

DA's Slogans Capture Essence Of Recovery

Slogans are a vital part of Debtors Anonymous. Easy-to-remember, pithy sayings have helped many of us persevere as we practiced the steps and tools. Yet, no specific slogans have been adopted officially by DA, and there is no Conference-approved literature discussing which slogans are most apropos. We use them; we just don't write about them. Everything in DA starts with the members and eventually filters down to the World Service Conference, so the hope of this article is to begin a conversation about DA's slogans and see if we can generate enough excitement about them so they can someday become Conference-approved.

Many slogans came to DA from older 12-Step programs such as AA, Al-Anon, NA, and GA. Original slogans such as "One day at a time" and "Easy does it" help us keep our focus on recovery from a compulsive disease that wants us to live in the future or in our own confused mind. In the face of a financial dilemma, a sponsor will oftentimes ask a compulsive debtor "How important is it?," or may recommend that we "Let go and let God" when we are demanding our own way with money. And when we feel ourselves spinning out of control and headed for compulsive behaviors, "H.A.L.T." (Hungry, Angry, Lonely, Tired) is always a helpful reminder to stop and focus on taking care of our needs first.

Our disease of compulsive debting has generated a number of DA-specific slogans. A quick poll of DA members gathered the following. Many of these slogans have been used since the early days of the program, and are particularly useful in helping us recover from our specific disease.

"I am not my debt"

This slogan became a mantra for many of us in our early days of DA. Looking honestly at the amount of debt we had racked up while using credit was often overwhelming. It is extremely important that debtors remember that while we



had incurred debt in our past, today we are not our debt. Debt lay in the wreckage of our past and need not destroy how we live now. Indeed, as we developed action plans for resolving our debt, we gained a better sense of self and as we paid it off we saw that the debt itself no longer had power over us.

Related slogan: "I am not my credit score."

"It's not about the money"

This slogan puzzles many a newcomer to DA. How could it be about anything but the money?! Everything is about the money to someone new to DA. Yet money and its hold on us is exactly what we must not focus on if we are to recover.

Instead, we focus on the spiritual solution that DA offers us, the 12 Steps. As we do that, clarity replaces the vagueness that led to our constant level of anxiety about money. We learn that our serenity, our peace, our happiness, and our abundance are not based on money.

"God is in the numbers"

Vagueness is one of the chief character defects of a compulsive debtor. So being told God is in the numbers is one of the scariest propositions imaginable. We don't want to look at our situation honestly, and we certainly don't believe that peace, prosperity or happiness is to be found in looking clearly, forthrightly, and regularly at our financial records. In time, however, we find that nothing relieves our anxiety and fear more than clarity.

It takes the support of other debtors to do it, and we often are surprised at what we find, yet repeatedly we discover our Higher Power in our finances. We find solutions that we could not have seen before,

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The DA Name: Those @\$%^&* Apostrophes!

The first time I ever saw the name Debtors Anonymous egregiously misspelled was 8 or 9 years ago. I walked into my Thursday night meeting and found a woman putting up a sign on the meeting room door.

The sign was a wild-and-crazy rendition of 1960s psychedelic, but the worst part of it was the name spelled out in in big, bold letters: Debtor's Anonymous, with an apostrophe where none should be. A fight ensued at our business meeting over this sign. Some people didn't want to hurt the woman's feelings and good intentions by rejecting it. Others couldn't imagine having the gateway to our meeting hall besmirched by this illiterate monstrosity. I think we finally compromised by accepting the sign as a gift, but keeping it at the bottom of our literature box where no one could see it. It never occurred to me that such an obvious spelling mistake might ever be repeated, or that it could even become a trend. But a year or two later on a flyer for some DA share-a-day or other, it cropped up again: Debtor's Anonymous, with an apostrophe sticking out like the most painful of sore thumbs. Ouch.

With increased frequency, it has appeared again and again. On flyers and event notices. In personal sharing on online meetings. It has even begun to crop up in some of DA's regional newsletters and on intergroup websites. Egad!

Now, I am quite aware that in this Golden Age of the Internet and Experiential Learning spelling is not what it used to be. Public schools don't teach penmanship or grammar much any more, and punctuation

has become passe. E-mail and abbreviations and emoticons have ruined the written word, or at least transformed it into strange new forms.

