

Ways & Means

First Quarter 2023

The Quarterly Magazine for the Fellowship of Debtors Anonymous

An Over Spender Finds Solvency

I am a compulsive debtor and spender from Tokyo, Japan. I am writing, hoping that my story would be helpful for myself and the members.

Japan has been a cash-based society, but the government introduced mobile payment apps about two years ago, and many people now use them on a daily basis. It is very easy to incur debts using these apps because they are connected with bank accounts. We can use them everywhere, especially at the convenience stores around every corner in Tokyo.

I picked up food and shopping when I put down drugs and alcohol. I came to the Twelve-Step programs for drugs and alcohol

almost 20 years ago, and joined another fellowship for food almost 11 years ago.

I came to Debtors Anonymous in August 2020, and my solvency date is December 20, 2021.

About five or six years ago, I was in the Debtors Anonymous fellowship in Tokyo for three months. I had a sponsor, and there were two meetings a week that I could attend. There was another meeting, but it was a closed one for men. There was no D.A. literature translated into Japanese, so we read AA literature such as the Big Book at the meetings. I eventually left the Tokyo D.A. fellowship.

I came back to D.A. because my sponsor in another Twelve-Step program kept suggesting that I needed to attend D.A. meetings

The World Service Conference International Committee is thrilled to curate this edition of Ways and Means and bring you not only experience, strength, hope and art from around the world but also crucial awareness and insight into specific challenges debtors face in countries other than USA and Europe.

The International Committee's mission is to connect the worldwide fellowship and support the growth of Debtors Anonymous globally. We focus on developing initiatives and exchanging information so the supporting hand of D.A. can be there for any suffering debtor anywhere in the world.

We hope that debtors, wherever you are, will draw strength and hope from the experiences shared here.

In service and gratitude,

Alex A
Chair, WSC International Committee
(2021-2022 Service Year)



Ways & Means®

Carrying the D.A. Message since 1988

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

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Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

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

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or in hard copy form by mail to *Ways & Means*, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to either of the same addresses. All materials must be accompanied by a signed Assignment of Rights available at:

www.debtorsanonymous.org/release

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and get a D.A. sponsor. I didn't consider myself a compulsive debtor then as much as I do now, but I came back at her suggestion.

I went online to research D.A. meetings in English and started attending phone meetings based in the United States via Skype and some Zoom meetings based in Europe, Australia and New Zealand. I try to attend five meetings a week in Australia and New Zealand now. Having already experienced attending English meetings in two other fellowships, I felt the recovery better suited me. Still, there were so

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many words and terms literally foreign to me, such as prudent reserve, but I got used to them, eventually.

When I came back to D.A., I didn't have a lot of debts. I have had only three credit cards in my lifetime, and I had already gotten rid of them because it was so obvious that I had issues with them.

I obtained my first credit card when I found employment in my hometown after graduating from high school. When I was 24, I hit bottom with drugs and alcohol, and my parents had to bail me out. That was the first time I got rid of my credit card.

Later on, I gave false information to the credit card companies twice to obtain two credit cards because I lived on welfare and pension for bipolar disorder since I was 27, and I had been unable to work except in low-paying jobs provided by the government.

In Japan, people on welfare are prohibited from investing in stocks or saving money more than \$1,000 or incurring debts such as credit cards and student loans.

I obtained a credit card for the second time, and I was able to pay off my credit card debts with the financial support of my parents and my grandmother. When I finally paid it off, I cut the credit card up.

However, some years later, I obtained a credit card for the third time. I didn't incur huge amounts of debt, but couldn't handle it yet again. One of my social workers helped me negotiate with the credit card company, and I repaid a small amount of money every month until I finally paid it off. This was all before coming to D.A..

I have had a food addiction, so I still tend to waste money on unnecessary food items to binge-eat. In these two years, I have incurred debts just to buy food on

one of the mobile payment apps on my phone. To manage that, my social worker limits my access to the app store on my mobile phone because I asked her to do so. The Council of Social Welfare also keeps my deposit book, and release it to me to withdraw money from the bank to spend every week.

These are not D.A. issues, but I sometimes need outside help. I know I will be able to handle money with the help of the D.A. program in the future.

When I came to this fellowship, I owed some money to my parents. I didn't know how serious it was for me, but I always knew I had a shopping addiction, especially online shopping. There was a particular clothing store I liked, and I had their app on my phone. I used to incur debt shopping online with Buy Now, Pay Later (BNPL) all the time, which was where I struggled the most, not a credit card nor a mobile payment app.

I used to buy their clothes whenever I felt like it on BNPL, and would wake up in the middle of the night and order clothes online on BNPL and go back to sleep. Then I'd return their clothes after wearing them many times to get the refund, and buy more clothes again. I truly believed that being in debt to buy something was better than saving up and then getting it.

I've almost always had a sponsor and have been working with my current sponsor in the United States for almost a year. I study the Big Book and AA 12x12 with her on Zoom for an hour a week. I am on Step Three at the moment, and I am very grateful for her support.

Within a year, my compulsive online shopping and incurring debts on BNPL stopped, and I repaid all the debts I had. I had been solvent since last March until I borrowed 100 yen (\$1) from a friend for an hour last December.

I have had a Pressure Relief Meeting every month with different members from different countries in my Pressure Relief Group for about two years. For the first several months, I handwrote my spending plan, and scanned it and emailed it to my PRG.

About a year ago, some members told me online how to use the spreadsheet, so I have been using it since then. A couple of weeks ago, another member told me how to use it better. I am grateful that I have been learning things like this in D.A. that I wouldn't have learned otherwise.

After being unable to work for 16 years except in the low-income jobs provided by the government, right before coming

back to D.A., I got a better job with better wages. Since then, I have changed my jobs but have always had a job, and I would not be able to do that without the D.A. program.

I've also found that tools such as 72-hours rule and comparison shopping are very useful. They were foreign to me at the beginning, but now I know they work well for me.

I would like to say a bit about my parents, who were good with money. In Japan, generally speaking, a husband earns money and gives all the money to his wife, and the wife manages it. My father was a good provider, and my mother was good at saving money. She kept detailed accounts every night just like we do in D.A..

However, they abused me and my brother, which caused us to have multiple addictions. My brother went bankrupt in his 20s, as well. I still resent my parents, but at the same time, I also feel sorry for them. Still, I am not as good with money as they are.

It is a blessing that both of us have been in Twelve-Step programs for a long time. I think this resentment fuels my addictions, so I am hoping I will be able to let it go with the help of the programs in the near future.

My visions are growing clearer to me, and I have been working on them to make them come true. I am looking forward to experiencing the wonderful abundance that this D.A. program brings.

Thanks for reading my story!

— Debtor in Tokyo

D.A. Loner in Turkey Finds Recovery Online

I'm from the United States but I've lived outside of that country for the last twenty years. My parents were quite frugal; they kept budget books and "we can't afford" was in the back of my mind throughout my childhood. This followed me into adulthood, manifesting in HUGE fear of financial insecurity, as well as a hoarding habit that resulted in incredibly selfish behaviour – bumming someone else's last cigarette so I wouldn't run out; being unwilling to pay taxes with my own money, so borrowing from my father, etc.

I took out loans to go to college and through sheer luck – not

STORIES BY INTERNATIONAL DEBTORS

This issue was curated by the 2021-2022 World Service Conference International Committee. The International Committee's purpose is to carry the message to the still suffering debtor and help them apply the Steps and Traditions to all their affairs and not debt one day at a time. The International Committee's mission is to exchange information and develop initiatives to support the growth of D.A. internationally.

financial acumen – paid them back within a decade. Meanwhile, I had lucky breaks that made up for my money mishandling... a job with stock options so, when I was laid off, I ended up with more than \$100K, which I used to pay my share of the mortgage and bills for the apartment where I and my husband lived. We divorced, and I moved abroad; the next lucky break was selling our apartment, which was another \$107K for me. This money allowed me to buy and renovate a property, as well as underearn for the next decade. Meanwhile, my sister had given me \$100K to take care of for her. I put it into mutual funds, hoping to earn the interest for myself. This backfired in 2008, when the market crashed. I managed to build back some savings (for myself) and then, about six years later, had a job where my employer failed to pay me for several months. I spent those savings and finally hit bottom. At that point a dear friend told me about D.A. Through D.A, I learned that it was ME – not the market, not my former employer, not anyone or anything else – causing my financial distress.

D.A. has been a lifesaver. Keeping records has kept me conscious and given me clarity. I am no longer afraid to look closely at my bank accounts. I do not borrow money – partly because it's too complicated here, but mainly because I don't need or want to – I'm solvent and my fear of financial insecurity has lessened enormously. I'm somewhat non-compliant in DA – I have two credit cards. One is with a US credit union; I've had it for thirty years and have consistently paid in full, every month. I use it for [recurring] items like Netflix and [online] newspaper subscriptions that require a US based form of payment. The other is based in the country where I live, but as a foreigner, it is secured with USD in an escrow account. I pay that one in full, every month, too. It is helpful because I can run reports on my spending via my online account.

Though I still compare myself with others, I feel so much more content and at peace. I am beyond grateful. I have faith that, if I continue to do the next right thing, my Higher Power – as the source – will provide me with what I need.

— Anonymous

Debtors Anonymous Brings Growing Recovery to the Tip of Africa

One of the benefits of arising from the COVID-19 pandemic has been many more online meetings via Zoom. It was on a number of meetings that four South Africans found one another participating in Debtors Anonymous and Business Debtors Anonymous recovery. The accent was hard to miss! The USA Thanksgiving weekend 2021 saw the launch of the first official meeting of D.A. South Africa.

From the meeting chat, the four were able to make contact, and with the help of sponsors and fellows in the programme, the first D.A. fellowship and meeting was set up on Zoom. Our first few meetings were interesting, to say the least, as we found our feet. Meeting scripts were combined and a variety of meetings

decided upon to help expose new members to the different aspects of recovery from debting to overspending and underearning. Our meetings address the Step of the month; reading from conference approved literature; a solvency and member share – from members from other meetings as well as some of our very own, who are racking up solvency days. We run business meetings once a month; collect the Seventh Tradition to be fully self-supporting; and have elected a General Service Representative.

Since those first few meetings, we are seeing the slow yet steady growth of our fellowship. D.A., with its structures, Tools, Steps and Principles, is sorely needed to support people in our country who are suffering from the impact of unsecured debt.

“After being unable to work for 16 years except in the low-income jobs provided by the government, right before coming back to D.A., I got a better job with better wages. Since then, I have changed my jobs but have always had a job, and I would not be able to do that without the D.A. program.”

