



Clarity Chronicle

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



The AA Big Book, the founding text of our program says, "The great fact is just this, and nothing less: That we have had deep and effective spiritual experiences which have revolutionized our whole attitude toward life, toward our fellows and toward God's universe. The central fact of our lives today is the absolute certainty that our Creator has entered into our hearts and lives in a way which is indeed miraculous. He has commenced to accomplish those things for us which we could never do by ourselves." AA Big Book pg. 25.

Our Higher Power lives in our fellows that attend meetings, our fellows that sponsor us, our fellows that write our literature and our fellows that befriend us and love us in our everyday living. It is through our prayers and our actions taken on a daily basis that God's will is manifested in our lives, producing daily abundance for us. God's promises in the 12 Promises of DA are no mistake, they are real and true. They are manifested through the use of the 12 Tools and the 12 Steps and a spiritual life that asks for help and guidance from God and our DA peers. Honesty, Openness and Willingness are vital to success in this program and to a relationship with others and with God. Let's all cheer each other on as we walk the DA journey knowing "There Is A Solution!"



WORKSHOP

Free snacks!

Family dynamics around money: DA members share solutions

Hosted by South Minneapolis DA

Agenda

- Intro speaker: 'The Family Afterward' from the AA Big Book
- Panel discussion focused on DA members' solutions
- Questions and group sharing

\$15 donation suggested,
but no one turned away for lack of funds.

Sat., Dec. 7
1 p.m. - 3 p.m.

Highland Park Library

1974 Ford Pkwy.
St. Paul, MN 55116

Community Room on the second floor
Handicapped accessible

Bus routes: A Line, 23, 46, 70, 84, 87, 134



Simple Spiritual Tools: Spending Plan, Action Plan & Awareness

DA's spiritual tools work hand in hand with our Higher Power to give us practical power, power to overcome compulsive spending and debt, power to visualize and achieve our hopes and dreams, and the necessary awareness to understand the "American Debt-Driven Economy" of which we are citizens. When God transforms us, God gives us deep and effective spiritual experiences that create in us the power to live fulfilled, contented, and prosperous lives. This is our Higher Power's hope and dream for us, too, and being free of the bonds of a debt-ridden life is one of our Higher Power's visions for us.

These tools promote DA's spiritual program and God's deep and effective spiritual work that liberate us up into our visions. All we need to do is to "show up" and "suit up" in DA's program gear, the 12 Tools.

This month we are looking at the power of the **Spending Plan** tool, the **Action Plan** tool, and the **Awareness** tool.

"The **Spending Plan** puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment and savings." (yellow pamphlet)

When we meet for our Pressure Relief Group consisting of 2 other stable DA members and ourselves we work with them to develop a Spending Plan. This is *not* a budget. A budget is a restrictive document an outside observer of our situation creates and it is filled with advice, rules and regulations that fosters internal resistance and resentments inside of ourselves. The motivations of a budget are deprivation and restriction. This is *not* what DA is all about.

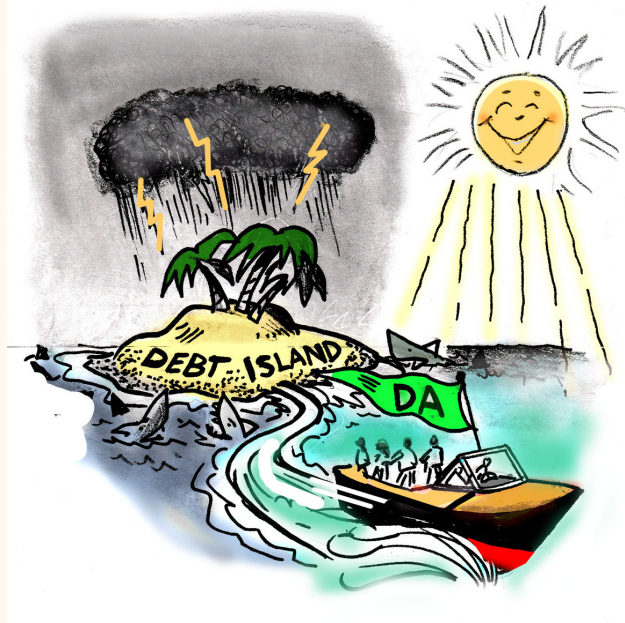
DA is about **abundant living**, but not about extravagant living. Abundant living

is living within our means but not letting those means define us. It is putting our needs first but not ignoring our responsibilities to our creditors and our amends. It is living without resentments and deprivation, and learning to let God heal us, creating a healing heart that heals our relationships and the world around us.

