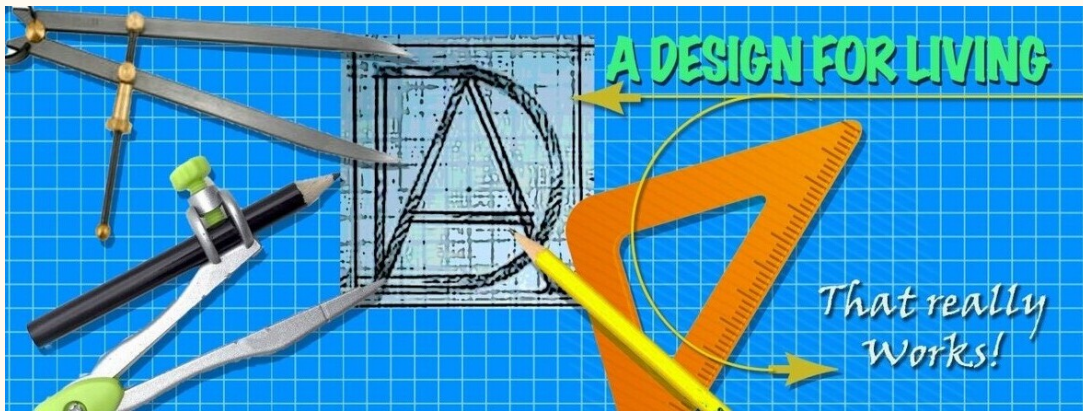




Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA
NORTH & SOUTH DAKOTA



Our newsletter theme this year is, **“A Design for Living that really works!”** The theme centers around God’s ability to do for us what we cannot do for ourselves. Through stories, articles, poems, and art we will experience the power of our Higher Resource to transform lifeless debts into living assets. This transformation is accomplished when we accept DA’s fellowship and its simple steps and tools as invitations to prosperity. Though prosperity eluded us prior to coming to DA, here we have found its open secret: Honesty, openness, and willingness to go to meetings, keep our numbers, clean house, and help others.

Conference approved Debtors Anonymous literature in several formats can be obtained via internet access or ordered through the World Service Office at

debtorsanonymous.org/literature



Upcoming Workshops

"DA Twin Cities Speaker Meeting: 3rd Friday of the month" via Zoom
Contact: smplsdagroup@gmail.com

"Solvent Holidays:" Sunday May 23, 3-4:30 pm via Zoom

"Life After Debt:" Wednesday September 22, 7-8:30 pm via Zoom



Reflections on the Back-to-Basics Workshop

by Mary B.

At the DA Back to Basics Workshop on Saturday, March 27, one of the speakers spoke about the term '**solvency**.' He read from the Introduction to DA's Twelve Tools:

"Recovery from compulsive debt begins when we stop incurring new, unsecured debt, one day at a time."

(Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following Tools."

He elaborated on the introduction with the following list.

Solvency means that we:

1. Haven't bounced a check.
2. Haven't used a credit card.
3. Pay our bills on time.
4. Pay for goods and services at time of use.
5. Haven't borrowed anything without collateral.

He also emphasized the three S's:

Having a Sponsor, working the Twelve Steps, and doing Service.

After the workshop, I went for a walk in the lightly falling spring rain. I thought about the topic of 'solvency.' As I walked, an idea for writing a poem came to me. I finished the poem when I got home.

Solvency

_S = Stop incurring unsecured debt

O = One day at a time_

L = Lean on your Sponsor

_V = Victory over debt is possible with DA's 12 Steps

E = Engage in Service_

N = No bounced checks and no borrowing without collateral

_C = Credit cards aren't used

Y = You pay bills on time and pay for goods and services at time of use_



Winning

“Fear is a reaction. Courage is a decision.”

Sir Winston Churchill

by Dot P.

It takes a courageous decision to admit we are powerless over debt, over the financial affairs of life that brought us fearfully to our knees. It takes courage to accept a power greater than ourselves can bring us from fearful insanity to clarity and saneness in matters of money, extravagance, underearning, and deprivation. This 12 Step DA program is a process of working through fears and acting with courage, giving ourselves to God as we are and asking for God’s will and the power to carry that will out, no matter what.

