don't give away the recovery I have been given, then I am in debt to the newcomer and my fellows in the program. I choose not to debt in that way either.

Identifying as a debtor affords me the privilege and blessing to see that the pain and difficulties I have had be placed into service to help others get well. I'm not altogether sure how it works, but God seems to be able to take my darkness and turn it into light. And this light seems to reveal the road of happy destiny, for me and for others. I am truly grateful to be able to identify as a debtor!

—Richard H.  
Burbank, California

## Article Submissions For Ways & Means

Submissions are now being accepted for the 2nd Quarter 2009 issue of Ways & Means, due out in May.

This will be a "regular" issue, for stories on any aspect of DA recovery or service. There is considerable flexibility on article length, which can range from 200 to 1400 words.

All submissions are subject to editing for length and clarity. Deadline for the 2nd Quarter edition is April 15, 2009.

To submit an article, send by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com), or by postal mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, MA. 02492

Questions and comments should directed to the same address.

Preference is given to articles that directly reflect the DA program of recovery, including the 12 Steps, 12 Traditions, 12 Tools, and the 12 Concepts for World Service, as well as issues concerning the Fellowship as a whole, such as singleness of purpose, DA unity, and the building of strong meetings and a healthy DA service structure.

The 3<sup>rd</sup> Quarter issue, due out in August, will be a special issue focusing on the history and operations of the DA General Service Office. Submissions are welcome for this issue as well.

## *For This DA, It IS About The Money— And The Steady, Guiding Hand Of God*

I have often heard it said in the rooms that “it’s not about the money.” As a newcomer, I know it was ONLY and ALL about the money for me. And frankly, with 12 years in DA at the moment, it is still about the money for me.

Sometimes, my money is a red flag. When I am being blown about by the winds of retail, or sales, or wants, I now recognize that something is wrong in my emotional life. I know that buying something is not the solution. I know that I am so emotionally upset, and that it has gone unattended and underground, or I wouldn’t be so excited about a purchase. And I know that I have to pray for Help! Help! Help! to get over the compulsive urge to spend inappropriately. Bringing God into it always breaks the magnetic hold the obsession gets on me.

Other times, the money is direct and tangible guidance from God. When I have a Spending Plan which has been worked out in a PRG, with God present in the room, I am clear that I am supposed to stay within my categories. I call it being obedient to my categories, but really, it is surrendering to God. Since I subtract each expenditure from a running balance in each category, I know exactly how much I have left to spend. And this is where God talks to me.

For example, when I was on holiday recently, I saw a silver charm brace-

let I wanted. I knew I would not be in that city ever again, and I already had a charm, so I wanted that bracelet now. It cost \$20, tax included. I had the willingness to check my category balance. I had \$19.17. Yes, I had money in other categories, and what’s 83 cents? But I trusted that God had only left \$19.17 in that category when He could easily have left \$20.01, so I did not buy the bracelet. It was a DA decision, based on this idea that God speaks to me through the money. Three days later, I got that exact bracelet as a gift.

Bringing God into  
it always breaks  
the magnetic hold  
the obsession  
gets on me.

This is why I also have to keep my categories up to date. When I have refused to surrender the money to God’s guidance, I have been sorry. Take the suede jacket. A few years ago, I was shopping and unexpectedly came upon a sale. There was a suede skirt and jacket which looked great on me. I had enough money to buy either the jacket or the skirt because I checked my Clothing cate-

gory balance. But I imagined the looks of appreciation when I’d walk into a room with that boffo outfit on, the whole outfit. So, I used money from another category, and bought both pieces. To this day, that jacket is too short in the body and too long in the sleeves. Every time I put it on, I get a twinge of annoyance. And I almost never wear the skirt. Now, if I don’t have enough money in the category, I hear God saying, “don’t buy this,” or “Don’t buy this at the moment.” Usually I find out why later, and am glad I made the decision to stay within my category.

The main reason it is about the money for me is that through this medium, I learn to do God’s will. I am practicing surrender. When I am willing to give the money and all those decisions about purchasing over to God, it becomes a habit. Then when God has something really important for me to do, like deciding on what service He wants me to do, or what decision He needs me to make on a life problem, I am used to doing God’s will. I follow my sponsor and PRG peoples’ suggestions, and my intuition. I do not get into self reliance or defiance.