The **Action Plan** is developed..."with the help of our PRG's and lists specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt." (yellow pamphlet) This tool also springs from meetings with our PRG participants. Notice the word 'advisor' is not used here. PRG people participate in our DA lives and support our goals, dreams and hopes. It is from this ***spirit of mutuality*** that action plans are developed with our input and their personal DA experience, strength and hope. Action plans do not oppress our human spirit nor are they demanding in tone. They are easy yokes to carry and while there may be items we are fearful of accomplishing, F.E.A.R. is False Evidence Appearing Real and with DA support we can, and do, accomplish real progress regarding our action list.

The **Awareness** tool helps us..." maintain awareness of the danger of compulsive debt by taking note of bank, loan company and credit card advertising and their effects on us." This tool works most effectively by helping us ***grow in fellowship***: Keeping us coming back to meetings, calling our sponsors and other DA members and by continuing to have regular PRG's. As we come to know after entering DA, our society is driven by consumer spending, and that is what got us here into these rooms. We were driven by the severe consequences of debt and/or deprivation. Once here, our eyes open and we begin to notice how enticing the advertising swirling around us is, inviting us to debt, debt, debt, and more debt! We come to understand that debt drives the consumer economy we live within, but we are now free to choose to be citizens of Debtors Anonymous rather than an of an unsecured debt consumer economy.

Walking the walk of DA is a lifestyle powered by the 12 Steps and the 12 Tools. It also includes being willing to let go of one's own conceptions and allow the 12 Promises to come true in one's life. Our next story is very inspiring for those seeking the 12 Promises in their DA program.



Promises 1, 2 and 3

by Michele M.

After many years of D.A., I moved to the other side of town and made new friends. In 2013, I abruptly stopped going to meetings. After a difficult year in 2012, I just didn't want to go to D.A. anymore. I just wanted to have fun. That worked well for a year, but in 2014 I found myself debting again without knowing I was debting. My debt came in the form of a monthly payment on an expensive phone that I just had to have and that I couldn't pay for all at once.

Between 2014-2016 my life started to slowly unravel again without becoming fully aware of what was going on. I also had some unpaid invoices due to me but because of my vagueness I didn't collect the money.

Then the crash came. Selling jewelry and furniture to make ends meet. Going to pawn shops. Counting small amounts of change which would be the only money I had for the day. Eviction, car repossession, and the ultimate pain for me, having to part with my two beloved pets.

I came back to D.A. in 2016 completely broken after having lost everything at a rapid pace. It took me a year in D.A. to even have my first complete day of not debting. By the grace of God, I kept going, which led me to the first promise: WHERE WE ONCE FELT DESPAIR, WE WILL EXPERIENCE A NEWFOUND HOPE. I got a sponsor, I went to meetings, I did service. I took the bus or Uber to meetings if I didn't have a car. I asked for rides to meetings. I

learned about fellowship and humility. I learned to ask for and receive help which is still a very difficult thing for me to do.

Promise 2: CLARITY WILL REPLACE VAGUENESS. CONFIDENCE AND INTUITION WILL REPLACE CONFUSION AND CHAOS. WE WILL LIVE ENGAGED LIVES; MAKE DECISIONS THAT BEST MEET OUR NEEDS AND BECOME THE PEOPLE WE WERE MEANT TO BE. After one year of meetings I finally had ONE DAY of not incurring unsecured debt. I had a leased car that was causing me to continue to debt. I just could not let that car go. I was behind in payments and it was up for repossession. I had PRG's about it but still was not able to surrender the car. I prayed about it every day. Finally the car was repossessed and I was sad but relieved.

I started taking Uber, and I saved money for a down payment and bought a vehicle I could afford. That was the day that I stopped debting. During this time, I became aware and ACCEPTED Step 1, that on a daily basis, I have a compulsion to live beyond my means in whatever way I can. I don't think I ever accepted that Step before even while being in D.A. all those years.

The first step was very vague to me then. Now that I'm not debting, I can see God's will for me more clearly. And I can see that even on the worst days of my disease, that I was in "the care of God as we understand Him" every single day of my life, as promised in the third step.

Promise 3: WE WILL LIVE WITHIN OUR MEANS YET OUR MEANS WILL NOT DEFINE US. Today I have a home I love. I am re-united with my pets. I drive a car I can afford. My business is flourishing. I have collected money owed to me from past business. I have savings. I live within my means. I check in with my sponsor and my PRG people frequently. My desire to debt, compulsively spend or under earn are gradually lifting as I pray for a daily reprieve for the next 24 hours. I try to accept that I only have the next 24 hours and that is enough.