However, the difference between a plural and a possessive is not rocket science. It's just about the easiest rule of grammar to learn, not some arcane, long-lost art, like parsing prose or diagramming sentences. And while many people do misspell a lot of words, they rarely misspell their own names.

Debtors Anonymous is a name. The name that you and I and thousands of other debtors use every day in our recovery. It's OUR name. Aside from looking like hell, the use of Debtor's Anonymous (with apostrophe) has another disturbing implication. It's singular, the kind of language used by habitual loners. Debtors Anonymous (without apostrophe) is plural. It's a "we" program, with the focus on working and learning and recovering together.

There seems to be something defiantly shabby and debtor-like about disrespecting our own name. This doesn't seem to happen anywhere else. I see the names of other 12-Step programs in print all the time, but never--not even once--have I seen them referred to as Alcoholic's Anonymous, Narcotic's Anonymous, Overeater's Anonymous..

Somehow, all this seems sadly related to that DA syndrome, lack of self care, and ultimately, lack of caring for anything that has real worth and value. We don't take care of ourselves and our posses-



sions. We don't show up on time for our meetings or other important events. We don't respect ourselves, and so we don't even spell our name right.

I'm going to propose a minor crusade here, one that would make me very happy and maybe make our fellowship stand up a little straighter and look the world in the eye a bit more. I propose that each of us take an extra minute to make sure that the name of our fellowship is spelled correctly, and that when we see it mangled on a flyer or website, we let the appropriate folks know about it, in a nice way. Let's make sure that our DA literature, local and national, and our Internet presence (websites, e-newsletters and such) look professional and respectable.

Let's keep our message--and our name--clear, straight, and looking good to the debtor who still suffers. 🍀

Anonymous

WAYS & MEANS

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Finding The People Who Have What I Want

The trek up Aldrich Street that last week of March, 2005 proved to be worth it. The week when my husband was away at a conference and no one would know my dirty secret: I went to a 12-Step meeting for my compulsive shopping. After a year of therapy, self-help books, guilt and shame, I finally admitted a few weeks earlier that I didn't know how to act any differently than to go on shopping binges and max out my credit card.

I stumbled into a Visions meeting; the first time I encountered the DA principle "pick people who have what you want." I found a room full of people who professed to be artists and writers, desires I'd admitted to myself only 6 months earlier. Even the story from A Currency of Hope (on page 88) spoke of a woman who took a year off.

Burnt out from graduate school, extracting myself from an unhealthy relationship with my mother, and admitting the truth around a deprived and painful childhood, all I wanted was a month off to do nothing. In that DA Visions meeting, I was surrounded by people who had what I wanted and I walked home that night with a tremendous sense of peace. In DA, we compulsive debtors find individuals who can relate to our shameful secrets and exemplify that we can have a better life where bills are paid easily, debts are retired, vacations are had, and homes are bought. Because in the fellowship, we encounter people who have what we want, we keep coming back.

I have found the principles "pick people who have what you want" and "do service" to be valuable in all my affairs. Pick people who have what you want. This adage is often shared with newcomers when faced with the daunting tasks of getting a sponsor or asking people to be on a pressure relief group. I find the converse helpful as well. If you are surrounded by people who don't have what you want, you are in the wrong place.

Sitting in a large auditorium for a meeting at work, I listened to the human resources representative explain how employees are evaluated and how to better develop ourselves as employees. He declared, "Think about where you want to be in 5 years in the company. What job do you want? What assignments, responsibilities, training can get you there?"

I thought, "There isn't a job I want in this company besides my own. In 5 years, I don't want to be working here. As I reflected on



the people who surrounded me, immediate co-workers and workplace acquaintances, I realized I didn't see anyone who had what I wanted. Of the 12 individuals who sat in drab grey cubicles near mine, none possessed anything I wanted, and they complained incessantly. Some had yet to figure out overworking wasn't going to make them happier.

Struggling with what values my life was expressing and what changes I needed, I realized I was surrounded by people who didn't have what I wanted and that I was probably in the wrong place. Admitting this, I was ready to let go of this job and let God in. God showed up through a kick in the ass, the termination of my contract and \$3,400, which bought me a state of freedom without worrying about money one day at a time.

