

# Ways & Means

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Fourth Quarter 2009

## A New Focus On Working The Steps Engenders Hope For DA's Future

**F**or many DA members, the elevator is grinding to a halt. Once again, they're beginning to take the Steps.

One of the most hopeful signs for Debtors Anonymous in the past few years is the spread of a national movement to refocus on working the 12 Steps of DA and using Conference-approved DA literature. The movement has spread everywhere and is sparking hope for DA's growth and the development of a service culture within the fellowship.

This trend is composed of several different elements which have gained impetus in the last few years. Consider these developments:

- In Washington State, a group of dedicated members has begun taking established DA groups through the Steps *en masse*, doubling that state's membership in less than a year. It hopes to ensure that every DA member in the state who wants to can work the Steps with an experienced guide.
- In Minneapolis, more than 30 members have embraced the HOW movement (Honesty, Open-mindedness, Willingness) inside DA, and are emphasizing the Steps and a rigorous application of other elements of the traditional DA program. The HOW movement is also beginning to spread to telephone meetings and other cities.
- In Chicago and other places, another internal DA movement called No Matter What is also seeking a rededication to the Steps and to the traditional DA recovery program.

- At the World Service Conference, the Business Debtors Anonymous Committee has focused much of its resources over the past two years on making intensive Stepwork available nationwide through telephone conference call sessions lasting 10 to 14 weeks. Many individuals and entire DA groups have been taken through the Steps this way, and the BDA Committee hopes to "go viral" by having members who have taken the Steps in this fashion carry the same technique on to other members and groups.
- Other committees and caucuses of the WSC at the 2009 Conference drew a clear connection between the Steps and the development of a service culture within DA and added their voice to the call for a reemphasis on the Steps.
- Individual DA members have also become sponsors for entire DA groups, taking them remotely through the Steps by phone in such isolated DA communities as Oklahoma City and Indianapolis.
- More literature on the Steps is on the way. The General Service Board recently signed a contract for the long-awaited DA 12 Steps and 12

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## 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 [waysand-meansda@hotmail.com](mailto:waysand-meansda@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.

# *The State Of DA Today: 100 Meetings And Counting*

I reached a major DA milestone recently—I attended my 100<sup>th</sup> distinct meeting of Debtors Anonymous.

Although I'm not impressed by some of my accomplishments, I am very impressed with this one. There are about 500 registered DA meetings in the world, and 400 in the United States, so I've attended about a fifth of all the meetings on the planet and a quarter of all those in the country. And although the meetings I've been to are not a perfect microcosm of DA everywhere, they are a fairly good cross-section.

Like DA as a whole, most of the meetings I've been to are face to face, with only a couple of telephone or Internet meetings. Most of the meetings are so-called "regular" DA, with only one Business Debtors Anonymous group under my belt (I am not a business owner or self-employed).

I've been to meetings in 18 of the 40 states that have DA meetings, and two of the five Canadian provinces. I've been to two French-speaking meetings, but have not yet made the only Spanish-speaking meeting in North America. (I hope to someday). I've been to meetings in every region of the U.S., although only a handful on the West Coast—most are concentrated in the Eastern two-thirds of the country. Whenever I travel, I try to arrange my plans around attending

one or more DA meetings that I haven't been to before.

Why spend so much time, money, and energy attending so many DA meetings? I have several reasons. First, I love DA, love meetings, and cannot get enough sharing of experience, strength, and hope from other compulsive debtors. Second, although I am solvent for 13 years in DA, I came in as a loner—there were no meetings in my home state for my first two years, so I still have an unrequited yearning to attend meetings in far-flung locations. Third, I am insatiably curious about how others work DA in other places, and I love to collect the experience of strong groups so that I can bring it home to strengthen my own home group.

Now that I've been to so many different meetings in so many areas, what are my impressions? They are mixed. I have a great deal of joy over the relatively small number of DA meetings that meet reliably and carry a strong DA message of recovery. I go back to these meetings when possible again and again. But sadly, they are few and far between.

The vast majority of meetings I've attended fit the stereotypical complaints we hear over and over—little or no Conference-approved literature, no focus on DA's primary purpose, composed mainly of an ever-

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# my **2**cents



## *Defining Debting: How Deep Is Our Denial?*

**D**o DA members need to define debting, or do they need to stop debting?

That might be the most important question that can be asked in our fellowship today. The answer could determine the future for this promising, but troubled 12-Step program.

