



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

Volume 3 No. 2 July August September 2018



WSC Fellowship Day Saturday August 4th from 1:30 to 5:15 p.m.

Everyone is welcome to attend including Newcomers

32 different speakers will share their experience in D.A. addressing how the foundations of the D.A. program have shaped their recovery

Topics are:

Working the Twelve Steps

Using Sponsorship, Service, Meetings and Literature

Using the D.A. Tools

Living a Transformed Life

Cost: \$15.00. Sign up ahead of time or at the door. No one will be turned away from Fellowship Day for lack of funds.

Sign up at the door or send your registration and fee for Fellowship Day to:

2018 WSC Host Committee, PO Box 14901, Minneapolis, MN 55414

For more information contact: 2018dawsc@gmail.com

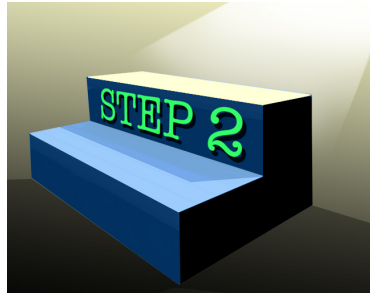
H.O.W: Honesty Openness and Willingness

The focus of our three newsletters this year is “H.O.W.,” **Honesty, Openness, and Willingness**, essential spiritual ingredients for recovery from compulsive debting. We are taking a look at the relationship of H.O.W. to the Twelve Steps and ways working them hand in hand enriches our lives.

This Issue's Topic: "Openness"

“Once...the door is open we find that we can always open it some more.” AA 12 Steps and 12 Traditions, p. 35

Steps 2, 5, 6, and 11 are taken with an open mind and an open spirit, qualities that are vital to the accomplishment of these Steps. Arriving in the program of DA we became aware of the unmanageability of our lives regarding money and debt, and we began to be receptive to the idea that a Power greater than ourselves can help us overcome our lack of power and restore us to sanity. We came to know our own efforts at changing ourselves and gaining control over debt through self will were futile and that we needed a spiritual solution. Asking for help from our Higher Power, our sponsor, and our peers, we then clean our spiritual house and take actions to deepen our relationship with the God of our understanding, thus gaining spiritual strength to live life on life's terms. We learn this experience is truly a transformative process and that our "Higher Power surely is in the helping business."



Step 2: “Came to believe a Power greater than ourselves could restore us to sanity.” Perhaps we were able to live within our means for a certain time, but for us we always returned to chaos around money and debt. Doing these same things in the same way over and over and expecting different results while getting the same results is a description of compulsions that cause us much grief and pain. In other words, we were out of control, essentially insane regarding money and debt. It became apparent to us that our power was insufficient to change our inner spirit of self-destructiveness around money. Therefore, we needed a Higher Power to relieve us, heal us, and to restore us to right thinking and healthy attitudes and behaviors regarding money, to restore us to sanity. We came to accept DA, God, nature, or perhaps Good Orderly Direction as our HP, and gradually we saw deep, healthy, often otherwise inexplicable changes within ourselves.



Step 5: “Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.” When we came to DA we had many things packaged up inside ourselves, things we were ashamed of, fears about ourselves we hid from the world, harms we had done to others, and broken relationships we had caused. All of this was neatly tied up with a ribbon of ego. Because of this hidden self we were isolated from our fellows and a significant part of our spirit was distant from our Higher Power. We were lonely. Step 5, honestly sharing with our sponsor or an understanding person the things we had put down on paper in Step 4, broke open our shame and opened our spirits to the God of our understanding. We were freed to be more receptive to God’s benevolent will and to deepen our resolve to move ahead in our commitment to the rest of the Steps.



Step 6: “Were entirely ready to have God remove all these defects of character.” Compulsively living beyond our means when coming to DA, we went to great lengths to avoid looking at our messy lives and our accompanying shame. However, after admitting our shortcomings in Step 5, we were becoming ready to release them to our Higher Power for HP to do with them as HP desired. We gave up control over our defects, released our stubbornness, self-pity, and self-centered fear and began to replace these shortcomings with willingness and openness to change and to grow into the person our Higher Power was offering to us to become. We had faced difficult and uncomfortable knowledge about ourselves and now we have the new opportunity to embrace what works, the collective wisdom of DA. We had a keen consciousness of spiritual connection to our Higher Power, and we were now ready to give up our spiritually imprisoning defects and to undertake a life of positive action with the support of the DA Steps, Tools, our peers, our sponsor, and our Higher Power.



Step 11: “Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.” Each one of us brings unique experiences with prayer and meditation to our step work, or perhaps we have no experience with prayer or meditation. The good news is all that is needed to begin to grow in conscious contact with God is openness to being mindful of our daily experiences

and a willingness to communicate with God and to be receptive to listening for God. In D.A. we talk of prayer as talking to God, and as meditation as listening for God. Building this spiritual practice strengthens our ability to live life on its own terms and to meet difficult circumstances with serenity, humility, and responsible action. One day at a time we humbly ask our Higher Power's will for us and the strength to carry it out just for that day. We let go of our control over our finances, over people, places, and things, leaving the outcomes alone and in God's hands for God to orchestrate for our good.

D.A.'s 12 Steps offer us a spiritual solution to the problem of compulsive debting. Here in these four Steps we willingly, actively, and deliberately open ourselves to growing into maturity in the D.A. program through a deepening relationship with our Higher Power and conscious contact with the God of our understanding. It is through this active spiritual lifestyle described here that a solid foundation for living and the ability to prosper become reality and overflow into abundant gratitude as we walk the road of recovery.

The B.D.A. Corner



“What is Business Debtors Anonymous (B.D.A.)?”

