

# Ways & Means<sup>®</sup>

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

First Quarter 2014

## Taxes And More

**W**ith extreme gratitude, I celebrate six years of solvency in D.A. When I first arrived at a meeting, it was over twenty years ago; I wasn't ready. Oh, it looked like I was ready. I had credit card debt. They came to repo my car regularly, while I scammed and borrowed money to pay the payment so that I could delay the repo. I would have a minimum of \$300 per month in bad check charges. I owed everyone money. I was humiliated. But I thought I had found a different way out. Earn more. Lots more.

So, I did. I worked very hard. I am in sales, self-employed, so there was a direct payoff. I started to make money. Things were better. They didn't come to repo my car anymore. Although, I always had to pay that late fee and still had a habit of bouncing checks. I just never knew where the money went.

Especially the tax money. I would try. I opened a separate account so that I would have the money when they were due quarterly. Something always came up. Eventually I owed over \$150,000 to my Uncle Sam, the IRS. The worst part, I realize after years in D.A., was the 21% interest plus penalties.

At this time I got married and my responsible husband put me on a budget. With my hard work and him controlling me, we paid the debt within a year.

But, of course, that is not the end. Through my business with six employees, I had to pay the withholding taxes for my employees. Without the watchful eye of my husband in my business, I was depending on my assistant. This time she was my guardian, to send the withholding tax for my employees to the IRS. I signed the checks, only to discover when the federal agents came to my place of business that she had not been mailing the checks

after I signed them. I never checked the accounts myself so how would I know.

Once again, I was saved; we took a line of credit on our home to pay the back taxes. This set up a bailout that eventually brought me to D.A.

We owned several rental properties. Since the market was fabulous and it was my business, this time my husband didn't fight so hard when I bought properties with negative cash flows. After all, they would go up in value, I told him. All was fine for a time. Then the negative cash flow became a real drain. My husband, the bill payer, became involved with the codependent part of living with a debtor. He was drawing on our line of credit each month to pay the high negative on the properties. We were a sinking ship.

I came to D.A. I did not have a dime of unsecured debt. All our debt was secured with real estate. Yet we were drowning.

## Ways & Means®

### Carrying The D.A. Message Since 1988

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

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

Please submit work by e-mail to: [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com), or in hard copy form by mail to Ways & Means, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to the same addresses.

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I had the weight of the world on me. I had to continue to make more and more money to not go under.

We had one meeting in our city at that time, six years ago. I stated another at a time of the day that I could attend. I sat alone there and read *The Currency of Hope* for a few weeks. Slowly the meeting grew. So did I. I found an amazing sponsor who taught me so much. Of course, record every penny in and out. She taught me to put money in the bank and just leave it there. I did not have to immediately get rid of it by paying off debt or spending or even investing. I was an adult; I could have money that I did not need to hide from myself. We worked the Steps. I had PRGs each month. Things got better.

Our properties are all positive cash flow now, really through the grace of God.

In fact, now I have lots of savings accounts. Travel, new home, prudent reserves AND, OF COURSE, TAXES!! I have a bonded payroll service that handles the payments for my employees. Every dollar that I take home, I take 30% off the top for the government. It is not mine to spend. It is the rent that I pay to live in this country. I am not special. I pay like everyone else. Happily, I now normally have so much money in the accounts that I open more so they are under the insured amount and covered by the FDIC.

I do not have to chase every deal or every dollar now, so my life is actually fun and so is my job! I take extended vacations and come home by five. I remember my sponsor saying to me that someday you will do things for fun and for free. That was a bizarre concept to me. Why would I do that.? Now I know, why wouldn't I!

—Karen

## **She Didn't Know She Had a Business Until She Came Into D.A. (D.A. and B.D.A. Work Together For This Member)**

**A**t my first PRG, we were calmly going over my spending plan when one of the members said “My goodness, you own a home on Cape Cod that you rent out in the summer to keep it up—that’s a business.” I said, “It is?”