On DA service: during my time as business chair (an uncoveted position in this fellowship!), I first tasted the fruits of being present in the moment. Over the months, I found the group's response to business items was wholly unpredictable. Sometimes I was amazed when we would address four motions in a meeting, even on seemingly contentious topics.

Other times, the groups would get hung up on one motion for the entire business meeting. As business chair, all I could do was be present and respond with peace to the group's dynamic that day. Along the way, I learned I have an uncanny gift for running meetings, and I still struggle with where this talent fits in with my Higher Power's plan for me.

I've found service to be a great vehicle for exploring my visions and a means for meeting non-material needs. At my job, I volunteered for a committee organizing a day-long meeting for 180 people because I wanted to meet other people in my workplace. The experience was good. I practiced newfound skills like sometimes keeping my mouth shut and realizing I didn't have to volunteer for every task that needed doing, as well as to trust others. In the end I exercised my creativity in unexpected ways and I even made a couple of friends. The concept of service also has a place in fulfilling my vision of being an artist. I am often baffled at what actions to take around realizing my visions, especially the business-related aspects. When the local pastel society organized a member's show, I volunteered to help because I wanted to learn about putting an art show together. Helping check in art work, I learned a bit about how to run a show for when the time comes for me to have my own art show. I volunteered to help hang artwork and learned some valuable lessons about hanging art shows and how to present my art in the most favorable light.

Service is likely a long-term viable option for developing the skills I need to be an abundant artist. Along the way, I will probably meet some people who I have what I want. 🍀

Heather H.
(Toronto)

The Steps: Gateway To Promises Coming True

As I began working Step Nine, my sponsor said the Promises come true for those who work the Steps while not incurring any unsecured debt. For me this meant:

(a) No debting, no matter what. This includes leaving my savings accounts alone and working to bring in what I need. Yes, working.

(b) Following the spending plan given to me by my sponsor, keeping within my weekly allotment no matter what. This helped me to really experience my underearning and helped me get willing.

(c) Calling my sponsor when I was told to with my step writing completed and my numbers ready.

(d) Calling in my spending plan totals daily, and my actions to increase income. From the time I asked my sponsor to help me until today has been 8 months. I am experiencing a miracle.

1. We will be amazed before we are halfway through: I am! I feel freer, able and willing to call in my numbers and actions today.

2. We are going to know a new freedom and a new happiness: Because of my healing work around amends to former employers, especially those in corporate America, I have felt calmer and more willing to apply for jobs that will meet my financial needs. As of today, I have a pending job offer with a prestigious clinic. Who would have thought?

3. We will not regret the past nor wish to shut the door on it: I'm feeling freer from the remorse and shame that kept me in debting, spending, and underearning.



4. We will comprehend the word serenity and we will know peace: Even in the midst of upheaval and fear I'm finding I can return to the quiet space inside and be centered in acceptance and surrender again if I try.

5. No matter how far down the scale we have gone we will see how our experience can benefit others: I keep my story fresh so I can tell my story to you, so we will have hope.

6. That feeling of uselessness and self-pity will disappear: I'm learning I have one purpose here – to be of service. And how I do service changes as I grow. All of my life experiences are valuable to someone, somewhere, someday.

7. We will lose interest in selfish things and gain interest in our fellows: This one is happening more slowly for me. I pray daily to be free of my selfishness.

8. Self-seeking will slip away: It's true! I define self-seeking as "wanting others to act/feel a certain way so

I feel better." I'm having more days now when I don't have anything to report on my inventory at the end of the day about self-seeking. I'm able, effortlessly, to let others be more often. Sometimes I can even love them in a spiritual way.

9. Our whole attitude and outlook on life will change: As I get free of my wreckage, my shiny nature is surfacing. I like being solvent, I like feeling honest, I like being clear. Wow.

10. Fear of people and of economic insecurity will leave us: This one is slowly improving and I'm not peaceful, but I'm feeling way better. As I keep taking my actions to recover from underearning, putting aggressive savings away, I move faster through panic and doubt and come back to trusting God more.

