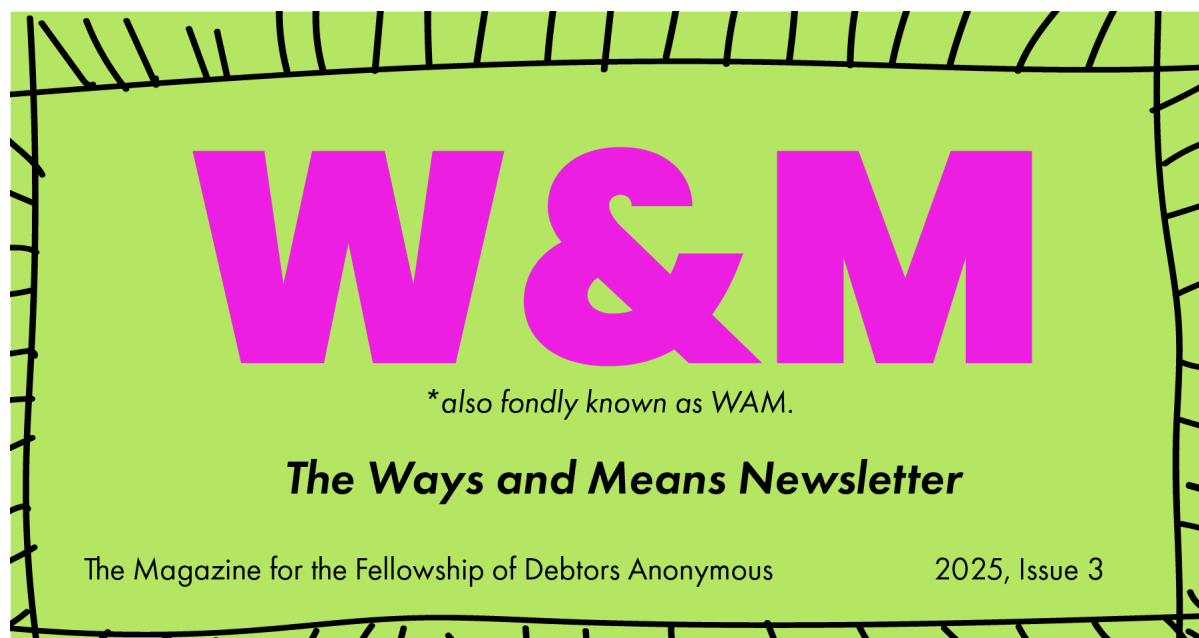




Dear Fellows,

Letter to the Editor - Our first letter, from Bob R., is on Visions, *"Nowhere in this chapter is there mention of individual aspirations, dreams or goals. So where did these concepts of Vision come from?"*

Feature Recovery Story - Black in D.A. by Loretta C. *"There are Black D.A. meetings and groups of Black D.A. members have confronted the leadership of the fellowship to make changes in how we are seen and heard in the program."*

How Does Staying Active in D.A. Boost My Recovery? - Philip M. - *"It is when I'm working with others to help them identify and overcome their own vagueness, resistance and reluctance to addressing these issues, that I realize what a gift it's been for me to get some time and distance away from active debting and move towards solvency."*

Newcomer Corner - Living on Mother Nature's Time by Katie M. *"I never seemed to have any money while I carried a balance of thousands and thousands of dollars on my credit cards. This was normal to me; I thought literally everyone did this."*

Call to Submit: **What do the D.A. Visions mean to me?**

Announcements Registration for the World Service Conference is still open!

Yours in Recovery,
Alfa, Katie, Marianne, and Monty

LETTER to the EDITOR

Visions

Bob R

To the editor:

Visions. Visions. Visions. It seems that Vision meetings are proliferating across the Fellowship. When you hear "Vision", what comes to mind? Over the years of hearing fellow members share about Vision, I'll bet what comes to mind is something like this: my Vision is to get a job in this field. My Vision is to start my own business. My Vision is to retire and travel the world. My Vision is to pay off my remaining unsecured debt by the end of the year.

Vision as it's currently envisioned (pun intended) is usually an expression of an individual's dream, goal or aspiration. I've attended numerous Vision meetings where the group busily cuts pictures out of magazines and pastes them on a personal poster board that represents my vision for my life. The focus is on me, me, me.

Is this, however, what Vision means from a Recovery perspective?