With the ongoing support of sponsors, action partners and PRG team members from fellowships in the USA and UK, we are gaining traction, little by slow. The number of regulars attending the meeting varies from between six and ten members from South Africa weekly and additional supporters who contribute strength to our meetings by sharing their experience, strength and hope. To those who have provided service to our fellowship, a sincere, humble and grateful thank you.

We are beginning to see the benefits of recovery from those who are working the programme – keeping numbers; solvency being built up by members; step work with sponsors; involvement in other meetings through doing service via serving on

خداوندا...
 آرامشی عطا فرما
 تا بپذیرم آنچه را که نمیتوانم تغییر دهیم
 شهامتی، تا تغییر دهم آنچه را که میتوانم
 و دانشی، که تفاوت این دو را بدانم
 آمین

Farsi Serenity Prayer

PRGs for other fellows – all of which contributes to bolstering our fledgling yet growing fellowship.

We are always reminded humbly, that from two and then a small group of suffering alcoholics, a worldwide movement and off-shoots from A.A. into other fellowships carries the message to the still suffering addict. Above all, we are increasingly aware that this is a spiritual programme about money, and that the real work is in the Steps. And where two or more are gathered in my name, there I am with you also.

Our prayer is that our fellowship will grow from strength to strength, gaining even more traction as we carry the message in the Spirit of the Twelve Steps and Twelve Traditions of D.A.

D.A. South Africa. Johannesburg. Jan 2022.

From some of our members:

A: *It has been eight months since I joined D.A., and there has been small progress in my finances. The biggest change is the way I feel about money in my Spirit. I am clearer and more real-*

istic, and I know when I turn my money over to my Higher Power, and that there is enough to take care of my basic needs.

J: *I have been in N.A. and A.A. for many years and since joining D.A. I now feel more comfortable in my skin*

DH: *I am a compulsive debtor. I have been going to D.A. meetings since Nov 2021, and solvent since 1 Jan 2022. The programme has turned my thinking and my life around, and I no longer live with guilt, lies and remorse. I am relaxed and feel free. "God is in the numbers."*

AJ: *I have been in D.A. and BDA since July 2020 and solvent since 28 Dec 2020. Whilst I still have what feels like Mt. Everest to climb to clear the debt, I no longer live in fear. I am learning to adult around money and my numbers, and clarity is replacing vagueness. I am working the steps, have action partners, have done numerous PRGs and have the gift of being able to give back through being of service to those who still suffer. Thank you to all who have been a part of my recovery.*

— H, New York

Debtors Anonymous Literature Translation and Licensing (LTL)

The General Service Board Literature Translation and Licensing (LTL)/ International Committees (Int) are currently merged. The role of the LTL is to gather and consolidate DEBTORS ANONYMOUS literature's translation and licensing activities and to approve new requests for translation and licensing. LTL works alongside the GSB Legal Committee and the GSB Literature Publications Committee.

The International Committee's scope includes outreach to and communication with non-United States groups. This committee also liaises with the World Service Conference International Committee. Current members are Josie P., Matthew E., and Roger H. (Chair).

As stated in the D.A. Manual of Service (DAMS, (2021, p. 108): Literature Translations and Licensing have two principal areas of activity: it endeavors to ensure a consistent translation process for D.A. groups and Intergroups around the world, working to translate D.A. literature into different languages, and it over sees the licensing of D.A. copyrighted literature and service material, whether in print or other media.

This year, the combined committees

Я помню радость когда я поехал забирать свою первую кредитную карту из банка, мне это было как символ власти! Мое отношения к заемным деньгам всегда было что было бы здорово привлекать больше заемных и в этом я не видел ничего предосудительного потому что в период 2008-2015 росло все - мои персональные доходы, выручка компаний в которых я работал и создавал! Я не разделял на самом деле кошелек компании и свой персональный. Такое поведение было принято в нашей семье. Мы привлекали деньги как заемные так и инвестиции в капитал! Я писал бизнеспланы, которые часто были достаточно оптимистическими, хотя часто и сбывались с отсрочкой по времени - запланированное на 3 года реализовывалось за 5!

Прибыльность была достаточной и банки со временем начали нам доверять и поэтому стали кредитовать и работников компании и меня в том числе. Мы привлекли средства на развитие бизнеса в капитал от госкомпаний с необходимостью вернуть либо после 5 лет использования с процентной ставкой 20 % или инвестор оставался бы в участниках компании при выполнении бизнесплана с ростом 15% ростом выручки в год! Взяли 200 млн руб и должны были вернуть 400 через 5 лет!

Первые 2 года мы справлялись с ростом и даже показали удвоение выручки и шли в графике, затем взятый темп был слишком велик и мы начали думать как решить вопрос и перепродали свои доли стратегическому инвестору, который полностью с нами не расплатился и оказался нам должен 130 млн руб из которых 20 процентов было моей доли. Я же очень рассчитывал на эти средства и продолжал инвестировать в проекты и текущую жизнь из первого транша и проедал эти средства на затраты для моей семьи. В какой то момент я оказался в ситуации когда новый проект (очень крупный по моим меркам - создание производственного комплекса для ветроэнергетики) требовал все больше и больше денег на содержание и практически все средства оказались проинвестированными и я оказался в необходимости продолжать активность и тут я начал много занимать средства у банков и инвесторов на себя для развития бизнеса...таким образом я накопил более 2 млн. руб долгов.

В процессе я пришел к ситуации когда меня попросили из семьи, скорее всего бывшая жена переживала что мы потеряем все из имущества. Завел несколько кредитных карт... Произошел развод и я ощутил на себе персональный "армагеддон" и продолжал занимать дальше в надежде что бизнес пройдет "долину смерти", к сожалению это бизнес направление так и не взлетело! Сейчас долги составляют более 6 млн руб! Есть актив в виде здания рыночной стоимостью 30 млн руб и несколько бизнес направлений с небольшим доходом!

Полное безумие проявилось в том что на самом деле долгов у меня не 6, а 15 и еще уточняю! Даже в процессе написания первого шага с начала моего прихода в программу появилась большая ясность, я трезвее взглянул на свою финансовую ситуацию! Сейчас я заключаю сделки с партнерами-кредиторами по которой я уменьшу свой долг до 5 млн руб уже с моей Высшей Силой, которую я называю Богом. Все это больше заслуга Бога, чем моя! Стало возможно когда я стал идти в шагах анонимных должников - 2 полных круга в малой группе и со спонсором, служения на разных уровнях - личном, групповом, интергруппы и международной конференции и международном комитете анонимных должников всемирной конференции.

GSR Work, Evgeniy

(Translated on Page 15 and titled "Passing Through the Valley of Death")

دعاء السكينة

اللَّهُ، اَمْنَحْنَا السَّكِينَةَ لِتَقْبِلَ الْأَشْيَاءَ الَّتِي لَا نَسْتَطِيعُ تَغْيِيرَهَا،
وَالشَّجَاعَةَ لِتَغْيِيرَ الْأَشْيَاءِ الَّتِي نَسْتَطِيعُ تَغْيِيرَهَا، وَالْحِكْمَةَ لِمَعْرِفَةِ الْفَرْقِ بَيْنَهُمَا.

Arabic Serenity Prayer

have continued to work with the translation activities of D.A. literature into Spanish, French, German and Portuguese. In addition, we have received new requests for translation from the D.A. Russian-Speaking Intergroup, Iran and India. The work of translation is a lengthy endeavor requiring extensive careful editing to ensure we capture the spirit of the original texts and to translate D.A. nuances into meaningful recovery content to help the international debtor who still suffers. While D.A. members are the usual source of the translation work, an independent translation authentication service is used to verify the work before publication.

We are grateful for the many international members who serve by translating D.A. literature. If you would like to know more about the process to follow in translating D.A. literature or have already translated D.A. literature that needs approval before using please contact us at: translations@debtorsanonymous.org

We are also looking for members with language and translation skills who might serve as a Project Contributor (PC) or an Appointed Committee Member (ACM) with the General Service Board. Please visit our webpage for these service opportunities at: <https://debtorsanonymous.org/fellowship-services/service-opportunities/> and review the PC and ACM requirements in the Debtors Anonymous Manual of Service at: <https://debtorsanonymous.org/download/da-manual-of-service/>

Financial Independence and Abundance

For years, since 2014, I called the U.S. to attend Debtors Anonymous meetings. After many years of intense pain with business, professional and money issues I found DEBTORS ANONYMOUS by googling 'money problems' 'twelve step program'. God bless the fellow(s) who does our SEO work. Although my gut hated all the symptoms listed, I had to admit that I just needed help. I knew that denial was part of the disease coming from other Twelve-Step programs. So conference calling became a daily routine - calculating the time difference as well. I tried the groups that were listed in Europe, but some of the information was not up to date. So, to be safe, I chose to attend US meetings because those were always on

and – most of them – strong.

Fast forward to 2019. I had worked with a sponsor in 2018 who generously donated literature to start a meeting in Amsterdam. The three people I had found in the Netherlands were not eager to start an in-person meeting - a mix of shame and lack of commitment. So, we did our meetings via WhatsApp groups. Sometimes we held our meetings at a café or by the conference line I had created for myself to do PRG's.

In May or June 2019 a fellow from the US moved to Amsterdam. I asked him to help me set the meeting up. It was August or September 2019 that we started our very first official Debtors Anonymous Amsterdam meeting. The name of our meeting is Solvency is Sanity. Another sponsor who had worked with the founder in D.A. impressed me by saying that there is no sanity if there is no solvency. It has become my mantra. And one of the reasons the HOW version of our D.A. program has worked so well for me. Our meeting grew from two in person fellows to three and to four or five. And then Covid hit. We are now an online meeting with an average of ten members. Five are Dutch speaking, the other fellows are from the UK and Portugal and sometimes the US. We have talked about getting back to the venue for in person meetings, but Covid measures are still blocking that from happening consistently. We do have an in-person fellowship coined D.A. Club Amsterdam. It's with two expats from the U.S. and me.

My solvency and prosperity have gone from being dependent on my now ex to six figures of income. My solvency date is April 23, 2019. To all who are new or struggling: Keep coming back. It works if you work it.

— Esma

Finding Purpose and Recovery through Service

I have been in recovery in both Debtors Anonymous and Business Debtors Anonymous only by the grace of God, and by the practice of the 12x12x12.

Seeking stories on the theme of The Joys of World Service for the next issue of Ways & Means magazine.

Deadline is March 5, 2023.

Word count is 500-2000 words.

