

# Ways & Means®

A Quarterly Newsletter For The Fellowship Of Debtors Anonymous

Second Quarter 2013

## From Embezzler To Trusted Servant: A Letter To The Debtor Who Suffers

**D**ear Debtor:  
Here is an open letter to The Debtor Who Still Suffers. It tells the story of how Debtors Anonymous saved my life.

Believe me, I know the fear and pain that you are going through right now. And I can tell you this—D.A. saved my life, and can save yours too, if you are willing to work the program, especially the Twelve Steps! The Tools are good, but for me real recovery came from working the Steps.

It is hard work! There is no quick fix and there are no shortcuts, but the recovery, peace, and honesty you will find are worth the hard work, and worth the pain that you are going through right now.

I hope someday you will be able to understand what I am going to say next—that I often feel sorry for people who have not gone through this amount of pain because they will never know the peace and joy that I now feel. Everyone at some time has dysfunction and has been dishonest to family,

friends, employers, and strangers. Without the work embodied in recovery, they live with the guilt and shame of it for a lifetime. In recovery, we learn how to heal and offer amends to those we have hurt (remembering to make amends to ourselves, too) and heal the wreckage we have caused.

I will forever remember the day that I returned from vacation to find my office door locked (the lock changed so that my key didn't work) and all my personal belongings stuffed in a couple of boxes next to the door. Looking over my right shoulder into the company owner's glassed-in office, I could see the company attorney and CPA at the conference desk with the owner. The owner approached me and asked me to join them.

They had a box of "proof" that I had embezzled. I was the company controller, making me responsible for all the finances of the company. I was responsible for all of the losses of the company. While on vacation, they had discovered my dishonesty. A friend had

driven me to work that day, so the owner called a taxi to drive me home. He rode with me to make sure I arrived home—perhaps to make sure that I would do myself no harm as I was in shock and totally devastated. Fortunately, I have never been suicidal. This was Monday, August 27, 1990.

The next day I called my brother and told him what I had done. He said, "I love you. I will help you find a good attorney. Get your a\*\* to a Debtors Anonymous meeting."

I had no clue what Debtors Anonymous was. He gave me the name and phone number of a woman in the program who could help me find a meeting (she is, to this date, my sponsor.) I called her and she told me there was a meeting the next evening. That was Wednesday, August 29, 1990. I found myself sitting in a room with five other people, all strangers to me, but I had a feeling that I was in the right place.

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

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

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

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

## An Anniversary Question: What Is Long-Term Solvency?

The question came up for me again a few weeks ago when I celebrated my 17<sup>th</sup> anniversary of continuous solvency in D.A. It seems to arise every year or two as I inch my way towards “old-timer” (or to be more politically correct) “long-timer” status in the program.

What are the landmarks of recovery in D.A.? What is the ultimate goal? And what can we expect if we adhere faithfully to our primary purpose of not incurring unsecured debt one day at a time?

Sometime before he died, John H., the founder of D.A., is said to have looked at the program he created and mused to himself, “The thing about D.A. is that we don’t really know what long-term solvency is.”

John died in 2001 at the age of 76, having achieved 51 years of continuous sobriety in Alcoholics Anonymous, and only about half that—26 years—of continuous solvency in Debtors Anonymous.

Having gotten sober himself in the early 1950s with the second generation of sober A.A.s, and having been intimate with Bill Wilson and many of the other first-generation founders, John was in a position to know very well what A.A. had wrought. Over the years he became well acquainted with hundreds of alcoholics who had reached very

high states of emotional and spiritual development after 40, 50, 60, or more years of intense involvement with A.A.’s Twelve-Step program.

But he was aware—both painfully and hopefully—that Debtors Anonymous, the program he founded, was a long way from that kind of maturity or spiritual depth. Hence his dilemma, one he was to share with many D.A.s today: We know what is possible for people who become long-timers through intensive involvement with Step One (sobriety) and the rest of the Twelve Steps in A.A. But we don’t yet know, beyond a certain point, what miracles are possible for those who permanently take Step One (solvency) and the rest of the Twelve Steps of Debtors Anonymous over many decades of time.

It’s amazing to consider that as recently as 2001, the longest continuous solvency in the world was John’s 26 years. And that even today in 2013, the individual with the longest continuous solvency on Earth has just under 35 years. We are, after 37 years of existence, still a relatively young Fellowship, one that is in many ways still looking ahead to what may be possible for us in the future.

When D.A.’s first book, *A Currency Of Hope*, was

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## Facing The Costs Of Childhood Cancer, Together As A Family—And Debt Free

**M**y name is Andrea and I am a compulsive debtor. I wrote a story for *Ways & Means* three or four years ago about having a debt-free baby. I've recently been asked to talk about our medical issues and debt. I really don't know where to start. It's been a rough two years since our second child was born. I had an easy pregnancy and delivery. After that, it's been an uphill struggle with health issues for him since he was two months old.

At two months of age Alexander was hospitalized while my husband John was working out of town and we had joined him for a mini vacation. After five different antibiotics and a month of treatment we found out he needed two surgeries. They were minor birth defects and correctible with no real side effects. In my opinion, they were a precursor to an underlying genetic condition, although no one has said they are connected.

Our insurance company pulled out of Colorado and wrote us a letter stating federal insurance policies had made it impossible for them to afford to do business here. I couldn't believe it. Right after the loss of our coverage, the kids and I were denied new

health insurance. The agent said they could not deny the children, so they made up an unbelievable excuse for denying me. I take a \$4 monthly medication for my thyroid and I went to therapy six times a year. There are no issues unless you don't take the medicine. We soon ended up getting state-sponsored coverage for those who get denied insurance in Colorado for just under \$1,000 a month. John's coverage for himself through his business is more than \$400.

Six months later our son's breathing issues started. He couldn't fight off anything. Colds sometimes required round-the-clock breathing treatments given at home. We were in the doctors' offices weekly and sometimes twice a week. We saw every doctor and nurse practitioner in the practice. I believed it was possible that too many antibiotics caused this problem. I know the answer now.

At about a year he got the stomach flu caught from visiting the doctor's office for upper respiratory issues. He lost a pound. I begged the doctor to tell me what was wrong. At 15 months he was sent to get blood work, and needing more help, we went to a gastroenterologist.

On my own, I saw a medical intuitive because I didn't know what else to do. After many ups and downs and seeing many different professionals we did receive help from a variety of doctors, holistic practitioners, and nutritionists.

Concerns about Alexander's eye ultimately led us to many more doctors and specialists, culminating in a diagnosis of retinoblastoma, a rare but curable form of cancer contracted by only five to 15 children in the U.S. each year. My son's particular form of the disease could be best treated at a well-known cancer treatment center in New York City with expertise in this area.

Within days and after \$2,000 in airline fares, we were in New York. Alexander was a good candidate for the specialized treatment, and the prognosis was good, but we had to fight ferociously with the insurance company to get it approved.

