



# 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.....

### The 12 Promises of Debtors Anonymous

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 these gifts of the program:

1. Where  
once  
we  
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,  
make  
decisions  
that  
best  
meet  
our  
needs,  
and  
become  
the  
people  
we  
were  
meant  
to  
be.

3. We  
will  
live  
within  
our  
means,  
yet  
our  
means  
will  
not  
define  
us.

4. We  
will  
begin  
to  
live  
a  
prosperous  
life,  
unencumbered  
by  
fear,  
worry,  
resentment  
or  
debt.

5. We  
will  
realize  
that  
we  
are  
enough;  
we  
will  
value  
ourselves  
and  
our  
contributions.

6. Isolation  
will  
give

way  
to  
fellowship;  
faith  
will  
replace  
fear.

7. We  
will  
recognize  
that  
there  
is  
enough;  
our  
resources  
will  
be  
generous  
and  
we  
will  
share  
them  
with  
others  
and  
with  
DA.
8. We  
will  
cease  
to  
compare  
ourselves  
to  
others;  
jealousy  
and  
envy  
will  
fade.
9. Acceptance  
and  
Gratitude  
will  
replace  
regret,  
self  
pity  
and  
longing.
10. We  
will  
no  
longer  
fear  
the  
truth;  
we  
will  
move  
from  
hiding  
in  
denial

to  
living  
in  
reality.

11. Honesty  
will  
guide  
our  
actions  
towards  
a  
rich  
life  
filled  
with  
meaning  
and  
purpose.

12. We  
will  
recognize  
a  
Power  
Greater  
than  
ourselves  
as  
the  
source  
of  
our  
abundance.  
We  
will  
ask  
for  
help  
and  
guidance  
and  
have  
faith  
that  
it  
will  
come.

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.

## Just for This Day

Just for this day, I will be grateful that I have enough food to eat and a place to sleep. If I lack either of these, I will ask for help.

Just for this day, I will ask my Higher Power to remove my compulsion to debt, under earn, or overspend. I am willing to go to any lengths not to debt today.

Just for this day, I will be clear with my money. I will keep a record of every penny I earn or spend, knowing that clarity leads to freedom.

Just for this day, I will accept that I cannot solve all my problems at once. I will take at least one small action toward my recovery.

Just for this day, I will live in this moment, right here, right now. I will set aside my fears of the future and my regrets about the past, accepting everything exactly as it is at this moment.

Just for this day, I will remember that there are infinite sources of help available to me. I do not have to be alone. I will reach out to another D.A. member and find hope and encouragement for my situation, even if it seems hopeless to me right now.

Just for this day, I am willing to believe in a Power greater than myself—even if my current understanding of that power is limited.

Just for this day, I will face my life with courage. With the help of D.A., and my Higher Power, I have what I need to live through whatever this day brings.

Just for this day, I will be of service. I will help someone else and allow someone else to help me.

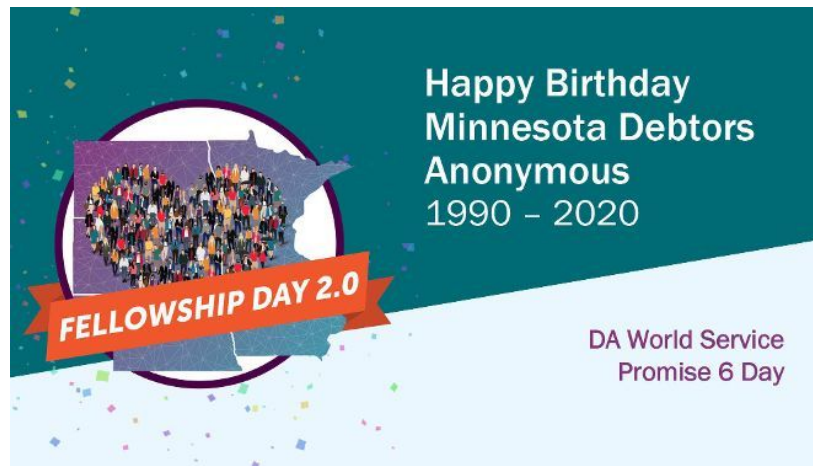
Just for this day, I will refrain from comparing myself to others. I will honor my own unique gifts and experiences.