Email writing, photos, or artwork with signed Assignment of Rights to **gill12promises@icloud.com**

Assignment of Rights forms are available at <https://debtorsanonymous.org/release>

Please share this announcement at D.A. and BDA meetings!

You, my sponsors, and my sponsees are my spiritual family. Thank you for this great opportunity and for the trust to share my recovery story with you.

Debtors Anonymous is number one in my life. D.A. taught me not to give up five minutes before the miracle happens. God has a BIG purpose for me in D.A. recovery. You will understand.

First, some background: I joined Alcoholics Anonymous on 15 August, 2008, when I was forty-five years old because of several things. I started drinking when I was 15, and at 18 I began having seizures. The doctor said I couldn't drink any longer, but I couldn't stop. I kept on drinking for another 30 years, and taking medicine, too, until I had mental dementia, and a lot of other after-effects. Even though I had graduated from two universities, I had to learn how to read and write again.

My father died of alcoholism, as well as my older brother. I also didn't know that alcoholism is a physical, mental, emotional and spiritual disease until the day the psychiatrist told me I was an alcoholic.

I really wanted to commit suicide. I felt a lot of pain in my soul, so I drank. I couldn't see the light at the end of the tunnel. I started to steal Cachaça from the restaurant to relieve the pain in my soul. I didn't have anything to eat, and I didn't sleep anymore. I lost several teeth, and haemorrhaged blood.

I had huge debts that I thought were unpayable, my power was cut off, and process servers and bailiffs were at my door all the time. I was afraid of losing my home.

And then I lost everything: Five companies, family, friends, hope, my dignity, my self-respect. I got lost from myself. I became a financial, emotional, mental and spiritual beggar. My rock bottom was to sell gingerbread at a church to survive. I didn't work, I just drank

My addiction to money started when I was seven, and I already wanted to be a millionaire. I went to work at the street market for seven years, selling parsley, pasta necklaces and pillows. All to help my mother at home, because my father was an alcoholic.

My family is really big, seven women and two men. Often there was only egg and flour to eat. I wanted to become a millionaire, because I didn't want to feel the pain of misery anymore. I didn't want to feel the pain of poverty, so money became my God and I was its slave.

When I was 28, I managed to earn my first million, after I went broke three times. The greater my greed for money, the more I lost.

After three years of recovery in A.A., a fellow said I needed to go to Debtors Anonymous because I only cried because of the debts. D.A. gave me back my dignity, my self-love, my self-confidence, hope and faith. By practicing the program, I paid off all my debt, recovered all my assets, and still built four more popular houses for rent. Today my salary is the rent from my properties.

Last year I sold one of my properties, and that's why I'm going to invest in myself. I'm going to attend a 26-week English course in Toronto, and meet my sponsor there who helps me a lot in my recovery practice, and with other fellows, too.

My A.A. sponsor said at the beginning of my recovery that when you share, you deliver a better soul to God. In Brazil, I'm the General Service Representative of the D.A. Moema group. I have participated two years in a row in the World Service Conference. I serve on the International Committee and the SSE Caucus and I want to continue. If it is God's will, I want to become a D.A. Trustee.

To be of service in Debtors Anonymous – This is the best gift I can give to God for the person I have become in recovery.

— Anonymous

'Free from Financial Fear'

Hi my name is Mo. I'm a debtor, Ko Ngati Tuwharetoa, Ngati Kahungunu me Ngapuhi oku Iwi, Indigenous Aotearoa, New Zealand.

I am 59 years old. I'm the youngest of 16 siblings. Belonging to a large family, there wasn't a lot to go round. My father worked constantly to provide for us, and I learnt at an early age that in order to have wealth I would have to work hard.

I met my husband when I was 17; we were together for 27 yrs until he died. He was a doctor with a private medical practice. I earned money by helping in the surgery. I hid the secret that I was a drug addict, any I spent all the money I earned on drugs, until my addiction spiraled out of control and I found myself in a Twelve-Step program. Eventually, I found my way to Debtors Anonymous. Just before my husband died, I became aware that I had a major problem with money. I realised I couldn't manage money and my spending was out of control.

I was first introduced to Debtors Anonymous when I was living in Bali. The fellowship was small, with a dozen or so committed members. We met weekly right next door to a cafe that delivered us fresh coconut juice and espresso coffee. My granddaughter would wait for me in the cafe until my meeting ended.

When I attended my first D.A. meeting, my initial impression was this wasn't my gig. People at the meeting suggested that I attend six meetings and if I still felt the same afterward, then I was free to go. I honestly didn't think I had a problem, and that I was wasting my time. At my third meeting I heard these words 'Do you feel insecure around money?' I realised that the fear and panic I felt in that moment had been with me my whole life. The feeling of not having enough, never having enough, made me feel like I was never good enough. I knew I was in the right place. From that moment, I threw myself into the D.A. program. I got a sponsor. I started working the Steps. I put myself forward for a service position, and after three months of recording my numbers, I had a Pressure Relief Meeting.

Now, I'm back in New Zealand. There are several weekly meetings and the fellowship here is strong. My D.A. vision is to run

my business along spiritual lines, and do what I love most. I have a home group and a step buddy. My granddaughter still lives with me. I'm debt free and I own my home. I have savings for retirement, but the most amazing thing is I'm finally free from financial fear and have more time to do art.

— Mo

From a Nightmare to a Dream Life

A year before I came to Debtors Anonymous, I was living abroad, separated from my longtime partner, and was completely overwhelmed by my debt and financial situation. I felt like a seven-year-old, left with the responsibilities of an adult. Since moving abroad to study, my debt has only increased, even though I was successful in my work in the arts. I knew I could not keep going that way. When my overdrafts and credit cards were closed, I was relieved. I borrowed money from friends, and rationalised that it was a step forward, since I was not paying interest. I was terrified of ending up homeless on the streets, terrified that my friends and family would disown me.

During this time, I walked into a library where I was living and noticed a tiny piece of paper on the wall, which said A.A. and a phone number. I felt a pang of hope in my heart, but also apprehension. I knew about A.A. since growing up, but did not understand how A.A. could help me this time. A series of events took me back to living with my Mum in Iceland. Six months later, I found myself in my first D.A. meeting. I felt an enormous sense of relief and great hope. One of my first thoughts was, "There actually is a Higher Power and this Higher Power really cares for me." I experienced security I had never experienced in my life. D.A. was like a life vest or a security harness, which I could secure, by taking part and taking the actions suggested by D.A.

In the beginning, I had access to one or two face-to-face meetings, and a small but solid group of D.A. fellows. I did the

Program like my life depended upon it, which it did. I practiced the tools and worked the steps with a sponsor. My life improved, I felt more adult, and I became more willing to take responsibility for my life. My life and the life of my family, who had secured some of my loans, were no longer threatened. The financial drama of the past years eased. Little by little, I started to pay my debts and was able to be financially responsible for my needs.

"God make me an instrument of your Peace. Where there is vagueness may I find clarity. Where there is low-self esteem may I find that I am enough and can live within my means. Where there is hiding and denial may I joyfully live in reality. Where there is fear and isolation may I find fellowship and faith. Where there is self-pity may I be embodied with perpetual acceptance, gratitude generosity, and cease to compare myself with others."

Seven years into the program, I met my partner and made the decision to move into the countryside in another part of Iceland. This had been a part of my vision since first coming to D.A. However, I had always focused on making my home in the south, no further than an hour away from my D.A. meeting, D.A. support network, and family.

I knew I could not do this without D.A., and I didn't want to try. I had given myself the promise in the beginning of my D.A. journey that I would never ever let anything cause me to leave D.A. My Pressure Relief Group suggested that I start a D.A. meeting on Skype before making the move, so once I was on my own in the countryside, I would already have my home meeting set up. This was a blessing.

Whenever I have gotten frightened, and not known how to carry on, D.A. has been there for me, and gently suggested a way forward. My life has grown and so have the challenges I have the challenges I've faced. I now live with my partner and our two children, in a beautiful debt free house, which we built ourselves with the helping hand of my in-laws. A small creek runs through our garden. It is beautiful and very comforting. The journey has sometimes been difficult and sometimes it

feels as my life is way too big for me. But then I'm reminded by my program friends that I am not meant to do it alone. I put my worries in my Higher Power box, take the next action my program suggests, do my numbers, attend my meeting, and allow my Higher Power to lead me further.

The past year, I've been blessed to have an enormous choice of meetings online, and I have felt embraced by the D.A. fellowship as a whole. I always knew we were not on our own in Iceland, but the rest of D.A. seemed very far away and more of an idea than a reality. I have found another home meeting with D.A. friends in the US and been blessed to have people from around the world share their step work and journeys with me.

My life is not perfect, and I am not doing D.A. perfectly. Whenever I feel lost, confused, stressed and frightened, I go back to the basics of D.A., as I did in the beginning.

— Anonymous

God is in the Numbers

When I first came into Debtors Anonymous two years ago, I was not in \$1000 worth of debt like I heard a lot of the other members talking about, but I knew something was wrong in terms of the way I related to money. I came into the program from another Twelve-Step fellowship but though I was clean, working my steps and being of service, my mind was constantly ruminating on how I needed more money, about how there was not enough money to cater for my basic needs and wants and to pay back the money I had borrowed.

The first loan I took out was just before I received my first salary. I had the notion that I would have to take care of myself for the first three months, before the first paycheck arrived. I was working a government job and those of us straight out of university would receive our first salary only after 3 months

Around the same time, I started getting calls and emails from the institution that lent me the money and eventually I flagged their emails as spam and blocked their calls. I started asking friends and family for money to pay for fictitious emergencies and eventually started getting in trouble for not paying it back.

By then I started receiving my salary, but the drama continued. I tried to resolve this by taking on extra shifts at work and I started working for 24 hours at a time in order to pay back what I owed as well as keep up with my lifestyle. I earn well above the average Kenyan. I was single and basically had myself to take care of, yet I was broke, exhausted, burnt-out and depressed.

Eventually I found a way of keeping up. Mobile loans! These are loans that are derived from mobile apps. All one needs to get a loan is your ID number and you get an instant loan. When the loan is paid on time the credit limit gets higher. I started off with two mobile loans and within a year I had 14 apps and was using one to pay off another as my credit limit increased. Eventually I was using 60% of my salary to pay back the loans on time in order to get a higher credit limit, pay for my salary advances and overdrafts and just keep my head above water. While sober from drugs and alcohol and working what I believed was an active program, I was trying to keep the secret of the chaos in my finances - and appear that I was doing well.