I watched with great sadness during the Open Forum at the 2009 World Service Conference as GSR after GSR trooped to the podium, and declared passionately, "We need to define debting. We don't know what debting is. We need to create a definition of debting!" (And 2009 was not unique; it happens year after year).

The fact that someone could be a delegate to DA's annual Conference and still not have a clue about what debting is is unspeakably tragic to me. And so, the answer is clear. We don't need to define debting. It has already been defined. We need to stop debting, so that such questions never distract us from our recovery and our primary purpose again.

DA's founders, when the fellowship was launched in 1976, were profoundly clear about every aspect of our program. They had,

through trial and error over an eight-year period from 1968 to 1976, worked out precisely what the problem was, what the solution was, and how to implement the solution and bring about a deep and lasting recovery through the 12 Steps.

The founders chose the name Debtors Anonymous for very clear and specific reasons, and were even clearer that the program was NOT to be named Money Anonymous, Screwed Up Finances Anonymous, or any of the other tangential Anonymouses that did not pertain to our primary purpose, such as Shoppers, Time Wasters, Clutterbugs, Spenders, Overworkers, Under-earners, etc.

For equally specific reasons, they adapted the 12 Steps from AA and wrote them in a very specific way, so that the First Step of our program states, "We admitted we were powerless over debt; that our lives had become unmanageable." In other words, we begin to recover when we admit that we are compulsive debtors and stop debting.

Finally, the founders gave us a very clear definition of debting. Our primary purpose, they declared, is "to stop incurring unsecured debt,"

and to help other debtors do the same. Unsecured debt is further defined as "any form of debt not backed up by collateral."

Very simple. Very clear.

I have known many hundreds of people over the years in DA, and I have never met one who has stopped debting who is confused about the definition of debting. People who stop debting know, without a doubt, what debting is and is not. It's only when someone is still debting that the cloud of confusion blankets their understanding and prevents a clear view of recovery.

In Alcoholics Anonymous, only someone who is still drinking could believe, for example, that "sobriety" includes drinking 3.2 beer, or drinking only on weekends, or some other form of alcoholic insanity. No alcoholic sober any significant length of time could believe such delusions.

In DA, only a debtor who is still debting could believe that "not debting" includes taking out another unsecured \$50,000 student loan or using an unsecured credit card with a Greek soldier on the

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## God And DA Show An Ailing Member The Path To A Sane, Solvent Surgery

I am a debtor and underearner, grateful to be in recovery. I walked into the rooms of Debtors Anonymous in July of 2003 with a broken arm. Literally. I fell while running on a beautiful trail in the mountains, and it took almost three weeks to determine exactly the damage that was done.

I had just graduated from a four-year doctorate program, used all my financial resources to finish, had no health insurance, and couldn't work in my profession with only one workable arm. A dark moment. I had been saying, almost mantra-like, "I need a break!" This wasn't the break I had in mind (a sandy beach in Hawaii for a month), but Higher Power once again trumped the plans I was making. Today I am grateful this trauma got me into the program.

Fast forwarding to a year ago, it was with some trepidation that I received the positive diagnosis of a moderate inguinal hernia, and a recommendation for surgery. I had known something was wrong for almost a year prior, yet I was able to do most of my work and recreational activities with only minor discomfort. Because of this program, I now had health insurance. It was a high deductible (\$2,500) plan, and I didn't know where that money was going to come from.

My Pressure Relief Group had given me the action step of putting money into a health account each month. I also did several hours of research about surgeons, hospitals, surgery centers, anesthesia costs, recovery time, pain medication, etc. During this period I also explored many alternative health modalities, including chiropractic, acupuncture, homeopathy, diet, and nutrition. It became evident that surgery was the only solution.

Over the next few months, the discomfort was turning into pain, and my active lifestyle was becoming more and more limited. When I could no longer run, I knew the surgery had to take place soon. But what could I do? I had only saved a small portion of the \$2,500 deductible, and I was committed to not debt. I could not see a solution. The situation and my life, once again, looked bleak.

It was now January of this year. A friend was visiting from out of town, and after watching me get up from a chair slowly and walk in pain, he asked what was going on. I told him the situation, and he said I have to get it fixed. Yes, I agreed, and explained logically that I had to wait until I put enough aside to cover the deductible. "You have to get it fixed now," he repeated again. I again agreed, and said because of my commitment to my recovery and to not debt, the only solution I had was to wait.