When I pay attention to the money, I get God’s greatest gift to me: Guidance.

—Sandy S.  
Toronto, Ontario

# The Magic Of Sponsorship And Steps Helps A Debtor Recover Down Under

I first arrived in DA in July 2006. I was *again* at a point where I thought my life couldn't get any worse (what little I knew). My first meeting was full of recovering debtors sharing their experience, strength, and hope; I was scared, and couldn't get out of the meeting quickly enough. At this time I shared occasionally on the telephone (when the going got rough) with a DA member, whom I didn't realize at the time was to become my sponsor.

I left DA in an attempt to right my ways using the literature, and infrequently calling (and avoiding) the woman whom I had shared with. In April 2007, I returned on hands and knees surrendered to the fact that I was a compulsive debtor who needed the 12-Step program of Debtors Anonymous to recover, and even though I didn't know what this meant, I attended meetings for 90 days, and in this time kept my numbers and committed to not incurring any new unsecured debt one day at a time. At 90 days I asked the woman I had been sharing with to be my sponsor, to which she replied, "Yes."

Before I realized what I had gotten myself into, I was writing reflec-

tions of my debting history for Step 1, and sharing it with her in her office by the light of a candle. As this process unfolded, I found myself at Steps 2, 3, 4, and sharing a Step 5. The liberation of this Step was palpable; I was experiencing the freedom that's promised in the 12 Promises.

I wrote about my defects of character and posted them regularly on the SpendersDA online meeting, receiving many e-mails during this process thanking me for my honesty (I was amazed that others saw me as honest), an unexpected gift that was given as part of Steps 6 and 7. I had an amends list, and before I knew it I was making amends to those I had harmed. I was also sharing a Step 10 with my sponsor on a regular basis. Today I continue to work the 12 Steps, and develop a connection with a power greater than myself.

I now sponsor two women in DA, one in Australia, the other in London, England, and I get immense satisfaction from these relationships. I sponsor them the way that I've been sponsored. I have discovered throughout my solvency that what works for me may not be what works for others, and I have learned some of the toughest

lessons in recovery through these experiences.

My sponsor in New Zealand has always been honest with me, and has always drawn heavily on DA and AA literature, and for this I am truly grateful. Today we stay connected via the telephone, with a weekly check in and a monthly PRG.

I had no idea that the 12 Steps of Debtors Anonymous would revolutionize the way I see myself and others in the world. I thought I would always be wedded to the notion that "I am not enough." This thinking has been taken away from me, and will continue to be absent for as long as I commit to several undertakings on a daily basis, these being:

- Not incurring any new unsecured debt
- Trusting in a power greater than myself
- Working the program of Debtors Anonymous

In fact the writing of this very article was a suggestion from my sponsor! I have been gratefully solvent since January 14, 2008.

—Sasha  
Australia

**DA Service**

*(Continued from page 3)*

I say “lucky me” because serving on the local intergroup, which I have done in one capacity or another since that summer day in 2001, continues to lift my spirit and recovery to new levels, and has given me countless gifts.

It has been especially rewarding to work on projects and spend one Saturday a month with others committed to DA service beyond meetings. These are usually people who are actively sponsoring and working the Steps themselves, regular attendees at their home group, and more often than not they are people who have what I want. Their experience, strength, and hope is always so enriching, and I feel so supported and appreciated there.

Especially in that first year, when I did not know what to do with myself outside a DA meeting other than be writing Stepwork or calling someone in DA, being a part of intergroup allowed me to be where I could be creative, organize events, actually be part of creating the “fellowship I (sought)”, to quote the Big Book of Alcoholics Anonymous. And my service work certainly gave me much more than I gave to the intergroup!

In service, I participate in the group conscience that makes important decisions that affect how the intergroup best serves meetings and still-suffering debtors in our area. I learn more about how

DA’s 12 Traditions keep our groups healthy, and have learned what practices and tools enable business to get done efficiently and harmoniously, and use them in non-DA situations regularly. Attending so many DA business meeting in my first year in DA made me feel like part of the solu-

I also began to understand the words, “Service is vital to our recovery”

tion, part of something exciting.