A close friend eventually suggested that I go to a Debtors Anonymous meeting. I had some resistance because I wasn't bankrupt, but I went anyway because I was the type of person who did all that was suggested. At that time, Nairobi had one hybrid meeting where four of us would sit by the poolside of a restaurant and share with members across the world through a computer screen. The meeting was called 'God is in the Numbers', and I thought, 'What the hell does God have to do with money?' In fact, it sounded obscene. I originally didn't think I was a compulsive debtor, however when I first heard the signs of compulsive debting I felt my palms get sweaty, my heart

My addiction to money started when I was seven, and I already wanted to be a millionaire. I went to work at the street market for seven years, selling parsley, pasta necklaces and pillows. All to help my mother at home, because my father was an alcoholic.

—Sue B, Hollywood, CA

of work. I gladly took out a loan, not knowing the interest rate and believing that I would pay it back easily after I received my "boom" (slang for windfall). As soon as I received the loan, I got this exciting feeling that I was 'rich' and spent the money quickly, though looking back I couldn't account for where the money went. I was living in my mother's house at the time and the basics were taken care of. I had free food, housing and other necessities, so I didn't particularly need the money I had borrowed. Unfortunately, my colleagues then went on strike, so my employer would not pay my salary any time soon.

After the three months, I was resentful and anxious. The money was over, so I could not continue buying things senselessly.

racing and a sinking feeling in the pit of my gut. I could identify with 10 out of 12 of them. I felt like I someone had been watching my life and found a way to describe me in a few sentences. I was outed. There was some relief, however, because now I knew I wasn't the only crazy one and that perhaps there was a solution. I was not alone anymore.

I was told to record my numbers daily and not debt one day at a time and keep coming back and thank God I did.

I was not consistent in keeping my numbers initially. Getting clarity on where my money was going was uncomfortable to say the least, but I did eventually do so consistently for six

weeks in order to have a Pressure Relief Meeting (PRM). A Pressure Relief Meeting (PRM) is where two members with more experience in the program help to share their experience strength and hope with regards to the problem and help to come up with actions that help prevent the debtor not incur unsecured debt and live within their means. My first Pressure Relief Group (PRG) was particularly painful. I was eventually coming clean to myself, God and my fellows. I felt naked, exposed, and full of shame. It was clear once again that I had a problem.

I believed this would be a stepping stone into a new life. I'd finally get my finances together and I'd be able to maintain the illusion of perfection I had tried to uphold most of my life. I'd be less of a fraud. My PRG helped me develop actions that helped me not debt one day at a time. Eventually I was able to pay back most of my mobile loans and to feel I could survive without having to take out a loan.

I believed I was okay. Clearly the Tools had worked. So, I decided I'd just continue to "borrow" the Tools, move on with my life and everything would be okay. Working the steps was too much work. A couple of months later I was at a meeting broken down, suicidal because I felt I couldn't live through that day without taking out another mobile loan. While in the meeting I realized I was at exactly the same rock bottom I was the day I went to my first Twelve-Step fellowship all that time ago, beaten, tattered and feeling that I couldn't stay alive unless I had my drug of choice. I needed a spiritual solution and the only spiritual solution that have borne fruit in my life in the past was through working the Twelve Steps. I also worked the Tools, not perfectly, but as I keep coming back it becomes easier and almost second nature. Not only do I have clarity in my finances, but the brain fog of lies and drama around money has lifted. I don't fear looking at my bank account balance anymore. My bank account balance does not determine my worth and value in the world like it used to. I do not fear the truth. D.A. has given me a deeper trust in the High Power of my understanding. I

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Contribute to D.A. as a member or a meeting to help publish literature and support the GSO.

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Purchase D.A. literature print-on-demand.

know I am cared for; I am held and that I am safe without having to debt. I now feel I have a purpose in life and that I finally have something to contribute to this world, and the least of it is money. As I continue working the program, I trust that the Promises of D.A. are mine and that I am slowly blossoming into the woman God intended for me to be.

Lo and behold, God IS in the numbers.

— Anonymous

Input Requested for D.A. Voices from the Black Community

The 2019 World Service Conference passed a motion to approve the concept of developing a pamphlet entitled "D.A. Voices from the Black Community." Its mission statement is to "Give voice to the voiceless by bringing the message of D.A. to the black debtor who still suffers." The World Service Conference Literature Committee is entrusted with developing this literature addressing black debtors' unique financial problems. Black debtors' experiences of incurring unsecured debt can be very different from other members. As an example, black debtors in the U.S. might be precluded from mainstream credit lines and may be limited to using other, less favorable, forms of credit. It has been observed that black debtors arrive at D.A. but may not stay. This could be because they do not identify with what they hear at meetings.

We need to hear the experience of black debtors to develop our work and for D.A. to be more inclusive as a Fellowship. We warmly encourage contributions from black D.A. members. Please pass this request along to all groups, particularly to black members. Contributors are encouraged to write or send recorded shares (e.g. mp3 recorded on your smartphone or computer) to wsc.litcom@debtorsanonymous.org.

Please complete a signed Assignment of Rights form for each submission, which can be found on the D.A. website under "Legal Forms & Documents" or at www.debtorsanonymous.org/release

Yours in service, D.A. Voices from the Black Community Subcommittee

Tool 7 rescue bridges for Iranian debtors

Tool 7: The Telephone and the Internet

We maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

In early 2015, after years of unsuccessful struggle, I felt like I was stuck in a swamp and I did not understand why the more I tried, the worse my problems became.

I still do not remember how and where I found www.debt-ranonymous.org

I just remember how many days I was searching the internet for a solution to my problems and I wanted to know what my problem was. When I first read the Twelve Signs, I was very surprised, unless someone on the other side of the world looks so much like me and was able to write carefully about my problems and grievances.

I soon joined D.A. online groups and joined an email group. After a while, in November 2015, I translated some of the literature into Persian and published it on a blog called DAIRAN. I felt exactly like someone who is stuck on an island and is writing letters, putting letters in bottles and throwing them in water, maybe it will reach someone.

I did not understand English well in those days and it made it difficult. It had been eight months and I had not even found a way in Persian language to talk to about my problems.

One day I got tired of the hard work of translating and said to myself: You idiot, you have found the solution and you do not need to translate it into another language.

Soon I left the emails unread and thought of the solution. Six months later the old monster woke up again and life seemed dark and chaotic. I found myself drowning in debt and credit checks again. My initial capital was also lost.

I raised my hands in a sign of surrender and took refuge in the email group again. One day I decided to publish new content on my blog but I forgot its password. After much searching, I found it and entered the blog. Oh my God, there were more than 30 comments, some people had asked for help and some people had called.

I immediately picked up the phone and called a few people, I could not believe it, a face-to-face meeting had started in Tehran. It could have saved my life.

I did not have a car in those days and it took me three hours to get to the meeting. About ten people gathered in a small room on the second floor of a sewing workshop to talk about their problems with money and debt. In the early days, whenever it was my turn to speak, I would cry, and my friends would listen to me and cheer me on. This was the first time I encountered love and affection instead of blame when I talked to someone

about my debts. That small, dark room above the sewing workshop had become my whole world.

After a year and a half, Skype sessions and then free conference sessions started. Apparently Higher Power in this part of the world personally decided to save us.

Today, as I write to you, there are several sessions available in Persian every day in Iran.

Tool 11: Service

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

After years of deprivation and trying to solve my problems, one day I accidentally read about a meeting in Tehran on the Internet. They seemed to be helping debtors.

A few days later, I went to that address, opened the door with embarrassment and fear, and encountered a strange scene. The secretary was reading the pamphlets alone, he asked very quietly with fear and embarrassment, "Excuse me, is this the D.A. room?"

He hugged me very warmly and said welcome to me.

After forming Skype and face-to-face groups, we faced a big challenge In fact, we knew nothing about D.A., even basic terms like: unsecured debt? What is PRG? What is a money partner? We did not know how to record the numbers and we did not even know the difference between D.A. and BDA.

So we needed to form service committees to translate the literature and contact the General Service Office

An intergroup was soon formed and committees were quickly organised and members engaged. The translation committee started translating, the workshop committee trained the members, the newcomer information committee guided our rooms, the website committee posted all the necessary information in Persian on the Internet and our representative tried to contact the General Service Office.

D.A. in Iran is at the beginning of the road and we have many problems, but we can clearly see that Higher Power is at work.

We would like to share information about debt and its consequences in Iran with you.

Debt in Iran does not include credit cards and we are dealing with credit checks, taxes, bank loans, bank guarantees and money taken from others.

In our country, according to the law, if you do not have money to pay the debt, you go to prison until you pay the money. I think this shows enough risk of debt.

We hold four virtual sessions every day at different hours and also a face-to-face session in six cities per week.

All of them are available on the Iran Intergroup website. <https://da-bda.ir>

There are many debtors in Iranian prisons at the moment and we hope to be a tool in the hands of Higher Power and convey the D.A. message to them.

— Anonymous

Isolated at First, But Now Globally Connected

I arrived at my first Debtors Anonymous meeting in February 1998, on the verge of both a financial and spiritual bankruptcy. There was one meeting in Toronto, Ontario, Canada at the time, and there I found small group of individuals who were committed to not debting one day at a time. At the time, D.A. literature was limited and this group used the A.A. Twelve Steps and Twelve Traditions, along with the D.A. Tools. In this group I found kindred spirits of people with whom I could relate. My protective cloak of shame would start to fade as I listened and shared with these people, and I started working the Steps and using the Tools. I began to feel less isolated and less fearful of life.

In an attempt to meet the demands of my creditors, I downsized my life before I got into D.A.. I sold my vehicle and other household goods, and moved to a studio apartment within walking distance to my place of work. The smallness and shame I felt when my rent cheque was returned for non-sufficient funds was soul-crushing. My home was threatened. I felt alone.

After I found D.A., I hoped little hope my life would change. I was unaware of what this moment held. It was the commencement to a journey that would connect me with debtors from around the world.

Occasionally visitors from out of town would visit our meetings. One day, a gentleman from Vermont arrived – we were excited to have an international visitor. When he shared his story, I was very moved. This visitor turned out to be the late Jan S. (later the Chair of the D.A. General Service Board.) In retrospect, this was a foreshadowing moment for me. As I sat next to him, it never dawned on me that my recovery would take me to a level of service as a D.A. Trustee many years later.

The longer I was in the D.A. rooms, the more visitors I met. From various parts of Canada, the United States and Ireland, these visitors demonstrated how the spiritual malady of being a debtor was not confined to a geographical place. I met other people from around the world as my recovery progressed, and I was able to buy my first computer and start attending Inter-Relay Chat (IRC) D.A. meetings in the late 1990s. I joined web-based email chat groups as well. In these forums, I met even more D.A. people from across the globe. In time, my business and personal travels took me to Vancouver, New York City, Reykjavík, and beyond where I attended face-to-face meetings.