I have a sense of peace about my life that I have never had before. I have a sense of gratitude about it daily, and by the hour. And I can be honest with people in this fellowship about this devastating disease and all the effects it has had in my life and the people around me. And there is nothing like a good "recognition" laugh with people that are in Debtors Anonymous.

Thank God for a good laugh which can be expensive in experience, but ultimately
always free!



A New Beginning

by Deb J.

I started in DA five years ago. When I went to my first meeting, I had no idea what to expect. I knew I needed something different, but I had never been in a 12 Step program before. Yet, my ways of dealing with my life issues lead me to spending money thinking it would solve my problems or take away the pain and suffering in my life. I kept spiraling into more debt and more anxiety and more chaos.

I heard positive, hopeful stories and thoughts at my first few meetings, but I kept thinking these things were not a possibility for me. As I kept going to meetings, engaged a sponsor and participated in the fellowship I began living a spiritual life in all my affairs. The two retreats and the two vision workshops I went to had a big impact on me: I began working on my visions. I had never considered that I had visions and when I did realize I had them, I couldn't comprehend how I could possibly accomplish them.

In the beginning I worked on my visions by writing them down and making vision boards, but I realized the real work is within the DA program and the DA vision pamphlet says it all. I have re-read this often and I pick up new ideas from it each time I read it. Here are some messages that I have heard from this brochure:

Ignoring or denying your vision is like ignoring or denying your feelings. It takes a toll on one and is not being true to oneself and might even be called a kind of self-debting. This saps your energy. When we don't spend our efforts on our dreams, we wonder why we feel aimless and annoyed.

From the Big Book of Alcohol Anonymous, page 85:

“What we really have is a daily reprieve contingent on the maintenance of our spiritual condition. Every day is a day when we must carry the vision of God’s will into all of our activities. How can I best serve Thee. Thy will, not mine be done.”

I started my vision work two to three years ago now. Some items on my lists and notes and within my journal have worked and some have not, but what I realize is some of my visions may not be what God’s will is for me, or the visions grow and shift over time. I find this just a miracle and so awesome and my journey manifesting my visions has led me to relationships with so many wonderful and talented people in this fellowship who are on this journey with me.

Every month I write down visions and record my progress. Accomplishing a small part of them each month helps me along bit by bit, seeing them come true. I use a lot of self-care and compassion with myself while doing this. I don’t let it consume me. I now find myself excited to work on them and to see which direction they go. Some of the items on my list may only be making a phone call or perhaps just researching something. Each month I move to a different level. Meeting with a visioning group every month is also very helpful because listening to the visions of others is very inspiring and I love to be supportive of them, too.

In this last two years I have started playing the flute and I have progressed to playing nice pieces. I’ve made a lot of progress and I really enjoy doing this. I have also seen different sides of my talents and skills and have found my way into two different volunteer jobs. I also have made deeper loving connections with friends and family and my dogs. I feel like this work has comforted me and made me stronger and less anxious. I have gone on three quiet retreats, paid off most of my debt and I’m able to find more ways onto paths of healing.

I’m dreaming big now. My biggest dream is to write a book and so far, I have written the entire outline. I feel like I have done more in these few years than in all the time I spent living in denial and addictions without this spiritual power. Not only has working the 12 Steps lead me to a new peace and freedom but I have found myself doing what I love to do more and more each day.

The primary purpose of Debtors Anonymous as stated in the Debtors Anonymous pamphlet is:

“... to stop debting one day at a time and to help others to recover from compulsive debting and to stop incurring unsecured debt.” However, in addition to not debting, we seek our visions and the quality of life as it is described in the

AA promises.: "We are going to find a new freedom freedom and a new happiness. We will not regret the past nor wish to shut the door on it. We will comprehend the word serenity and we will know peace. No matter how far down the scale we have gone, we will see how our experiences can benefit others. That feeling of uselessness and self-pity will disappear. We will lose interest in selfish things and gain interest in our fellows. Self-seeking will slip away. Our whole attitude and outlook upon life will change. Fear of people and of economic insecurity will leave us. We will intuitively know how to handle situations which used to baffle us. We will suddenly realize that God is doing for us what we could not do for ourselves." Alcoholics Anonymous, pages 83-84.



On Deck

by Dot P.

There's a sunny deck outside my eight-foot-wide floor length sliding glass door in my third floor story living room. The glass is clear and tall and a nice environment for me to place brightly colored hanging petunia plants that drape down into the breeze and enliven the look of my room. One can see it as soon as one walks into the foyer of my apartment. A real HGTV design tip at work to expand the feel of my home's space.