Sometime later one of the local meetings folded and I started asking the old-timers a lot of questions. For the first time in DA I was afraid — afraid of the program disappearing and not being here for me. Until that time, and although I had started a meeting with some others, I had given no real thought to what keeps meetings strong, where DA literature comes from or what, beyond rent and GSR travel, my Seventh Tradition contribution is used for. The old-timers told me to not debt, record, keep doing my Steps, take others through the Steps, and do service, and I would have nothing to worry about. So far they were right!

As I kept listening and watching and asking people about recovery, I noticed that most people who had what I want, those to whom I looked for experience, strength, and hope had done or were doing World Service. Around the time I had 90 days in DA, the World Service Conference was held within driving distance of where I live. Someone told me I should go, that I would like it, and that newcomers would be most welcome. So off I went, to the Conference’s annual Fellowship Day.

It blew my mind to hear speakers with decades of not incurring new unsecured debt. It was awesome to meet people whom I had known from my online meeting who were going to any lengths for their recovery. DA was the beneficiary of their love. I knew DA was going to be OK since there were more than a hundred people at the Conference all working hard for the Fellowship they love. I also began to understand the words, “Service is vital to our recovery” and “We do service at all levels,” I knew that it would not be long before I became a GSR, and that I would be ready. That time came earlier than I expected!

Thanks to my intergroup and World Service commitments and the suggested abstinence requirements for both, I finally got a year free from incurring new unsecured debt, and then a second year.

The year 2008 has been financially difficult for me due to some family

*(Continued on page 9)*



**DA Service***(Continued from page 8)*

health issues, but because I did not want to let my group down and I could not wait to get to the Conference again, I was more committed than ever to not debting one day at a time. At every level of service, and especially in World Service, there is always something that I am perfectly suited and experienced to do, and a Higher Power seems to put just what I need to do, and the people I need to do it with, right in front of me.

I heard a while ago "if you have not been to a meeting you don't like, you have not been to enough meetings!" And I did not know what that meant. I loved all DA meetings, business meetings, intergroup meetings, speaker meetings, online meetings, even phone meetings (with all that beeping!)

Then I got to my first committee meeting at the World Service Conference. What I thought of as my recovery turned out to be a bundle of characteristics that were not helpful. I felt and was impatient, judgmental, and generally resentful that, even though I did not raise my hand to be an officer for the committee, I and my contributions should be given special treatment. I had to phone my sponsors (I had more than one at the time) several times that week, and the following months to just regain a modicum of serenity! The slogan "Service Serves Me" has helped me many times in determining when to raise my hand to help, and when to step down and let some-

one else do the work.

World Service work, more than any other, has helped me be the solvent business person I am today. It has also given me the gift of patience, at least in matters regarding my business. It also, more than anything, gives me hope. I watched DA go from being in the red to being in the black, then building a prudent reserve. I followed an issue sent by a member as it made its way to the General Service Board, then to the Fellowship Communications Committee where it inspired an idea, to become an action item, to then become a project, to be handled by an Appointed Committee Member, and a couple years later to become an online tool that led a newcomer to my meeting! When things move slowly in my business because I am saving up for a purchase, I log onto the DA meeting list database and again trust a Higher Power that works.

At a long-timer share-a-thon someone said to me, "I got into DA, stopped debting, started serving, and got rich. Are you rich?" The question stunned me, and I found myself slowly nodding yes. As I have done more service I have prospered. Not just in feeling good, but also in days of freedom from debting, honing skills and talents, and developing new ones. I earn a lot more than I did when I got here. My quality of life is very much improved, too. I am healthier, happier and much more at peace. My resources ARE abundant and I give a lot more to DA now.

At the beginning I had so little money I just put coins in the basket, but per my PRG, I always put something in. There have been a couple times over the years that I have been unable to give much more than service. My PRG consistently reminds me time and talent are also part of the Seventh Tradition. I see people put in fives and tens and think "Wow, I wish I could!" I thought that was a lot until I had heard someone share that he gave a dollar for each year he had, at each meeting he went to. And I got a vision for me.

At my next PRG I asked how can we make it so I can give \$2 per meeting, since I have two years of not debting. It felt like such a stretch until I met someone who sends a dollar a day to the General Service Office each month, and she is on a fixed income! The prosperity helps open my eyes. Now I make a monthly contribution to GSO as well.