The sudden arrival of the COVID-19 pandemic in early 2020 saw a rapid shift to virtual technology hosting platforms for D.A. meetings. Here is where the presence of D.A. members from around the world became a palpable reality for me. One silver-lining of the pandemic has been that we are more connected with each other than ever before. It has been my honor to be part of virtual International Pressure Relief Meetings. My worldwide interactions have expanded to allow me to see both the similar and the different challenges debtors face in their recovery journeys.

Today in my role as Board Liaison to the World Service Conference International Committee, I am connected with debtors on six continents. I no longer feel alone.

Due to this deep desire for recovery from compulsive debting by people in many nations, and because of our new virtual connections with them, we as a fellowship have been able to expand the opportunities for recovery on a global scale. Our sixth Promise states: “Isolation will give way to fellowship; faith will replace fear.” Despite pandemic lockdowns and physical isolation, I feel more at home in the D.A. fellowship because of this global connection. My fear of the future has indeed been replaced by faith.

— Anonymous

Read past issues and submit stories for publication at www.debtorsanonymous.org/share
Share *Ways & Means* magazine with your meetings by making copies and spreading the word.
Subscribe to the online magazine of D.A. for free at www.debtorsanonymous.org/enews

Learning To Afford to Be Myself

For as far back as I can remember, I had issues with money. As a child I was surrounded by deprivation. “Waste not want not” was the family motto. My parents could not afford to send me to college, so I started working at 18 in a job that I hated. I was chronically under earning from that time up until my late twenties. I wore clothes and shoes that had been discarded by my siblings.

I eventually got my first credit card, and I never thought about paying it back, but I saw it as a ticket to freedom, a source of infinite wealth. In a brief time, I racked up a large balance, deprived myself to pay it back only to go back to my habit of spending with it and building up the balance again.

Fast forward to my early thirties, I started a relationship and discovered through my partner how to avail of many fresh lines of credit. I obtained more plastic and more ways to spend.

My addiction to spending and debting took off as never before. By the time we were together five years, I had racked up over 30,000 Euros and credit card debt. In addition, I also had store credit debt, credit union loans and personal loans from banks. Then the letters and phone calls (several a day) started when I could no longer pay the minimum payments. We both racked up an enormous amount of debt and then lost our credit ratings. I turned to moneylenders, both legal and illegal. My partner and I sold the house we had bought together and the profit we made did not make any significant impact on my debts. I lost the only asset I had and was weighed down by debt. I borrowed more from friends and family and soon all my income went to paying demanding money lenders who came to the door every few days.

The despair I felt led me to plans to end my life. I felt like a major fraudster and could see no way out of my huge debts.

I joined Debtors Anonymous in 2010. Listening to the stories of the other members gave me a sense of hope I had never experienced before. In my home D.A. group, there was a sign which said, “Debtors are people who cannot afford to be themselves.” I was apprehensive at my first Pressure Relief Meeting (PRM) that my PRM team would be so shocked at the amount of debt I had racked up, that they would tell me my case was hopeless. However, they showed great compassion. They guided me on the road to paying my debts at a rate I could afford, keeping my numbers, looking after my own needs, and developing spending plan. Most importantly, I stopped debting one day at a time.

The D.A. Steps and Tools and doing service, have transformed my life in ways I could never have imagined. Thanks to D.A., I have been able to afford medical treatment and professional input for my learning difficulties. This has helped me to become the person I was meant to be. Soon, I’ll be going back to college to study for my dream career and I have lived out some of my visions, including acting and singing. D.A. works, it has given me the gift of a life worth living. I am earning enough to meet my needs and I have a good prudent reserve. Thanks to the program, my life has been going from strength to strength and I now have 7 1/2 years of solvency. I get enormous support from

my home group. My relationship has ended but I am happy, living a life of recovery.

If anybody reading this is in despair over their compulsive debting or spending please keep coming back and work the program in your life, you will experience miracles you never knew possible and go from despair to find newfound hope.

— Anonymous in Ireland

Loner in Java

I left Canada in 2006 on what was supposed to be a one-year adventure. I did this following Debtors Anonymous Step work and with a working spending plan in place. After a series of PRGs and with the help of a legal settlement, I was blessed to depart solvent. It felt that this would be a wonderful way to travel, experience more of a new career and be gifted a reprieve from the bitter winters of the Canadian east coast. That was almost 15 years ago. Whether it’s as a result of living in a place that is perpetually summer or that time moves more quickly as I get older, here I still reside.

I live in the third largest city on Java named Bandung. Very few foreigners live here and there was, at that time, only one other Twelve-Step meeting per week. It was not D.A. but I had fellows in recovery, and I thought that would be enough. I attended meetings once a week but gradually I began to forget about keeping my numbers. I also felt that not being clear on the currency difference played a part in my way back to vagueness and with my lack of connection to D.A.

Back then, there were no smart phones. I chose to live authentically in the hills where internet was a challenge at the best of times. This only made it more difficult to stay connected to my sponsor and to phone meetings. Many of the folks live simple lives here. For the most part, I embraced that aspect (and still do) of living here.

To legally work in Indonesia, I needed to travel to Singapore to obtain a work permit. With yet another currency conversion and seeing the abundant choices of consumer goods I hadn’t seen in some time, I found myself compulsively buying things without thinking in the same manner that brought me to the rooms.

My first holiday was to Bali a few months later. This is when I really noticed the return of that wild, uncontrolled desire to buy as much as I could just because I wanted it. That feeling of urgency to purchase was back. Perhaps because I hadn’t felt this way in a while, I was so aware of how out of control I was, yet couldn’t seem to stop it.

Back home to my little house in the hills, I connected with my sponsor and gently got back on the D.A. path as best as I was able to at the time. Even though there were no face-to-face meetings or members that I knew of, the internet was there if I had a desire to stay connected.

Much has happened since then – lots of choices made that I may otherwise not have chosen had I stayed closer to D.A. I am

grateful, though, for so many lessons I have had living here. It has allowed me both privileges and mostly, an opportunity to be of service, that I may not have had so easily in Canada.

It has only been since the pandemic hit and meetings went online, that I have really felt connected to D.A. once again. I now attend online meetings based in Canada. Who knows how long COVID-19 will impact our lives? But one thing is for certain, in respect to online meetings, they have been my silver lining and I am beyond grateful to be able to access them as easily and often as I can.

— *Anonymous in Java, Indonesia*

Miracles Can Happen

My parents were not debtors. I remember my mother handing my father \$2 for his lunch money, then she would sit at her desk and pay the bills. In the evening, when Dad returned from work, they would sit at the kitchen table and discuss the day's events. I started babysitting at age 11, cleaning houses at age 13, and I had my first "real job" at age 15 in a car wash, but I never had any money. If I had 50 cents in my pocket, then I'd ride my bike to the donut store to buy donuts (my other eventual Twelve-Step program). I always borrowed from my folks, as I never had enough.

I'm originally from Northern California and I did an exchange program in Mexico City where I met the love of my life. We married and I moved to Mexico City, later we moved to Cancun as my husband built a hotel there. In Cancun, I found the Twelve-Step program of Alcoholics Anonymous and joined an English meeting open to anyone in a Twelve-Step program. This meeting had a lot of tourists. In working my first Twelve-Step program, I found recovery and discovered the promises were real.

Fast forward many years, we had moved back to Mexico City. One day, as I walked by a church building where there were many types of Twelve-Step meetings, I saw a poster on the door that said in Spanish, "Do you have problems with debt? Are you a compulsive spender?" I hadn't realized I was a compulsive debtor until I saw that sign and realized there is a solution. In one second, I comprehended the why of all the friction in my marriage. It was because of my compulsive use of credit cards. It was an epiphany.

I began attending the face-to-face meetings in Spanish, found phone meetings in English. I found a sponsor, started working the steps, using the Tools, left the program as I thought I only needed the Tools. I promptly racked up \$10,000 in credit card debt and returned to the program, knowing I needed the Steps to connect to my Higher Power. I also began (and still do) regular PRG's, have a new solvency date of Feb. 1, 2019. I have switched to Zoom meetings, and we started our face-to-face Spanish meetings here in Mexico City again.

The miracles that have happened:

1) My husband and I are moving back to Cancun where we have family and dear friends. I made a proposal 13 months ago,

and it is now coming to fruition. The money is in the bank for all the moving expenses. My vision is to open a Debtors Anonymous group in Cancun.

2) Due to working D.A. Steps Four and Five I realized I loved my father despite the sometimes-violent atmosphere we grew up in. I brought him to Mexico City to live with us for the last five years of his life, where he changed into the most loving, caring, and generous father a woman could have. As his trustee, I handled all his investment accounts and properties, and because of the D.A. program, my siblings trust me.

3) Because of D.A., there is trust in my marriage and bringing our finances together has brought prosperity beyond my wildest dreams. I handle our rental properties, do addictions therapy, and have become a Personal Business Manager. The BDA program has taught me how to do these things and with solvency. Of the \$30,000 credit card debt, I only owe \$135.

D.A. and BDA are my "design for living" and my "way of life" and my gratitude motivates me to do service. If you work the D.A. Steps and use the Tools, miracles will happen.

— *By Anonymous in Mexico*

No Longer a Child

I am a debtor, under-earner and over-spender. I had heard none of these terms until I went to my first Debtors Anonymous meeting in 2008. I was made redundant at the end of 2007. It was a planned redundancy, so I had enough time to plan my financial affairs. However, I found myself in 2008 at the risk of losing my flat because I could not pay my mortgage or cover my daily expenses. I called my uncle in a state of panic. He came to the rescue, and I borrowed £10,000. This was my biggest debt. A friend from another Twelve-Step Program suggested I go to a Debtors Anonymous meeting, which I have done. I had not realised until then how problematic, insane and unhealthy my relationship with everything 'money' has been.

I grew up in Egypt in a well-off, middle-class family. I had a 'normal', almost privileged upbringing. I went to a private, English-language missionary school, which was typical of people of the same social strata. Because of my parents' jobs, I was afforded opportunities for exposure, travel, and mobility that few of my generation, especially had. My family didn't discuss money openly. In fact, my parents held an almost disdainful view of money couched in a political and social ideology. I grew up in an era with huge economic, political, and demographic shifts in Egypt that came with the open-door policy adopted in the 70s and 80s. Given my parents' ideological and political leanings and my uncle's political activism, I grew up internalising a discourse that equated money with 'political sell outs' and the 'nouveau riche' who are the root cause of all ills that had befallen the country.

