



# Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

August 2016, Volume 1, Edition 8

## Chair's Notes by Chris S.

By Chris S.

So here we are in August. After the slower pace of the June and July, MN Intergroup revs up for the Fall Retreat, September 9 – 11. There is still space available. Please consider joining us. The theme of the retreat is "Revive, Refresh and Renew Your DA Program." I'll be there and I'm looking forward to gaining awareness and support about keeping my program alive. Additionally, the Visions Committee met over the summer and is working on an inspiring program for the Visions Workshop at the MN Landscape Arboretum on October 22. In September, I will be embarking on a vision that "emerged" at the first Visions Workshop in 2014. Please join me in October to hear about the fruition of that vision. See the MN Intergroup website for more information and registration forms for these fall events, <http://www.daminnnesota.org/2015-events-1.html>.

August brings us to Tradition 8 and Sign 8 of Debtors Anonymous.

### **Tradition 8:**

**Debtors Anonymous should remain forever nonprofessional, but our service centers may employ special workers.**

When I want to more fully understand a tradition, I often turn to the Alcoholics Anonymous (AA) long version of the tradition because DA's traditions are based upon the AA Traditions. We in DA learn from AA's experience of these spiritual principals. The AA long form of Tradition 8 states twice that twelfth step work should never be paid for. DA has incorporated this principal. Why? AA Twelve Steps and Twelve Traditions states, "Every time we have tried to professionalize our Twelfth Step, the result has been exactly the same: Our single purpose has been defeated."

For me, this principal is about keeping my 12<sup>th</sup> Step work of carrying the message of DA clean and clear. It is based upon the desire to help and be helped. What if I were to consider helping others with money or debting problems professionally? I'm beginning to think I'm pretty good at these pressure relief groups (PRG's) and my money life is working rather well after a number of years in the program. Have I completely forgotten my own struggles and insanity around my money? PRG's, sponsorship and DA fellowship is predicated on the fact that we can help others with their debting issues but we have utterly failed with our own. I need help and I give help. To make money for these gifts would make me less willing to listen to a sponsor. I perhaps now believe I

## 2016 DA EVENTS

9/9-10 Fall  
Retreat

10/22 Visions  
Workshop

10/29 Planning  
Meeting

am an "expert" at money issues and think I know the answers. I could find myself less willing to do unpaid service to help the still suffering debtor within the group. I might begin to think, I'm doing it for my career, 40 hours a week. Why do it for free? I would be cut off from the flow. The flow looks like this:

My Sponsor → Me → Helping Still Suffering Debtors → Me → My Sponsor

For example, by not listening to my sponsor because I now believe I know all the answers. Perhaps I would stop sponsoring others. Maybe stop taking the time to welcome or share with newcomers in the group because I now deal with other people's money issues all day long at my job. I would no longer be sharing with others what was so generously given to me my recovery would suffer. It is imperative for me recovery and the DA group that I keep my focus on helping the still suffering debtor.

Please read further about Sign Eight of Debtors Anonymous.

## **ARE YOU A COMPULSIVE DEBTOR?**

**Sign Eight: A tendency to live on the edge; living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.**

By Stephanie R.

I thought everyone lived paycheck to paycheck, except those lucky people who were rich. I felt badly about myself and in order to appear acceptable to the people around me, I had the best clothes and cars and took the best trips. Any unspent money meant I was not doing enough to win the love and acceptance that I desperately needed from friends, family, acquaintances and strangers.

Living paycheck to paycheck with no savings made it very difficult to deal with any unexpected financial issues. Car repairs would go on the credit card along with out-of-pocket medical, and of course I had to have a new cocktail dress for that upcoming event!

I lived in a fantasy world around money. Although I had enough money for basic expenses because I had a good job, I didn't pay attention to my account and my rent check would bounce. So I would transfer money from my other checking account to pay it, but I wouldn't transfer enough to cover the other checks I wrote, so those would bounce, too. I drove with a suspended driver's license for about six months due to \$200 in unpaid parking tickets. I would panic on the road every time I saw a police car.

Living on the edge like this was very anxiety provoking. I accumulated a five-figure debt four times and paid it off four times. I did this by accepting gifts from friends. I also transferred the debt to an unsecured bank loan and used my retirement savings to get out from under it. I could not stop the cycle. I was exhausted, and I had hit bottom.

At age 29 I found DA, and with the help of my higher power I took action toward cleaning up my financial life. As a result I cleaned up my personal relationships as well; I now can say that I am happier than I have ever been.