



# Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

October 2016, Volume 1, Edition 10

## Chair's Notes by Chris S.

As we enter into the fall season, we look forward to the last Intergroup sponsored events of 2016, which include the Visions Workshop at the Arboretum. We are hoping for a glorious fall day to enjoy the beauty at the Arboretum as well as D.A. fellowship. I look forward to sharing the fruition of my latest Vision. Additionally, the 2017 Intergroup Planning Meeting is scheduled for October 29 at the St. Anthony Park Public Library. If you are interested in having a voice in the workshops and events occurring in 2017, please join us. Everyone is welcome. Please see the website for details, <http://www.daminnnesota.org/2015-events-1.html>.

As we enter the 4th Quarter of 2016 and the month of October, we now turn to Tradition 10 and Sign 10 of Debtors Anonymous.

### Tradition 10:

**D.A. has no opinion on outside issues hence the D.A. name ought never be brought into public controversy.**

This is one tradition that I struggle with on a daily basis. I wish that I was less opinionated. I have the kind of mind that thinks it knows something! I strive to keep my attention in DA is on helping the still suffering debtor and as a result of that focus I maintain my abstinence from incurring unsecured debt and preserving serenity, sanity and prosperity in my life.

The long form of Tradition 10 in Alcoholics Anonymous is very specific. It says that no AA group or member should ever implicate that AA has opinions on outside issues, particularly those of politics, alcohol reform, or sectarian religion. I can think of no matters more divisive than those of politics or religion. When I first walked into 12 step meetings, if someone would have brought up religion, I would have walked right back out the door. God was a tough one too but since it was "the God of my understanding" or Higher Power, I was willing to stay long enough and listen. Thank God - right? Additionally, politics can be just as polarizing and DA, like AA, stays out of this kind of controversy. AA Tradition 10 speaks to no opinions on alcohol reform. Alternatively, DA could easily be drawn into controversy on banking and credit card regulation and a whole host of financial issues but we cannot risk expressing opinions on these issues. As the Twelve Steps, Twelve Traditions, Twelve

## 2016 DA EVENTS

10/22 Visions  
Workshop

10/29 Planning  
Meeting

Concepts of Debtors Anonymous states, "One way to safeguard our program – to keep it viable and vibrant – is to avoid involving our Fellowship in outside issues."

That does not mean we are not aware. Our Tool # 9, Awareness states, "We maintain awareness of the danger of compulsive debt by taking note of bank, loan company and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending." This Tool keeps the focus on us, our compulsions, our debt, our program and sharing that program with the still suffering debtor and Tradition 10 ensures the unity of the group.

Please read further about Sign Ten of Debtors Anonymous.

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

### **10. Overwork or under-earning: working extra hours to earn money to pay your creditors; using time inefficiently; taking jobs below your skill or education level.**

By Kay H

Reflecting on the various ways I have under-earned my career and I see so many symptoms which could have been preventable:

For over thirty years I have worked with commission based income. No one pays my salary but me.

Taking interruptions: personal calls, jumping to other priorities, open door policy, not having a daily plan so it "seems" to not matter, lacking focus so not determining priorities or updating them, ambulance chasing sometimes because I have lost interest in the project at hand, letting the political discourse derail my day, letting politics of the business interrupt my train of thought. Then blaming everyone and everything for my poor performance;

Not calculating pay or hours expended. Overworking relative to expected pay;

No strategic plan. Not taking time to think opportunities through. Spending lots of up front time for something that is not going to happen; not pausing to pray to the next right thing. Instead, reacting;

Not putting high energy times to best use. Using time to search the internet, arrange to walk with friends, order gifts, order library materials used for pleasure;

Not following up with people I met at meetings and events. Not following up on referrals;

Jumping into the work without the benefit of having potential client's commitment. Working without benefit of a contract;

Not getting enough sleep and/or other self-care. Not setting a bed-time considering early rising;

Not taking time to think through and reflect for projects on which I am currently working;

Overcommitting time allocated to non-income producing projects. Not pausing to process before I say yes;

Spending time looking for things missing, personal or business;

Being anxious about outcomes over which I have no control; and

Having unrealistic expectations of what can be accomplished in a day, a week, a month. Not preparing clients with realistic expectations.

Since committing to DA in September of 2002, awareness of these symptoms and their solution has been evolving gradually changing my way of looking at things. Because of DA, I became aware I was an under-earner. Hearing others talk about it has given me the courage to begin to face this key part of my behavior around money. When I heard MN DA Intergroup was asking for people to write on a variety of topics, I jumped at this opportunity to reflect more on this issue. This writing has become my Step 4 on the topic of earning less than amounts of money needed to sustain our family **and** live abundantly, topics I had not thought of or thought possible before DA. I no longer see myself as a victim of circumstances. I can choose not to under-earn. I do not have to anymore.