“B.D.A. is a distinct and dynamic but not separate part of D.A., created to focus on the recovery of members of the fellowship who are business owners. Together, members of B.D.A. support one another in applying the D.A. principles and tools when owning and running a business.” Members of B.D.A. are people who “are...sole proprietorships, partnerships, or corporations, and have financial responsibility for the conduct of that business, including federal, state, and local taxes.” B.D.A. members also include “...entrepreneurs, artists, contractors, craftspeople, consultants, merchants, shopkeepers, the self-employed, and venture capitalists.” Compulsive debting in business is very similar to compulsive debting with one's personal finances. Many business owners are “...severely lacking in clarity.” B.D.A.

can provide support and sponsorship for problems of compulsive debting in business. There is conference approved Business Debtors Anonymous literature available from the World Service Office, and you may check your local D.A. schedule for a meeting location.

Quotations above are from the D.A. pamphlet "Business Debtors Anonymous, Conference-Approved Literature." ***The B.D.A. Corner is a new and ongoing feature of this publication. Solvent business owners with at least one year's sobriety are encouraged to submit articles for review and possible publication.***

Article of the Month: "My Journey as a Sponsor"

by Stephanie R.

The day my sponsor told me to get a sponsee I thought, "well that can't be right... she just asked ME to take on a sponsee!" In my mind there was no way that I could be responsible for another debtor. That is what I thought being a sponsor was. I believed that I would be on the hook for this person's program, and their success or failure would be on me.

My character defect of perfectionism jumped in. "I haven't read the Big Book cover to cover and I don't practice my program perfectly," I thought. I felt so inexperienced and overwhelmed. How would I have time to work MY program AND someone else's?

But being a sponsor is one of the twelve tools of the DA program. Tool three states that having a sponsor and being a sponsor is "essential" to our program. When we take action in this way the promises start coming true in our lives.

I moved forward with my first sponsee. We met at coffee shops and studied the steps by reading the literature and going over questions. My sponsee, like others, would have slips and incur unsecured debt. That's part of how the program works. We are not perfect. I encouraged and continue to encourage her to be in the present moment, take action today, work the steps today, and tomorrow will take care of itself. She checks in with me by phone weekly.

What I have ultimately learned is that, as I walk my sponsees through the steps, Higher Power is in charge. The outcome of our work together is not my responsibility. I share my experience, strength and hope. I give suggestions, but I don't hover. I challenge my sponsees at times and put up boundaries, but I don't want to be at odds with them.

All of these things I have learned from talking to my own sponsor and others in program. I constantly get help. Conflicts and boundary issues are sure to arise, and

although they can be painful, they are an opportunity for growth. The Big Book suggests that our goal as recovering addicts is to have the best possible relationships with everyone we know. Being a sponsor helps us practice healthy boundaries and relationships.

I do not sponsor perfectly but I sponsor. My style has evolved as my program has strengthened over the years. Sponsorship is about me. Certainly sponsees state that they benefit from the work we do together. They say to me “thank you so much for working this step with me today!” I tell them I’m glad it’s helpful to them. It’s helpful to me too. Having a connection with a sponsee is a crucial part of my program because I see the program working in others. Sometimes if I have a busy day and can’t get to a meeting, talking to my sponsee is the only connection I have to the program. It is a miracle to connect to another human being who is walking the DA path!

Sponsorship is indeed essential to my program. Fellow recovering debtors and underearners: Get a sponsee today!

My Story: "Thankful To Be Back!"

By Cathy R.

Growing up, I was a shy girl with glasses and usually felt overlooked. I started working at age 15 and I felt much better about myself when I spent my earnings on clothes and makeup. I felt like a grown up! I was not able to save money. I moved out at age 18 and worked full time but was not able to make ends meet due to my spending and, at times, I asked my parents to bail me out.

In my 30's I realized that my compulsive spending was getting to be a problem. I began to hide my spending and I would lie when friends asked if I was wearing something new – although I liked the attention when I was wearing nice clothes. Going shopping really distracted me when I felt sad, lonely, bored, or angry. Guilt started setting in after shopping trips and many times I went back the following day and returned things.

I had been in another 12 Step Program and stumbled on an announcement for a Debtors Anonymous meeting in a recovery newspaper. The meeting was only a mile from my home. My life felt so unmanageable because of my debting and I was ready to get some help. It was a small group, but I felt like I was home. The members had similar stories. Over the next 12 years, I became very active in Debtors Anonymous: holding service positions, being on committees, working with my sponsor and sponsees, and having Pressures Relief Groups. My life was going great. I invited my fiancé to DA meetings. We paid off all of our unsecured debt and paid cash for our wedding and honeymoon.

A few years later I began to miss meetings. I thought I could keep my program going with only occasional meetings. I drifted away from the program and stopped going to DA altogether. Later that year, I planned a family trip and put it on a credit card. For the next 8 years, we lived paycheck to paycheck. I felt so hopeless. I was afraid to go back to DA. I finally got up the nerve and started back going to DA meetings.

I have been back at Debtors Anonymous for 4 years. I have found a relationship with my Higher Power that I had been missing. On a regular basis I surrender my compulsive spending and debting to God. My ears and heart are more open to hearing the message of the program from others because I absolutely know that I cannot do it alone. I am of service at my DA meetings, call my sponsor, pray daily and work the Tools and the Steps. Regular check in's with my sponsor and other members keep me connected during the week. I receive so much experience, strength, and hope from Debtors Anonymous. I am a grateful to Debtors Anonymous for welcoming me back!

If you would like to submit an upcoming event, article or story to the DA Minnesota, Nebraska, Iowa, North Dakota, and South Dakota newsletter, send your announcement or 400 to 550 word article or story to info@daminnesota.org

All submissions will be reviewed for possible inclusion in quarterly editions, and if accepted, may be edited for content.

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