They proceeded to encourage me to run it like a business. They showed me possibilities I never would have thought of. With the help of God working through D.A. it has gone from vagueness of renting two or three times a year with no records to having every week in the summer rented at twice the price I was asking before the PRG. It is rented many off-season times as well.

I now keep records of cash flow; I advertise; I keep improving the property. At one B.D.A. meeting I heard that you pay yourself a salary. So I do now. It’s on the books now. What a freedom to know I’ve earned that money.

The business is very enjoyable. I love my guests. They come from all over the world. I listen to their praise and learn from their criticism how to improve the home (business).

One of the biggest thrills was when I realized I was an employer. I hired a cleaning lady, a landscaper and a handyman. I love the idea of giving people work. It feels spiritual. One difficulty that comes in my employing others is

needing to be specific and detailed in what I expect from them and the price. I still have much to learn about being “business-like” in that area.

I’ve been in D.A. for five and a half years, and B.D.A. is a growing part of my program. They work together for me. They are one. I have so much more to learn at seventy-two, but I plan on staying around and receiving the wisdom, vision, and generosity of so many members.

My father would have been so proud of me (his compulsive daughter who was a taker and lived in fantasy). He was a sane, solvent businessman, self-taught, who never debted. He had to start his business out of necessity at age forty-five. He prospered. I was sixty-eight. It’s never too late. In fact the house down the Cape that is now my business was his retirement home. Now it welcomes people all over the world to come and make memories.

Thank you, Pops.

Thank you, God.

Thank you D.A. and B.D.A.

P.S. My husband and I own a two-family home in which we live. Guess what? We are now running it like a business, too. There are many tales to tell about that, and much help from D.A./B.D.A.

## A Visionary Finds her True Home in B.D.A.

In 2006 my best friend invited me to B.D.A. The only reason (she said) was that I was the most visionary person she knew, and I would find support for my visions in this group. I think she even told me that she didn't think I was a "debtor" but that I could find people like myself there. Mostly out of my desire to please her, I found myself attending our local B.D.A. meetings each week. I would arrive late because I didn't see the need to listen to all the readings (Steps and Tools) before the meeting started. People shared a lot about their money (or lack of) and about miracles, which I enjoyed very much. Once a month we would meditate on our visions and then share about them. My life seemed full of hope, and I was not clear why I would need a program for folks who debted.

I still used the only credit card I carried for business and paid it every month. Then my world turned upside down. I was in a horse accident that left me badly hurt, traumatized and unable to work for a living. Since I didn't have savings, I plummeted quickly and had no idea how to survive. My aunt generously offered money for food but the bills were piling up and my medical costs were unattainable, so I did what most people I knew did, I debted.

When I look back at this moment in my life I see how masterfully the Great Mystery was creating my slide to bottom but all I knew at the time was that felt really alone and vulnerable. My roommate relapsed and began using drugs again quickly our household became dark and frightening. My very new and first horse, Dancer, was standing outside with a three-week-old colt at her side while I was laid up in bed with no income to feed them. All the while my dear

friend came to care for me and for the horses and we spent long hours talking about God, the Great Mystery. She would bring me to B.D.A. and I would just sit there and listen and cry. Still I had no clear idea of why I was there. I didn't identify with being a debtor *yet*.

Things got pretty frantic and ugly with the roommate and I had to move—or more correctly, *be moved*. My shoulder was still broken and I was unable to lift a thing! So once again my dear friend and her friends and many people from other fellowships packed me and my dogs and horses and carried us up the hill to a new home. That's right about when the slide to bottom became an avalanche.

This new home was huge and dark and very cold. There were nine fireplaces and a propane tank that cost \$1,000 to fill every two months! The horses ate way more than I thought possible and what little money I had left dwindled fast. I had begun to work on a book project, which I was able to do by propping up my arm at the computer and carefully executing painstaking clicks to create each page, but I was so grateful for the work, I didn't complain once. Still it was not enough to cover our bills for food, rent, and fuel for the heaters.