11. We will intuitively know how to handle situations which used to baffle us. This is happening more and more. I intuitively knew the time was right to walk away from my job at the school and not look back. The next day I was invited for an interview. A week after walking I've been offered a job.

12. We will suddenly realize that God is doing for us what we could not do for ourselves: This one can be scary. I have a friend who describes his relationship with God as "falling into the not-knowing with the heart wide open." I am being herded, very obviously out of my current job of underearning and into a new one where I will be of service to people wanting to get well.



DA Service: Key To A Stronger Recovery

One of the most important issues facing DA today is how to strengthen weak and struggling meetings so they can continue to be there for those of us in and out of the program who suffer from the disease of compulsive debting.

At the 2006 World Service Conference the Public Information Committee chose to make this issue a part of its focus. In subsequent discussions one of the things we have realized is that a common feature of most strong meetings is a core of people who are willing to do service.

Someone once said that debtors want something for nothing. Maybe that's why more people don't step up to do service, but we don't think so; we think there are other reasons:

"I don't know how. I won't be able to do it right. I don't have time. I don't like this, that, or the other person, or debtors in general. I don't like to travel. I don't have enough recovery. I'll overextend myself. It'll get in the way of my own recovery. I don't have anything to offer. I'm not good enough. Someone else will do it. Someone else will do it better. I'm afraid."

Do you hear yourself in any of these reasons? The people who contributed these reasons for not doing service didn't make them up, nor are they trying to figure out why others don't do service. These are reasons they had themselves, and they are things that they have overcome. Someone else once said in DA you get extra credit for service. Maybe that's why so many people do give service. But we don't think that one is so simple, either.

Some people begin out of their own need. Doing service gets us to meetings—sometimes in the early recovery we need some sort of commitment just to do that. Some begin doing service because they want what the trusted servants around them have. Service and recovery invariably go hand in hand.



Service keeps us honest. We can't keep it unless we give it away (a weird concept, but true!) It strengthens a relationship with a Higher Power, saves us from isolation, teaches us the adult behavior and skills we didn't get the first time around, gives us a sense of self-esteem that comes from doing a job well and being a part of someone else's recovery. It allows me to know that I am enough.

There is another reason to give service, perhaps the most important reason of all. It's given because we remember where we were before we found DA, and we know where we'd be today if we hadn't. We give service so the program will continue to be there both for us and for those who come after us.

Meetings stumble and fail when no one steps up to give service, and when meetings fail, people lose the chance to recover. Don't let that happen to your meeting. Remember the principle of rotation of service. If you are not doing service, you needn't wait until someone burns out. Step up, and ask for help in learning your service position. If you are currently doing service, don't wait until you get to be an institution before you rotate out. Train someone to take over your job, suggest that your spon-

sees do service, and most important, let go and let God! We close with this thought, passed on to us by one of the people we asked to write about why they do service:

"I can only say that service is a way for me to practice the principles I learned in the first 11 Steps in all my affairs. It is a way of giving back to my Higher Power a little of what has been given to me, and it is a way of expressing my gratitude. Indeed, I have heard that service is 'gratitude in action.' It is so easy to talk of being grateful, but service is a way of expressing that gratitude through deeds. With respect to gratitude, service is a way of walking the walk, rather than just talking the talk. Additionally, service gives me a way of taking the focus off myself and thinking of others. The AA 12&12 says that self-centered fear is the chief motivator of all of our character defects. When I take the focus off myself and think of others, I am doing my best to overcome this crippling self-centeredness."



(This article was prepared by the Public Information Committee of the World Service Conference)

Working All 12 Steps at the 2007 WSC

Step 1--Powerlessness: That's what I felt when faced with the prospect of raising money to attend the DA World Service Conference. I did the footwork and tried to let go of the results. Yes, my group passed an extra basket each week for the GSR fund, which I dutifully collected, counted, and reported on. Yes, I applied for funding from the Southern California Debtors Anonymous General Service Representative Regional Area Group, but was denied. Yes, I applied for funding from the John Henderson Scholarship Fund, but was also denied.

I begged for money from other groups and received some funding in return for a report about the Conference. I raised money by holding monthly fundraising workshops. By contributing 32 percent of the funding myself, I was able to attend.