Let's go back to the original source material from the Big Book of Alcoholics Anonymous, our parent program. There's an entire chapter on Vision, titled "A Vision For You", that closes the textual portion of the big book. The chapter is concerned with two main points. One is the development of a fellowship of like-minded recovered alcoholics who support one another. The second, and the main emphasis of the chapter, is reaching out to the alcoholic who still suffers. These two points are made again and again:

"God will constantly disclose more to you and to us. Ask Him in your morning meditation what you can do each day for the man who is still sick. The answers will come, if your own house is in order." (Alcoholics Anonymous, p.164)

"The very practical approach to his problems, the absence of intolerance of any kind, the informality, the genuine democracy, the uncanny understanding which these people had were irresistible. He and his wife would leave elated by the thought of what they could now do for some stricken acquaintance and his family. They knew they had a host of new friends; it seemed they had known these strangers always. They had seen miracles, and one was to come to them. They had visioned the Great Reality—their loving and All Powerful Creator." (pp. 160-161)

Nowhere in this chapter is there mention of individual aspirations, dreams or goals. So where did these concepts of Vision come from? I suspect from the New Age community that arose in the 1970s, 80s, and 90s. The vision board exercise mentioned above comes directly from a New Age best-selling book. Not, however, from Recovery.

I submit that such practices are a denigration of our program. Our program insists that to have Recovery, we must share it. The focus of our program is on "We", not "Me".

This is not to suggest that individual goals or dreams don't have a place in life; they most certainly do. But that place is separate from our Recovery lives.

The Vision that the founders of Recovery passed on to us are way too powerful to be degraded into individual aspirations.

Imbibe in the Vision that the founders gave us. Could there be a more glorious and worthy Vision?

Abandon yourself to God as you understand God. Admit your faults to Him and to your fellows. Clear away the wreckage of your past. Give freely of what you find and join us. We shall be with you in the Fellowship of the Spirit, and you will surely meet some of us as you trudge the Road of Happy Destiny. (Alcoholics Anonymous, p. 164)

From WAM Committee member, Marianne B:

Dear Bob,

Thank you for this, our first *Letter to the Editor*!

Your perspective and concerns about visions inspired us to turn this query into a **Topical Submission** prompt:

What do D.A. Visions mean to me?

Looking forward to reading the replies from our Fellowship!

Marianne B. and the WAM Subcommittee

*We want to hear what you have to say about our Fellowship. Share your opinion, suggestion, or concern in less than 250 words and send it to waysandmeans@debtorsanonymous.org, titling your submission **Letter to the Editor**.*

FEATURED STORY

Black in D.A.

Loretta C.

Debtors Anonymous has become the cornerstone of my life. It gave me back my faith/spiritual beliefs. These have become the foundation of my life. It provided me with another community.



I don't know how I discovered D.A. None of the people in my community of Black people had ever heard of it, including my Black male psychotherapist. He was convinced that it was a cult that would suck me up and spit me out.

That changed somewhat slowly, he began to see the improvement in my life. He became very supportive of my decision to attend meetings and stick with the program.

He was the first person that I told about my *first* attempt to get a sponsor in the program. By that time, I had absolute faith in the program.

I had heard a white woman share on a number of occasions in a meeting and was very impressed with her solvency and her success story. It didn't seem to be just about getting out of debt. It was about doing service and giving back as well.

After one such meeting, I approached her and asked her to be my sponsor. We exchanged numbers, and I told her that I'd call very soon.

True to my word, I called a few days later, sure that she would say yes. Not only did she say *no*, her reason was that she only worked with people in her community. Because she's white, it was really obvious that she didn't mean Black people. I got off the call as quickly as my hand would allow.

Fortunately, I found a sponsor. Although she was white too, she was very interested in working the Steps with me and supporting my recovery.

Make no mistake, it is hard for everybody to find a sponsor in D.A. It's hard to find pressure relief people too. Still, Black people in the program always tell me that it takes them weeks to months to find pressure relief people, and much longer to find sponsors. None of the white people that I know in the program have anguished as long trying to find sponsors or pressure relief people.

That leads me to another obstacle that Black people in D.A. have. I am a New Yorker, and for a long time, the biggest D.A. meetings were here. There are a number of meetings where the same Black people are called on to share by the meeting chairs every week. That only changes if *those* Black people call on other Black people.

What this means is that Debtors Anonymous is a microcosm of society. It has been my experience that the white people are in the majority. They see each other before they see those unlike themselves.

To my knowledge, and as a D.A. member for 25 plus years, nobody ever discusses this part of D.A. culture.

However...Black folks have begun to address this visibility issue. There are Black D.A. meetings and groups of Black D.A. members have confronted the leadership of the fellowship to make changes in how we are seen and heard in the program*.