One night in the middle of the winter I decided to do a clarity vision. I turned off all the phones and computers, fed the little hay I had left to the horses, made a cup of tea for myself, and got onto the bed. And that's where I stayed for the next twenty-four hours while I prayed and wrote and read and cried. I asked for God's will with more earnestness than I ever had before. I felt alone and desperate,

abandoned by my Higher Power and couldn't understand where this could be going except to a certain death. I fought off the thought of ending my own life with my concern for the animals.

Sometime in the morning I heard a clear voice within. It said, "Horse Medicine." I got off the bed, turned on the computer, and let this new presence within me create an image of this message.

The next day I made my first program call. The person on the other end of the phone wanted to know what my numbers looked like, or more accurately she wanted to know what amount of money would get my immediate needs met and by when would I need that amount. Since I had started to keep track of my expenses during my slide to bottom, I knew the exact amount right away: \$2,400, and no I did not have any income to meet that anywhere in sight. Before the end of the same week I had a call from the client whose book I had just completed. He had "*found*" \$2500 to add two new chapters to the book and he was on his way over from his office, sixty miles away with a check for me.

I had my first PRG very soon after this and the shame I felt at my financial picture as well as my state of desperation and confusion was enormous. I felt as though my life was not my own any more, the ground under me was unfamiliar and deeply shaken. But I had HOPE. Just as swiftly and in the midst of the same kind of fierce current, my life began to change. I moved again to a family ranch thirty miles north where I could start to ride again in a safe setting. A job presented itself within two months, where I was extremely well paid and had a lot of freedom to train with the horses. At the end of this same year when I went to my accountant, we formed a corporation for my business as I had begun to earn a solid income of over \$100,000.

I began working with a B.D.A. sponsor and we decided to take *Visions* through the 12 Steps. My dreams began to return, first with some trepidation, but as my life unfolded through the Steps, my direction started to feel more authentic and God-given. I rekindled my lifelong dream of owning a horse ranch one day. I still suffered with recurring fear of the hell I had just survived, and my sponsor and PRG team would patiently listen and encourage me with small but daring actions to move forward. And I watched with utter amazement as my life started to take on new shapes. I drove a truck for the first time ever, then purchased one and drove 1,000 miles to pick up a trailer, all the while being coaxed forward towards my dream with baby steps that were given to me by my beloved PRG.

I also had a dream tucked deep in my heart that one day I would meet my life partner who could join me in my journey. The first horse clinic I produced was in 2010. The morning of the first clinic brought out riders from hundreds of miles away. As I waited for everyone to unload and settle in for the day, one rider warmed up in the arena alone on a great big buckskin gelding. As I watched them, there was that special kind of sparkle that few ever seem to have, and when they were done with their ride I opened the gate to let them out. I looked up into the eyes of this horse and then to the face of this quiet handsome man and simply said; *I want one just like you.*

And he is truly the other half of me that I longed for my whole life. We will be celebrating two years of marriage next week, at our horse ranch where we ride and train horses in the business that we created together, with the tremendous love and support of a God that loves us and our beloved B.D.A. family who has been there every step of the way. ■

# Accountants, Taxes, and Dirty Laundry

**A**t the beginning of my D.A. recovery two and a half years ago, I heard my intuition tell me that I didn't like or trust our accountant of several years. My husband thought he was fine. While my husband was in process of setting up an LLC for himself, the accountant cancelled countless times due to "car emergencies." Fortunately, my D.A. and other recovery helped me easily identify this as a relationship that was not in my best interest and that perhaps this accountant was sick and suffering (having lost count of his excuses to us). So my husband reached out to his bookkeeping associate who recommended "the best." Well, he certainly cleaned up the mess from the previous accountant and ended up charging over 150% more than we were used to. We were in shock. My side of the street became clear: I knew from our initial consultation that this accountant would cost us more than we could afford but I went along with my husband because he thought (and wanted it to be true that) he would charge us the same as the previous accountant. I stayed quiet even though I knew better and knew the numbers. I was also exhausted