Step 2--Sanity: Making the arrangements to attend the Conference was overwhelming to me. So many details and numbers to keep track of! I lost my driver's license on the plane, but the airline sent it to me later, much to my relief.

Step 3--Willingness: When I got to Sturbridge, I felt tired from the plane ride and the time change, but I put down my bags in the hotel room and marched myself down to the welcome/orientation/opening session on Wednesday night, which lasted until 9 p.m. It made a very long day for me, as I had gotten up at 2:30 a.m. to catch a shuttle to my plane.

Step 4--Moral Inventory: On Thursday, my character defects started to resurface. I felt very shy about conversing with other DA members over breakfast. My fear of conflict, fear of authority figures, need to control, approval seeking, people pleasing, and passive aggressiveness showed themselves at various times during the Open Forum, where DA members present issues from their groups.

Step 5--Admitting our wrongs: Thursday afternoon we broke up into committees. The committee I had chosen had only retained two members from the previous year, and its mission had been significantly curtailed by the General Service Board. We discussed things that had gone wrong the previous year, and set new goals for the next year. We split up into sub-committees and addressed questions that had been submitted by groups and assigned to the committee by the GSB. We focused on problem solving and goal setting.

Step 6--Becoming entirely ready: On Friday, I had the desire to visit the General Service Office in nearby Needham,



Mass. However, this seemed impossible because I did not have transportation and the field trip was going to be held during the same time as my committee was meeting.

What to do? Should I abandon my committee to take a field trip to the GSO? Should I remain with my committee and miss the chance to visit the GSO, an opportunity I may never have again? I meditated by Cedar Lake, located outside the hotel, and became entirely ready to do the footwork and let go of the results. With very little effort on my part, the situation resolved itself. I was provided a group to carpool with, and worked with another member of my committee on an assigned task while in the back seat of the car on the way to visit the office.

Step 7--Humility: I was able to ask God to remove my shortcoming of fear of people and economic insecurity by putting up a note on the hospitality room bulletin board inviting other DA members to accompany me to a nearby church service. I felt unworthy of asking for transportation to a church at the time I posted the notice. God provided a carpool with three other DA members and a wonderful outdoor chapel.

Step 8--Making a list: I made a list of the DA members in my GSR Area Group that I felt conflicted toward, and observed them. I became willing to take a more active role in service when I got home.

Step 9--Amends: When I got home, I went over the Conference materials and created a service structure diagram, and a list of all the motions we had voted on and what the results were. I gave my Conference report to the groups that had funded my trip.

Step 10--Inventory: During my group's business meeting, I was questioned about how successful the group's fundraising efforts had been. I admitted that I had had to contribute my own money. The group suggested raising the cost of the monthly workshops to better fund the trip next year.

Step 11--Conscious contact. Before, during, and after the Conference, I continued to pray the Third, Seventh, and Eleventh Step prayers, along with the Serenity Prayer on a daily basis.

Step 12--Spiritual awakening: Since attending the Conference, I feel a renewed desire to be of service and share the talents God has given me.



DA's Slogans . . . (page 1)

and we are often grateful for the gifts we have received when we are willing to keep records.

"You can't get out of debt by debting"

While this may seem obvious to a non-debtor, for members of DA this can seem like an epiphany. A light bulb goes off in our heads when we finally understand that the only answer to our pain and problems is to stop debting. It may take years to get it, but when we finally hit a bottom with our debt, our minds and ears are open enough to finally hear "you can't get out of debt if you are still debting." This slogan has been repeated endlessly by sponsors who try to help us understand that our debting behaviors have to stop.

There are many other slogans that DA members use to help each other and to help ourselves. Some are borrowed from other sources. Others have been spontaneously spoken at meetings or composed by members for personal use. My personal favorite is a reminder about the disease of compulsive debting, which gives me compassion for myself and others like me, "Even on a good day, my mind is trying to kill me." So true.

Here are some additional slogans I gathered:

Serenity precedes prosperity.

Don't debt, no matter what

The urge will pass whether I debt or not

The money won't change unless I work the steps.

The tools are the handrails of the steps.

A vision without solvency is a delusion.

Better is better.

DA is about a whole lot more than just the money.