We are promised in this program that God does for us what we cannot do for ourselves. Within minutes, he and another friend devised a plan. They would draft a letter to all my friends inviting them to contribute to my surgery fund. Suddenly things were getting out of my control and comfort zone. I felt embarrassment, even shame, that everyone would find out I didn't have enough reserves to take care of my own health. As Higher Power would have it, I had a Pressure Relief Group (PRG) scheduled three days later, and agreed to go over this plan with them. My PRG agreed that this was HP's intervention, and suggested I surrender to their plan, a step at a time, and move forward as if the surgery was going to happen. Within a couple days, the letter to my friends went out, and I scheduled surgery for two weeks following.

The response was overwhelming. Friends responded quickly and generously. Even people who were not on the list, friends in and out of this program, responded without hesitation. A couple friends were even upset that they weren't on the list. A person whose PRG I sit on, when I shared how moved I was by the response I was receiving, pulled out her checkbook and without hesitation wrote out a check for \$500. I was stunned and in tears.

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## A Business Owner Finds The Steps, And A Good Beginning In Recovery

**A**s I am sitting here, I have abstained from incurring unsecured debt for a few days shy of 11 months. Since first calling into a Business Debtors Anonymous phone meeting in September 2007, my business has started to turn a small profit; my mother (who is also my biggest creditor) and I are no longer at each other's throats—we actually laugh together again. I've signed the client project of my dreams. More than anything else, the program has rescued me from chaos, delusion, and despair.

My life is by no means a cakewalk. My personal bank account has a single-digit balance, and my business bank account has a double-digit balance. I'm basically holding my breath until my next client payment comes in the next day or two. Clearly, my underearning and cash management are still issues. The big difference is that now I'm clear about where I stand, and I'm willing to take the actions necessary not to debt, as uncomfortable as those actions may make me.

What happened? In 2006, I started to follow the program principles based on what I read in a wonderful book written by a DA member. What I read made sense to me. I stopped using credit and started paying my bills on time. Tired of being nagged by my business coach, I decided to try a face-to-face

DA meeting. The one I visited absolutely horrified me. I was sour and resentful about having to be at the meeting in the first place. The church where the meeting was held was dark and moldy. It started late and seemed disorganized to me. Everyone looked miserable and downtrodden. When people opened their mouths, all they did was complain. I left swearing that I would chew broken glass before I'd go back.

Over the next few months, I got some good recovery trying to work the program by myself. My income more than doubled. I cleaned up all my financial records and started balancing my accounts weekly. I started to repay my creditors. Then, I crashed. I'm a perfect example of "as grateful as we are for these tools of DA, it is only through working the 12 Steps that lasting recovery can be obtained for our businesses and ourselves." Although I didn't know it at the time, I was powerless over compulsive debting. By myself, I was (and still am) totally incapable of confronting the spiritual and emotional issues that underlie my debting and underearning.

When I woke up, my debt had mushroomed to more than \$126,000. I was taking on about \$6,000 in debt each month to cover my business and personal expenses. My business hadn't made a dime in 8 months. After spending thou-

sands and thousands on the "best" marketing, I was utterly baffled by why I couldn't get any clients. I was in a panic, knowing that I couldn't continue to manage my life this way. I was clear that this business is my life's work, but I was unclear about how to make it work.

I knew I was unwilling to go back to that live meeting. But when I finally got desperate enough, I went to the DA website and was delighted to discover that there were meetings specifically for business owners. I got on a BDA phone meeting, and I remember the first time I heard, "We accumulate cash reserves, pay our bills and employees on time, pay ourselves a salary with vacation time, and build a thriving, prosperous, debt-free and financially solvent business." It was like I had gotten a cool drink of water after wandering in the desert for seven years. That was only the third meeting I had attended. I'm a great example of "attend six live or phone meetings" before making a decision about DA.

I committed myself to the program. I got all the literature, did my first PRG within a couple of weeks, and got a sponsor a few weeks after that. It took about 13 months of diligent effort in the program for me to stop debting, one day at a time. I don't think I've ever worked that hard on anything in my life without

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## *How One DA Group Got A Bank Account: Lots Of Details And A Lot Of Patience*

**J**ust over a year ago we started a new meeting here in San Diego. One of my visions when I first came to DA was to be trustworthy enough with money to trust myself as a group's treasurer. I've grown a lot, so I volunteered. After several months it seemed the group was going to stick, which meant it was time to open a bank account.