For me, this means being more proactive in meetings whether on Zoom or in person. That includes doing service on as many levels as I chose and for Black people, especially Black women and all races. It's very important that members see Black people as sponsors, and PRG partners.

I don't have to justify my right to be here or yield my place to anyone because it's my program just as it is any suffering debtor. Oddly enough, the program taught me that. I just need to stand in that truth.

*The General Service Board has heard from many groups and individual members about these concerns, and is in active discussion with the Underserved and Underrepresented Outreach Committee (UUOC) to address the problems raised.

TOPICAL SUBMISSION

In the Ways & Means 2025, Issue 1, we invited you to answer this prompt: How does staying active in D.A. boost your recovery? Here is one member's response.

How does staying active in D.A. help my recovery?

By Philip M.

I came into D.A. in 2011, following my wife. At first I thought to myself this is kind of extreme and it's not relevant to my life but then when I suddenly lost my job and realized how impulsive I had been, including not making any provision or savings to prepare for that happening, I discovered that I really did have a problem. There were a few false starts, including one slip where I used an American Express card and I ended up running up more

debt on it. I drifted away from the meetings, only to sheepishly return to the program. Until I found my current sponsor, I had many, many starts with keeping my numbers. This time around my sponsor said to me, "Just spend 5 to 10 minutes every day keeping your numbers," and when he put it like that I was able to start and now I do not go to sleep until I have got my numbers written down.

When I came back to the program, I started to face things that I would have otherwise swept under the carpet. For example, getting my annual physical, getting my PSA checked, going to a urologist and finding out that I in fact had prostate cancer. I honestly maintain that had I not been in D.A., I would not have gotten to



the bottom of this and I would not have had it treated because I would be in this weird cloud of vagueness. I was constantly procrastinating about claiming my Teacher's Pension, which I have been entitled to for almost 5 years, but before I was doing D.A. in a focused, serious way, I just thought, "Oh my God, the paperwork is so annoying and complicated", and I wanted someone else to do it for me.

Sponsoring other guys is an important part of my recovery, in addition to a way I stay active. Because I am a slow learner and a quick forgetter, I feel that it is easy for me to slip back into vagueness and denial, then I end up minimizing the extent of the problem I have. When I work with others I really get a chance to see how powerful this disease can be, whether it is underearning or overspending or not doing numbers, or holding onto that one last emergency credit card. It is when I'm working with others to help them identify and overcome their own vagueness, resistance and reluctance to addressing these issues, that I realize what a gift it's been for me to get some time and distance away from active debting and move towards solvency.

Working with others also helps remind me to 'practice what I preach.' I love the clarity that I have today. I love the fact that I am paying my own way. I love the fact that I can have a conversation about money without it being weird or shameful or uncomfortable. I love the fact that I have some savings and I haven't had to sell a rental property that I own because I was drifting back toward insolvency. The other fear I had in D.A. was that if I accepted work outside of being a TV comedy writer, I would never have the time to do any other writing. However, in the time that I've been in D.A. I've actually managed to sell a number of scripts and been paid reasonable money at times to work as a script writer in tandem with my other work as a drug and alcohol counselor.

I do not work a perfect program, however, I have had PRGs. As another example of staying active in recovery, I served as secretary of one of the biggest in-person meetings in Los Angeles and I even had to learn about Robert's Rules, which is not something a person from Scotland should ever have to deal with. Some people say that the Scots are good with money. That is possibly true, so I have to blame my Irish roots for the fact that I am not as good with money as I would like.

I am grateful to all of my sponsees and to all of my sponsors for keeping me on the straight and narrow.

NEWCOMER CORNER

Living on Mother Nature's Time

Katie M.

October 26, 2018. That was the day I met my husband. The moment I saw him, I knew we were going to marry. It was love at first sight, as cliché as that may be, but it was true. Our relationship flourished, and it was obvious to everyone, we were serious. When we moved in together the following year, he had questions and concerns about how I spent money and how I used my credit cards. I told him not to worry about it. "I'm working on it. It will be fine. Just trust me with this. I've done a lot of work in my life (with therapy), and I can do this too. I don't need your help." We went through good periods and bad, but overall, we knew we wanted to get married. He proposed in January of 2021, and we planned to get married the following January.

We started serious wedding planning in the spring/summer of 2021, and we had to agree on how much to spend on different aspects of the wedding and where that money was going to come from. Who is going to pay for this or that? We both made about the same amount of money, and we made a comfortable living. My boyfriend had several savings accounts and was able to pay off his student loans. I never seemed to have any money while I carried a balance of thousands and thousands of dollars on my credit cards. This was normal to me; I thought literally everyone did this. But my boyfriend did not and thought I was being irresponsible with money and credit cards. He did not understand how I could do all this shopping and I did not have the money for my half of our rent, pay for roughly half of our meals out, or pay for parts of our wedding that were important to me but not him.