Other medical problems, including influenza and rhinovirus, required frequent visits from Colorado to a hospital in New York, and the use of a communal living hotel for the families of seriously ill

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## *Working D.A.'s Twelfth Step Behind Bars*

California's Los Angeles County is home to some of the largest prison facilities in the world. There is a wealth of opportunity here for Twelfth-Step work, sharing the miracle of D.A. recovery with debtors in custody. Getting there, just like the transformative recovery I've experienced in Debtors Anonymous, takes time, patience, and commitment.

It took six months from the day I committed to gain clearance and secure approval to begin to conduct a twice-per-month meeting and question-and-answer session for an ongoing inmate pre-release merit program at the Pitchess Detention Center in Castaic, California, about 40 miles northeast of Downtown Los Angeles.

PDC is a county complex comprised of five different correctional facilities with a total inmate population of 3,800. Commonly known by its former name Wayside Honor Ranch, it is one of several facilities under the jurisdiction of the Los Angeles County Sheriff's Department.

The process began with a briefing meeting with former HIP Committee member Beth P. and the new PDC liaison officer

for the Community Transition Unit of the Education Based Incarceration program. This liaison officer coordinates facility clearance training and is referred to as my "sponsor" by the Downtown L.A. Sheriff's Department Religious and Volunteer Services Department. RVS deputies conduct a mandatory training and background check required for facility clearance and authorization for me to be accompanied by one-day guests.

Attending an 8 a.m. training was marked by many challenges not communicated by my PDC "sponsor" and I was turned back when I arrived late. I learned that GPS navigators get lost in the industrial area on the fringe of Downtown and East Los Angeles where the Sheriff's Twin Tower Facility is located. The complimentary parking policy was rescinded and parking now costs \$8. The street address has six different entrances—the training is located at the last entrance, in the executive offices, one and a half blocks from the parking garage. Those arriving without dinner for the 6 p.m. classes need exact change in coins for vending machine drinks or snacks.

Armed with crystal clarity on the location and two hours lead time for the one-hour ride to allow for

traffic, I attended the next 6 p.m. training, a two-and-a-half hour eye-opening orientation on working with people in custody. I was joined by 25 members of other Twelve Step programs and religious workers. At the conclusion we each received a facility clearance letter.

Training highlights include:

- Rules, regulations, and dress code with an emphasis on leaving all possessions locked in your car.
- The dynamics of conflict and the value of teamwork between security personnel and those focused on treatment and rehabilitation; safety while carrying the message.
- Saying "no" to inmate requests to carry packages in or out of the facility and examples of the consequences of being "played" by them.
- Understanding that a security "lockdown" would cause the D.A. meeting to be cancelled. A check-in call to the security gate before leaving for PDC could prevent a fruitless trip.
- An exhaustive review of the

*(Continued on page 14)*

# Promises, Promises.....

## D.A.'s Got 12, And A Whole Lot More

**T**he Promises. They come true if you work for them. They're so...uh, promising, in fact, that not only have D.A. members never stopped working for them over the years, but they've never stopped thinking up new ones, either.

What are known today as the Twelve Promises have been a staple of D.A. meetings since they were adopted at the 15th annual World Service Conference in Baltimore in 2001. But the road to having a set of Promises of our own was a long one, and it's intriguing to take a look at some of the other Promises that were used, considered, modified, and discarded along the way.

D.A.'s recovery program began in 1976 with just two of the "recovery twelves" — the Twelve Steps and the Twelve Traditions, adaptations of which were granted legal permission for use from the entity that holds the intellectual property of Alcoholics Anonymous, A.A. World Services.

Over the years, as D.A. gradually developed a permanent service structure, it added the Twelve Concepts For World Service (also with permission from AAWS) and other lists of "twelves" derived from non-A.A. sources, such as the Tools and Signposts On The Road To Becoming A Compulsive Debtor.

During the 1980s and early 1990s, D.A. members often thought about the need for a set of Promises, but there's no indication that anyone thought about D.A. writing its own. Instead, many D.A. members,

groups, and intergroups informally adopted the well-known and revered Promises found in the "Big Book," *Alcoholics Anonymous*, on pages 83 and 84. They are copyrighted by A.A. World

### Keeping The Fellowship Record

Services, and read as follows:

*"If we are painstaking about this phase of our development, we will be amazed before we are halfway through. We are going to know a new freedom and a new happiness. We will not regret the past nor wish to shut the door on it. We will comprehend the word serenity and we will know peace. No matter how far down the scale we have gone, we will see how our experience will benefit others. That feeling of uselessness and self-pity will disappear. We will lose interest in selfish things, and gain interest in our fellows. Self-seeking will slip away. Our whole attitude and outlook upon life will change. Fear of people and of economic insecurity will leave us. We will intuitively know how to handle situations that used to baffle us. We will suddenly realize that God is doing for us what we could not do for ourselves.*

*"Are these extravagant promises? We think not. They are being fulfilled among us — sometimes quickly,*

*sometimes slowly. They will always materialize if we work for them."*

It should be noted that the A.A. Promises were frequently used in D.A. without formal legal permission from AAWS. Finally, in the mid 1990s, the D.A. General Service Board did apply to AAWS for permission to adapt them, and to its surprise, permission was denied.

Copies of the letters that went back and forth the GSB and AAWS no longer survive, but Trustees from that era remember the approximate wording. A.A. basically told D.A., in so many words, that it would be doing a great disservice in allowing D.A. to use Promises that had developed organically from the experience of another Fellowship.

"We were told that D.A. was its own Fellowship and would eventually develop its own deeply meaningful set of Promises from its own experience," one Trustee from that era recalls. Today, many of D.A.'s trusted servants are deeply grateful to A.A. for not "enabling" D.A., but encouraging it to write Promises of its own.

The Trustees asked committees of the World Service Conference to set about codifying D.A. experience in a set of Promises unique to our own Fellowship. By 1997, a lengthy list had been compiled, and was submitted to the WSC for approval:

#### **The D.A. Promises (1997 Version)**

1. *We have found that there is enough time, energy, wisdom, money, and*

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## A Gay Member Finds Recovery By Taking Off His ‘Debtor’s Mask’

*Like several stories in a previous issue of Ways & Means, the following story was submitted by a member of the Diversity Caucus. The Diversity Caucus encourages the acceptance of all compulsive debtors within the Fellowship of Debtors Anonymous.*

**A**long with the other members of the Diversity Caucus from the World Service Conference, I have agreed to share my recovery story. By doing so I hope to serve other D.A.s and deepen my own recovery.

First I'd like to state that everyone with a desire to stop incurring new unsecured debt is welcome in D.A., regardless of ethnicity, sexual orientation, religion or lack of religion, regardless of affiliation with other institutions or anonymous programs, and regardless of anything they may feel has stigmatized their life.