With new security concerns and the lack of formal organization in 12-Step programs, getting a bank account isn't always straightforward. Here are the steps that worked for us. If you want the drama, well, that's another story.

We made it easy on ourselves, called the bank ahead of time, and asked them what it would take to open an account for a 12-Step group. It's different from bank to bank, and I suspect it will be different from state to state, maybe even city to city. Here are some things we learned from our experience:

1. The person who is going to open the account needs to get an EIN (Employers Identification Number) from the Internal Revenue Service. I just called their Business & Specialty Tax Line at 800-829-4933 and they walked me through it. Also needed is a name for the group, such as "The Friday Afternoon Group."
2. The person opening the account will have to give their last name to both the IRS and the bank; the secretary or other group officer will also need to use their last name in a letter to the bank. This isn't an anonymity break "at the level of press, radio and films." If it's a problem for the officers concerned, someone who is willing to use their last name can do it.
3. We found that at the group level, DA is NOT an official non- or not-for-profit organization. The IRS was easier with this than the bank we chose. We found we had to say "we're a 12-Step group like AA."

4. You will be given an EIN over the phone and a letter with the EIN, name of group, name of person getting the EIN etc. will be mailed. My experience is that banks prefer to see the letter; the bank can make a copy for you.
5. The next step was to draft a letter from the secretary that reflects the group's conscience this way:

*To whom it may concern:*

*This is to inform you that on (day and date of meeting), (full name of treasurer) was authorized by the members present as acting treasurer of The Friday Afternoon Group to open a checking account on behalf of the group with her as the sole signer.*

*We look forward to doing business with you.*

*Sincerely,*

*(Name of secretary)*

We found that the group name used to get the EIN and in the letter must be the same.

6. We took the EIN letter and the letter from the group to the bank along with the cash used to open the account. Be prepared for some confusion as many banks don't understand the notion that 12-Step groups don't have a headquarters or a non-profit certificate.

We found that not all banks will open an account for a 12-Step group because of the lack of a headquarters or authorization from the national fellowship. It turned out to be much easier at a locally owned bank than at a big national bank.

Good luck. It took us two tries to get the account open. It can be done if you're patient.

— Anne W.  
San Diego

*(Editor's note: This article represents the experience of one DA group, and should not be considered legal advice or applicable everywhere.)*

# A Debtor Describes Her Journey Along The Path Of The Third Step

**S**tep 3 is a tall order. To those of us who have spent years running our financial lives our own way, the thought of turning those lives over to God seems incredulous. It doesn't matter how financially shipwrecked our boat of a life may be, we do not want to abandon control. Credit card in hand, spenders, money addicts, and debtors want to continue to charge in spite of the debts surrounding us. We want to bring our ship out to sea once more. We cannot see the wreckage caused by an ever-expanding debt load. We can only see the shiny bauble, the quick fix, and the need to bail ourselves out of the most recent tight spot. "I'll borrow money just this one more time," we say to ourselves. We think the easy money will be effective in fixing one more hole in our sinking ship. As money addicts, we cannot see the parallel ship, sailing just off the quarterdeck, ready to pull us in and take us to safe harbor.

We debtors who have decided to not debt one day at a time have found that willingness to surrender is the pivotal turning point. We relinquish our stubborn will and our broken lives to God. It helps that this Step talks about the God of our understanding. Many debtors begin the process of turning to a Higher Power via the substitution method. The DA group, its principles and its suggestions become the Higher Power at first. We who have been awash in debt, spiritually and financially bankrupt, have conceded that we need help and have found our way to a meeting. We may not have been too keen on the spiritual aspect of the program at first. However, in the camaraderie of the group we found a safe haven and we kept coming back in spite of our misgivings. With the aid of a sponsor we start to look at the spiritual aspect of the program. We begin, one day at a time, to surrender our old thoughts about money, credit cards, and debting and to focus on God. We start using the Serenity Prayer, making phone calls, and reading the AA Big Book and the DA literature. New thoughts arise from these readings, phone calls, and prayers. We write down our

money, begin to keep records, set up a Pressure Relief Group, and start working the Steps. Once we get some days of not debting under our belt, we begin to have a new will, which refers to that part of the mind that we use to consciously decide things. We decide to start using cash, we balance our checkbooks, we call our sponsors, and we read and write on the Steps.

