



Clarity Chronicle

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

the promises of Debtor's Anonymous

1. Where we once felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives and be the people.....

Preamble to The 12 Promises:

"In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.'s Twelve Steps, we have developed new ways of living. When we work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive...gifts...of the program..." DA Literature

This year of 2020 we will be focusing on The 12 Promises. We will read about the experience, strength and hope of our fellow DA members and learn how the power of the 12 Steps and the Tools bring the Promises to fruition in their lives.

There is Hope:

Our book of stories is named "A Currency of Hope." It is decidedly called that for good reason. The stories contained in the volume are true experiences of DA members who have transitioned from relying on a currency of money as their resource. Instead, they have learned to use "hope in Higher Power as their Resource" as their currency.

In Debtors Anonymous we rely on "Higher Power's Hope," not money and credit. We rely on God and God's ways to provide for us as we pay our debts

and expenses and receive our income. We do not use unsecured debt--*no matter what*.

We learn from experience to let our Higher Power orchestrate our cash flow, our savings and our prudent reserve. Soon after that we learn to let go of not just our money and debt, but our very lives. This is when the 12 Promises become vital aspects of who we are and how we live. They simply become our lifestyle.



SPENDING PLAN WORKSHOP

MN DA INTERGROUP INVITES ALL MEMBERS TO

“LIVE WITHIN OUR MEANS, YET OUR MEANS WILL NOT DEFINE US” **

Explore the ways that Spending Plans help fulfill Promise #3

Saturday, January 18, 2020

1:00 – 2:30 pm

Penn Lake Library

8800 Penn Ave S

Bloomington, Mn 55431

\$15.00 Registration at the Door

Or by Pre-registering:

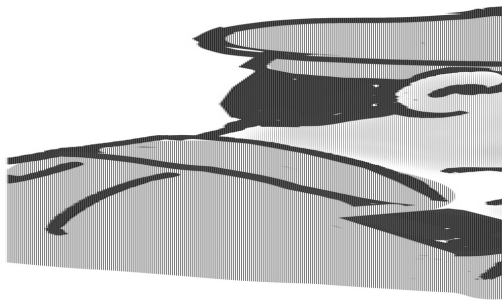
Send checks made out to MN DA INTERGROUP

At Mn DA Intergroup, PO Box 14901

Mpls, Mn 55414-0901

Pre-Registration postmarked after January 14, 2020 will not be accepted.

No one will be turned away at the door for lack of funds--we would rather you come and enjoy the workshop with us.



Honesty in the New Year

by Stephanie R.

January is upon us! The first month of the year comes from the Roman god Janus, whose name originates from the Latin "januae" which means "door." Janus is the god of doorways, archways, beginnings and transitions; thus January is the name of the first month, the door to the year.

As I walk through the doorway into 2020, what I want this year is honesty. Honesty means freedom. It means having as few harms & resentments on my inventory as possible. When I am not being truthful, I am harming others and myself. To live honestly means to live a clean life, a spiritual life, and a meaningful life. Promise 11 of Debtors Anonymous states "honesty will guide our actions toward a rich life filled with meaning and purpose."

Before walking into the rooms of DA one thing I lacked was the ability to be honest. I recently shared at a DA workshop that in high school I asked my dad to give me a check for graduation announcements, and to please make out the check to J. Crew. (This was back in the '80s when the brand was totally new.) My dad had no idea that my intention was not to get cards but clothes. I cheated on my timesheets, I made fake IDs, and I wrote bad checks. I had no concept of a power greater than myself. Back then if you would have asked me about spirituality I would say, "oh yeah, that's for church, and I never go."

What purpose is served by being dishonest? We get what we want. We get to take a shortcut at someone else's expense. We get the thing now rather than waiting to get it later. But then we have the hangover: bounced check fees, guilt, damaged relationships, even legal trouble. When we are dishonest, we are separating ourselves from our higher power.

In my early 30s I was ready to get off the debting, lying and stealing merry-go-round and take a shot at a new way of living. When I walked in the rooms of DA there was someone there for me, ready to show me the tools and help me work

the steps. My spiritual life, once non-existent, started to emerge. Now I am solvent, although occasionally I have paid bills late due to lack of clarity. I have worked the program and have no secured or unsecured debt. It is so freeing! Examining my life and living spiritually means that my relationships are better. And I get to strengthen my relationship with my higher power every day.

Last summer I was reminded of the benefits of continuing to take an honest inventory (Step 10). I was in Duluth on my way to the North Shore and got pulled over for a moving violation. I was upset because I was not even aware of the specific law, and the state trooper really triggered me with his words and attitude. I told him that my husband is a lawyer so I will get out of it. (Note to self: don't do that!) In the aftermath I was angry and held a resentment, so I did a personal inventory and shared it with my sponsor. I looked at my part, especially my character defect of self-righteousness. I took an honest look at the harms done, namely not being aware of traffic laws, potentially endangering other people and cars on the road, and saying something snarky to a trooper who was simply doing his job.