from taking care of a six-month-old child full-time. So I went along with the fantasy (after all, I thought, "Well, maybe he won't charge us as much as I think he will.") The "best" accountant actually made many mistakes that cost us more time. Several months after it was all done and we paid him, he sent us a positive email wishing us all the best in the future. He fired us! That same week, I left my laundry at the laundromat for three hours (because my daughter fell asleep in her crib, and I couldn't leave the house), and the owner said he couldn't work with people like me who left laundry at this place that long. (I had wanted to stop using that laundromat for various reasons over the years and I wanted to employ one of many laundry pick up/delivery services but had told myself and my husband that it was too much money). So, in one week, we were let go by the accountant who was for people with much bigger bank accounts than we had at the time, and we were also let go by the owner of the dirty laundromat that I had wanted to quit using a year before. What's the lesson? Get right sized! My HP sent me a message and thanks to D.A., I am now able to receive it. I

couldn't leave these relationships and services that didn't serve my family or me on my own so my HP did it for me, and I am so grateful! That said, I pray to be able to gracefully end relationships and services when they do not work. Otherwise I am underearning and/or debting. I learned to have fellowship from D.A., so I reached out to my vast network of neighbors and our neighborhood resources and found an accountant in our neighborhood that seems clear and direct in person, on the phone, and on her website. She comes with many positive reviews. And we can afford her fee. Thanks to our previous experience, we also asked how she charges (by the form, by the hour, does she charge for emails and phone calls?) Another major victory for us: we paid quarterly taxes last year for the first time! So we are going into this tax season with more ease and grace and hope. Our laundry is now picked up and dropped off from my door step and I love it. And I am working my program and going in the face of fear= courage.

—M.C.  
New York City



## Finding D.A. Meetings – Am I There Yet?

**M**y wife and I were in Berlin last fall, a wonderful trip made possible through D.A. recovery, and I really wanted, no—needed—to attend a local D.A. meeting. There were several listed and one that worked with our itinerary, so we set out one evening to find it. The transportation gods and my own navigation skills were working against us, but I was a man possessed. We were going to attend that meeting!

It was not an easy route, but we pressed on and arrived at the address with a minute to spare only to find a four-story community center containing a rabbit warren of rooms. After scouring the exterior and lobby of the building for signs, we proceeded to check every single floor in the building. Seeing a group of men smoking and drinking coffee, we thought “Ah ha! Recovery meeting!” but it turned out to be a group of fathers taking a break from a parent-child play group. “*Nein, was ist ‘D.A.’?*”

We never found that meeting and discovered much later through email correspondence that it had disbanded. At the time, though, I was really discouraged. My debtor brain immediately took the episode to epic proportions. “Why would HP give me an overwhelming desire to get to that meeting, but not the ability to find it!”

After the *sturm und drang* died down, I realized that my frustration could be translated into action. I imagined being a German tourist or a D.A. newcomer in Chicago trying to find a meeting. What would I see upon arriving at the building address?

For example, one of the Chicago B.D.A. groups meets in an enormous hospital. If I were visiting, I’d probably ask the guard to direct me to the proper floor, only to be faced with a huge sign proclaiming “Only Patients, Physicians and Authorized Personnel Are Allowed Beyond This Point!” Meeting signs are taped to the wall urging me further, but as a tourist or newcomer I’m conflicted. Should I go in there? Will I be arrested? Will they strap me to a gurney? Will I cause an international incident?

Other examples of potential confusion abound: meetings across from other 12 step meetings, down long hallways, up steep flights of stairs or in buildings where every door seems to be locked. For a newcomer or a visitor, overcoming fear and inertia are the biggest challenges and no GPS will help them find that warm and welcoming D.A. meeting room once they’ve arrived at the building.