Just for this day, I will set aside time for quiet reflection, prayer, or meditation. I will let this nourish and replenish my soul.

Just for this day, I will be grateful for the abundance in my life. I will recognize that there is enough money, enough time, and enough love.

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](http://debtorsanonymous.org/literature)



## Fellowship Day Report

DA Minnesota celebrated 40 years of mutual recovery through experience, strength, and hope with a virtual Fellowship Day on April 25th, 2020. Initially the organizing committee was concerned perhaps a global pandemic wasn't the right time for a celebration. However, after some discussion and much reflection on our 12 Step traditions, the Fellowship Day Committee knew moving forward with a video conference workshop was the way to go. Sealing the deal was the designation by DA International that April 25th 2020 would be **"Promise 6 Day: Isolation will give way to fellowship; faith will replace fear."**

Forty-five members shared in the event, which had attendees from far away as New York, Texas, and even Wales in the UK. There were two speakers, Cindy C from Elkhorn, Nebraska, and Carla J from Minneapolis. We also participated in a group meditation and had plenty of time for sharing.

It was a wonderful time of connection and sensing each other's commitment to the DA program and to each other. The uplifting support felt by all was great!



## Upcoming Workshops

**Promises & Traditions: Saturday, September 26, 2020**

**Pressure Relief Groups: Saturday, November 21, 2020**





## Transaction in Process....Please Wait

**“Trust God to move your mountain, but keep on digging,” Anonymous**

One of the most important skills we learn while growing in our DA program is that of patience. Patience is not a natural way of being for many of us when we come to DA, we want what we want when we want it. It is over the course of working the Steps, using the Tools and growing with our peers and with the guidance of our sponsors that patience quietly takes a foothold in our spirits.

Patience is a transaction, a way of doing business, a spiritual carrying out of activities we desire to accomplish. Another title for this piece could be, “Patience in Process...Please Wait.” When we come to God asking for God’s will and for the power to carry that out, God hears us and answers us, whether those answers come quickly or slowly. And what is quick and what is slow is a personal and relative thing for each of us.

To create a transaction, a process of carrying out something, one needs a starting point, a beginning. To begin by asking God for God’s will is a way to stay on Higher Power’s path. That asking could be reaching out to share a dream with a sponsor or a spiritual advisor. It could be writing about it in your journal or making a collage. It could be designing a dress or repairing a broken window screen. It can be a passive request like a longing of your heart or an active request like creating a piece of art or composing a piece of music or a silent prayer. Asking Higher Power for HP’s will does not have to be verbal, it can also be an action.

The process of patience is always initiated by some desire or “ask.” If there is no desire, no request, no dream or vision no patience is needed to see it through to completion. The courage to ask and then expect to receive while staying receptive to answers from all avenues is another valuable skill we learn as a DA member. It takes courage to reach out and ask God for help, to reach out to others and share our needs and wants, our deepest selves. In doing so we are transacting business with our Higher Power and with humanity.

DA frees us to conduct our desires to their envisioned conclusion, empowering us to accomplish our deepest longings. It is through our currency of hope, not a currency of money, that miracles are accomplished in our lives. Patience is the fabric of spiritual transactions, and transactions with God and with DA never go unanswered. They may subtly disguise themselves as that we never knew we wanted, but they never go unanswered. Higher Power’s ear is forever receptive to our process and God is pleased when we ask for help.