As early as I could remember, my 'allowance' disappeared, while my brother always had money left in his even though we got the exact same amount and I spent all my money on my primary addiction (sugar & food). As I got older, besides food, my money went to hide the effects of my addiction: Dieticians,

diet supplements, diet foods, and new outfits to keep up with my expanding waistline and a diminishing sense of self-esteem. I did not borrow money when I was younger, but I stole. I stole from my parents, my friends and later from shops and supermarkets. I made amends for these when I worked the Twelve Steps in my first program. By the Grace of God, I paid for everything I've wanted ever since.

After graduation, I held steady jobs. I used to wonder how my friends and colleagues could buy cars or invest in assets, however small, or put instalments for air conditioner units or the like on their monthly income. I added my own narrative, to my parents' disdainful discourse around money, maintaining that the only reason I had no savings, assets or anything to show for my years of working in stable, mostly decently paying jobs is that I worked for charities and for 'causes' rather than to make money. As I worked the program, I realised how I used these discourses to put a positive spin on my compulsive spending and unmanageability with money.

I moved to the UK in my 20s to start a postgraduate degree, which became two, and I settled in the UK. My compulsive spending continued unabated even as I worked the program in two other Twelve Step fellowships. Thankfully, I did not amass a huge credit card debt. This was probably because in Egypt, credit card was not as big as it is now, so I did not get into the habit of using credit cards. Finally, credit lines in Egypt must be secured mostly through a cash deposit that the bank holds on to as collateral for issuing a credit card.

When I moved to the UK, the ease of getting a credit card surprised me. I was told to get credit cards and pay them regularly to get a positive credit score if I ever wanted to apply for a mortgage. I followed the advice and by the time I came into DA, I had close to £5000 in credit card debt. I am sure that given my spending patterns, I could have amassed a much larger credit card debt, but my discomfort with using credit cards was a saving grace.

I went to my first meeting on a Saturday in West London, and I hated every minute. Everyone was so nice, but it was 'grown up'. Discussion of money, business, savings, prudent reserve all scared me. I wanted someone to handle this for me. The meeting had the Promises and the program slogans displayed around the room. I read that "we will live within our means, yet our means will not define us". I listened and identified and wanted the promises to come true in my life, so I kept coming back and I never stopped. It was difficult to get a sponsor in the program. I worked the Steps to the best of my ability, got an action partner, and started using the tools. I arranged for my first PRG and preparing for it was an excruciating experience.

I had to put together six week's figures and figure out my debt, my incoming and outgoing. I was too scared to go through my bank accounts or write anything down, so I asked for help from my closest friend whom I had known for years in my primary program. She was really good with money. She came over for a whole day and we went through my accounts and my credit cards and other numbers. I have kept my figures since. This has taken several forms, from simply recording them in a little notebook to more sophisticated spreadsheets.

After my first PRG, I started paying back my debts. I paid back my credit card debts first as they incurred a high interest rate. Within two years, I had completely paid my credit card debt, and I had also started saving to pay my uncle the full amount I had borrowed. I found a full-time job and started building a prudent reserve and working another Twelve Step program for workaholics and work avoidants. I never stopped going to D.A. meetings and working the D.A. steps.

I decided to go back to Egypt as my parents were getting older and I wanted to be there for them. With the help of my D.A. PRG and my other program, I had enough prudent reserve to last me for three months until I found a job. By the grace of God and this program, I found a job even before I had moved back. I remember my first encounter with my uncle when I returned. I handed him an envelope with the full amount I had borrowed. I still remember the look on his face. My uncle never expected me to return the money. He and my mother had always acted as my 'bank'. "Borrowing" from them was shorthand for "please rescue me, I am still a little child who cannot handle her own affairs" and they were always there for me. Returning the money to my uncle and being completely financially independent has changed the dynamics in my family.

I still love, respect, and care for my family; I always will but I am no longer the "child". I make my own decisions with a sense of agency, empowerment, and independence. I do not feel that I am 'beholden' or 'indebted' to anyone financially, emotionally, or morally. D.A. continues to be a central component of my life. I attend meetings regularly and work the program on a daily basis. This is prayer in action that tells my Higher Power that I am open to receive flow, abundance, and prosperity into every aspect of my life.

Keeping coming back. It works if you work it.

— *By Anonymous in Egypt*

Passing Through the Valley of Death

I remember the joy when I went to pick up my first credit card from the bank. It was like a symbol of power for me! My attitude to borrowed money has always been that it would be great to attract more debt as much as possible, and I saw nothing reprehensible in this, because in the period 2008-2015 everything grew - my personal income, the revenue of the companies in which I founded and worked for. I didn't really separate the company income from my personal income. This was accepted behavior in our family. We borrowed money and attracted capital investments. I wrote business plans that were often quite optimistic. They often came true eventually - what I planned for three years happened in five years.

The profitability of the businesses was sufficient, and over time, banks began to trust the business and began to lend to the company's employees, including me. Our family business raised funds for business development from a state-owned company. The capital needed to be repaid after five years with an interest rate of 20% or the investor would remain as a par-

ticipant if we reached certain targets in our business plans. We borrowed 200 million rubles and had to return ₺400 million in five years.

For the first two years, we grew and doubled our revenues. We were on schedule, but we encountered challenges as we grew. We resold our shares to a strategic investor which turned out to be a bad decision. I counted on these funds and continued to invest in projects. From the beginning, I spent business funds on expenses for my family. At some point, I found myself in a situation where a new project required more and more money for maintenance, and almost all the funds were invested or spent. I borrowed from banks and investors to develop a business. Soon I accumulated over two million rubles of debt.

Because of my debt I was asked to leave my family. My ex-wife was worried that we would lose all our property. I began using several credit cards. Then I got a divorce. It became my personal “Armageddon”. I continued to borrow in the hope that the business would pass through the “Valley of Death”. Unfortunately, this didn’t happen. Now the debts amounted to over six million rubles. Though the business had some assets there was little income.

In the process of writing my first Step at the beginning of Debtors Anonymous, I got a lot of clarity on how my complete madness had manifested itself. I took a sober look at my financial situation. I learned that I had not six million rubles in debt, but I actually had 15 million rubles in debt.

Now I am making a deal with creditors, to reduce my debt to five million rubles only 10 months into D.A.! I now have the income to be able to pay my creditors. This is more God’s success than mine. I’ve worked the D.A. Twelve Steps twice, the last time with a sponsor from abroad. I’ve received seven Pressure Relief Groups (PRGs) and given 40 PRGs to fellows. I’ve had as many as 25 sponsees and established a step study group in Russia. I do service on every level in D.A.: Personal, group, intergroup and I am a General Service Rep (GSR) at the World Service level. Program is my number one priority, everything else comes after it.

— Evgeniy from Russia

Picked Like a Ripe Mango

In Brazil, it’s easy to get into debt without even realizing it. There are so many ways to get into debt and I felt like a ripe mango waiting to be picked off by creditors.

First, my bank offered me a big, fat overdraft account. I thought it was a gift and started using it without thinking about the consequences. When I went to make purchases, having a gold card gave me a feeling of higher status. I believed sales associates and store managers would think I was rich. In turn, they opened more credit accounts for me— big mistake. I was screwed.

Next came a very fat credit card. I felt rich and powerful because nobody would refuse this card. I used the card to buy everything my insane mind came up with. The result was that

when the beginning of the month came, my salary did not cover the big, fat overdraft or the very fat credit card.

In Brazil, getting a credit card is very easy; some digital banks do not even require proof of address and income. You register online, and the bank gives you the card. Then, you spend a lot with no way to pay your debt.

I owed the bank very high fees, and there came a time when I could no longer pay anything. My salary was all consumed, and I went into despair with nothing to do.

I am a government employee, and because of my credit card and overdraft debts, I resorted to what is called “payroll loan,” many times. The Brazilian government offers an easy credit line for government employees with interest rates lower than market rates. However, the payments are linked to the employee’s salary. The bank can’t lose because the discount comes from the employee’s salary and goes straight to the bank, without intermediaries. This type of loan is so crazy that it can’t go unpaid, even if you don’t want to pay it.

Then it became a snowball: the very big credit card debt and the big, fat overdraft expenses were equal to payroll loans. I took as many loans as the bank offered me until I couldn’t take any more.

My debt with these loans adds to about \$ 200,000.00 (USD). That’s enough money to buy an apartment. Thanks to the D.A. and my Higher Power, today, I no longer have an overdraft account, credit cards, or new payroll loans. I am still paying off the debts, and I will finish paying them in 2025. Paying my debt is in my spending plan. My salary today is enough for me to pay my expenses and loans, and there is still a lot left for me to add to my prudent reserve.

— Anonymous in Brazil

Realizing My Vision to Move to Rome

I grew up in an affluent suburb of New York City. My parents always wanted to create a spectacular life and aspired for betterment on the material plane. They are very successful entrepreneurs, and I knew from an early age that I was, too. I always had my own business or gig or project or idea. I grew up in my parent’s business – the school bus dropped me off at their office, not at home!

Nevertheless, I grew up with a lot of sketchiness around money. My family was always juggling various credit cards and accounts to manage their debts, even using my name, which left me feeling like things weren’t square or stable. At the same time, though, I learned some positive things – things that influenced the rest of my life. I learned through them, for example, that money is fluid; it moves; it’s not meant to sit still. It’s an energy. I also saw how the “worst” of times always passed – growing up I witnessed my parents’ business suffer lawsuits, tax audits and tough financial crises. At home, they never let us feel the difference – we were always cared for.

My parents treated me like I didn't have to worry about money. They just gave me a credit card told me to use it. I was pretty responsible at first, and I didn't overuse it, but I had no concept I would ever have to pay the balance. When I got into my 20s after college, I was working and already had my own business, but I didn't pay my bills. My parents would sweep in and pay my debts, with an admonition, and then it would happen again. I had no idea how it happened, over and over. In my business, I went through cycles of being obsessed with getting paid, and then I'd have no concern about getting paid, and still felt deprived. I had no clarity. I took no responsibility.

After getting sober in 2002, my friends in the New York fellowship introduced me to Debtors Anonymous. I was attracted immediately. My bottom from drugs and alcohol included a stack of bills and IRS statements hidden in my closet. I didn't know if Debtors Anonymous was going to work; I did know that I needed help with money. It was intimidating I was scared out of my skull. It felt like recovery graduate school and I thought I was going to fail! I never imagined I would become a happy thriving member of this fellowship, confident and abundant.