In D.A. we all unite and identify first and foremost as people who suffer from the spiritual illness of compulsive debting. In D.A. we find a safe, anonymous haven to come together and help one another heal and recover from the destructive

consequences of being a debtor. It was only when I first began to empathize with those who shared openly and honestly about their diverse experiences that I too was able to get honest with myself about my illness and admit that I am vague about money and powerless over debt.

So with gratitude to all D.A.s and in celebration of our diversity, I share my experience.

Today I am a relatively content, debt free, 47-year-old gay white male who lives with my partner of three years in a comfortable and right-sized home in Washington, DC. My partner and I have an enjoyable and appreciative relationship that I consider to be a blessing of D.A.

I'm grateful to be able to run an Interior Design business from our apartment, and I'm certainly grateful to have the Steps and Tools of Debtors Anonymous and Business Debtors Anonymous to keep my life and business spiritually focused.

Settling for less and pretending it was more, spending to feel good, to fit in, to show you, to be loved, to be a success, and to try and get control of life, was my way of life. I was so accustomed to living in chaos

and drama around money, that I didn't even know it existed.

And honestly considering my background and blaming no one, I can see how I acquired the debtor mentality and lifestyle naturally.

I'm not going to share a lot of my personal history here. I have shared all of it with sponsors and others face to face. I will say my past was extremely traumatic.

I'll also say growing up gay certainly presents challenges. My parents had a volatile relation and separated often. My mother would reconcile because she said Dad was a "good Provider." (My father was a VIP High Roller with a major gambling problem.) I was diagnosed with the HIV virus in 1985 when I was 20 years old, and was told everyone so infected died within a year, and there were no medicines and no other help available.

Why do I mention these things? Because they were a few of the major reasons I thought my life was miserable.

Mind you, I always wore my "look good nothing gets to me"

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# My <sup>2</sup>cents



## *HOW—A Real Part Of Mainstream D.A.*

I'm a grateful compulsive debtor who has been involved in Debtors Anonymous since November of 2008. I've not incurred new unsecured debt since July 12, 2009. This program has saved my family and my life, and I am incredibly grateful to our founder who figured out how to apply the Twelve Steps to compulsive debting.

When I started working D.A., my family had \$54,491 in unsecured debt, and we now have \$42,176, even though I'm the only person in my family working the program. We are putting living our lives ahead of paying off debt quickly. We've also increased our savings incredibly during that time and have had an amazing quality of life, taking numerous cash vacations, making cash home repairs, and being able to deal with some very costly medical situations with cash.

I'm writing because I work the D.A. Tools using the D.A. HOW (Honesty, Openmindedness, and Willingness) structure. It seems to me that there is a general perception out there that working D.A. using HOW is not real D.A. I've attended meetings at which someone announced a new HOW meeting, and someone else warned newcomers that D.A. HOW is not *real* D.A. I've also witnessed people

with long-term solvency come onto HOW meetings and attack the way we work our program. I want to talk about what D.A. HOW is and why I think that it is no threat to the greater program of Debtors Anonymous.

To me, using HOW is just following instructions on a specific, very structured way to use the D.A. Tools. There are no tools that are unique to working a HOW program, just a commitment to use the tools of the program of D.A. so we can actually stop debting and get into the Steps and program of recovery. I detail below the guidelines for working D.A. using this method, but as I told someone on the phone today, there are no "HOW Police"—it's just a method of sponsorship and Tool use that some members of D.A. utilize.

I speak with my sponsor and my sponsees daily. During that call, I report on the previous day's spending and precommit my spending for the upcoming 24 hours. For example, I might say that I committed \$75 for groceries yesterday, and spent \$73.25. I would also say that I am going to spend up to \$40 on gas, as it's something I've already checked in my spending plan to ensure that I have at least that much left for this month (this, obviously, requires daily use of the Tools of recordkeeping and a

spending plan). I also contact my sponsor if I have any unplanned spending that comes up. For example, one of my kids recently had an urgent medical need. I called my sponsor and committed up to \$100 for medical expenses, ensuring, of course, that I had that much in my spending plan, or if not, we would have discussed how I could pay for it without debting.

As important, or even more so, is the fact that every day I do reading and writing, which I read aloud to my sponsor. This is how we work the Steps—I've been through them once, and am currently on Step Eight of my second time through. We have a set of questions we use as a general guide to help people work their way through Steps One through Three. These incorporate readings from the "Big Book," *Alcoholics Anonymous*, and the A. A. *Twelve Steps & Twelve Traditions* book. After the first three Steps, we work our way through the remaining steps with guidance from our sponsors.

A HOW sponsor is someone who has at least 30 back-to-back days of freedom from using unsecured debt and has answered at least 30 days of questions with a sponsor. We take anonymity very seriously,

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## Committee Tackles Variable Income Challenge

**D**o you have months where your income does not meet your spending plan?

Welcome to the world of Debtors with Variable Income.

The Debtors of Variable Income Subcommittee of the Business Debtors Anonymous Committee was created at the 2012 World Service Conference in Seattle. A D.A. member requested help in facing the challenge of creating a spending plan during periods of variable income.

The subcommittee researched the D.A. literature and plumbed the wealth of experience of our Fellowship for solutions, directions, and actions. Debting is at the heart of our disease. We found that variable income does present its own set of problems. It takes the entire recovery program—Stepwork, a sponsor, meetings, pressure groups, and service. The committee intends to look at all the tools of the program, starting with a spending plan.

When you read the Spending Plan pamphlet you will see it includes a savings plan. A savings plan has a different meaning for a debtor with variable income. It is an essential component of any successful spending plan. Such a savings plan can have different categories,

including saving for a designated purchase, investment savings, and savings for vacations, off-season expenses, business purchases, retirement, unexpected expenses, prudent reserves, health emergencies, etc.

The Spending Plan brochure says, "A common trait of compulsive debtors is an inability to save money. The spending plan can provide for regular savings, whether it is \$5 or \$1,000 per month. The amount does not matter. What matters is putting away any amount of money on a regular basis."

When the subcommittee formed it polled its members to see what their questions, concerns, and suggestions were. Here are some of the responses:

"How can someone with a variable income start a cash reserve when they do not believe they can?" The answer was, "Start with pennies." Tiny increments, repeated daily or monthly, bring results over time.

"Savings categories and savings plans are part of the security and insurance against debting. They are action guidelines that help assure that we are in the solvent solution. Savings help prevent debting."

"Suggested action steps include reading the Spending Plan

brochure, writing down an ideal spending plan, starting a savings jar with as little as a penny a day."

"My business is very seasonal and I have been working with a variable income for over 25 years. When I asked my PRG group how on earth do I find cash funding for all these savings categories, they answered: 'Just put the category into your spending plan and it will happen.' I followed their advice and experienced for myself the results my PRG promised."

"I wrote out an ideal savings plan, then started a category for business and for personal savings for every need I identified. And I have seen many in our Fellowship do this."

"A savings plan is an act of self love. When I deposit my coins first thing in the morning into my savings jars, as humble an act as that may be, I know it is an act of great self-care and self-love."

