



# Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

June 2016, Volume 1, Edition 6

## Chair's Notes by Chris S.

It's hard to believe we are half way through the year and our discussions of the Twelve Traditions and Twelve Signs of Debtors Anonymous. As we move into the summer months, MN Intergroup's event schedule takes a breather before we move into the busy fall season with the Fall Retreat in September, and the Visions Workshop in October. Please check our Website at <http://www.daminnesota.org/2015-events-1.html> for more information. There are still spaces available for the Fall Retreat.

Summer is also a time when we often see a drop in meeting attendance. Vacations, travel, gardening, sports events, art fairs, biking, lake cabins – ah yes, summer. For me, weekly attendance at my DA meeting is just as important during this summer season as any other time of the year. My compulsive debting disease does not take a summer break. Without D.A., I would not be able to take, let alone enjoy, debt free vacations, conscious and planned purchases at art fairs, or taking in baseball games or outdoor concerts. I'm sure you have your own summer activity list. Certainly enjoying the season does not always require money. However, by working my D.A. program and attending meetings I stay debt free and attending to my money gives me choices. Most importantly, we never know when that still suffering debtor will walk in the door at the meeting. I want to make sure I am there to welcome them.

As I noted earlier, we are focusing our attention this month on Tradition 6 and Sign 6 of Compulsive Debting.

**Tradition 6: A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.**

This tradition builds on and further defines DA's boundaries around our primary purpose; to help the newcomer. Bringing this tradition to the personal level of my program, it speaks to those matters which would most likely divert me – finances, jobs, relationships. How is it we can be distracted by finances? This is D.A. after all and we are called to record our income and spending. We strive for clarity and awareness around our money. Certainly, I pay attention to my career, my family, and my home. However, this tradition is a reminder that I can be seduced by the fruits (money and prestige) of my own recovery and can incrementally move

### 2016 DA EVENTS

9/9-10 Fall

Retreat

10/22 Visions  
Workshop

10/29 Planning  
Meeting

away from my primary spiritual purpose. I cannot "afford" to forget I am there for the newcomer and my fellow debtors. Being there for the newcomer is an integral part of what keeps me from debting, one day at a time.

Have you ever stayed behind in the room after everyone has left a meeting? The spirit is gone. The power is not in the place (property); it is in the consciousness of like-minded people who suffer from the same condition. The power is in the group. It is our group conscious to help the still suffering debtor, our fellows and ultimately ourselves.

Please read further for another DA members sharing about Sign Six of Compulsive Debting.

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

**Sign Six: A different feeling when buying things on credit that when paying cash, a feeling of being in the club, of being accepted, of being grown up.**

By Anonymous

I got my first credit card when I was eighteen and I was hooked immediately by the sense of elation I felt when using it. I felt excited and special when I got things for myself with credit cards, things I would not have allowed myself if I paid cash. Credit cards were my source of fun and excitement, and for a while they worked. I overspent most of the time, but would eventually pay it back, always promising myself I would never get that far into debt again. But the allure of my credit cards reeled me in time and time again. I wanted to feel that elation again, that feeling that I was special, that I was "somebody".

My use of credit cards eventually turned on me and I began using them compulsively, racking up more and more debt. Finally, I wasn't using them to feel good anymore, I was using them because I was so deeply in debt, all my money was going to the monthly payments and I had nothing left for my basic needs. I realized I was in deep trouble and found the next DA meeting. The next day, I found a sponsor and began working the steps and tools of this beautiful program. Two weeks later I stopped using my credit cards for good and I haven't looked back. I have a spending plan that meets all of my needs, and I am slowly paying back my creditors. It wasn't easy, but the programs tools and steps helped me see that my credit cards were not the source of my happiness and acceptance. So many people helped me get solvent in this program and I am forever grateful. I look forward to passing on all that I have been given in DA.