“No matter what” is a big ‘ask,’ a giant necessity for recovery, for wholeness and healing. “No matter what” means we are willing to take little steps bit by bit, daily inching toward the vision presented to us in the 12 Promises. Only then, enabled to look God face to face once we have completed steps 4 and 5, we are given divine courage and motivation to clear the wreckage of our past, asking forgiveness of those we have harmed, bringing spiritual light and healing to ourselves and to relationships. That God wants us and values us this much is astonishing, considering how we have rampaged destructively through life.

We were restless, irritable, and discontent with no time for a Higher Power except for the worship of our self-will run riot. Yet, when presented with the spiritual solution of the 12 Steps we reached out for help as if on a floundering ship at sea and discovered God was already reaching out for us, a lifesaver. We

found we were made in the image of our Higher Power and the 12 Steps described the journey we would walk to uncover our true selves.

Walking bit by bit toward the 12 Promises can often produce disbelief and fear. Disbelief those promises can truly be our possession and fear of having them come true, of losing control of a debtor's lifestyle and mindset. Action steps in DA are often mountains we try to move with shovels, fearful of the hidden volcano inside the heap of baggage. Yet, as we daily decide to do the small things, tiny DA Tool actions, we begin to establish a healthy, self-caring lifestyle. It is there in that place we find a way through the baggage and offer ourselves to our "HP with skin on," as are called our sponsor and DA peers. They help us to allow God to remove the character defects stuffed into those bags, and finally the baggage itself.

Winning isn't about looking good, about performing the 12 Steps once and intellectually accepting the 12 Promises as true for us. We move 3 steps forward and 2 steps back, over, and over until they are well known to us and fully accepted as our lifestyle. Winning is a Cha-Cha dance in partnership with our fellow DAer's and our Higher Power. Just like we may need a few ballroom lessons before we learn the steps to the DA dance and gain our balance, strength, and flexibility, we need to practice the DA Tools often. Bit by bit, easy does it "no matter what," not debting one day at a time, one minute at a time, sometimes shuffling our feet, sometimes on our toes twirling in the air.

The ugly win is as valuable as the sublime, graceful ballerina leap of faith into the unknown where the win comes easily. We are all winners when we keep coming back, walk a bit by bit program, and invite DA and HP to transform us into the elegant Promise dancers the Steps are preparing us to become. A DA win is a DA win, no matter a fierce struggle or an effortless gift received. Working the program of DA brings all of us to the same finish line and we all get the trophy, our true selves looking our fellows and God face to face.



My Celebration Story

by Kristi M.

"I tried all kinds of things"

When I came to DA, I was at the lowest I had ever been in my life, regarding my finances. I work in finance, I have a master's degree in Taxation, I am a CPA, and I was facing bankruptcy with 2 kids and a great paying job. What was wrong with me? I had \$125 in savings and well over \$50,000 in credit card debt, which doesn't even include 401k loans, car loans, student loans, etc. I was maxed out and I was no longer able to make my payments. I had tried all kinds of things before DA – budgets (but they seemed so restrictive!) finance courses, counseling, credit card consolidation, and none of it stuck. What I found in DA was a spiritual solution that was what I truly needed to get my life back on course.

I have always had God in my life but have only turned to Him in times of trouble. When I turned things over to Him, He always came through for me, but I had never thought of turning finances over to Him. After all, weren't finances a worldly, materialistic thing? However, in beginning DA, I began to reap the benefits of turning my "will and life over to God as I understood Him" almost immediately. I needed to file for bankruptcy and I only had to pay for the court fee as my lawyer fee was paid for by my group legal plan. When we figured out my payment, the numbers were such that in my case I was able to begin contributing to my 401k and reduce my plan payment by the exact amount. It was the first time in over 3 years that I was able to contribute to my 401k. As I developed a spending plan, I was amazed at my abundance. I began to experience hope that I could get through this and still live a whole life.

Then there were miracles along the way. I really wanted to get something, and I put it on my want list. A week later I got a refund from a medical bill overpayment that was within 34 cents of the item on my want list, and I was able to purchase it. This happened about 3 times from August until December this past year. I was also incredibly concerned about being able to afford Christmas gifts for my kids. My parents reached out, out of the blue, and told me that they wanted to pay for gifts for the kids this past year. Whenever I let go of my finances and let God take care of them, He provided. Whenever I decided to try to run the show, I would start to get into trouble and get close to overspending, but He would ultimately help me out.

I am 7 months sober now from debting. With the stimulus checks, my own savings, and tax refunds I was able to really build up a good amount of savings now. I am finally feeling comfortable with my savings account balance, so I don't have to worry about not having that "emergency" credit card that I relied on (which let's be honest, I just used for everyday purchases so there really wasn't that much available anyway). I have money tucked away not only for emergencies but for vacations (when COVID restrictions lift), gifts for this coming Christmas, and furniture.