"Mother Teresa said, 'We cannot do great things. We can only do small things with great love.'"

The subcommittee is soliciting further ideas on working with variable income. Feedback should be sent to the Variable Income Subcommittee in care of the D.A. General Service Office. ■

**The Promises**

*(Continued from page 5)*

- love.
- 2. *We are enough.*
- 3. *It is possible to live a prosperous life unencumbered by fear, worry, resentment, or debt.*
- 4. *The universe is abundant.*
- 5. *A Power greater than ourselves is the source of our abundance.*
- 6. *Through this program of action, we keep moving along.*
- 7. *Small, consistent steps in the direction in which the program leads us teach us persistence and responsibility.*
- 8. *We become able to act on our own behalf, to take care of ourselves (needs, desires, and visions), and to take care of business.*
- 9. *We develop the ability to make and keep reasonable commitments.*
- 10. *We experience freedom from chaos as we were able to create and sustain order in our lives.*
- 11. *We are able to open mail and answer the telephone without fear of creditors.*
- 12. *We are connected and in relationship; we don't have to live life alone anymore.*
- 13. *Our instincts are operating; we hear God's intuitive guidance.*
- 14. *We experience freedom and satisfaction.*
- 15. *We learn to express gratitude.*
- 16. *A balance develops between our desires and fulfillment.*
- 17. *We find quiet faith has appeared where once there was apprehension and anxiety, even terror.*
- 18. *We are doing what we need to do and there is more than enough.*

- 19. *As we learn to trust our Higher Power, ourselves, and others, we develop the ability to deal with the unknown without anxiety, depression, or control.*
- 20. *We develop a sense of reality and no longer fear it.*
- 21. *We live within our means, and yet, we are not defined by our means.*
- 22. *As we learn to direct our attention to what is real, and to accept help, we gradually discover a profound sense of self-worth.*
- 23. *We realize that our lives are working and we are giving generously and usefully to others and to ourselves.*
- 24. *As we work the D.A. program, we develop true self-esteem; we no longer define ourselves by our jobs, our debts, our clothes, our cars, or by the people we know or the places we've been.*
- 25. *We experience relief from obsession and comparing ourselves to others.*
- 26. *We are free to become who God intended us to be.*
- 27. *Vagueness is replaced by clarity; hopelessness by new dreams.*
- 28. *We experience inner quiet and peacefulness.*
- 29. *We find life rich and full.*
- 30. *We are happy, joyous, and free.*

**T**he 1997 version was brought to the WSC in Los Angeles that year for consideration, but was thought to be far too long and in need of more succinct and coherent writing. This lengthy rendition was sent back to the drawing board.

By the 1999 World Service Conference in Massachusetts, a

shorter and tighter version, much closer to the current Promises, was also brought before the WSC for approval:

**The D.A. Promises (1999 Version)**

In the program of Debtors Anonymous, we come together to share our experience, strength, and hope that we may recover from the disease of compulsive debting. When we follow D.A.'s suggested Twelve Steps and use the D.A. Tools, we begin to receive these gifts of the program.

- 1. *Where once we felt despair, we will experience a newfound hope.*
- 2. *Vagueness will be replaced by clarity.*
- 3. *Unhampered by worry and resentment, we will prosper.*
- 4. *We will live within our means, yet our means will not define us.*
- 5. *There will be enough; our resources will be generous, and we will share them.*
- 6. *We will value ourselves and our contributions; we will be enough.*
- 7. *Isolation will give way to fellowship; faith will displace fear.*
- 8. *We will cease to compare ourselves with others; jealousy and envy will fade.*
- 9. *Acceptance and gratitude will replace regret.*
- 10. *We will no longer fear the truth, and truth will lead us beyond our fear.*
- 11. *We will recognize a Power greater than ourselves as our source.*
- 12. *Honesty will guide our actions toward a life rich and full, with meaning and purpose.*

*(Continued on page 10)*

## The Promises

*(Continued from page 9)*

*Are these promises extravagant? No, they are well within our means. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.*

**T**he 1999 version was almost there, but the Conference felt relatively minor revisions were still needed. Two years later, in 2001, a final version was presented to the WSC Convocation for approval, and won overwhelming endorsement.

The 2001 version had many similarities to that of 1999. While only four of the Promises were retained intact, the essence of many others was preserved. The remaining eight were reworded, reordered, recombined, or replaced entirely. The opening and closing paragraphs also underwent minor revisions. It reads as follows:

### The D.A. Promises (2001 Version)

*In the program of Debtors Anonymous, we come together to share our experience, strength, and hope so that we may recover from the disease of compulsive debting. When we work D.A.'s Twelve Steps and use the D.A. Tools, we begin to receive these gifts of the program:*

1. *Where once we felt despair, we will experience a newfound hope.*
2. *Clarity will replace vagueness; we will intuitively know how to handle situations that used to baffle us.*
3. *We will live within our means, yet our means will not define us.*

4. *We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.*
5. *We will realize that we are enough; we will value ourselves and our contributions.*
6. *Isolation will give way to fellowship; faith will replace fear.*
7. *We will recognize that there is enough; our resources will be generous, and we will share them with others and with D.A.*
8. *We will cease to compare ourselves to others; jealousy and envy will fade.*
9. *Acceptance and gratitude will replace regret, self pity, and longing.*
10. *We will no longer fear the truth; we will move from hiding in denial to living in reality.*
11. *Honesty will guide our actions toward a rich life filled with meaning and purpose.*
12. *We will recognize a Power greater than ourselves as the source of our abundance; we realize that God is doing for us what we could not do for ourselves.*

*Are these extravagant promises? We think not; they are well within our means. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.*

**T**he adoption of D.A.'s own Promises had a highly positive impact on the Fellowship. Many groups proudly incorporated them into their meeting formats, and members everywhere felt proud, happy, and inspired by the accomplishment. But there was yet one more barrier to be overcome.

Although the 2001 Promises were overwhelmingly adopted at the Conference that year, a computer crash of the secretary's laptop computer wreaked havoc on the minutes of the Conference, which had to be painfully reconstructed from memory. And because there were multiple versions of the Promises floating around, there was confusion over which of the fairly similar 1999 and 2001 versions had actually been adopted.

The General Service Board secretary from that year remembers that copies of both were widely circulated in the Fellowship, and for a while there was uncertainty over which was which.

To compound the confusion, the Spring 2002 issue of the national D.A. newsletter *Board Call* (the predecessor publication of the *D.A. Focus*) inadvertently published the 1999 Promises as the "official" version, rather than the correct 2001 version. Pages from this newsletter containing the older, incorrect version circulated at meetings for many years.

Producing even more confusion was a campaign by an outspoken D.A. member to abandon the name Twelve Promises and "rebrand" them as the Twelve Gifts. For several years, there was lack of clarity in many areas between the names Promises and Gifts, and some members even believed there were two different "official" D.A. readings, the Twelve Promises and the Twelve Gifts.