When I stretch myself in service, I have more time free from debting, more faith in a Higher Consciousness, more people I call friends, and have more time and more money. The more I give the more I earn. I guess I'll have to ask the old-timers how that works! Thanks for letting me share.

**DA Tool 11: Service**

"We perform service at every level: personal, meeting, intergroup, and world service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us."

# A Lifelong Liar, Cheat, Thief, And Con Man Finally Hears The DA Message Behind Bars

I grew up in an affluent Dallas household where money, debt-ing, and possessions were dysfunctional, to say the least. As early as I can remember I had a burning need for “things.” Looking back, I can see that having more toys than my brother or friends was vital. Possessions defined my worth. My lack of self esteem and my fears, fears of being ridiculed, alienated, and demeaned, were assuaged by things.

My earliest memory of a toy is of one I stole. In a stroller, while my mother was distracted with her shopping, I looked at a toy I wanted and quietly put it in my pocket. On the way home my mother asked me where I had gotten it and I lied, “JR gave it to me.” Lying, coupled with stealing, was already a part of my existence.

Throughout school, then college, on to graduate school, and through failed marriages, I madly pursued the trappings of a “successful life.” It was mandatory that I have a bigger house than my peers, drive better cars, host more cocktail parties, and in general flaunt my grandiosity, usually with a martini in my left hand. Relationships, including marriages had no permanence or substance.

My perceptions of myself were all lies. I convinced myself that a few more attainments would solve whatever roadblocks were in my path. Even when I began to lose jobs because of lying and stealing I had no idea of the enormity of my

disease. I was caught several times, but my persuasive tongue got me out of it too often. No awareness of the disease reached my brain.

In 1985 I was convicted of embezzlement from a major brokerage house and sent to federal prison. My marriage disintegrated while I was inside. The disease convinced me that new surroundings would again solve my problems. Whatever they were, however, was not clear to me. So, off to California. Once again, failed jobs, relationships, and friendships eroded. The dis-eased insanity continued to convince me that over the next rise was the Promised Land. I paid no attention to the repetitive nature of my failings, blaming others--making excuses--remaining in denial.

One of my defenses was that if I had problems surely my friends would tell me. I had no idea that they tolerated me in spite of my failings, and hoped that someday I would see the light. They told me nothing. And my detractors obviously didn't know what they were talking about!

Back to the Northeast and the pursuit of the “Big One.” I just knew that finally I had the solution and if we could only raise a few million dollars, everything would be OK! Tragically, I enrolled a number of others in my mad scheme. It failed, and once again I fled for the next rise, Brooklyn! But this time, DA “angels” were sent to sit down with me. They were the “old-timers” that had already traveled the road

that I was just entering.

They told me that I was not only killing myself, but all of those around me. They were not gentle. I needed a two-by-four in the back of my head to begin to listen. They told me of a meeting two days from then and arranged for another “angel” to sit with me after the meeting. And so I began to road to recovery. I learned early on that there was enormous power in the program, in the meeting rooms, and in the Steps to recovery. No one could explain to me exactly how it worked, but it was easy for me to see all around me that it did, indeed, work.

My real bottom came the morning three years later when the buzzer sounded and seven FBI agents came up the stairs. I sat while they took my car keys (to the fancy car parked outside) and watched as they blocked off the street, the neighbors aghast. In the other room I heard loud sobbing. I wanted to die.

It took the Government almost three more years to return an indictment. In the meantime, I worked very hard. I began with just attending meetings. Gradually, I sought a sponsor and began the Steps. It took me almost two years to really get solvency. I sought service. A year later, as the new GSR I attended DA World Service Conferences in Manhattan, then Minnesota. I went to share-a-days and began to give PRGs as well as con-

*(Continued on page 11)*

**Release Behind Bars***(Continued from page 10)*

tinuing my own Steps.

Two years after that I was ordered to appear before a federal judge. Higher Power was now holding both of my hands. Another “angel” enabled me to get an experienced lawyer to defend me for free—blessings abounded. He and I worked hard to assemble letters and testimony from people that had witnessed my recovery. He pointed out that judges ignore “foxhole conversions” but the fact that I had been in recovery for many years before even being indicted would weigh well.