Taking different actions has proved to be the method of rescue. Taking action is not theoretical – it is not "thinking based." The willingness to take new actions, to work the Steps, is what changes our thinking and our lives, not the other way around. We realize that we cannot recover if we keep on debting. And in order to stop debting we need the spiritual awakening that comes from working the Steps.

How we debtors love the rush that comes from swiping our credit cards! We like the high of the next new purchase; we love the ka-ching of the cash register. We want the feeling of satisfaction we get from picking up the entire tab or the sense of intimacy from purchasing expensive gifts for friends. We have the desire to keep up with our neighbors. All these satisfactions disappear when the bills mount too

high, when the creditors constantly call on the phone, when there isn't enough money to pay the minimum balances, when we start to lead lives of hiding and hoarding, when the dishonesty of putting the bills out of sight of loved ones starts to eat at our souls. Marriages and other relationships are broken, and the toll of financial wreckage seems so insurmountable that bankruptcy seems the only course.

In a room full of debtors, there are also those of us who live tight, desperate lives, depriving ourselves of the joy of full living. Instead of using credit cards to buy whatever we want, we live paycheck to paycheck, never having the money to meet our goals, to say nothing of our dreams, which seem to fade further from view with every small, tight, despairing year.

*(Continued on page 8)*

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### Step 3:

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

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*A Third Step Story**(Continued from page 7)*

There are others who live in constant vagueness about their money, not wanting to look at and take responsibility for their financial decisions. Still others constantly give money they can't afford to family members and friends in the ever-increasing hope that giving money will prove their love.

To all of us debtors of whatever description, DA holds out promise. The first three Steps enable us to find a new hope. We see the changes made in long-term non-debtors and we want that happiness and freedom for ourselves. When we reach the point of willingness, we choose to turn our will and our lives over to the care of the Higher Power, our feet grasp a new a footing, and we move on to Step 4.

Sometimes the willingness to turn our will and our lives over to the care of God or the care of DA comes slowly. At the time of my shift in willingness, I would call my sponsor about not having enough money. I whined. I complained. I wanted something to be different. I wanted something BIG to be different. I wrote my resume. I rewrote my resume. I sent it out. I read the want ads. Nothing changed. My sponsor kept saying to me, I hear resistance. In my head I would be thinking, "What the heck is she talking about, I'm doing everything I can do to find a new, BIG job." She would say, "Did you pray to earn more money TODAY?" "What are you doing TODAY to earn more money?" I'm not a stupid person, but it was if she were talking in code. I just didn't get it.

But I did as she suggested. I prayed to earn more money TODAY. I started to read the want ads with a different filter. Instead of looking for the BIG job with the big paycheck, I looked for jobs that I could do in addition to my full time job; ones that could earn me supplemental income. These ads are typically small ads without a lot of qualifiers. I called a few of them and was hired at a telephone call center where we could choose our own hours as long as we worked 2 days a week for a minimum of 2 hours. I also worked for a couple of nights at a mailing center putting double stick tape on the back of post cards. I called my sponsor on the way home from one of those nights, whining about how stupid it was for someone with my qualifications to be putting double-stick tape on postcards.

As is often the case when I call my sponsor, her answer surprised me. She said, "Never scorn a small beginning." Perhaps she said more, something along the lines of "I finally hear willingness." To me this marked a turning point in my DA recovery. I was willing to go to any lengths to be employed and to be employable. I was willing to turn my own ideas and actions about money over to the suggestions

*(Continued on page 9)**My 2 Cents**(Continued from page 3)*

front, or some other form of insolvent insanity. No solvent debtor could believe those things.

I believe those who want DA to "define" debting are debtors who are attracted to DA, want on some level to recover in DA, but are in such deep denial that they want their particular form of debting "exempted" by the "authorities." Of course, if such an "exemption" were granted, they would want more and further "exemptions." The debtor who wanted one particular type of credit card exempt from being considered debting would be on that slippery slope, ultimately wanting more and more types of cards covered by the "exemption." The debtor who wants DA to say that it is "OK" to pay his or her bills two months late will sooner or later be back asking for three, four, five months, and so on.