I learned about myself. To make an amends is to change my behavior, and I have done that. By completing a Step 5 with my sponsor I took an honest look at myself. I do not carry around regrets and pain. For me this means growth, serenity and freedom.

I want more peace and serenity. I want to walk into 2020 through that triumphant arch that Bill W. talks about on page 62 of Alcoholics Anonymous. Finally, I want a rich life filled with meaning and purpose, and I do that through a practice of rigorous honesty.



Recognizing Our Gifts

by Chris S.

Promise 5: We will realize we are enough, we will value ourselves and our contributions.

I've served as the Treasurer for my home group many times. I've also served as the Intergroup Treasurer numerous times. Even in other 12 Step groups, I've volunteered for the Treasury as my first service position in those groups. I love spreadsheets and get a kick out of balancing the check register to the bank account each month, keeping track of the money and the numbers.

It is a strange paradox that in my personal financial life I did not keep track of my money. I was adamantly opposed to a budget. I thought wanted to be "free" and a budget, in my mind, was the exact opposite of freedom. I had many friends and family members try to help me with a budget and I willfully ignored them all. I understand now that what I thought was a free and easy spirit was fear. Fear that there was not enough, if I didn't look then I didn't have to know there was not enough.

My behavior created a strange contradiction – by not looking, I made sure there was not enough. I engaged in magic thinking –if I don't keep a check register/keep track of my bank balance and subtract the money I spend then it isn't really reducing the amount. It would always be whatever that last paycheck amount was. The outcome of course, was negative account balances, NSF fees, shut off utilities. Chaos and drama around money.

I had another disconnect going on between my personal finances and my professional life. I've worked for banks in several roles, in finance and in the real estate industry. I have always taken care of my employers' money professionally, honestly and competently. If it was not mine, I was very diligent. As a real estate closer, I handled multi-million-dollar transactions always balanced the transaction. Here I am with absolute chaos and drama in my personal finances & absolute competence, trust and even advancement in my professional life involving money, numbers, financial reports, accounting balances, spread sheets, etc.

Clearly my financial abilities are a valuable contribution to the fellowship. I was diligent in keeping the check register, keeping a spread sheet/report for the group and balancing the register and the bank account each month. I take great joy in having all those numbers match. Yet, in my own life, I refused to keep a check register. In my first two years in the program, I scheduled a PRG every two weeks to coincide with my paycheck, because I needed help to plan my income and spending for those two weeks. I am so grateful to those two

women, they were there for me week after week because I could not do it alone. I was willing once I got to DA to do whatever I was told. I was willing to look at and keep track of my bank balances (but continued to ignore a check register). I haven't had an NSF since joining DA. I kept track of my income and spending.

As I worked the DA program and used the tools I had the following spiritual awakenings:

- 1) There is enough – this was huge for me. I could not imagine by recording my numbers, keeping track of my bank balance, knowing my income, that I would discover this truth. I am enough and there is enough.
- 2) I am enough, I am worth “full” not worth “less”. I could share my time, talent and skills with DA including my expertise in spread sheets and the treasury. In time I branched out. I spoke at meetings, became a sponsor. I volunteered for trusted servant, eventually even taking leadership opportunities like Intergroup Chair. I started from my place of comfort in my skills and grew. I realized I was enough.
- 3) Last, I had a question come to me - why do I take care of everyone else's money so well – why not mine? This was a huge revelation. Instead of willfulness – I had willingness and it was to take care and value myself. Strangely enough – freedom came in the form of a spending plan and knowing the numbers. Certainly, my employers and DA deserves the care and attention I gave but don't I also? It was the end of my willfulness about record keeping and especially my check/bank account register.

Today, I keep my check register and balance my personal bank account every month. I now get the same joy knowing my account balance daily as I do with accurately and diligently attending to the group's and Intergroup's funds.

By providing service and lending my talents to DA, I had a profound spiritual awakening that lead to valuing and taking care of myself. Promise 5 came true for me. I realize my skills and talents give me the ability to have more and to share more – money, time, and talent with DA.



The Promise of Action

Our DA program assures us 12 aspects, or Promises, of a renewed life and a style of living that emanates from working the 12 Steps and using the Tools. At the conclusion of the list of the 12 Promises on our pamphlets, in our literature and on our website, we find the statement, “All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.”

“When we work...with integrity and to the best of our ability...one day at a time...”

The 12 Promises are God’s promises to us as active DA members who listen for God daily, hear our Higher Power, and act on the leading of our spiritually receptive hearts. A spiritually receptive heart also listens to and hears our sponsor’s experience, strength and hope, our inspirations learned from peers in meetings and in fellowship, and from the wisdom of program literature. Over time we build up our personal ESH, our own experience, strength and hope, and through the resulting power and motivations that accumulate in our spirits the Promises are cultivated in our essence.