Time and the republication of the 2001 Promises in both print and

*(Continued on page 11)*

**Debtor's Mask***(Continued from page 6)*

Debtor's Mask. I couldn't comprehend that the thing I thought was helping me cope with the unfairness of life was in fact the problem.

It wasn't until 6 years ago with the loss of a relationship, loss of a home, and the loss of my business, finding myself once again in financial ruin and huge debt, that I was finally exhausted enough to think about surrendering the Debtor's Mask. I literally cried out for God's help. He must have heard me and guided me to D.A. and B.D.A.

I'm glad I listened. His fashion sense is better than mine!

**Anonymous**

**The Promises***(Continued from page 10)*

electronic media have pretty much settled the confusion over the years, and most D.A. members have clarity today on what the "official" Promises are, or have even forgotten that alternate versions once existed.

But a look at the history of how they came about is still interesting and inspiring. It shows that for compulsive debtors willing to stay solvent and refrain from incurring any new unsecured debt through the practice of the Twelve Steps, the number of bright and beautiful Promises that can enter our lives and come true for us are virtually unlimited.

**Jan S.  
Burlington, Vermont**

*Keeping The Fellowship Record is a regular column on the history of D.A.*

**D.A. Brings Clarity On Health And Finances**

**L**ast year, I was hospitalized for heart palpitations and had sinus surgery. Even though I had health insurance, I had to pay about \$2,500 in medical bills. I was grateful for having pressure relief meetings, because I had someone to talk to about the bills. I felt pressure, but I did not have to be alone.

These bills threw my spending plan out of whack. One of the bills was for a hospital stay that cost more than \$22,000 for one night. My health insurance paid most of the bill, but I had to pay about \$900. This was the best money I could have spent, because of my heart palpitations. I found out that I had hypothyroidism, which further led to my being diagnosed with Hashimoto Disease, another form of hypothyroidism.

I have a few other medical issues related to this diagnosis. I had suffered with chronic sinusitis most of my life, but was too afraid to get the surgery until I was told that I had run the gamut with medication and I started losing my sense of smell. Once I started getting clarity around my money, I started getting clarity around my health issues.

I am grateful that I did not have any credit cards to use to pay off the bills. I paid all of the bills on time; therefore I did not incur any late charges and did not incur any unsecured debt. On March 5, 2013, I celebrated one year without having incurred unsecured debt. Thank you God and D.A.!

**Lisa M.  
Philadelphia, PA**

**Facing The Costs***(Continued from page 3)*

children there. We were fortunate enough to be able to hire an *au pair* to watch our daughter while I went to the hospital with our son, and my husband worked.

Alexander's treatments, known as Intra Arterial Chemotherapy, cost \$175,000 per treatment, and he has had five of them. He's also had other procedures costing thousands of dollars. Our insurance has paid all but \$9,000 of the treatment costs over the past eight months. That was the annual deductibles for two years. We've had to pay \$3,000 in prescriptions as well. We've had to pay for monthly airline flights and our stays at the communal living hotel, which our insurance does not cover.

The good news is that my family has been able to cover what we needed to pay and has not been late or unable to pay. We have asked for and received some help from charitable organizations. John makes too much money for Medicaid, although we are seeking Medicaid waivers based on other aspects of his medical condition.

Our son's vision in his left eye has gone from blind to 20/180, which means he sees like he's looking through a folded plastic bag.

Our doctor tells us it's possible Alexander is cured, and medical tests have been hopeful. We will be returning to New York on a regular basis for at least two years to ensure his left eye remains cancer free and his right eye does not become cancerous.

Our son scooted around on his bottom for most of a year. Doctors said he would walk but probably never crawl because of his vision. He started crawling in December and is walking and running with a durable medical device donated for our use. He receives therapy twice a week in a beautiful facility for blind and impaired children. We also receive therapy at home from an insurance-paid pool that gives us free therapy.

I think our family might not have made it through this as well as we have if my spouse hadn't joined us on this road of not debting one day at a time. He says I can tell his story if it will help people. In 2010 and 2011, John launched a new business venture that spiraled into \$1.2 million in business debt. He has now about \$500,000 in business debt along with about \$150,000 in debt to the Internal Revenue Service. He has not debted since 2011. We have no personal debt except for the mortgage on our house.

I have not debted since July 9, 2005. I can tell you that in our family crisis I have become vague about income and expenses frequently, and am

nowhere near perfect. I have not worked much since our son was born, and I drew unemployment until recently. I go up and down with my emotions, especially around money and debt. While preparing my numbers for our accountant this year I saw I needed to get back to basics. I am free from the bondage of my own personal debting but I see it is all around me. I have a right to be concerned about debt and how it affects my family.

I know that God is with me and if I keep trying to do the next right thing with God's money, we will be OK and our needs will be met. We have so much to be grateful for in our life. We have been given unbelievable riches and wealth. We have maneuvered through cancer, and our family is still together and strong. I feel crazy at times, but I get centered and have support through God, the Twelve Steps, the Fellowship, and our family and friends. I now know that no matter what if I focus on God, I don't have to debt even when faced with incredible circumstances. The truth is that you can too, by working the steps as outlined in the "Big Book," *Alcoholics Anonymous*.

**Andrea R.  
Denver, Colorado**

## What Is Long-Term Solvency?

(Continued from page 2)

published in 1999, it provided a big psychological and financial boost to the Fellowship, and it seemed in many ways to reflect where many members were at during that point in history. But from the vantage point of today, 14 years later, the book seems woefully inadequate and even sad. While a handful of the stories do reflect some of the joy and zest of D.A. recovery, a great many evince little or no recovery at all, while others veer off into strange and incongruous side issues that have little to do with our primary purpose.

Reading the book today, I find much of it to be an embarrassment rather than an inspiration, something I would not even want a D.A. newcomer to read to find out about what recovery here can be like.

But D.A., thankfully, has moved on. It is not uncommon today to find members with double-digit solvency—10, 15, 20, 25, or even 30 years. And these members are beginning to share their stories with the Fellowship at large.

In the last decade, the Fellowship newsletter *Ways & Means* began running stories by a diverse group of long-timers about their adventures in the world beyond basic, bare-bones recovery. A special issue of *Ways & Means* was devoted to members with 20 years or more without having incurred any unsecured debt.

In 2008, the World Service Conference approved the concept of placing the stories of members with strong, long-term recovery on the D.A. web site, resulting in a collection of approximately two

dozen “Recovery Stories.” And later this year, those Recovery Stories will migrate into a second edition of *A Currency Of Hope*, the first D.A. book that will give our membership a clear and specific idea of how members work a rigorous program of recovery from compulsive debting through the Twelve Steps. It’s a tremendously exciting time for D.A.

As for my personal recovery, it’s been centered for a very long time now on following the example of those long-timers who work the traditional D.A. program of recovery through the Steps, and who are willing to go to any lengths to maintain their solvency.