At the sentencing I was looking at 23 counts. Twenty-two counts had sentences of five years each and one had a 20-year sentence potential. In all, I was looking at what could have been a lifetime in prison. My Higher Power continued to deliver. People whose lives my partially recovered self had touched reached out for me. The judge stated that his initial inclination was to “throw the book at me.” But he was led to see what DA can do and had done for me.

There was no way that I could not be sent to prison, but I was given an incredibly light sentence—18 months. And so off I went. Arriving at prison I was asked to begin a DA program.

I’m out now. I have another two years of probation. And I’m having the best time of my life. I am surrounded with wonderful people. When I came back to the Brooklyn meetings I was surrounded with hugs and kisses—something that never happened in my life. This year I turned 70. For a few seconds I’ve thought that it would have been nice if I had found DA 30 years earlier, but my Higher Power knew I wasn’t ready. My life is truly a miracle.

—Sidney J.  
Newfane, Vermont

## Money And Spirituality: My Dilemma With Step 3

**I**n doing my Third Step with my DA sponsor, we discussed all of the payoffs I have in not surrendering my will and my life over to the care of God. One of the things that came up was that I feel more spiritual when God manifests my financial needs just in the nick of time, even if I was the one who created the problem to begin with through my own personal financial irresponsibility.

For example, if I compulsively shop and spend some of the money that was meant to go for rent, then I start to pray, asking God for help in getting the money to cover the rent by the first of the month. When, through God’s grace, the money appears on that very day, I feel grateful. I discovered that, just like I feel loved by my family and friends when they bail me out of a mess I created, I also feel God’s love when God bails me out yet again.

I have always been in touch with the side of God that is Abundance. The downside to this is that I am constantly creating financial chaos, and then praying for assistance from God to overcome it. When prosperity comes in

and the problem is solved, my feeling of having been heard and cared for gets reinforced and it increases my faith of being “in the care of God” as stated in Step 3. At the same time, a part of me starts to think I must have a strong “conscious contact” with God in order to have been heard and provided for.

The truth is that, instead of this increasing my level of recovery, it actually helps me indulge in personal spiritual delusions of grandeur and false pride, which are defects of character, and these grow deeper roots into my consciousness. It becomes harder to be completely ready to have God remove them as part of my Seventh Step. So I continue to create more opportunities for God to “prove” Himself to me over and over again, never attaining wisdom, never attaining solvency, never attaining sanity.

—Maricelle J.  
Portland, Oregon

### DA Step 3

“Made a decision to turn our will and our lives over to the care of God as we understood Him.”

## Help Preserve Our DA History

The DA Archives are looking for one or more copies of the minutes of the 2<sup>nd</sup> World Service Conference, held in 1988 in Los Angeles. Obtaining a copy is critical to our goal of having an unbroken set of minutes for all 22 WSCs.

The Archives are also seeking copies of minutes from the 3rd, 4th, and 5th Annual Meetings of Debtors Anonymous, held in New York City in 1984, 1985, and 1986. The Annual Meeting was a precursor to the World Service Conference, which was first held in 1987.

In the past few years, the DA Archives have made major strides in collecting key documents and filling major gaps in our historical record. The Archives now reside in a secure, climate-controlled storage facility near the General Service Office, and are in the process of being sorted, catalogued, and in some cases, made available for viewing on the DA website.

Recent donations from inter-groups, former trustees, and other long-timers have significantly increased the collection, but important gaps still remain. If you have historical DA materials of any sort from before the year 2000, please consider donating them to the DA Archives.

Send materials or any questions or comments to:

**DA Archives**  
c/o General Service Office  
PO Box 920888  
Needham, Mass. 02492

Or e-mail [office@debtorsanonymous.org](mailto:office@debtorsanonymous.org)

## An Erstwhile Underearner

*(Continued from page 1)*

and I did, and things just seemed to go from bad to worse. My life crumbled around me. My relationship fell apart, I slept on couches, I lost all sense of self, and finally moved back to my hometown in defeat.

