



# Clarity Chronicle

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



**The 2019 theme of our newsletter is "There Is A Solution."** 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.

You might ask yourself if you have come to a place in your DA program where you are living a DA lifestyle rather than simply working the program and getting out of debt. A lifestyle of deep and effective spiritual experiences awaits you in 2019. Answer those desires for more growth, for more beauty in your life, for fulfillment of your soul, for the abundant prosperity that the DA program in conjunction with your Higher Power gives you. Answer those desires and see your visions come to be!

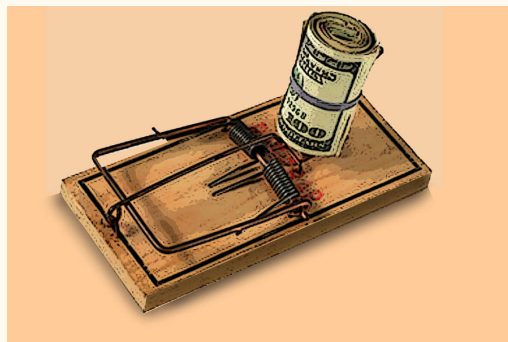
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*If you would like to submit an upcoming event, digital artwork, article, story or poem to the DA Minnesota, Nebraska, Iowa, North Dakota, and South Dakota newsletter, send your announcement, digitally formatted art work, or 400 to 750 word article, story or your poem to [info@daminnesota.org](mailto:info@daminnesota.org)*

**Send in your submission for the next issue by September 15th to [info@daminnesota.org](mailto:info@daminnesota.org) The topic of the October newsletter is "The 12 Promises."** Submissions from the entire Midwest region are welcome.

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## **Common Debting Traps**

### **DA MN's Spring Workshop**

by Lynn H.

On April 13, 2019, Debtors Anonymous Minnesota Intergroup hosted their Spring Workshop. The theme was "Common Debting Traps."

What is the biggest debting trap? Our debtor's mind. As debtors, our minds tell us all kinds of lies, lead us into dangerous territory and tempts us with visions of so-called normalcy.

Our speakers shared stories of taking on student loans and more student loans for themselves and their children. They spoke of leasing vehicles that were outside their means and using the equity in their homes to deal with chronic underearning. But most of all, the speakers spoke of hope, hope that comes from not incurring unsecured debt one day at a time, working the Twelve Steps

of Debtors Anonymous, and using the Twelve Tools of Debtors Anonymous.

Our minds tell us that taking on student loans is okay because, “after all, student loans are good debt.” The DA solution tells us that we can finance our education one day at a time without taking on the unsecured debt of student loans. How do we do this? We have a PRG and work with two others in the program to come up with action steps. Can we apply for scholarships, for instance? Take one class at a time and pay cash? Turn to God for the answers?

What do we do if we come to DA after we have incurred student loan debt, often several tens of thousands of dollars of student loan debt? Again, we have PRGs. We take action steps and work the Steps. Some have found it helpful to apply for income-based repayment plans. Others have found spiritual solutions for their underearning and have worked with their sponsors and PRGs to come up with a spending plan that puts their needs first yet also includes categories to repay their student loans.

Our debtors’ minds can also tell us that we can take on secured debt that is perhaps outside our means. Instead of living out the DA Promise that “we will live within our means, yet our means will not define us” (DA Promise #3), we used the equity in our homes to supplement our income as we continued to underearn. Even secured debt must be repaid at some point. The fear and anxiety that perhaps their home may be lost if they couldn’t repay the secured debt was a huge factor that lead one couple to DA. Once in DA, by not incurring unsecured debt one day at a time and using all the resources that the program has to offer, this couple no longer fears losing their home.

Some speakers shared of leaving the program, thinking to themselves “we’ve got this” and because of one bad financial decision after another, they came home to DA for the sanity and clarity that DA can offer. Back in DA, they realized that they were not normal, that they couldn’t debt, spend, or handle money like “normal” people.