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## My Hope Chest

by Anonymous

I feel the draw of Higher Power  
this morning  
as a magnet  
gently capturing my heart  
you are human and I am Spirit  
come close and talk, come close  
and share your words with me  
I am here

Let me soothe your hope  
relax and let me make  
your dreams real  
your visions are mine  
for you have rid your heart of  
resentments and bitterness  
you seek unity and truth  
I open my heart to you

Fill your chest of hope  
with my love  
with my acceptance  
silently be full with  
my grace and forgiveness  
let me calm your fears  
and make in you  
my true self



Higher Power overflow with abundance  
for I am emptied for newness  
by your promises  
of miracles and provision  
make within me goodness and stability  
fill my hope with light  
and laughter and completeness  
I give you me

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## Discovering One's Vision

by Debra J.

**"God, what is your will for me today as I go about doing one simple thing towards a vision I have?" Peace**

I started on my vision journey about three years ago today. This journey has changed in many ways and it has led me to self-knowledge and to a deep knowing of and connection to my Higher Power.

When I first began my journey, I had many questions about approaching and doing vision work, but seeing others work their visions through drawings, writings, journaling or meditating on their visions and dreams showed me the way. I soon decided that I could do this too, so I got out my notebook and paper and just started writing down all my visions and dreams no matter how big or how small or how self-centered they were.

The envisioning process can easily be started any way that inspires you. I sit down and do a daily meditation practice of five minutes a day asking God to help me in my practice of visioning. I ask that God's will not mine be done. Then the words just flow from my pen onto paper and soon I start writing and drawing what I want or what my Higher Power wants for me. Next, I do outreach, making phone calls to other D.A. members and sharing my dreams. One special time with God I wrote down that I wanted to play the flute. I didn't know how this would happen, so I asked again for God's will. A while later I discovered a gal in my neighborhood teaching music, and I was able to afford her lessons after developing a PRG spending plan.

Over time, I also thought of other ways to practice my visioning process. For instance, I find it inspirational doing walking meditation in the woods. Walking meditation in the woods is so beautiful. It is a slow walk and with God I find inspiration and joy experiencing the sounds and smells of nature. I can feel the breeze in the trees and the grass under my feet. After a nature walk with my Higher Power, I come home inspired to journal and I have been practicing one thing every day toward the manifestation of a vision. Some days just one thing one minute at a time has brought a

vision into being.

On this journey I have also found what I sometimes want is not in line with God's will or God's timing for me. As I have written visions, I have discovered things I wanted like a new job, however, the moment to make a change was not right. Also, I have been wanting to increase my exercise, but it can overload me when combined with my job. I found I needed less stress on my body and mind and I have begun to take retreats and spend more time in daily meditation practices.

The DA *Visions* pamphlet says, "How does one go about finding your visions and what are the benefits of our visions?... Discovering our visions takes courage because when we learn what we want to do, what is Higher Power's will for us, the next step is to do it! And that may be scary. Are we willing to go to any lengths to make our visions come true and to do God's will? If we follow our dreams what will happen, what will others think? When we proceed towards our vision other feelings such as fear of failure on one hand and fear of success on the other both may be unsettling."

"In DA discovering one's vision can come about in many ways. First, we need to stop debting... [and connect]...to our Higher Power. Second, we must seek to know God's will for us by using prayer and meditation and working the 12 steps of Debtors Anonymous. It is through working the 12 steps that our blocks and resistance are removed. Third, we use the tools of DA to help clarify and support our vision." Debtors anonymous *Visions* pamphlet 2017



## Step 6

by Dot P.

**"Were entirely ready to have God remove all these defects of character."**

Debting is a symptom of my disease regarding money and living beyond my means. Debting is a compulsion and my compulsions are symptoms of ignorance of my true self, or of ignoring or sabotaging my deepest needs, wants and desires. Sometimes these symptoms are self-sabotage, deprivation, sometimes extravagance, sometimes vagueness, and not being able to face life on life's terms. Often, I manipulate money to shield myself from childhood lack and abuse and hurt and anger; I hang onto resentments and character defects until pain becomes overwhelming and I am

willing to ask for help, willing to surrender. And when I ask God and DA for help by prayer and meditation and working the 12 Steps and using the 12 Tools, I can enter the process of being free from my destructive compulsions and the resulting debting symptoms. For me, step 6 is a process of letting go.