During this time I lost my job. I asked him to put extra money in our joint account since I could no longer contribute. This made him uneasy, but he did it. It all came to a head at the end of October of 2021. He found out I had stolen at least eleven thousand dollars from him. I blamed him for my behavior. He was being too harsh on me, he was too stingy with money, he wanted me to suffer, his comforts meant more than mine, etc. Looking back, it is so obvious I was deep in my compulsive debting. I was doing contract work in another city, and I will never forget how he looked that night when we were on video chat. He confronted me about how much money I had stolen from him. He told me he took that same amount of money out of our joint account and said I needed serious help. He was willing to help me, but I needed to be able to admit to myself and him that something was seriously wrong with me and money.

It felt like I was coming undone on the inside, like my heart was actually breaking. I knew I could not live without this man, but I also knew I could not live without my credit cards and buying what I wanted at the exact moment I wanted it. He urged me to call my mother since

he knew I trusted her more than anyone. I told her what had been happening, and she started crying. She asked me about all those times I had called her, frantically begging and demanding money. Had I been spending my money like this? Between sobs and hyperventilating, I told her I had. What she told me next was a turning point. I honestly thought she would tell me, that though maybe I had gotten carried away, there was not really anything wrong with how I spent money and my boyfriend was being too sensitive. Instead, she said, "Now listen to me, Katie. If he leaves you, and many people would say he should, you need to fix this for you. You can't live life like this anymore. You need to be able to take care of yourself. I won't always be here to give you money and bail you out." I broke down even more. Another bottom had fallen out. If the one person in my life that I knew would never lie to me and only wanted the best for me was saying this, I was able to believe it might be true.

Looking back, this was Mother Nature (my Higher Power) taking me by my hand and into my first virtual D.A. room. I attended my first ever D.A. meeting on 2 November 2021 with my mom joining me in the rooms, because I was so scared I could not even do that by myself. So far, by the grace of Mother Nature, I have not left D.A. I am solvent. I no longer carry any balance on credit cards because I do not have any credit cards. My fiancé and I had to cancel our wedding due to the pandemic. I knew that was Mother Nature telling me I had to close all my credit cards before we married. I listened to Her and closed at least 12 credit cards, our spiritual pre-nuptial contract. Not only do I no longer need credit cards to live, I feel free without them. I feel closer to Mother Nature. I no longer have to sneak money out of joint accounts or call my mom demanding money to pay rent already past due.

I use my debit card to live on a cash basis within my means, and I live within my means on a cash basis within my spending plan. Does this mean I do not want things I do not have money for? Not at all. There are a lot of things and experiences I want that we do not have the money for, but now I have a spending plan with D.A. I am able to save toward a purchase I would like to make or a vacation we want to go on. I no longer buy things on my time but rather on Mother Nature's time.

D.A. has helped me realize I had a loving Higher Power I was pushing away, and when I stopped pushing Her away, my life changed for the better. D.A. was right. We were able to



get married on 14 May 2022, and now we have a two-year-old son. We were able to save enough money for a down payment on a townhouse that we moved into in 2025.

I could go on and on with all the tiny, everyday miracles and the few big miracles I have seen from Mother Nature while in D.A.

D.A. saved my life through Mother Nature, and She is with me every moment of every day, even if I cannot see or feel it.

ANNOUNCEMENTS

Registration for the World Service Conference 39 in San Francisco is now live!



Embassy Suites by Hilton

San Francisco Airport Waterfront

150 Anza Boulevard, Burlingame, California, 94010, USA

The Debtors Anonymous General Service Board (GSB) Conference Support Committee (CSC) is pleased to announce that the **2025 World Service Conference Registration**

Packet including a sample Spending Plan is still available on our website at:

<https://debtorsanonymous.org/fellowship-services/world-service-conference/>

Registration closes Jul 28, 2025

CALL FOR SUBMISSIONS

In 500-750 words, share your experience, strength, and hope on the prompt:

“What do D.A. Visions mean to me?”

Email your submission to waysandmeans@debtorsanonymous.org

You may see your story published in a future issue of *The Ways and Means*!



All artwork in this issue is courtesy of Marianne B. The stories and opinions contained in this issue are not conference-approved literature but are the individual voices of each writer.

Mention of any product or brand does not imply endorsement by D.A. but simply reflects the writers' experience.