Here are some suggestions to help make sure that your meeting doesn't inadvertently turn away debtors in need of recovery:

- Start by bringing this topic up at a business meeting to get feedback from members as to the obstacles they faced in finding the meeting. They may have been coming for years, but what challenges did they have that first time?
- Complete the Directions/Special Instructions section on the annual meeting registration form (your meeting's GSR or Group Contact should receive one each year) and be as specific as you can, e.g. "8<sup>th</sup> floor, turn right, through the double doors on the left behind the reception desk, past the *Patients and Physicians Only* warning sign, then turn left down the hallway and go to the second door on the left Room 8-234." Those specific instructions will be placed on the [debtorsanonymous.org](http://debtorsanonymous.org) website as part of the meeting listing.
- Internal signs are a big help. Make sure they're visible at key locations such as entrances, elevators, staircases and hallways.

Arrows are appreciated, so are words of encouragement—"You're almost there!"

- If the meeting room relocates within the building, be sure to change the website listing as soon as possible. If it moves frequently, acknowledge that in the listing and point people to a fixed location where the current room directions will always be posted.
- Consider having greeters available at the entrance who can help people navigate. It's a great service position, especially for newcomers. After all, they can relate!

The 2013 World Service Conference adopted new language that states, "The purpose of D.A. is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors." Given the apprehension associated with attending a meeting for the first time, we can better achieve our purpose by making an extra effort to help newcomers and visitors alike find the safety of the rooms that mean so much to our D.A. recovery.

—Curt P.  
Chicago



# Around The Fellowship



## 13<sup>th</sup> Debtors Anonymous UK Annual Convention – Saturday, 12 October 2013

8:45 A.M. First member is waiting outside the Bloomsbury Methodist Church in central London sipping a coffee, by 9.00 A.M. the church staff have arrived to open up and a small bunch of D.A.-ers have gathered who can't wait to get in and start the day.

Between 9 and 10 A.M. more people start to trickle in to help and in readiness to listen. Last year, when a small handful of people achieved miracles of organization (but were more than a bit tired at the end of the day!), we decided in our post-convention wash-up meeting to ask D.A. groups to take on the organization of different activities and spread the load. So Thursday B.D.A. Swiss Cottage meeting organized the tea bar, Bristol (morning) and Manchester (afternoon) were on the door, Tuesday Flood Street organized the pressure relief groups. This worked very well, with the pressures of the day spread out over many more people right from the start. Many individual volunteers also arrived: signs were put up, flowers arrived and vases were found, a perfectly formed Sound Team arrived and started testing the sound system. Chairs and table were moved into place and the room began to look like a convention.

By 10 A.M. everyone was in place and we were off! We often have fewer people in the morning but still, around 30 people heard the first meeting chairs and shared back. As the morning went on more people arrived and swelled the numbers, coffee and tea and cakes started to disappear, literature was sold, mini-PRGs were held and people were inspired as one inspirational speaker followed another. Lunchtime seemed to arrive from nowhere and members flooded out to the local cafes—some to meet with sponsors or sponsees, some to see friends they only see once a year, some to just chill, some to talk excitedly about what they'd heard.

After lunch we had a quick meeting about how to engage D.A. UK with the other European meetings—maybe we should now be thinking about a *European* Convention? Lots of good ideas and willing people came out of this chat: *Watch this space.*

By now the hall was getting busy and the back of the room (where the PRG room was) had a queue outside of people wanting PRGs and others willing to give them. We try to prioritize members from outside London, those who haven't got a local meeting to go to or otherwise have difficulties getting a PRG. It all looks like chaos but it certainly seems to work.

More fabulous speakers spoke and for the first time ever (thanks to our very professional Sound Team) we managed to successfully record some of the chairs—a D.A. UK first. Hopefully, we'll have these available for members to listen to on CD or download soon. Very exciting!

As the day went on, the numbers got almost to saturation point. We ran out of chairs and it was standing room only at one point. With the last meeting session we drew raffle tickets for the flowers, took the last 7<sup>th</sup> Tradition, a huge Serenity Prayer and had a great whooping series of cheers for everyone who had helped with the day. Bunches of inspired and loudly chattering members and newcomers helped clear everything away and put back the hall as we'd found it.

When we counted up the income for the day we had exceed our income plan—good news for the next Convention and the coming years. It's D.A. UK's 25<sup>th</sup> birthday in 2015 so maybe we should be planning something extra?

—Josie  
UK

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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