



# Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

February 2016, Volume 1, Edition 2

## Chair's Notes by Chris S.

The first workshop for the year was held January 23 and was well attended. There was an abundance of positive fellowship energy. What an exciting way to start out the year! We have the Retirement Workshop to look forward to on March 10.

We are now into the second month of 2016. That means we will move our focus to the "2's", Tradition Two of Debtors Anonymous and Sign Two of Compulsive Debting.

### **Tradition 2:**

**For our group purpose there is but one ultimate authority—a loving God as he may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.**

I appreciate how the Traditions follow concurrently with the Steps. In Step 1 we define the problem; debting and we admit our powerlessness. In Tradition 1, unity is the solution to the problem. In Step 2, we acknowledge a power greater than ourselves and in Tradition 2, a Higher Power is in charge. In the beginning, this was a head scratching concept to me. Who is in charge? Higher Power. No, who is really in charge? Higher Power, as revealed in the group conscience. I had no clue what this meant. However, because I knew I couldn't solve my compulsion to debt by myself, I continued to show up at meetings, to write down my income and my spending, and to ask for help. It didn't take long to see that something bigger and wiser than me was present in the group.

For me, a perfect microcosm of this principle is clearly evident in pressure relief groups (PRGs) and meetings. In a PRG meeting, we ask two other people in DA to meet with us and assist with a debting problem. The PRG can focus on understanding our financial needs, debt repayment, increasing earnings or to assist with a financial decision. I needed bi-monthly PRGs for my first 2 years in DA to help me balance my checkbook. I could not do this alone. My Higher Power guides me through the wisdom and support of my PRG team. It is one of the many paradoxes I've discovered in this program. I may not have the answer to my own problems and fears, but I can help others with theirs and, conversely, they help me with mine. A Higher Power is in charge. I can't solve my debting problem alone. I can't even put together a spending plan alone. However,

## 2016 DA EVENTS

3/10 Retirement Workshop

4/16 40<sup>th</sup> B-day Party

9/9-10 Fall Retreat

10/22 Visions Workshop

10/29 Planning Meeting

by listening to others at meetings and reaching out to fellow members when afraid or uncertain about financial decisions, through them, my Higher Power guides me.

This is also true on the group level. Group conscience ensures that no single person is in charge. I came to DA full of myself. I thought I could think and will myself out of my debting addiction. There was too much of "me" blocking the guidance of Higher Power. What a surprise to find my growth was not about accumulation but about reduction ... ego reduction. Tradition 2 is the principle behind this reduction. I am not in charge. I am in DA to serve, and in serving I stay debt free. In serving I help others and ultimately myself. I am honored to be a servant.

Read further to learn about one member's experience of Sign Two. The Signs can be found on the Home Page of Minnesota Debtor Anonymous, [www.daminnnesota.org](http://www.daminnnesota.org).

## ARE YOU A COMPULSIVE DEBTOR?

Sign two: Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.

By Laura L.

Of the twelve signs, sign two was the hardest for me to accept as describing my own behavior. Partly, I objected to the scale of the behavior. What was a single gel pen in comparison to financial crises, credit card debt, or no retirement funds I imagined a committee of DA writers sitting around a table in a church basement while holding brand-name pens they had paid for with cash (not credit). What really rankled was hearing the Sign Two writers laugh when one of them suggested putting quote marks around "borrowing." Not that I was defensive, but weren't they insinuating that a person who failed to return a book was a thief? Wasn't that thief (not me) just a victim of forgetfulness?

Indeed, I forgot that once I had accidentally collected brand-name pens from the office of a particular employer. That heap of pens at the bottom of my work bag was mixed with my own personal pens, rendering them impossible to return without cheating myself. Better to cheat the employer, because I didn't like most of my employers.

In fact, many of my bosses lacked management skills and had control issues that resulted in abusive behaviors towards me and others. To even the score, I stole pens, file folders, and cheap metal bookends, as if \$30 worth of office supplies could compensate for poverty-level salaries and no benefits!

Also, I stole from myself—my ethics, peace of mind, and energy that should have been channeled into finding a good job, not repeating the pattern of working for bad bosses and for poor pay. I had to be in the DA program several years before I could accept that I had stolen small things that represented bigger things. After nine years in DA, I am learning to pay attention to small things that add up to bigger thing.