I am astonished that so many groups send active debtors to DA service functions such as the World Service Conference. It certainly retards the work of our service bodies to have to deal with the insanity of the active disease among our trusted servants. But that's a topic for another time.

If actively debting members of Debtors Anonymous could simply take the First Step and stop incurring unsecured debt, they would find the mystery solved. In a short time, there would be no more fog, no more confusion. They would no longer wonder what debting is, nor feel any frantic compulsion to "define" it.

They would begin to live the magnificent recovery program bequeathed to us by the founders 33 years ago. They would take Step 1, and then be able to take the following 11 Steps toward a full and meaningful recovery from this most baffling and painful of diseases.

— Anonymous



*Solvent Surgery**(Continued from page 4)*

The original friends who started this process reminded me how much I was loved and appreciated, and that those who knew me would feel honored to participate. This was the hardest part to accept. Support and generosity beyond my wildest dreams were pouring in, and I had to accept that I was, indeed, loved and appreciated.

The morning of my surgery, I walked in with 100 percent of the needed fees. I'll never forget saying the Serenity Prayer with one of the surgeons just before I went under anesthesia. Everything went smoothly, and my recovery time was less than expected.

I also walked in that morning with a belief in the power of God and this program, and a tremendous amount of gratitude for all the support I received. Because of this program, I didn't walk in alone. It takes a village. I wanted to write this as a tribute to the village called Debtors Anonymous. From the depth of my heart, thank you.

—Robert A.  
San Rafael, California

*A Good Beginning**(Continued from page 5)*

getting the desired results. It took every ounce of faith I had to keep going—actually, it took even more faith than that. I was only able to stop debting after I thoroughly worked Step 1. I got my powerlessness. I saw how insidious this compulsion is. I saw that I can't afford to let it slip in the cracks even a little. I admitted to myself that if I borrow money or bounce a check today, my compulsion will take over, and I'll be homeless tomorrow.

I spent the next few months white-knuckling. I lived check to check. I sold everything I had that was of value. I pawned my jewelry. I borrowed against my art work and antique furniture. People gifted me money. Then I had another breakthrough! Right around the time I started to grasp Steps 2 and 3, I signed a dream project that covers all my expenses with a small profit, plus I get a revenue share of the business I'm working on with my client. I had envisioned just this kind of work since I launched my business, but it was only through following the guidance of my Higher Power that it was able to materialize. The best thing is that this project takes up only a fraction of my time. I have room for more

—Anonymous

*A Third Step Story**(Continued from page 8)*

of my DA sponsor. I gave God an opening and the Higher Power has filled my life.

In taking Step 3, I wrote about the following questions:

1. My sponsor asked me to write about "God as I understood God." I wrote about what the term "God" meant to me in the past. I identified the words I associated with religion, God, and spirituality that I had prejudices about, i.e., I defined my old ideas, the ones that blocked my relationship with a Higher Power.
2. Next I defined the characteristics I would like the God of my understanding to have going forward. I asked myself, what would a loving, caring God look like and act like in my life as far as money, debting, spending and underearning is concerned?
3. I wrote about how I could let the power of the group sustain me until I found and committed to a God of my own understanding.
4. A friend in DA recommended that I ask five people in the program how they developed their relationship with their Higher Power. Not do they believe in one, but how they developed their relationship.
5. I wrote about what the phrase, "the care of God," meant to me.

The 3rd Step states: "We made a decision." I wrote about how I knew that I'd made the decision that is talked about in Step 3, especially in relationship to my desire to stop debting one day at a time.

I was told that having made a decision in Step 3 means that as a recovering debtor, I'm ready to do Step 4. It means I now have a caring God to accompany me on the hard journey of reflecting on the mistakes of the past. I made plans with my sponsor to begin Step 4.

—Mary B.  
Minneapolis, Minnesota

*Focus on Steps**(Continued from page 1)*

Traditions book, and a contract writer is hard at work on it. In addition, at least two members have privately produced Stepworking guides they hope can be useful to a wider audience within DA.

Although the above approaches vary somewhat in detail, they all share most of the same characteristics: a belief that working the 12 Steps rigorously with the help of a sponsor is essential to recovery in DA, the importance of immersion in Conference-approved DA literature, a focus on DA's primary purpose (not incurring unsecured debt) instead of tangential symptoms such as cluttering and so-called "time debting," and the paramount importance of sponsorship and service. These are viewed as the key elements of the DA recovery program handed down by the fellowship's founders.