My experience is my debts are symptoms, symptoms of not accepting myself as I am. This feeds greed and greed is a symptom of my spiritual emptiness and unfulfilled basic instincts of sociability, security and sexuality. I use money as a diversion from myself instead of looking at my true needs and wants. I also use unnecessary spending as a misguided way of attempting to fulfill a desire for wanting a bigger life, a more fulfilled and prosperous life of love and friends, security and contentment, of variety and fun, or for an alleviation of my loneliness.

I did a 4th and 5th step with my sponsor during the early winter last year and was exposed to some 6th step reading material. I have never known how to work the 6th step effectively. I did not know that I needed to act in concert with a faith that God is relieving me of my defects. I thought I could just ask God for readiness and then go about my life as usual. I did not know that coming to believe God could restore me to sanity and turning my will over to the care of God required active behavior in the 6th step. I thought all I had to do was to be ready to have my defects removed and wait for them to be magically taken away. Magical thinking is one of the symptoms of my debting.

From the list of defects my sponsor pointed out to me, I chose one behavioral compulsion to approach and trust God that He wanted me to surrender it, to fully let it go and to act differently and constructively. I have had success but recently when my progress slowed, I have struggled to let go completely again. I have been harsh on myself and want perfection and rapid change, and since I have hit a temporary resting place I am rebelling. I have a timeline I want to meet to have complete freedom from these symptoms, and I am not able to conform to it. God's timing is slower and gentler than mine, and I am losing hope that I will be able to truly change and be set free from deep beliefs that I am not enough, there is not enough, and my deep seated belief that I will never live life successfully.

So, I am struggling to keep on plugging, to believe I am OK, that God is in charge. I'm struggling to understand what is happening to me and why. I'm struggling to stay the course and let God change me in His time, not my own time. I struggle to know if I have asked humbly enough for the freedom the 6th step promises. Certainly, I take back the defect in tiny ways a few times a week, so how can I expect linear progress?

For me, the 6th step is about "readiness and action." Waiting for readiness then acting as if. For me, it's about doing the best I can, one baby step, one day at a time. For me, it's a marathon, a setting of my face toward freedom and a prosperous, fulfilled lifestyle given to me by God. It's not my job to prescribe actions or results, only to be ready for freedom from my defects and to act in accordance with that freedom.

I have engaged a freedom coach for help. I have asked for help so I can be supported to act in accordance with my gut level belief that God is setting me free. I also work with my sponsor and pray and meditate. Journaling is my meditation and so is sitting in my new home and courtyard contemplating my garden and natural surroundings, remembering the miracles God and DA have done in me and for me.

Asking to be free from the defects and symptoms I've faced lately has been a lesson in trying to do the next right thing and allowing change to happen within me from the inside out. And along the way I'm discovering God oversees my baby step progress and change, not me. My symptoms are just that and they will drop away as my readiness increases. For in the 6th step readiness and action is my responsibility, and when they are in sync gifts of freedom from my Higher Power transform me.



## The BDA Corner

### "Again and Again"

by Anonymous

Sadness, shame, depression, loneliness, and isolation took over.

Again.

Spending and debt brought me to Debtors Anonymous in 2006. Back then, 12-step work was completely new. I was drowning in sadness, shame, and depression. I was desperate and completely willing to surrender.

Success followed. My money life stabilized, debt dwindled, and business soared. Then, I drifted away from the program. Work travel kept me away from home a lot. Family life got neglected, including caring for my elderly Father. Thinking I needed to simplify I stopped attending meetings.

Mistake.

