



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

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Intergroup Chair's Notes: By Chris S.

Welcome to the first Edition of the Minnesota Intergroup Debtors Anonymous newsletter. Debtors Anonymous ("DA") celebrates its 40th anniversary in 2016. Reflecting on DA's anniversary, and my own of 16 years in DA, I must acknowledge a deep gratitude for the program of Debtors Anonymous. I believe there would be no anniversaries of any length, for individuals or the fellowship as a whole without the Twelve Traditions of Debtors Anonymous. Without the Traditions, many debtors of my type would die and many more would continue to live in anxiety, fear and pain. Compulsive debtors experience divorce, bankruptcy, job loss, deprivation and perhaps a shortened life due to the effects of stress from money issues and debting. The Traditions provide a set of principles for individuals to work together within the group so the fellowship can continue. As stated in the Debtors Anonymous Manual for Service, "The Traditions help us put into practice the principles we have learned from the Steps, and enable us to live in harmony with our fellows."

Therefore, each month my notes for 2016 will focus on a tradition. Let's start with Tradition 1 and the guiding principle of D.A., unity.

Tradition 1: Our common welfare should come first; personal recovery depends upon D.A. unity.

Before DA, I always felt apart from people. Bill W., co-founder of Alcoholics Anonymous, described this as the "pains of anxious apartness." Much of my life I was dying of loneliness but was unable to bridge what felt like a chasm to other people. I wanted desperately to belong but feared ostracism, criticism and rejection. I told myself I didn't need others. The incongruity between my need for belonging and my shame and fear of not being enough led to my spending and debting behavior. If I had the right clothes, the right car, the right house, gave the right gifts, ate at the right restaurants then I would be "right", good enough. Instead the debting led to dishonesty, bankruptcy, foreclosure, shame and isolation. Lack of unity was my problem.

In Debtors Anonymous, I belong. My debting experience is a gift I share with others rather than a source of shame and isolation. I feared ostracism, criticism and rejection but received only patience, support and understanding. I want to ensure that same experience to others in the fellowship. The tradition of unity guides me to practice patience, humility, non-judgement and respect for all members. Our fellowship is a group of 2016 DA members with individual personalities and traits that I may not always agree with or appreciate. The principle of unity gently reminds me to give the same support and understanding as I receive. I cannot hurt others with

2016 DA EVENTS

3/10 Retirement
Workshop

4/16 40th B-day
Party

9/9-10 Fall
Retreat

10/22 Visions
Workshop

10/29 Planning
Meeting

impatience and hostility without hurting myself. I am part of a bigger whole and am no longer "apart from". In addition to focusing on the Twelve Traditions of Debtors Anonymous for the monthly newsletter in 2016, DA members will share on the Twelve Signs of Compulsive Debting. The Signs can be found on the Home Page of Minnesota Debtor Anonymous, <http://www.daminnesota.org/home.html>. Read further to learn about one member's experience of Sign One.

ARE YOU A COMPULSIVE DEBTOR?

Sign One: Being unclear about your financial situation; not knowing account balances, monthly expenses, loan interest rates, fines, fees, or contractual obligations.

By Brian P.

My problems with money started when I was a child. I would spend all my money and didn't know where it went. When I got to college, I did not know how to balance a checkbook. I bounced checks and I couldn't get a checking account for years. My prevalent thought around money was that there never seemed to be enough. As an adult, my feelings about money would make me feel tense and anxious. My stomach would cramp up. I tossed and turned at night, unable to sleep. Sometimes, I feared that I wouldn't have enough money to pay the rent and buy the groceries. When I was able to get a checking account once more, I bounced checks once again. I was vague about the checks I wrote and the balance in the account. When I got credit cards, I would get late fees, failing to pay on time. Even though I worked two jobs, it never seemed like enough. I was so vague about my money that I couldn't figure what I needed to take care of myself for a month. I got out of college and had back taxes, a student loan I couldn't pay and anger at the world for being so unfair.

The vagueness, anxiety and anger continued into adulthood. I ran up over ten thousand in credit card debts and on a revolving credit line. I would overdraw my checking account and two hundred more dollars would "appear". I didn't know where the money went nor was I tracking the credit line and the debt I was building. I bought boxes of books and I would buy vacations I never took with money I did not have. Finally, I went bankrupt when I couldn't pay the money back.

However, even after my bankruptcy, I lived in constant fear and I continued to bounce checks. I fantasized about winning the lottery or finding a dream job. I believed more money was the answer yet knew nothing about saving. Nor was I aware of tracking my spending to understand what I needed for my basic needs. DA calls this record keeping.

Finally, I came to DA. I learned that keeping my numbers was fun and it became a habit. I no longer bounce checks and I know my account balances. I even save money and feel good about it. I am enough.