Since I reached eight or nine years of solvency, I’ve sought out and spent time with as many of those long-timers as I could find. They inspire me and show me by example what I can look forward to if I adhere with a every ounce of my being to a fierce determination not to debt under any circumstances.

And so, what is long-term solvency in D.A.?

We know that, in the early years of not incurring unsecured debt, solvent members seem to solve “the money problem.” They learn to pay their bills on time, begin debt repayment, develop a savings lifestyle, improve their life’s infrastructure by creating congenial and prosperous places to live, work, and enjoy themselves. They learn to look the world in the eye, and they lose much of the crippling fear and shame they used to live in as active debtors.

In the second phase of recovery, they move beyond issues that are strictly about money, and begin fulfilling some real long-time

dreams and goals. They also begin understanding on a much deeper level the purpose of their own existence, and who they are and what they were created to do. Debting under any circumstance, once at the core of their lives, by now has become unthinkable.

And in what many long-timers call “Phase III recovery,” solvent D.A. members who continue working all Twelve Steps experience a number of elements of a profound spiritual awakening. The world seems to them to be a very friendly and congenial place, rather than the scary nightmare it once was. Life becomes playful, rather than dreary and arduous. They become real, genuine people of dignity and integrity, rather than cardboard-cutout clowns and thieves. The definitions of “prosperity” and “abundance” take on much broader and deeper meanings, becoming as much or more spiritual and emotional in nature as financial.

Perhaps most of all, they fulfill the hopes and dreams of our founding members. John H. and other early D.A.s talked repeatedly about their core concept that D.A. is a disease of “not enough,” a disease that manifests itself in overwhelming perceptions of not being enough or having enough in all areas of our lives.

The goal of the original program formulated by our founders was a spiritual awakening that would replace these crippling and tragic feelings of “not enough” with a deep reality of “enough” in our minds, souls, and bank accounts. Recovery in D.A. allows us to actually have enough for a very good life, and also to feel and believe at a deep level that we

(Continued on page 14)

**Behind Bars***(Continued from page 4)*

countless ways inmates make weapons and alcoholic beverages, and smuggle in cash, cell phones, and drugs.

- Reassurance that inmates welcome volunteers as their window to the outside world, and that there has never been an instance of hostage-taking or any acts of harm to those performing volunteer service.
- An open invitation to volunteers to eat in the officers' dining hall when

they are in service at PDC.

There has been "merit program" reorganization since *A Currency of Hope* was approved for the PDC libraries, so I am undertaking a chain of command approval process to have the books placed in the libraries again. I have four books funded by the HIP Committee to place there.

In case you are wondering if there are any suffering debtors at PDC, one training deputy described many examples of the "master manipulators" one is likely to encounter. He explained that the trustee inmates were those who had lower-level misdemeanors such

as multiple no shows or unattended bench warrants that had been let go for so long they had accumulated traffic fines of \$25,000. Rather than doing five years of community service, the inmate would do 30 days of jail time. My visit to the West Hollywood parking violations office in the 1990s to make amends and settle \$1,600 in unpaid parking fines flashed before my eyes. "They are us and we are them."

**Marianne G.  
Canoga Park, California**

*(Marianne G. is a member of the WSC Hospitals, Institutions and Prisons Committee.)*

**What Is Long-Term Solvency?***(Continued from page 13)*

actually have it and deserve it. It is this change of perception that many of our long-time members with 20, 25, or 30 years of solvency talk about today.

One of the most valuable readings in the opening pages of *A Currency Of Hope* contains D.A.'s definition of the disease of compulsive debting. It defines compulsive debting as "a disease that manufactures a sense of impoverishment in all we see and do."

This crippling sense of impoverishment, regardless of our actual resources or circumstances, is a spiritual sickness of the deepest, darkest sort. Fortunately, the founders of D.A. identified a clear path away from the ravages of the disease. By taking Step One (admitting that I am a compulsive

debtor and identifying myself as such, and committing myself to not incurring any unsecured debt one day at a time), I arrest the disease. By working Steps Two through Twelve, I recover and no longer live in that world of omnipresent impoverishment and deprivation. Instead, I live in a spiritual solution that "manufactures a sense of joy and fulfillment in everything I see and do."

As I've walked this path for the past 17 years, I've experienced the first two phases of recovery, and begun to experience much of the third. And the real long-timers in D.A., the ones some years ahead of me, beckon me on, telling me it gets even better, even more amazing as I go along.

I am heartened at what might lie ahead, both for me personally, and for the Beloved Fellowship of D.A. In just 9 years, assuming I stay alive

and stay solvent, I will then be solvent longer than anyone in the entire world in the year 2001. And by then, there will be other members who will be pushing the envelope even further on new and more profound areas of emotional and spiritual growth as we find out even more of what long-term solvency is really all about.

Somewhere out there, not too many years down the road, is the first D.A. member to attain 40 years of continuous solvency, and then down the road a little further, 50 and even 60 years. I can't wait to hear what miracles and marvels they discover to enjoy for themselves and to share with rest of their solvent, recovering friends in D.A.

**Anonymous**

**Dear Debtor***(Continued from page 1)*

There was magic in that room that night—there was recovery. That night, they were sharing on what anonymity in D.A. was about. Somehow I felt safe. The members in attendance that night embraced me and showed me that they cared. I was so full of shame and pain that I didn't think it possible for someone, let alone five complete strangers, to care about me and give me comfort. That night was the beginning of my recovery.

Since that night, I have incurred no new unsecured debt. Since then, I have paid back all of my existing debt, and have attended at least one D.A. meeting every week except when on vacation where there were no meetings. Back then, I didn't know about phone and online meetings. Because of the shame and self-loathing I was feeling, I would have been tempted to the phone and online meetings so that I could hide my feelings from the others. But in 1990, my only option of finding a meeting was a face-to-face meeting. Thank God!

The embraces, encouragement, and the feeling of love would not have been possible for me online or over the phone. The woman who is still my sponsor was there—she was the facilitator of the meeting and made me feel welcome. She

openly shared her past with me, and told me if I was willing to work the program of D.A., I would know the joy and peace of recovery that she was experiencing in her life. I did not feel alone.

You are not alone. As lonely as you may feel right now, there are many of us in D.A. who have gone through what you are experiencing now, and have survived. That is a lot for me to say, a credit card junkie and thief before D.A.

I thought that if there really was a God, the God I was told as a child would protect me, that these things would not have happened to me.

As a side note, my brother did assist me in getting a good attorney, a friend and fraternity brother. If you are experiencing or facing legal problems, I strongly encourage you to get an attorney as soon as possible. I found that most of my so-called friends disappeared from my life. A few real friends stayed with me and these friends have played an important part in my life through the years. But my attorney was there with me and for me 24/7. It was worth every penny to have good legal

representation. There were questions asked of me that, without my attorney, would have totally overwhelmed me and buried me.

I had company accountants demanding that I tell them how much I had stolen. When I was entrenched in my disease, I was not aware of how often or how much. I was not keeping an accounting. My attorney told me that some embezzlers do keep extensive records thinking that they will repay it all someday, but I was not one of them.