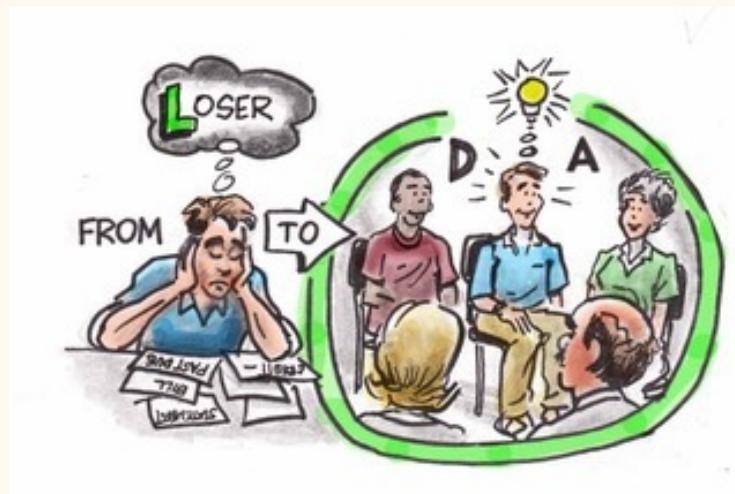
Our debtor’s minds tell us all kinds of crazy things that might work for others but won’t work for us. Our minds in recovery tell us that there is a spiritual solution; that there is hope.

When we need answers to seemingly unmanageable situations, such as huge student loan debt incurred prior to coming to DA, or when, on our own, we can think of no way to accomplish our dreams and goals without taking on unsecured debt or secured debt outside our of spending plans, our minds in recovery tell us to reach out to another recovering compulsive debtor, to turn to our Higher Power as we understand our Higher Power, and to use the practical Tools that DA gives us. We learn to walk in faith and not in fear and we learn

patience and gratitude.

Our specific situations are unique and the action steps we will need to take to resolve them are not one size fits all, but as we work the program and stop incurring unsecured debt one day at a time, without fail, we will have peace and serenity and the DA Promises will come true.

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## Deep and Effective Spiritual Experiences

Many of us enter the rooms of DA at the lowest point of our lives. We are broke, hounded by and hiding from creditors, family or loan sharks who demand we pay what we owe them--often massive debts that overwhelm us. Perhaps we have repeatedly failed our business partners, spouses, family and friends and we have lost their confidence in us and have also lost our standing in our profession or our community. Maybe we are unemployed and cannot find a job and are without savings to back us up. We come here broken, beaten down under the lash of debt, fearful and desperate. We cannot meet others' nor our own expectations, let alone our conception of what we view as God's demands. We see life from the perspective of our failures and are firmly convinced we are *"Losers with a Big L."*

We sit in our first few meetings and light bulbs of hope begin to go off in our minds and light bursts into our hearts when we hear the stories of success and prosperity from our fellow DA peers. Perhaps we can have success like that, we think. With the help of sponsors and the DA Tools and Steps slowly, one baby step at a time, we are relieved of our character defects, our resentments and fears and we surmount our debts. Oftentimes, aspects of our debts are forgiven or there are no records of them and we are released from them. Other times we have to struggle through the commitment to pay them back and to honor our

word to our creditors, to turn away from bankruptcy and pay what we owe one invoice, one payment at a time.

As we face ourselves, look God in the face and ask God for help, learn new ways of acting, and pay off one debt after another we are climbing mountains in our inner being, huge mountain ranges of self destructive behaviors that plagued us. We are changing and growing, moving into a life full of honesty, openness, and willingness--a lightness of being.

DA calls this process "deep and effective spiritual experiences." Each one of these phenomena are individual and personal, unique to every DA member as they work their program. This is the process of "*Becoming*," of being released into our true selves unencumbered by fear, resentment, worry or debt. This is the process of being true to ourselves, as our DA coin reads. These are the gifts our Higher Power gives to us so we may live happy, joyous and free and pass the life changing DA opportunity on to other people who are suffering with debt and money issues.

Our Higher Power brings people to DA. Our Higher Power opens doors for us to enter a fellow debtor's life and offer the DA program as a solution to the problems of money and debt. This is a spiritual program with a spiritual solution, and amazingly, fantastically, broken debtors become the living spiritual solutions for other people caught in the destructive cycle of money and debt.

**"Don't stop before the miracle!"**



**Simple Spiritual Tools: Meetings, Sponsorship & Pressure Relief Groups**

DA's spiritual tools work cooperatively with our Higher Power to give us practical power, power to overcome compulsive spending and debt, power to overcome procrastination and being "stuck," power to come out of isolation and self pity, and the power to know deep and effective spiritual experiences that transform us into the fulfilled, contented, prosperous people our Higher Power offers to us to become. These tools promote deep and effective spiritual experiences that lift 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 Meetings, Sponsorship and Pressure Relief Groups. **Meetings:** "We attend meetings at which we share our experience, strength and hope with one another." **Sponsorship:** "We have found it essential to our recovery to have a sponsor and to be a sponsor."