I had my first Pressure Relief Group meeting at a Share-A-Day. I couldn't tell the two people how much I had in my bank account and how much money I made, partly because I didn't know and partly because I was so ashamed to reveal how little there was to show. I was afraid of being judged, ashamed and unable to give them information. These very kind people held my hand and said the Serenity prayer with me, continuing on to ask God for help. That moment was beautiful and unforgettable, a powerful example of the kindness and love in our fellowship. Today, I freely can give my numbers without shame, thanks to this fellowship.

I started working the program, going to lots of meetings, stopped debting, and cut up my credit cards. Then I learned about having a vision and began to save money for a vision to move to Rome.

One year into D.A., I was audited by the IRS for all those unopened envelopes – my neglect had caught up with me. It was a blessing in disguise because I really learned the value of keeping things in order, keeping my numbers. I didn't know how I was going to get through the audit – combing through scattered receipts from the most checked-out years of my life. With D.A. people praying for me, I went through my receipts one by one and did my best to be honest with the IRS. I owed \$25,000 in back taxes. It felt like I would never do anything else for the rest of my life because I owed so much money! I worked out a spending plan with the IRS and negotiated to make low payments. In the meantime, my D.A. fellows suggested I just keep saving for my vision. That debt was 100% paid off after, bit by bit. I now have several times that amount in prudent reserves.

D.A. taught me that my past debts didn't need to block my vision or life's joy. After four years in D.A. and BDA, I had saved enough money in a prudent reserve to live in Rome for a year supporting myself. One thing I hadn't accounted for was the conversion rate, however, so my funds lasted nine months – and then I had to reinvent myself to stay solvent.

When I got to Rome, there were a lot of different culture shocks, one being no English-speaking D.A. fellowships. In my early days there, I started an English-speaking meeting with a few other people. At the time we didn't have online meetings, so it was in-person or nothing, and sometimes I found myself sitting alone. I made phone calls with phone cards to connect with my fellows in New York. Although the D.A. friends I made in that small Rome meeting remained integral to recovery, it wasn't consistent, and while I never debted, my recovery felt undernourished.

In Rome I also had to learn a new culture of doing business. People don't talk about money in the direct way that we do in America. I had to learn through making mistakes. There isn't a big culture of negotiation either. In New York, I gave a price expecting to have a bit of negotiation. People here respect the price you give because they are trusting it's a fair price. I had to learn to be very precise about exactly what I was charging.

In 2019, I learned that the D.A. Europe group was hosting a D.A. Convention in Puglia, Italy. I was ecstatic to join their retreat and connect with this great D.A. community. I was even asked to speak! It expanded my network and opened my eyes to all the fellowship available outside of Italy. Some of these members are my dear friends today.

Soon after, COVID hit, and suddenly, everything was on Zoom, and that truly changed everything. Now I have the ability to connect with my New York groups, UK groups, and European D.A. community. Zoom has been transformative for my recovery in D.A. and BDA.

My life today is truly abundant – I can honestly say that I love my life. It is through a sincere reliance on God as my employer, the source – the giver and the gift – that I was able to push through my resistance and stay solvent. That suburban “princess” in me always wants an easy way out – someone to pay the bills and never think about it. It's only through this recovery that I came into balance, not just with my money, but also with myself in the world. The immense power of getting square with past debts, staying ordered in my records and finances, and helping others do the same – has been the most powerful spiritual work I've ever practiced.

When I had moved to Italy, I met a wonderful man, whom I married. We have a son, and for my love of them, I never wanted to create chaos by debting and reverting to childlike behaviour with money. I began to reinvent myself in my career to be self-supporting. I have always run an art and design studio, but it wasn't creating enough income.

I had the idea to resurrect a dormant magazine from my parents' publishing company. It was a beautiful opportunity to align with my family business in a new way. The miracle is that I was able to show up to this role as a responsible businesswoman, a leader. To this day, I'm still participating in my family company, and I'm very proud of this relationship because it's just a sign of the clarity. Solvency has become the guiding principle that helps release ego. I've been protected and cared for by HP and my willingness to earn. As God would have it, my design studio began to flourish as well, slowly taking root it its

new Italian soil.

These days my program keeps me primarily connected to D.A. in UK. I attend a D.A./A.A. double-winners meeting out of New York. I give PRGs, I get PRGs, I am sponsored, I sponsor, I have an action partner, I have a vision group. I am in the middle of D.A. and BDA. I'm so grateful for the program tools because I'm not alone in my business.

Lastly, I think the thing that helps me the most is asking God where he needs me the most and this relieves me of the burden of having to decide. I have so many passions as a creator and entrepreneur – I truly need to rely on intuitive guidance that stems from practicing our 11th step. I have to really let go of my ideas and allow for a clear vision to come through.

I need to be grounded so that I can let go and be open to what is needed in the world. It could be an artistic project or it might be making my son's favorite dinner. Having a vision is not always a big thing, like moving to Italy was. When I had my son, my vision was to have time with him as he grows up. I want to be present when he gets home from school.

I still have to do my numbers. I still have to go through all the muck and all the receipts. The magic of D.A. is through discipline and stability on the practical plain, we can become instruments of God's peace. This is true wealth.

— Anonymous

The Long Road to Abundance

In 1999 at 32 years old and several years into my Twelve-Step recovery journey, I met someone who spoke to me of D.A. and the ideas of abundance in money and spirit that permeated this fairly new Twelve-Step group. At the time, I had just £50 in the bank with which to survive the whole month. I was encased in a hip to ankle plaster cast that prevented work, and was too afraid to ask for help. The sense of immobility was literal and metaphorical.

And yet I did what I often do – yearned to join but dismissed the possibility. After all I reasoned to myself that I didn't have any debt because I didn't have a credit card, having cut it up after running up a large balance while at university. Dismissing, I know now is such a pattern – not quite contempt prior to investigation, but a close cousin more mired in deprivation. Many good life opportunities were lost because I automatically decided, usually without any discussion, that it's not for me.

Back then the bank wouldn't allow me an overdraft (it took a few years in D.A. for me to acknowledge that was debting) after a track record of racking up significant negative balances, and making plenty effort to avoid paying them down. In that £50 month, a fellow from another Twelve-Step fellowship saved me with a smidgeon of work that allow just enough funds to buy sufficient food to get by.

It took another 15 years before I came across D.A. again. I was in Bali, one of my favourite places on the planet, and that sense of lostness and stuckness was all pervading. Despite upping

meetings in all the other fellowships, I couldn't shift this frustrating standstill that permeated my life. I was so fed up of the stress of money, of not earning enough, of not speaking of my troubles, of the gnawing anxiety about managing financially. The discomfort was intense and ever present.

My friend suggested a D.A. meeting and I agreed to go in a flippant nothing-better-to-do manner. Although I remember that opportunity all those years back, I still didn't really think it would apply to credit-card-less me. But when the Signs of Compulsive Debting were read, that perspective shifted. So many behaviours I recognized.

The theme of that particular meeting was underearning. When that pamphlet was read, I felt sick and relieved all at the same time. I related to everything – the time issues, the messy multi-tasking, taking low paid jobs, daydreaming – all of it. I returned the following week and cried my way through my first visions meeting.

And so began the journey. There was one meeting a week in Bali and it was a 90-minute drive away from where I lived, but each week I travelled down, hungry for knowledge and identification – that comfort of being with fellow sufferers and the slivers of hope of a solution.

I had my first PRG. It took weeks and weeks to put the numbers together, as I was so incapacitated by the terror of looking at bank accounts. I expected to be berated for my incompetence at managing my finances, at my minimal earnings, my childish approach to this very important aspect of my world. Instead, sitting in a small café by the Indian Ocean with two empathetic members, I received kindness and support. Astonishing.

D.A. became an ever-bigger part of my world. Pre-Covid I travelled a lot, living a semi nomadic life, and wherever I went. I would look for a meeting. I went to D.A. in Australia, New Zealand and the UK. I went in France and of course, in beautiful Bali.

But whenever I returned to Kenya, the whole record keeping (shaky at best in that first year), would just drop away. The frustration and stickiness of my dysfunctional money attitude returned. After this kind of stop-start D.A. for some two years, I finally secured a sponsor who was willing to work with me as I travelled, and began my first round of the steps. I was a touch cynical - I had after all worked a number of step processes in different fellowships. What more could there be to uncover?

But this was different. It provided a freedom to talk about money - a taboo for most of my life. It allowed me to dig into some core beliefs and fears that bedeviled my world for so long, and which shone through the step four, five and six process. I would meet my sponsor on Skype and by SMS – this was pre-Zoom and pre-WhatsApp. Everywhere I went, that was my consistent anchor to D.A.

Back again in the UK, I ended up with an action partner - another moment of massive change – daily accountability. He suggested I solve my no-meeting situation in Kenya by starting one. Again, I was cynical – 'nobody would come', I said, but I

found a little wooden open sided hut by a swimming pool in a mid-point of Nairobi, and to my surprise several people turned up, and kept turning up. As I was still travelling, I would connect into the meeting by Skype if I was away. It was full of newcomers as hungry as I had been in Bali, and I was able to get some help and support from Australia. Soon others began to join, and our hybrid meeting began to expand. Loners from Turkey, from remote bits of the UK, from France joined us in Nairobi.

The Kenya meeting, led me to service at wider levels in an attempt to find support, sponsors, people to share with Kenyans. In that process I ended up attending several conventions for the European Regional Intergroup (ERI, now EMEA), and Kenya became a satellite member of ERI. I took on more service and in 2019, volunteered to organize the ERI convention which was held in the aptly named town of Monopoli in Italy. The last in-person convention I have attended to date, it was huge fun – to me an essential element of recovery.

Covid-19 had a remarkable effect on the Kenya fellowship. As meetings went online, the earlier problems of access to ESH were removed for anyone that had a smart phone and an internet connection. Kenyans roved the world of online D.A. meetings. The tragedy is those without – and that is a chunk of Kenya - lost all access to meetings during Covid-19. It's an issue that plagues me. How to help bring D.A. to those who haven't the finances to access Zoom or virtual meetings?

The level of shift that has taken place for me in D.A. has been remarkable. I often hear it said that this is the place where Twelve-Steppers grow up, and that is the case for me. My attitudes have shifted seismically. Along with it my income generation has increased, and savings now exist. I still have plenty of challenge – the dysfunctionality of family with money continues to impact my world. Underearning is still a challenge that some trauma work and a group step study are helping to address.

I am presently working the Steps in a sister money fellowship with a group of brave and beautiful beings. It's one of the most magnificent experiences of my recovery to listen and participate with everyone's vulnerability and honesty. In fact, one of my greatest sources of abundance lies in this sort of authentic open connection. Most glad I finally did decide to come to DA.