I feared that if I was unable to give them the information they were demanding, they would take legal action. That night, in desperation, I dropped to my knees and prayed to God, the God whom I felt had abandoned me many years before. I had suffered many years of abuse from an ex-husband who had left me for my then-best friend with two children to raise alone with no financial help from him, a second abusive marriage that ended in divorce, many more abusive men, abusive employers, feelings of not enough or not good enough. I thought that if there really was a God, the God I was told as a child would protect me, that these things would not have happened to me.

That night, after many prayers, I felt the presence and comfort

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**Dear Debtor***(Continued from page 15)*

of my God. Through God, a dollar amount came to me—a dollar amount that could have only been from Him as I had no idea where to even start to come up with what they were asking me to do. In working my D.A. program, I have discovered that God never abandoned me; He was just waiting for me to come back to Him, to need Him. I was so determined to show my ex-husband and everyone around me that I could do it all myself, that I was blind to knowing that I needed other people and God in my life. I have found that it is never a show of weakness to ask for help! The next day when I met with the CPAs, I had an answer for them. They didn't like or accept it, but I knew in my heart that I was right.

In addition to feelings of fear, shame, and discouragement, I felt a lot of anger. I was angry with myself and I was angry with the company that had my future in its grasp (or so I thought), a company that was not honest but was treating me like I was the only dishonest one. The owner skimmed cash many times in my presence, destroying invoices for cash sales and pocketing the cash, and had me keep three sets of books for the company—one for the bank, one for the investors and stockholders, and one set for tax purposes. In

my shock at what was happening, I blamed them for not giving me a “safe” work place. After a short time in D.A., though, it was clear to me that the responsibility was mine because I could have refused to keep three sets of books and I could have resigned and left. Approaching the age of 50, I had feared not finding employment, and it is amazing what fear will do! I was convinced that companies would not employ a 50-year-old female mid-management accountant. So I had continued working dishonestly for a dishonest company, and when the stockholders questioned the owner about stagnant profits and demanded a thorough audit, the owner took no responsibility and held me responsible for it all, and I could not prove otherwise.

In working my D.A. program, I have discovered that God never abandoned me; He was just waiting for me to come back to Him, to need Him.

The owner knew that I was not responsible for all of the losses, but said nothing. I have been

able to forgive him for his silence. Again, I could have refused and quit but I didn't. At no time did he hold a gun to my head to falsify financial records. Ultimately, I was held responsible for losses in excess of \$100,000 with no way to prove otherwise. My retirement money was seized and I was forced to sell my house to pay the balance.

I was facing formal criminal charges and a possible prison term (usually five years in Washington State). My attorney asked me how I would handle going to prison if that was to happen. Because I was working my D.A. program, I told him that this was out of my control and I would accept what was next for me. On page 79 of the A.A. Big Book, it states, “We may lose our position or reputation or face jail, but we are willing. We have to be. We must not shrink from anything.” If it were to happen, I would use the time for healing and recovery. As it turned out, I was not charged. My attorney reminded them that if they were to press charges, their dishonesty would be disclosed. God was involved, and had another plan for me. I found a plan to be service in D.A.

Before I moved from Washington to Wyoming, I was a volunteer for the Washington State Department of Corrections, and I sponsored a D.A.

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**Dear Debtor**

*(Continued from page 16)*

meeting in a women’s correctional facility in Seattle for 14-plus years. My company, while accepting restitution, would not release me from possible future charges if there were future losses caused by my actions. For the next eight years, the statute of limitations in Washington, I lived with this possibility. But, I no longer lived in fear. I could only trust God and work my D.A. program and surround myself with good things and good people.

My children were grown and on their own, so I was able to insulate them from what was going on. They knew something was happening, but they didn’t know what and I chose to keep them as far from it as possible. The same with my parents. My brother was my strength and friend, as was my sister-in-law. I could not have gone through what was to come without them, my D.A. family, and my attorney.

I was attending D.A. meetings weekly. At this time there was only one meeting available to me in Seattle. My brother, who lived about 100 miles from me, confided in me that he was a member of D.A. and it was the use of his company credit card for personal reasons, padding his expense account, and the loss of his job that brought him into D.A. My original attorney

told me that my attendance in D.A. drew the interest of other attorneys in his firm and impressed them with the importance of Twelve-Step recovery. They wanted to know more about D.A., and because I was serious about my recovery, they wanted to help me. Another D.A. miracle!



I was able to seriously work my recovery and begin my new life with my God as my navigator and D.A. as my support.

The next months were hell, involving many meetings with attorneys and CPAs, and accusations that I could not disprove coming from all directions. My God, my attorney, my brother, and D.A. were there for me. In addition to all the meetings with CPAs and attorneys, the company owner was not happy with the time it was taking to sell my house and started threatening me with foreclosure and was telling my realtor and neighbors that I had embezzled. Fortunately, I had been up front with my realtor

from the start when I retained her to find a buyer for my house.

I did sell my house despite a difficult housing market, receiving a cash offer three days before foreclosure. The City of Seattle Housing Department wanted to purchase it for a low-income rentals for single parents. Because it was a government agency and paying cash, I didn’t have to wait for credit approval. It closed just hours before foreclosure—another D.A. miracle!

I moved from a three-bedroom house (I had purchased it five years prior while under construction as my “dream house”) to live the next four years in a 26-foot travel trailer—just me and my dog. There I was able to seriously work my recovery and begin my new life with my God as my navigator and D.A. as my support.

My attorney recommended I find something to do with my time other than sitting at home waiting for the next shoe to fall while all of the legal proceedings were continuing. Find a job? Out of fear, I thought of myself as unemployed. Who would want to hire someone who had embezzled? With the help of a friend, I found work as a temp. It was to be a three-month job lasting

*(Continued on page 18)*

**Dear Debtor***(Continued from page 17)*

from November through January. The next miracle is that they liked my work so much they wanted to hire me! During the hiring process, I disclosed to them what was going on. They were very understanding and respected my telling the truth. Because of my honesty and my involvement in D.A., they hired me even with my past. I had feared being unemployable, homeless, and a bag lady pushing a shopping cart down the alleys of Seattle. I went to work for them and continued working there five years before accepting a position where I was to work for the next 12 years before retiring in August 2008. During those 12 years, I bought a condominium, and thanks to my D.A. spending plan, paid cash for a newer car, and in 2006, purchased my first new vehicle. In 2007, I started planning for my D.A. vision of retirement and building a home on the family homestead my brother and I inherited in eastern Wyoming (close to the Nebraska border). I was able to cash in my 401k before the market crash, and with the equity in my condo, was able to pay cash for the construction of my two-bedroom house and pay off the balance owed on my vehicle, an all-wheel drive truck, perfect for the weather in eastern Wyoming!. I now live in my D.A. vision.