Beyond the deck is a parking lot and then further a small lake. It's been awhile since the water fountain in the middle of the lake spouted up so gently, looking European in its style and feeding fresh air for the fishes. I loved watching the flowers with the background fountain and the surrounding cottonwood trees, thinking of the soulful restorative powers of nature and water.

It's a beautiful image I no longer pursue. I couldn't maintain the magazine photo lifestyle dream. Instead I've adjusted my efforts to my true gardening lifestyle. Being who I am and giving up on unrealistic expectations of myself and staged magazine images of life has liberated me into another type of plant care-taking. I did think homes should look trendy and stylish, coordinated and tidy. But I never asked myself what realistically worked for me, so I always felt like a failure when my plant leaves became brown and the plants withered.

You see, I would subconsciously deny daily water to the beautiful hot house cultivated delicate flowers on my deck with west sun exposure. It wasn't all that deliberate, my habit was to be in a rush to get somewhere to overachieve and over work, and I was not home to love my plants or my room's view. I wanted the beauty from monetary investment without the personal maintenance. The sun beat down on the delicate petunias and all the expense I incurred to purchase beautiful well-groomed plants was lost because I wasn't home to love them nor to pamper myself with them, let alone to care for the interior design image I was pursuing.

Since I gave up wasting money on hot house plants that don't suit my lifestyle, these days I am creating a beautiful apartment made to reflect the true me. I was blessed with abundance as a result of making amends to my aunt and much to my shock and joy, she remembered me when she passed. Deeply grateful, I have new furniture and a friend helped me by beautifully refurbishing my Scandinavian furniture.

During the dormant years when nothing grew from a singular pot of soil sitting on my living room deck, a tree was sprouting from a floating feathery white cottonwood tree seed. All this time a strong tree seedling was percolating in the soil and I now have a sapling to meditate on. It maintains itself growing there for me. It loves the harsh and generous sunlight and the naturally occurring rains. I admired the flowers and I admired myself for following HGTV's advice, but now I have my very own tree to think about. I did nothing but provide a pot of soil for the seed to sprout and grow.

When I look at my tree, I picture the seeds of DA floating over and into me at meetings and when I reach out for help, I am a sapling swaying in the breeze. With phone calls, in conversations, and in texts and literature I bend to hear the

program from others. I see the 12 Steps maturing me from its seeds into a seedling, then growing me into a sapling and now almost a young tree. Through the fellowship of DA and its program I have put down roots into good soil, taking care of myself in my true natural elements with a flexible spiritual posture. I'm receptive to all of you helping me to stand tall before humanity and my Higher Power, and the bonus is the 12 Promises are true in my life today.

I look at that cottonwood sapling sway in the breeze and bend with the wind and always return to an upright vertical presence. I am like that sapling. As best I can each day, I'm on deck with God, a growing and learning DA member moving with my Higher Power's spirit. Nothing can stop that incremental growth and prosperity except denial of myself, separation from you and the program, and resistance against God's one-day-at-a time Good Orderly Direction.



The BDA Corner

"Weaving Nets"

by Anonymous

Networking for business is akin to throwing one's services, one's skills, talents and experience, out into the world by handshake and conversation just like fishermen/women cast a net. Fishermen/women weave grid like circular nets weighted bit by bit along their edges and throw these circled nets by hand into water and let them sink naturally, enclosing the desired catch by gravity.

Building networks is a lot like that. (For fishing with cast nets refer to: <https://en.wikipedia.org>)

Do you have a vision of starting a business? Plan a PRG and share your dream and create a spending plan and an action plan. Shake some hands and chat with a few folks. Are you starting a business? Plan with your PRG folks, make

some spending plans and action plans, and chat with those in your sphere of knowledge and with potential customers. Research the market and make a business plan, however humble. Then trust God and let people know your doors are open. Let go, Let God. Allow your Higher Power to bring customers and clients along to you as you weave your nets (contact friends, peers and businesses), cast those weighted nets (shake some hands and have "elevator speech" conversations letting others know what you do) and prepare for prosperity. *God will do for you what you cannot do for yourself: **DA Promise 12.***

Networking is really just casting a net of goodwill and getting to know a few people, accepting some business, then doing your best to provide excellent services to those that become clients. Then letting those clients/customers refer you on to others needing your services while you receive their new business. Inch by inch and by leaps and bounds your prosperity will grow and bless you, those who are your clients/customers and those all around you.

May You Have a Wonderful and Vision-Filled Autumn!

*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 info@daminnesota.org***

Send in your submission for the next issue by September 15th to info@daminnesota.org The topic of the October newsletter is "The 12 Promises." 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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