**Pressure Relief Groups (PRG's):** "These consist of ourselves and two other recovering debtors. The group meets to review our financial situation. These result in the formulation of a spending plan and an action plan." (Quotes from the DA yellow pamphlet)

*Meetings, Sponsorship and PRG's all have one thing in common: They are the DA program "with skin on," they consist of people who carry the DA message through their physical bodies, through their experience, strength and hope, their ESH. And that powerful embodied ESH producing healthy growth in others is gained through walking the walk and talking the talk of DA, through deep and effective spiritual experiences that are fueled by working the program day after day, one day at a time.*

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. It's being full of gratitude for the "ugly win," the times when things get tough and there's deep struggle but somehow one comes out on top of a difficult situation a battered and exhausted but courageous winner. There are many ugly wins along the DA path and other people with solid ESH carry us through to victory.

The good times are also slippery for DA'ers. At these instances we can sometimes be careless and not work our program thoroughly. Money can slip through our fingers and character defects can rear their heads. We can become unwilling to consider the ESH of our peers, sponsors, or PRG participants or to listen to our Higher Power regarding what is favorable for us. These periods of prosperity can also have ugly wins, as we get acclimated to verdant abundance and beauty. Self-destructiveness often tries to tear down what we have exerted so much effort to accomplish because we are unfamiliar and uncomfortable with goodness. The power of Meetings, Sponsorship and PRG's can accompany us



through these messy times and keep us safe from the stranglehold of money and debt.

Deep and effective spiritual experiences are not just for personal enrichment, though that is essential for recovery from compulsive debting and obsession with money. The spiritual program of DA is passed from one member to another, from one person to another, to the newcomer and to the General Service Board, to Intergroup and into our personal relationships by such workings. It's the inner character of the people of DA and their relationship with their Higher Power and the Steps, Tools, and Promises that fuel the spirituality that blesses us all. It's the commitment to keep going no matter what and to let others hold you up when things get tough and uncomfortable that produces DA winners.

We're all Winners, we're all "DA with skin on" and we deeply need each other. Yeah for the victories of The Ugly Win!



## The BDA Corner

by Brian C.

My entry into recovery in Debtors Anonymous was not something I approached with great joy or zeal. There was a gap of four years between my first and second meetings. At the first meeting, I listened to the speaker at the newcomers' gathering and decided my problem with money could be solved by better discipline and more accurate accounting.

Much of my debt was related to being in my own business. When I worked for other businesses as a W-2 employee, I didn't have what I considered an unmanageable debt load; my spouse and I used credit cards for trips and gifts at the holidays, but we thought that was quite normal.

I was unprepared for being in business and used credit cards to finance everything, opened new cards for the purpose of transferring the debt of existing cards to new cards, and soon found myself in a stressed and strapped situation. So with my spouse's urging, we went to a DA meeting. Listening to the speaker talk about a spiritual program concerning money, I turned off-not because the idea was unheard of (I was already a member of two 12 Step fellowships)-but because I could not connect how there could be a spiritual program to help with money!

Then, four years after my first meeting, I went to my second meeting-angry, more deeply in debt, desperate for help, wanting to be anywhere but at that meeting. This time I listened to what others had to say, got a sponsor, attended DA-HOW for the first two years, having enough self-knowledge to know that I would take the easier, softer way if left to my own devices.

Participation in DA has led to abundance, peace, a greater connection with a higher power, and many new friends. When I walked into that second meeting, I was angry, but I was ready, and it was one of the best decisions of my life.

I'm still in business for myself, operate on a cash basis, and I am out from under the crushing burden of debt. The benefits of DA continue to unfold for me, especially a spiritual solution to a problem I could not solve on my own and a greater emphasis on service in every aspect of my life. These are the two benefits that have contributed the most to my business endeavors.



## **Thanks, DA for a Deep, Spiritual Change regarding Money**

by Anonymous

When I came to DA, I'd been unemployed and a stay-at-home mom. I was



newly divorced and I didn't want to work or be employed. I wanted someone else to take care of me. I knew my divorce settlement wouldn't last very long. However, I thought that I was emotionally disabled from all the trauma I'd been through. I'd applied for and gotten turned down twice for Social Security Disability right about that same time I came to DA.

I needed a complete change in my thinking regarding earning, spending, and saving money. My sponsor encouraged me to begin every morning with a simple prayer asking God to help me not incur any new debt. Every night I thanked God when I made it through the day without doing so. New ideas began to come to me. A sign in my apartment elevator advertised for someone to sew and file papers. I knew how to do both and called the number. I sewed background draperies for a photographer and then he hired me to work part-time in his studio.