Simply put: A DA program is like a beautiful house plant, — it needs water and light to thrive. By leaving the program I stopped tending the garden. Drought quickly replaced rain. Why? When an addict leaves the 12-steps you're no longer filled with the experience, strength and hope of the program. The addict and all its nasty behavior first sneaks in the back door and then brazenly the front door.

The signs compulsive debiting began flashing bright red:

- No knowledge of my debt and interest rates, often criminally high.
- Borrowing things or worse yet stealing things and not returning items.
- Having no savings habit
- Shopping constantly, often for luxury goods and experiences
- Difficulty in meeting my basic needs, such as mortgage or auto payments
- Drama and chaos around money and borrowing to pay other debts.
- Working and clients became my higher power
- Unwillingness to care for myself
- Thinking someone would rescue me. (No one did. The program is.)

Economic prosperity bought me luxury goods and travel. But having money didn't make life better.

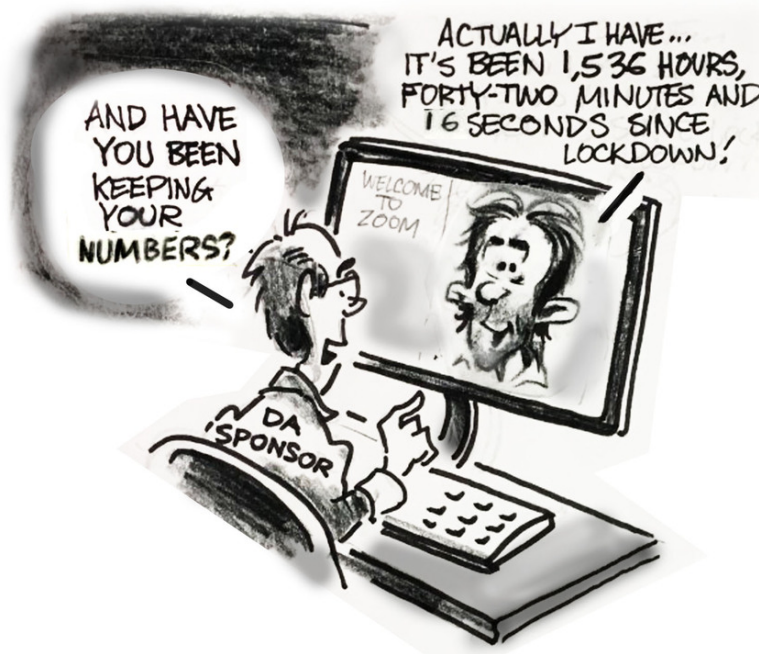
In fact, affluence and entrenched debting behaviors and thought patterns made life worse. As my income increased discretionary spending rose. Luxury goods and lackadaisical spending became a right, not a privilege. Wants were easily confused with needs. Worse yet, business revenues started to fall, and I kept the lifestyle afloat thru credit cards.

Two years ago, saddled with shame, depression and ridiculous new debt, I found a therapist, who encouraged me to "engage with the world, not isolate." I gradually renewed my DA program. Since 2018 I've experienced a personal Great Society that is improving my financial, health and spiritual life.

Recovery is incredible. I've emerged from the dark shadows of shopping and spending and am walking in the bright sunshine of recovery.

How did I do it? Simple actions, especially at the beginning. Attending meetings, having a sponsor, and recording everyday are hallmarks of the program. They work. Again and again. My sponsor also suggested saving \$1 everyday. That works too and I'm actually enjoying becoming a saver.

In defeat I realized the depths of addiction. I am NOT just a person with a shopping habit. I'm a debtor who will beg, borrow and steal to fuel this cunning, baffling and powerful addiction. In defeat I am learning to be quiet with money. And in defeat I am replacing the "I" with "we" and walking with fellow debtors on the humble path of recovery and joy.



**May You Have a Happy, Healthy and Prosperous Summer!**

*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 [daminnesota.org](mailto:daminnesota.org)*

**Send in your submission for the next issue by September 21st to [daminnesota.org](mailto: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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