Many long-time DA members view this renewed emphasis on the Steps as long overdue, and possibly just in time to revive a fellowship that many believe has shown no growth and a declining level of personal recovery in recent years.

DA will be 34 years old in April and during the first half of its existence was composed in large part of members who had previously recovered in Alcoholics Anonymous through working the 12 Steps and rigorously following the 12 Traditions for group and fellowship unity. Virtu-

ally all of DA's growth, from one group to approximately 500, occurred during this period.

As the years went by and more members entered DA without 12-Step experience or from other fellowships that did not emphasize Stepwork, more emphasis came to be placed on the Tools of the program, to the exclusion of the Steps. And a further erosion gradually occurred as many members with little or no exposure to the Steps began focusing on so-called "prosperity and abundance" DA, or what is jokingly referred to in some areas as "aromatherapy DA," that is, an idle wish for a more prosperous existence without seeking the deep and permanent personality change that comes about through the Steps.

For some years, thoughtful DA members have been alarmed not just at the lack of growth for DA nationally and the watering down of the recovery program, but the inevitable results of those trends: the lack of long-timers in meetings, the small number of strong, reliable, recovery oriented meetings, and most of all, the lack of interest in service work by the vast number of DA members. They noted that members who have not taken the 12 Steps do not have, as the 12<sup>th</sup> Step states, "a desire to carry this message to compulsive debtors, and to practice these principles in all our affairs."

Several years ago, alarmed at these trends, the General Service Board issued a statement defining the respective roles of the Steps and Tools

in DA. The Tools, it said, "provide relief," while the Steps produce "permanent and real recovery."

By 2006, the GSB was so concerned at the trends within DA that it issued a statement at the WSC in San Diego, subsequently known as the "San Diego Statement" or "Primary Purpose Statement," tying together the disparate threads of the problems facing DA: "Far and above any other issue that faces the DA Fellowship today is our need for strong clarity around our primary purpose. We come together for one reason; because we are compulsive debtors, and the only way we can *not* debt one day at a time is by helping another debtor practice the Twelve Steps. Any other focus waters down our message. Frankly, we are afraid for DA. It seems like members around the world want to focus on anything other than not debting."

A year later, the GSB followed up the statement with a proposal that future Conferences be dedicated to the three interrelated principles of working the Steps, sponsorship, and service.

Since then, the Stepworking movement has grown dramatically, and in most instances has been logically intertwined with work toward the development of a service culture in DA, a strong emphasis on sponsorship, a rededication toward DA's traditional singleness of purpose of not debting one day at a time, the use of DA literature (and AA

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*State of DA Today**(Continued from page 2)*

changing parade of newcomers, no long-timers, don't meet reliably, etc.

It is a puzzle to me why our Fellowship, after 33 years of existence, still has not come of age. Our literature very clearly outlines the causes of this disease of compulsive debting, and the program of recovery necessary to recover from it. Our service structure provides abundant resources for groups to grow strong and focused and clear. Long-timers may seem to be in short supply, but they are available and do attend meetings where there is a clear focus on DA's singleness of purpose.

I believe the problem is denial. I believe that the denial that comes with the disease of compulsive debting is stronger by far than that associated with any other addiction, including alcoholism or other types of drug addiction. I believe that compulsive debtors can be in the midst of one of most powerful recovery programs that exist in the world today, but fritter away their spiritual energy and capital on irrelevant issues that have nothing to do with recovery. This denial, this penchant to become immersed in any issue other than the willingness to take Step 1 and stop incurring unsecured debt, is responsible for the state of so many of our meetings today.

It seems to require extraordinary commitment to stick to DA's primary purpose and work the recovery program handed down to us by the debtors who have gone before and recovered. Here and there, it is being done. Here and there, there are beacons of light in the darkness.

I am ashamed to admit, as someone who has both given much to and received much from DA that of the 100 meetings I've attended, there are at most 20 that I would want to attend a second time or attend regularly if they were in my area. But those 20 meetings are worth their weight in gold, and they are, in a very real sense, carrying our fellowship until the day when we do, truly, come of age.

A good, strong, recovery-oriented DA meeting is my own personal version of the Holy Grail. They're out there waiting to be found. I'm sure I'll find at least a few more of them as I start on my next goal of attending another 100 meetings I've never been to before.