This is the description of spiritual work that brings the 12 Promises to reality in our lives. *All we need do is to do*, and to act within our program the best we can each day, one day at a time. This is the spiritual “One A Day” multi-faceted vitamin that feeds our soul and supplements our ability to make progress toward increasing wholeness and clarity, to be led by our Higher Power into brighter light and greater healing. Thus, enriched by knowing ourselves, our fellows, and our Higher Power and the HP's will more fully we are given promise after promise.

Working within our abilities and taking baby steps daily is all that is necessary to grow in prosperity and serenity, for prosperity and serenity are the lifeblood of success the 12 Promises bestow upon us.



The BDA Corner

"Getting Ahead "

by Anonymous

"The secret of getting ahead is getting started." – Mark Twain

How often have you had an idea or a vision you wanted to see come into reality and yet you believed you lacked just that something special that successful people seem to have? You have in your mind a dream and yet you believe you are not unique enough, or bright enough, or rich enough or good looking enough nor do you have just the right accessories or tools to make it happen? Well, maybe Debtors Anonymous is just the perfect place for you to belong.

In DA we have a special group called Business Debtors Anonymous, BDA, and it is the perfect place for you if the above words describe you. You want to be self-supporting through your own entrepreneurial contributions. BDA's principles can get you there.

One of BDA's Tools is "bookending." This is a very effective set of actions one takes, planning out the before, during, and after steps of accomplishing things that your individual annual BDA business plan have identified will lead you to success, bit by bit.

Step by step you can phone call or meet with a BDA business sponsor or BDA action buddy and work through what and how you will take various actions one or more at a time, committing to the process outlined in your plan. Then once the action is taken, you call or meet with your sponsor or action buddy and debrief, discussing how things went, what was great about your actions, what could have gone better, and what your next steps will be.

Bookending is a powerful BDA tool that moves one from fear to confidence and builds self worth and self respect. This simple set of actions that support one's plans toward earning, toward building up the muscles of prosperity, perpetuates successes.

If you need support and courage, bookending is a great tool to use. If you are already on your way to business growth, bookending is a great way to grow over those tough spots when things are challenging. If you have a dream, bookending can help you build it into reality.

Bookending a BDA business plan is motivation in action. It's mini PRG's built one on top of the other, forming a ladder of success and prosperity.

Make a phone call, make a BDA action buddy commitment, reach out. Watch your self image change, your dreams and visions come true and success blossom as you get started!

DA Saved My Life

by Robin S.

My parents divorced when I was young and my dad used money against my mom, so it was very difficult for my mom to keep our household going. I started to babysit and made a lot of money. I helped pay the bills. I remember wanting a Seiko watch and my dad would not buy me one. I once asked him for a dress so I could go to a school dance and he told me no, he told me that I would have to get the money from my mom as that was what the \$200 child support was for. Ha! We went to the food shelf and got powdered milk and blocks of cheese.

I knew that I wanted my life to be different. I wanted to have what I couldn't have when I grew up. If I had kids, I wanted to give them everything I didn't have.

When I got married, I spent more money than we made. We had to refinance the house 2 times because I would spend and spend. I was always bad with

money, I had to spend it the minute I made it. We ended up getting divorced when my kids were 4 & 5. I was so sad and depressed because my husband left. I spent everything and more. I remember my son telling me after I joined DA, that I was never there for him when he was young because I was always out shopping. It broke my heart.

I met my second husband and he is very good with money, he saved and saved, and he knew how much money he had from one minute to the next. I remember him saying that my credit card debt was caused by me being a single mom and I had to use the credit cards because of that. Well, that was not true. I was spending because I needed to fill the void in my life.

I ended up opening a few department store credit cards without my husband knowing about it. I would pay my bill in cash so he wouldn't know that I had them. I could only make the minimum payments, so I always had a balance. I would have to run to the mailbox and grab the bills before my husband saw them. I would hide the bills in my purse and freak out if he wanted to get my checkbook out of my purse when he was doing bills. That was my hiding spot.

I hit rock bottom when I had overdrawn my checking account and I was at work and got an email that said, "Have you checked your checking account balance today?" My heart sunk into my stomach I thought my husband would leave me. I had to leave work and go home. I contemplated suicide and called the employee assistance line from work and she walked me off the ledge and gave me information for DA. I gathered all my bills, credit cards, debit cards and put them into an envelope.

My husband would not talk to me all evening. I had to take my kids to church the next morning and when I got home, I walked into the family room where he was and told him that we needed to talk. I told him that I had a problem and needed to go to this Debtors Anonymous meeting on Saturday. He went with me and just listened to everyone. On our way out of the church, he told me that I didn't need this program. I said, "YES I DO!" I related to everything that everyone said in that room. They called it a disease. I have this disease. I did step 1.

I can tell you now that I have been in the program for many years, I am prosperous, take vacations, have savings accounts and have serenity around money. We can retire with money in the bank. This program saved my life.

May You Have a Joyous and Prosperous New Year!

*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 March 5th to info@daminnesota.org The theme of our 2020 newsletters 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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