God takes care of me, I take care of my money (not the other way around).

If you aren't saving, you're spending your dreams.

GOD=Group Of Debtors.

I have everything I need, right here, right now.

Debting will not make my situation any better.

Whatever I obsess about becomes my Higher Power. Do I want money problems as my Higher Power?



Clarity is sanity.

I am enough. I have enough. I do enough. There is enough for everyone.

No matter how far down the road we've gone, we're always the same distance from the ditch.

People are your credit cards.

Just do the next right thing in front of you.

My best thinking got me here.

God is my employer. God is my source.

Even though slogans seem simple, their meaning is often profound. They are easy for newcomers to grasp, and they help keep old timers in check. Their strength is their simplicity in the face of a complicating disease of compulsive debting. I hope we continue to gather slogans from the fellowship to be used in our literature. If we can "keep it simple" we will recover.



Carla J.
(Minneapolis)

Around The Fellowship

Former Trustee Mourned

- Former Class B (non-debting) General Service Board Trustee Richard “Dick” D. is being mourned by many of DA’s members and trusted servants. He died July 29, 2007 while living with his son in Maryland.
- He held many service positions in Alcoholics Anonymous during several decades of sobriety, serving as a Northeast Regional Trustee of AA from 1979-83, and as the Panel 22 Delegate from Western Massachusetts. During the late 1990s and early 2000s, he served on the Debtors Anonymous General Service Board. Several of today’s GSB Trustees credit him with inspiring them to do service on the international level. A memorial service was held for him on August 4 in Springfield, MA.

Sponsorship Initiative

- An article in the Spring 2007 issue of Ways & Means proposing the creation of a temporary sponsorship service to help DA members brings a followup from the author, Juliet D. She is seeking volunteers to help connect DA sponsors with DA members who want a sponsor, but are unable to find one.
- Looking for 4 to 8 people to volunteer time each month to operate the service, specifically 2 people with great communication skills who love to write e-mails to be contact people, and 2 others who are familiar with computer databases to help electronically manage the service.
- Also seeking 2 DA old timers with 10 or more years of not incurring unsecured debt and long experience working with sponsees to work with both sponsors and sponsees. Anyone else interested in helping should contact Juliet at CaptainJuliet@netzero.net

Carry The Message

- A Carry the Message Network has been formed to create a forum for local DA public information representatives to share information and resources and provide support to other PIRs around North America. It has a weekly phone meeting which is open to all PIRs and any DA member interested in being more involved in carrying the message of DA to the debtor who still suffers.
- The meeting includes discussion of DA’s 12 Traditions. Those attending are urged to have a copy

of the AA book 12 Steps & 12 Traditions. Weekly meeting time on Sundays is 9 to 10 p.m. Eastern. For more information, contact Richard H. at rharrisj@pacbell.net

Special Interest Meetings

- An increase in “special interest” meetings for subgroups of the DA population is apparent in recent months. A new telephone meeting with a focus on DA issues affecting people 50 or over started in June and now meets on Wednesdays from 7 to 8 p.m. Eastern time. The meeting features a speaker who is 50 or older, but is open to people of any age.
- To attend, dial 712-432-2000 any time after 6:45 pm Eastern Time. The access code is MONEY# (66639#) Another phone meeting with a focus on DA issues as they relate to parenting is held Tuesdays at 8:30 p.m. Eastern time. The call-in number is 7120432-2000 and the access code is 666399#.

Closed Meetings

- Most DA meeting lists do not specify whether a meeting is open or closed. This may be changing, as in recent months several DA meetings have announced themselves as closed meetings.
- In many 12-Step programs, an important distinction is made between “open” and “closed” meetings. In DA, a closed meeting is for compulsive debtors only. An open meeting is one anyone can attend.
- Recently, more DA meetings have been defining themselves by group conscience as closed meetings. This new trend may reflect a desire for deeper, more intimate sharing and a renewed focus on DA’s singleness of purpose. Members of the fellowship should respect the group conscience of individual meetings, for example, by not bringing a non-debtor friend to a closed meeting.



Ways & Means is interested in reports of interesting and inspiring activities taking place around the fellowship. Please send information to waysandmeansda@hotmail.com.