After working DA's 12 Steps a couple more times with sponsors, I began to recognize how my attitudes and beliefs were driving my behaviors. Debting was a way of life for me, an attitude that permeated every part of my day, a total life philosophy. It was a shock to realize that my debting disease was with me from the beginning. Here are some of the attitudes and beliefs that were revealed to me:

- I learned that I had a dreadful fear of taking responsibility for myself, which manifested as an unwillingness to show up for jobs, especially jobs I didn't like or thought I was too good for. I couldn't see myself as a "worker among workers."
- I began to see how I used other peoples' time, money, energy, and possessions, while contributing as little as possible of my own. I chronicled all the times I'd lived with partners and used their stereos, dishes, sheets, furniture, and towels without offering anything of my own because I thought there would never be enough if I gave away what little I had. I was almost 50 before I bought my own television and stereo. My inventory showed me that my whole life I'd been "playing

house," too scared to create my own.

- I realized that I expected to get everything for nothing; I expected to have it all—life, love, work, everything—my way, without paying for it, earning it, or contributing my fair share.

I believe these attitudes are the core of my debting disease. Why? Because I am special, of course. So special I believe I deserve to have everything. Or on any given day, so special I believe I deserve to have nothing. To me, the essence of my underearning behavior was to both undervalue and overvalue my place in the world. Either way, my attitudes and behaviors were the manifestation of an ego that was immature, totally self-obsessed, and as big as all outdoors.

I learned that I was compulsively keeping my life small so it would be "manageable." Fewer zeros were easier to keep track of, fewer things could go wrong. Fewer resources meant the choices were crystal clear: survival mode was the only option. Keeping things small helped me maintain an illusion of control, so I wouldn't have to be afraid.

I also found out how my relationship with my parents played an ongoing role in my underearning. In my family, money equaled love. As long as I was needy and helpless, my parents would express their love for me by giving me money. They wanted me to be safe, because they loved me, and I wanted to feel safe and loved so I accepted their gifts, but what I learned was

## An Erstwhile Underearner

(Continued from page 12)

that the gifts came with both strings and consequences. I felt manipulated and misunderstood, but I also learned to practice self-deceit.

What still makes me sad to realize is that I held up my “failure” to succeed as an artist as a badge of honor to get attention and ego strokes for my valiant suffering. And further, I spent my energy on dreaming, wanting, and visioning and never got around to the doing. In other words, I didn't work at my craft. It was safer to dream and complain than to take action and risk change. The fear that my art wasn't good enough kept me from improving at my craft, thereby creating a self-fulfilling prophecy.

As long as I thought money was both the problem and the solution, I kept the spiritual door closed. I had no faith that a Higher Power could be the answer. After all, I asked God for money, and I was given just enough to scrape by. I asked God to let me earn doing something I loved and was presented with crummy jobs that deadened my spirit. God had not proven to be trustworthy in the earning department. As long as I focused on what I wasn't getting from life, I couldn't think about what I could give, thereby closing myself off from the sunlight of the Spirit. When I finally saw all the payoffs I received for not surrendering my earning, my money, and my debting to the care of God, I realized that I wanted to change. I was tired of trying to force life to conform to my

demands. I wanted relief from the pain and fear. In Step 6, I became willing to change, and in Step 7 I asked God to change me, and I believe I have been changed.

About 3 months after I paid off my last debt, a job in a completely new field came along. I applied for it and got it. On the same day, coincidentally, I moved into my own apartment for the first time in 25 years. I was terrified that life would obliterate me for daring to change, for trying to be self-sufficient, for trying to be *big*. I slowly began to craft a life I could love, with gentle guidance from my Higher Power and the unflagging support of the DA community. In case you are wondering, no, I was not miraculously granted a job in the arts. Instead I fell into education, helping others achieve their dreams, which is probably of more service to the universe and might even be better for me. I am paid adequately, and I enjoy the work. And I have all those things that adults who take responsibility for themselves seem to have: recognition, self-respect, savings, benefits, and a 401K. Plus I'm going to graduate school the slow but sane way, paying cash one course at a time.

What have I learned? I've learned that God is the path to all that I desire. Instead of focusing on what I lack, I practice gratitude for the gifts I've been given through working the DA program. I try not to make everything about me. Playing the victim is no longer as satisfying as it once was.

I've learned that if I want to keep what I've been given, I must be ready to pass it on. Now I try to

focus on being of service in all areas of my life. I do service for DA at all levels. Service has been vital to my recovery. I would still be a walking dead person if not for service in DA.

I've learned not to focus on the money. It's not about the money, and it's certainly not about underearning. Instead, I focus on being of service in my job, and I manage my income and expenses with mindful recordkeeping and thoughtful spending plans. I sponsor others so I can be reminded that I don't have all the answers.