— *Roving D.A member presently Covidly settled in Cape Town*

Strength, Hope and Service from Brighton UK

and the Joy of Starting a Debtors Anonymous Meeting!

I first found Debtors Anonymous in 1997 whilst on vacation in Los Angeles. At the time I was constantly calling the UK to try and stop cheques that would be returned due to lack of funds and was full of anxiety as to how I was going to pay my

hotel bill. I stumbled across a book in a 99-cent bin on Melrose Avenue entitled 'How to Get out of Debt, Stay out of Debt and Live Prosperously.' There was no D.A. book at the time, and this was a divine message of hope that led me to my first meeting. [editor's note: 'How to Get out of Debt, Stay out of Debt and Live Prosperously.' by Jerrold Mundis is a non-conference approved book that has nonetheless been helpful to many member of D.A.]

There followed many ups and downs – in and out of D.A. back in the UK. In 2012, I moved to Brighton on the South Coast of England. With the help of D.A., several PRGs and my sponsor, my family and I downsized, paid off our debt and moved out of London.

It was hard to get to D.A. meetings in London with a small child, so I set about starting a meeting in a local church in Brighton. For many months, I sat there with a bunch of literature. Sometimes alone and sometimes with people I had managed to entice down to the seaside to speak at the meeting or listening to shares downloaded from the D.A. website on my laptop (lucky enough to be English speaking and therefore an abundance of resources).

I put posters up in all the places where I knew Twelve-Step meetings were held, and slowly but surely, newcomers started to arrive. The priest was also very supportive, having several parishioners coming to him with debt problems. I kept trusting that if God wanted a meeting in Brighton, the people would come.

My life continued to improve, and I started a business the D.A. way (business plan, full financial projections, PRGs). The meeting grew to 10 to 14 regular members, and I gave up my position as secretary as my business started to take off.

Somewhere along the line, I stopped putting my programme first. Money, property and prestige diverted me from my own primary purpose, and I started to drift away.

Fast forward to 2017, when I found myself on my knees again, on the verge of losing everything. My disease had progressed to a point where I had no doubt that nothing but a spiritual solution and complete surrender could save me.

So, I stumbled back to D.A. Brighton, the meeting I had started, and was welcomed with open arms. The meeting had grown, and another meeting had started in our town. How humbling to realise that whatever I give in service comes back to me tenfold.

— *Anonymous*

The Gift of Desperation

I grew up feeling that there was never enough. When Dad cut a mango into four pieces and distributed it among us. When we were only allowed one egg each for breakfast. When I used to go every week to the toy shop and fantasize about the Lego set, the science kit, the microscope that I couldn't not have. Growing up I listened to endless fights between my parents about money.

Between my quiet and broken father and my deprived and angry mother, I grew up in a family full of pride, potential for fame but no material prosperity to show for it. So, after my father passed away at the young age of 48 when I was 17 years old, I set out to conquer the world with my intelligence, creativity and the high potential everyone around me saw in me.

When the COVID-19 pandemic hit in January 2020, I was 55, divorced, remarried, and more than \$1 million in combined business and personal debts. And I had just received news about a court case against me for my mother's outstanding rent. I felt down and afraid. Yet again, another unhappy creditor and another compulsive spending decision to rent a new apartment for my mother without weighing the consequences. This was my fifth financial rock bottom, and I couldn't see how the future would be any different. I had made millions in my 25-year career as an entrepreneur. Yet, the more money I made, the more debt I piled up.

I have been a sober alcoholic for more than 20 years. As a member of Alcoholics Anonymous in good standing, I attended my meetings, worked my steps many times, had a number of sponsors, committed to service, but none of this seemed to help me with my financial troubles.

There was no Debtors Anonymous in Bahrain at that time. I co-founded a group in 2007 by ordering literature and downloading meeting formats and readings. We had three members, and it didn't last for more than few months, but several primary principles, such as no unsecured debts and the nature of my disease, stuck with me for a while. However, without a fellowship, it was hard to stay the course.

But by 2020, virtual meetings were all over the place, and I was able to research Debtors Anonymous Zoom meetings, and attended my first virtual D.A. meeting in almost 13 years. That same week, I started setting up a personal finance app, and decided to manage my personal finances myself rather than having my wife or accountant do it for me.

My first virtual meeting was with a Toronto group which was very service oriented and organized. I was wowed to join a recovery meeting with more than 70 attendees for the first time ever. I was finally home, and surrendered, willing to do anything for the fear, the pain and the shame to stop.

In my first meeting, I humbly asked for help. They assigned me a temporary sponsor who was very thorough in helping me restart my D.A. journey in D.A. and held my hand through the process for around nine months.

At the same time, I landed in another very supportive group in the United Kingdom – Business Debtors Anonymous, this time – which started my business debt recovery, too. I never could really figure out why was my business always in debt.

Driven by the gift of desperation, I started following the script meetings, attended personal and business pressure relief group meetings, got a sponsor, began working the steps, and began receiving answers. I started getting it very quickly – it was like a veil lifted off my eyes and I started seeing things clearly.

Today, I'm a firm believer that I have a major defect in my head when it comes to time and money, but every day in recovery brings new challenges, new learnings and new hope. I'm not alone in my decisions and I have the willingness to seek help. Now, I make my decisions and take actions with confidence and, although I don't see very far, I have faith that God will take care of me if I follow D.A.'s processes and tools, keep my house clean, and commit to honesty. I'm being as honest as I can be, even though there may be still some dishonesty that I don't see yet. So, I pray that God removes that and helps me face reality with courage.

Today is the 2 February 2022, and by the grace of God, I'm celebrating my one-year solvency. I've not acquired any unsecured debts and my business made a 180-degree-turnaround recovery. Our income has skyrocketed, and our market share has increased significantly. I've kept all my payments consistently, including my own salary, and reduced my net debt instead of increasing it for the first time in a decade. The financial formula in my life is balanced at last.

I'm learning to believe one more time that I alone can't do it, but by asking for help, working with my fellow D.A. and BDA members, and aligning with God's will for me one day at a time... a life of prosperity and serenity can be mine, too.

— Anonymous

Time and Money are My Friends

I had five years of tax returns due, and each year at tax time, I just couldn't submit them. My debt to the government was mounting. When I shared my inventory in another fellowship, my sponsor recommended Debtors Anonymous.

So, I went to D.A. meetings but still couldn't accept my powerlessness. I managed to file a tax return and received a notice for \$40,000. That was my rock bottom.

Within a week, I hired a tax agent. I literally got on my knees, called the tax office, and requested a payment arrangement.

In the first five years of my recovery, I kept my numbers sporadically but I had a few wins. In the second year, I had my first Pressure Relief Meeting before my wedding. Instead of buying a new car, it was suggested that I keep a buffer in my spending plan. The prudent reserve gave me a feeling that there would be enough, that my resources would not run out. The extra money wasn't used but it allowed me to be generous with our wedding arrangements. It was a wedding many guests still remember with delight. And by the end of the fourth year, my taxes were up to date.

My inventory showed me that my feelings arose from my childhood. I can't blame my South Asian heritage, but I see a similar pattern in the D.A. stories of women of colour. Poverty and marginalisation seem to result in self-deprivation, feelings of not enough, reduced self-esteem and self-worth. A lack of power is our dilemma in a society structured to favour the dominant classes. We play small, do the work of others, get little recognition or remuneration, consider it our lot, and stay

mired in financial anxiety.

In Australia, where I now live, women of all shades in my over-fifty age group are the most likely to end up homeless with little reserves or superannuation.

In my case, my money was taken from my bank account when I was a child. I realise my family needed the cash after my father died but I lost trust in adults and banks. I unconsciously recreated childish behaviours with the ideas that 'People will steal what I have,' and 'Perhaps it's okay to take from others without their permission.'

Working and earning were not a problem for me, but I would lose paychecks, forget passwords to accounts, lose track of those accounts, and never check my payslips. 'If I don't know where or what I have, it can't be stolen.' Then, every ten years or so, I would throw my savings at a poorly researched investment, hoping to solve my problems.

Today, a few things have changed. As my recovery and a Higher Power heal these deep cracks, I've made amends to myself and others. I have a sponsor, and I sponsor others. I work the Steps. I do service in my home-groups. I'm treasurer in D.A., secretary in B.D.A., and a service representative for my area.

I've recorded daily numbers for the past four years. My numbers showed me I was under-earning, hoarding, and playing an old, well-rehearsed tape in my fear of financial insecurity. I've had several PRMs and volunteered on many more PRGs. I turn my fears and resentments over to my Higher Power. I'm becoming willing to take responsibility. My faith is growing and I feel loved and cared for.

I've had a few 'firsts.' I trusted God as my Employer and wel-

comed a permanent part-time job which fits my needs. I write this while on vacation. I trusted a loan company, and bought my first home with my partner. I finished my first novel. I have my own garden where I'm joyfully growing vegetables, flowers, trees and plants for all creatures. We bought a small investment property for our retirement. My fear of being homeless and destitute has been removed.

Today, after ten years in the program, time and money are my friends. I am blessed with the gift of solvency but I'm still learning to spend on what I need. I celebrate the parts of my culture I love. I'm a writer, a teacher, a gardener, a cook, and I love to sing and have fellowship. That's how I get things done these days - working with others.

Before recovery in D.A I believed my value was measured by the money I could make, but now I'm happiest when I'm free to be of service, seeking God's will for me, and carrying the message.

Time to do those tax numbers. Keep coming back!

— Anonymous

Estamos orgullosos de anunciar que ya están disponibles para la venta los Doce Pasos de Deudores Anónimos en Amazon y en Kindle en español. La traducción es gracias a un trabajo de varios años del Grupo Oteiza de BDA en Madrid, España. Y para lograr la reproducción un proceso de verificación fue gracias al servicio de Beatriz, José Luis y Mario. La compra de Literatura aprobada por la Conferencia Mundial de D.A. permite resguardar los derechos de Autor de la Literatura de D.A., fundamental para el acceso a la Tercera Herramienta de D. A., la de trabajar los Doce Pasos en D.A.

We are thrilled to announce that The Twelve Steps in D.A. is available for purchase on Amazon and Kindle in Spanish. This has been possible to years-long work on their translation by Madrid, Spain's BDA Group Oteiza. It was also a thorough process of verification completed by fellows Beatriz, Jose Luis, and Mario. The use of Conference-approved Literature allows us to preserve D.A.'s copyrights and fosters the use of D.A.'s Third Tool: working the Twelve Steps of D.A.