About the same time, I finished getting the credits I needed to reinstate my teaching license. I got a 6 hour-a-week teaching job close to home. I couldn't see it at the time, but in hindsight, I was gently being led to jobs that suited me and that allowed me to be home with my young daughter when she wasn't in school. I really wanted a big, dramatic, full-time job and a bolt of lightning kind of spiritual experience, but that isn't how it's worked for me. Instead, my willingness to work and earn money and those small, part-time jobs were a form of spiritual enlightenment. It's certainly not how I'd been thinking about work before coming to DA!

Today I've added more prayers to my toolbox. Pages 47 and 48 in the Big Book of Alcoholics Anonymous are known as, "The Set Aside Prayer." (Revised by me.) "Dear God (Higher Power, Divinity, Creative Spirit), please help me set aside everything I think I know about you, everything I think I know about my DA recovery, and everything I think I know about my ability to earn money and get out of debt so I may have an open mind and a new experience. Please help me to see the truth about money."

I also use the directions for meditation found on page 88 in the Big Book. The simple version of this is that I set aside time every morning to make conscious contact with God. I think about the day ahead. I ask God to direct my thinking. I ask to be freed from self-pity, dishonest and self-seeking motives. I ask God how God would have me use my day. Then I write down everything that comes to me, because if I've asked God to direct my thinking, then what I think is quite likely coming from God. If my ideas seem hair-brained or far-fetched or cause me fear, then I check them with my sponsor or another DA member.

Working the Steps is essential to my getting out of debt and becoming a full

earner. The Steps clear away my negative thinking, my selfish, dishonest and self-seeking character defects so that I can be an honest, trustworthy employee, writer, and businessperson.

PRGs are another way that Higher Power speaks to me. I get ideas and suggestions from my PRGs that I wouldn't normally think of. Afterwards, I follow up on the actions given. I don't do this alone anymore. I have God/Higher Power, my sponsor, and my PRG people. My deep and effective spiritual experience has resulted in a full, abundant, rich life that I could never have imagined when I walked into the doors of DA, an unemployed, divorced, single mom without any desire to work or earn my own way in the world.

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## Jeremy's Gift

by Carolyn J.

I didn't have extra money for holiday gifts. I had sent my daughter, Natalie, her favorite colored blue cloth that looked like something she could use to cover a table with, turn into a curtain, or wrap up in. It was something nice and new that I already owned, and it would be light to ship, so I got through that kid's birthday okay without spending. But then it was my son Jeremy's birthday, his 34th, and he lived several states away.

In our family we have a folksy tradition of calling each other to sing, "Happy Birthday." It's the best song ever, so full of love, even when they sing off key. I always joke when I call them that I hired a professional and then I sing it to them. But I wanted a better gift for Jeremy than his mom's same lame song that he's heard for thirty-three years. It was just too embarrassing to tell him the truth—that I didn't have money to spend on him without upsetting my tight new budget. So, I prayed for an inspired idea.

That week a new organizing job showed up for a young couple who had just moved into their smaller townhouse. I organized their young son's bedroom, did their mountain of laundry, and hung up all their clean clothes in a very orderly fashion. (I would not say obsessive-compulsive.) "Let's get rid of these shirts," the muscular young man said, tossing his designer clothes on the dining-room table, revealing his bulging tattoos.

"OK," his attractive girlfriend said, and turned to me. "Can you take these shirts with you?" She knew I made regular runs to the Salvation Army to drop donations for an estate I was clearing out. "Sure," I said, examining the shirts. They were all really nice, but he had run out of hangers and closet space. I saw Lacoste and Ralph Lauren brands and they looked like something my son, Jeremy, would wear.

After I got home I sorted through the huge pile and after separating the ones that looked worn or stained, I ended up with six newer, expensive-looking cotton shirts that looked like they might fit Jeremy. Since he lives two thousand miles away from San Diego, CA, I took photos of the shirts laid out on the bed, then sent the pictures to Jeremy.

He texted back, "Yeah, I can use some shirts. I like them all." I happily boxed them up and estimated that shipping would be about twenty bucks. I had been given a Federal Express gift card months ago from a writer-friend for taking notes for her in a writing class we were in. She had broken her arm, so I did the writing for both of us. This was the perfect opportunity to use that shipping card. I asked the FedEx employee what the amount was on the card. She scanned it. "Twenty dollars," she said.

I sent Jeremy's gift and it didn't cost but forty cents more than the twenty to ship it. Everything was covered perfectly. A week later, I called Jeremy to see if he had gotten his shirts. "I love them, Mom. They're real nice. I can wear all of them."

Wow, let go, let God!

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***May You Have a Fun and Prosperous Summer!***

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

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