— Anonymous

*Focus on Steps**(Continued from page 10)*

literature such as the Big Book that is approved for use in DA), and a return toward a proper perspective on many of the symptoms some people experience as the result of the disease of compulsive debting, such as cluttering, procrastination, various types of shopping, working, earning, and so forth.

Last year, the General Service Board began to re-examine its policy of publishing pamphlets that address specific symptoms of the debting disease, rather than the cause of the disease itself. The Board asked itself whether such an emphasis helps or hinders DA's primary purpose. It referred the question to the Literature Committee of the World Service Conference, which has spent the past year studying individual pamphlets, and which has also begun studying the individual recovery stories in the book *A Currency Of Hope* to determine which are in keeping with DA's stated purpose.

Of course, many DA members throughout the years have had strong sponsorship, have worked the 12 Steps, and have contributed to the growth of the fellowship through giving service. They have not needed special arrangements or special interest groups within the fellowship to do these things. But they have been a distinct, shrinking minority, and the overall recovery culture of DA has deteriorated to the point where some sort of formal movement toward "Steps, sponsorship, and service" has become necessary.

The Step movement continues to grow in DA. Whether it will indeed "go viral" and be the salvation of the fellowship remains to be seen. But the results so far are heartening. Already, here and there, more people are recovering, more groups are growing stronger, and more members are getting clearer on the problem and the solution. And DA could be on its way to fulfilling its potential as "the best-kept secret among 12-Step programs."

— Anonymous

# Around The Fellowship



## How Many Members Are In DA?

Just how many members does Debtors Anonymous have?

Since DA is a program governed by the 12 Traditions, no one knows for certain. It keeps no membership rolls, signup sheets, or official rosters, and goes by the principle, "You're a member if you say you are." In 33 years of existence, no one has ventured even a guess on how many people regularly attend DA meetings or consider themselves members.

Now someone has. At the recent World Service Conference, a collaboration between the General Service Office and the Resource Development Committee came up with an estimate of 8,000 active members, that is, compulsive debtors who attend meetings on a regular basis. The calculation is based on the number of registered meetings worldwide (just over 500), and the average number of people who attend a meeting (16).

The point of the exercise, of course, was to demonstrate that while DA is a long way from being totally self-supporting through individual and group contributions, it easily could attain that goal. If each of those 8,000 members contributed just a small amount annually, DA could give up its reliance on literature sales to fund group services, dramatically reduce the cost of literature, and provide a large number of new services to the debtor who still suffers.

## Telephone Meetings, Hybrid And Otherwise

In many parts of the country, DA meetings are few and far between. But even in urban areas, intergroups and GSR Area Groups cover large geographic areas, making face-to-face attendance problematic for some members. To help with both these situations, the telephone (cell phone or landline) is becoming more of a recovery tool.

Regular telephone meetings have become more popular, and for the first time ever, the phone meetings have banded together to create an intergroup. The DA Telephone Intergroup (DATIG) meets monthly by—what else?—telephone and operates in the same fashion as any other DA intergroup, sharing the experience, strength, and hope of its member groups so that all may grow stronger. Its stated purpose is to "improve the quality of the telephone meetings and spread the word to newcomers who cannot get to a face-to-face meeting." It holds its business meeting on the second Monday of each month from 8:30 to 9:30 p.m. Eastern.

The GSR Area Group in Northern California now has a telephone connection for members who cannot attend the regular meetings face to face. A cell phone set up in the meeting room allows GSRs to call in and communicate during the meeting. And several DA intergroups now have some sort of similar arrangement, either having a phone in the meeting room, alternating between face-to-face and telephone meetings, or in some cases, intergroups now have their regular monthly meetings entirely by phone.

## DA Becomes A Presence In Africa

As DA continues to grow around the world, the first meeting ever on the continent of Africa has registered with the General Service Office. The Rondebosch group meets every Monday night from 6:30 to 8 pm in the Rondebosch section of Cape Town, South Africa. It is believed to be the first DA meeting ever started in South Africa and the first ever registered on the continent of Africa.

The South African meeting is thousands of miles (or kilometers) from any other DA meeting in the world and is being connected to the Group Sponsorship program in hopes that an established DA group somewhere in the world will help it grow and thrive.