In essence, what I've learned about underearning is this: that underearning is a *symptom* of my debting disease, not the cause of it. I under-earn *because* I am a debtor.

It doesn't matter how much money I earn, I will always be a debtor. Sooner or later, if I don't earn, I will eventually debt. After I blow through my savings, retirement funds, inheritance, windfall, whatever—if I don't earn, I will debt. It is simple as that. From working the 12 Steps in DA, I know that only a spiritual connection to a power greater than myself can restore me to sanity. I'll always be a debtor, but I don't have to be an underearner. Every day that I am willing to take the next right action to avoid debting—be it showing up for earning, planning and saving, or mindfully spending—I am granted the antidote to underearning.

—Carol B.  
Portland, Oregon

# Around The Fellowship



## Donations Expand DA Archives

Major gifts from two of DA's largest centers have given a boost to the Debtors Anonymous Archives. The Greater New York DA Intergroup recently donated its entire archive (except for the last 3 years of Intergroup records) to the national fellowship. Because DA began in New York City in the 1970s, many of the records contain information of great importance to the history of the fellowship as a whole, as well as local DA.

New York has had an archiving effort in place for several years, but found that it could not guarantee the safety of its materials, many of which go back to the early days of the Fellowship. Important pieces of DA history were being carried around in shopping bags and stored on open shelves in meeting rooms open to hundreds of people from many 12-Step groups.

In order to ensure the safety of the archives, and to allow them to be properly catalogued and disseminated to the Fellowship, they were given to the General Service Office, which maintains a secure, climate-controlled storage facility in Norwood, Mass.

Chicago's Great Lakes Area DA Intergroup (GLADA) recently copied its archives and also donated the copies to the GSO. Other major donations to the archives in recent months have included six years worth of General Service Board documents from a former trustee, filling in a major gap in the collection, and records of one of New York's oldest groups with a business focus, the Wednesday night BDA (formerly Business Owners Debtors Anonymous) group of Manhattan.

## Debiteurs Anonymes A Montreal

Attempts persist to establish a French-language presence for DA in North America.

The francophone Groupe Nouveau Depart of Montreal, Quebec recently celebrated its first anniversary. The group meets each Wednesday at the CLSC (neighborhood health center) in the St. Henri section of Montreal, at 3833 Notre Dame Ouest.

Although there are more than 8 million Canadians whose first or only language is French, mostly in Quebec and the Maritime Provinces, efforts to start and maintain DA meet-

ings in that language have developed slowly. A meeting in Quebec City was held for a few years in the late 1990s, and another in Montreal's East End survived for three years in the mid 2000s.

The Nouveau Depart meeting was started with the help of members of the more established Tuesday night English-speaking group, and meets in the same room. Members of both groups cooperate on events and cross the border to DA events in nearby Vermont. The French-speaking meeting is attempting to obtain literature translated into French by Debiteurs Anonymes groups in France.

## Groups Utilize New Recovery Stories

The Solvency First Group of Croton-On-Hudson, New York has a new way of carrying the message to the debtor who still suffers. Once a month, the group logs onto the DA website and prints out a story from the Recovery Stories section. Reading and discussion of the story becomes the focus of that night's meeting.

The Recovery Stories section was created by vote of the 2008 World Service Conference, and currently offers 13 personal accounts by long-time members from different backgrounds whose stories exemplify strong recovery in DA. More stories are being added each month.

Thanks to technology in general and the DA website in particular, DA groups looking for effective meeting formats and seeking to use literature in their meetings now have more options than ever.

For years, many groups have included *A Currency Of Hope* meetings in their formats, reading a story from the DA recovery book *A Currency Of Hope*. Now, stories from the Recovery Stories section of the website can be downloaded for free and used in meetings, as can stories from *Ways & Means*, the Fellowship's quarterly recovery newsletter. Some groups have established formats using stories from *Ways & Means*. One Chicago group printed out 35 copies from the website to use as study material for its meeting.

---

Ways & Means is always interested in hearing about interesting and inspiring events and accomplishments going on around the fellowship. Please send submissions by e-mail to [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com) or by physical mail to Ways & Means, c/o DA General Service Office, PO Box 920888, Needham, Mass. 02492