My relationship with God has grown and I pray more regularly, thanking Him for all the blessings He has given me and not just asking for help when times are bad. I am so thankful for DA and the spiritual solution it has given me.



The Action Plan

“Complaining is not an action.” Anonymous

Sometimes we just need to complain, to let all our thoughts and feelings out, sharing them with our sponsor or a trusted friend. We bring our complaints and perplexities to our pressure relief groups, our PRG's, and seek clarity and solutions. When we do this, we usually walk away with a lighter spirit because we have been listened to and heard. As a result, we have an action plan.

PRG's are times of financial analysis, prioritizing our visions, and sorting out a life direction in conversation with more experienced DA members within HP's presence. These trusted advisors are people who have what we want in our program, and we admire the spiritual methods by which they work at their own.

However, what we do after our PRG's really determines our personal growth and development in DA. Bringing our concerns to a pressure relief group takes vulnerability and courage. But it is when we routinely lift our action plan to God, asking for help from HP and our fellows, that we have the power to carry it out. And that brings us success. It is this humility and acceptance that distinguishes DA maturity and fulfills visions.

Agreeing on an action plan during a PRG is different from striding through a step-by-step action plan, building on small successes. Accomplishment is not only what we find before us within the 12 Promises. An action plan is a “plan for success,” it is a practical, clear outworking of internal needs, wants, and desires while advancing toward goals.

Those who work the DA program, the 12 Steps, and who set their minds on the 12 Promises and use the 12 Tools see their wildest dreams come true. It is this humble willingness to faithfully undertake action plans developed with trusted DA advisors that brings us to our treasure.



The Business Debtors Anonymous Corner

Working Life

"Don't confuse having a career with having a life." H. C.

Most of the people we know work. Even those retired from the workforce are working at something, hobbies, or leisure activities, perhaps. In either case, people work.

The word 'work' is defined by the Merriam Webster dictionary as, "bring about, create, initiate, innovate, advance, cultivate, effort, establish." When we work, we bring things into existence, we create according to patterns or traditions we learn or concepts we invent. We cultivate those processes and products and establish them in the marketplace. Often work involves collegial teams or consultants that advise to projects. Businesses successfully operate on advancing work, on the force of work, and selling the resulting products for a profit.

For a DA business owner these aspects of work involve us personally, just like the general marketplace business owner, yet we look to a Higher Resource to supply our just-in-time, one day at a time, needs. We have BDA meetings especially geared for the business leader, consultant, or freelancer. There we gather and share our experience, strength, and hope with one another and support each other's endeavors.

We also have BDA pressure relief groups and BDA action plans and we create business plans, however simple. We pray and meditate, spending time with God and asking for HP's will in our businesses. We also work the 12 Steps regarding our professional development and our undertakings, looking at our

talents, skills, and abilities. Have we ignored their advancement and thwarted their potential by our character defects, fears, and resentments? Are we running away, in fear of failure? Are we frightened of success? Can we let go and let God run our business? Is God our employer, or are we? We work at imagining success.

Through our professional working life many lessons impacting our personal growth are learned and assimilated into our DA program. It takes courage to not only have a spiritually working business built on the 12 Steps with goals set toward the 12 Promises, but also to have a spiritually working personal life, too. Both take effort and cultivation.

Our working life becomes a life that works in BDA and in DA. Business Debtors Anonymous is a separate DA track with a different program emphasis whose success requires a well-functioning Debtors Anonymous program on the part of the working business owner. Whether you are establishing a life that works in preparation for becoming a business owner, or a working life with God as your employer, know that God is in charge and DA prosperity is your promise as you follow HP's guidance, direction, and your resulting business plan.

A life that works, "works if you work it!"

May You Have a Happy, Healthy and Prosperous Springtime!

If you would like to submit an upcoming event, digital art work, article, story or poem to the DA Minnesota, Nebraska, Iowa, North Dakota, and South Dakota newsletter, send your announcement, digitally formatted art work, or 400 to 750 word article, story or your poem to daminnesota2@gmail.com

Send in your submission for the next issue by June 15th to daminnesota2@gmail.com The theme of our 2021 newsletters is "A Design for Living that really works!" Submissions from the entire Midwest region are welcome.

Submissions will be published in quarterly editions and may be edited for available space.

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