Miracles have come into my life

because I have been honest. I've protected my family as much as possible, but have been honest with them. I've made attending D.A. meetings a priority. Today, I sponsor a D.A. meeting here at the Wyoming Women's Center, the only state prison for women here in Wyoming. Two women who attend the meeting are married and their husbands have been a support for them, although other family members have not. Here in Wyoming, embezzlement sentences are for nine to ten years, and this is one of the toughest states for money crimes, especially by women. I hope that someday they, too, will share their D.A. experience, strength, and hope with others.

I have learned to ask forgiveness, to rebuild trust no matter how long it takes, and to accept the things I can't control. I have learned to turn it over and gather a strong D.A. support family. I have learned to take both pain and triumphs one day at a time, or even one hour or one minute at a time, keeping the focus on today. First and foremost, I have learned to take care of myself. As my brother said to me (and I love him endlessly for it!), get your a\*\* to a D.A. meeting, get other necessary help, and work the Twelve Steps of D.A. where the real recovery is.

I wish I could find myself in your meeting, to give you my love and ESH. You will have questions as you move forward on this journey of recovery. You

will find the answers when you work the Steps and surround yourself with D.A. friends who will help you.

I treasure anonymity and good D.A. friends. Back in 1990, D.A. had only a couple of pamphlets and no book or recovery stories. We had our meetings. Our meeting literature was the A.A. "Big Book" and *Twelve Steps and Twelve Traditions*. A few weeks into my D.A. meetings, my brother gave me the "12 & 12" and I purchased a "Big Book" and started reading "How it Works." This started my D.A. recovery journey.

I tell the women here at the prison that when we are serious about our D.A. recovery, it is a lifetime sentence, a lifesaving sentence. I tell them that they may be incarcerated for months to years, and then will be released. We must work our recovery every day for the rest of our lives. There is no "quick fix". There is no cure. Honesty, willingness, and working our D.A. recovery will result in arresting our disease of compulsive debting. The going at times will seem overwhelming and even impossible. But, with the help of D.A., a strong D.A. family and God, we can do it!

P.S. On August 29, 2012, I celebrated 22 years of not incurring any new unsecured debt. In these 22 years, I paid restitution in excess of \$100,000,

*(Continued on page 19)*

**My Two Cents***(Continued from page 7)*

withholding the names of our sponsors and sponsees as well as those we talk with, in order to ensure that we don't inadvertently breach another person's anonymity.

I go to at least one D.A. meeting per week, most often a meeting with other people using a HOW format (just because that helps me reinforce the way I use the Tools). I also make or receive at least one D.A. outreach call per day. That's it, as far as the structure goes. We use the other Tools of service, awareness, business meetings, pressure relief meetings, and action plans, but there are no specific suggestions as to how they work within this structure. Remaining free from new unsecured debt is considered our primary form of service.

I know there are many people working the D.A. program who don't need this level of structure in order to recover. The thing I'm grateful for is that there is an option for people like me who do need this much structure in order to be free of the mental obsession for debting as well as the act of incurring new unsecured debt. It has allowed me to deepen my connection with my Higher Power and to really experience the promises of D.A. in my everyday life.

So, please, allow those of us who need this type of structure to recover in the way we need to without having to defend it as "real" D.A. As opposed to being a threat to D.A., this is just one of many options for sponsorship. We use the same Steps, Traditions, and Tools, and they help us to recover from a life-threatening malady, one day at a time.

**Allison H.  
Rochester, Minnesota**

**Dear Debtor***(Continued from page 18)*

paid a capital gains tax of \$18,000 to the IRS as a result of selling my house, and paid off over \$22,000 in credit card debt. I discovered I could live without credit cards and have taken many debt-free, cash-only vacations to wonderful places, and I am living debt free in retirement. After 22 years, I still keep a record of my spending and live with a monthly spending plan.

I believe in D.A. service. I have served D.A. at the meeting level (starting four meetings, three in correctional facilities), Intergroup, and as a General Service Representative, Intergroup Service Representative, member of the Conference Hospitals, Institutions, and Prisons Committee, and as a Trustee on the General Service Board.

What I have received in D.A. — daily prosperity, peace and serenity, I must pass on in order to keep it. Thank you, D.A., for saving my life!

Sincerely yours  
in D.A. service,

**Carolyn H.  
Manville, Wyoming**

# ESH

*Ways & Means* seeks **Experience**, **Strength**, and **Hope** on any issues related to Debtors Anonymous and the D.A. program of recovery.

For future issues, we are especially interested in stories on the following topics:

- Paying for college and graduate school without debting
- Handling health issues without debting
- Building strong and healthy D.A. meetings

Submit stories in physical form to the D.A. General Service Office,  
PO Box 920888,  
Needham, MA 02492  
or by e-mail to  
waysandmeansda@hotmail.com

# Around The Fellowship



## 50 Ways To Be Of Service In Debtors Anonymous

*(The following list of suggested service activities was compiled by the Resource Development Committee of the World Service Conference)*

### D.A. Personal Service

1. Introduce yourself to a newcomer
2. Answer newcomers' questions
3. Get a sponsor
4. Be a sponsor
5. Share your experience, strength, and hope at meetings
6. Offer someone a ride to a meeting
7. Offer someone a hug
8. Call your sponsor
9. Put your number on the phone list
10. Don't debt today
11. Celebrate your recovery with your home group
12. Return D.A. calls and emails
13. Organize a Pressure Relief Meeting
14. Ask someone new to be on a PRG with you
15. Record your numbers every day
16. Leave D.A. pamphlets at a bus stop
17. Write an article for *Ways & Means*
18. Plan a fundraiser to support your General Service Representative (GSR)
25. Chair your meeting
26. Be the home group secretary
27. Update the meeting phone list
28. Be the treasurer
29. Be the GSR for your home group
30. Be group librarian (CDs and/or tapes)
31. Be liaison to the meeting's landlord
32. Attend business meetings
33. Give generously in the spirit of the 7<sup>th</sup> Tradition
34. Help clean up after the meeting
35. Be a mentor for a service position
36. Let go of a service position when your term has ended

### D.A. Intergroup Service

37. Attend Intergroup meetings
38. Read "The Debtors Anonymous Manual for Service"
39. Monitor the Intergroup phone line
40. Volunteer for Intergroup events
41. Take public outreach training
42. Chair an Intergroup committee
43. Be the Intergroup Service Representative (ISR)
44. Be an Intergroup officer

### D.A. World Service

45. Serve as a member of the General Service Board
46. Attend the World Service Conference as a GSR or ISR
47. Apply for an Appointed Committee Member position
48. Encourage your Intergroup to host the WSC
49. Attend Fellowship Day at the WSC
50. Be the message of D.A. wherever you go

### D.A. Meeting Service

19. Be the key person to unlock and lock the meeting room doors
20. Come early and stay for fellowship
21. Set up chairs
22. Prepare beverages
23. Be the literature person
24. Be the greeter

*Ways & Means* likes to hear about interesting and inspiring things 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, MA 02492.