



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

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Chair's Notes by Chris S.

Fellow debtors, here we are in May with spring upon us and summer in the near future. For those of you who were unable to join us, MN Intergroup sponsored a 40th birthday party for DA on April 16! Thanks to the Party Committee for the excellent job of planning and executing the party. What a gift it was to me to interview Long Timers and hear their stories about beginnings of DA in Minnesota. A presentation of MN DA history from the party is available on the MN DA website at <http://www.daminnnesota.org/2015-events-1.html>. We will all remember the costumes, Recovery Jeopardy and the music. It was a celebration of abundance and joy! To quote from the AA Big Book, "...we absolutely insist on enjoying life". Thanks to DA, I can and do enjoy a life free from the worry of debt.

The month of May brings us to Tradition 5 and Sign 5 of Compulsive Debting.

Tradition 5: Each group has but one primary purpose – to carry its message to the debtor who still suffers.

This step is absolutely integral to the survival of groups and DA as a whole. It is about the fellowship in action and without this action the group will die. This tradition is a reminder for me personally to never forget my primary purpose. I show up at meetings, sponsor members, volunteer to do service for the group and for MN Intergroup, participate in PRGs, and attend MN Intergroup sponsored workshops and events. I want to be there to keep the fellowship alive, to insure there will be DA for the still suffering debtor. As soon as I stop reaching out and helping newcomers, my program suffers. When it becomes about me - my program, my safety, my money, my reputation, me, me, me then I am at risk of debting again. This is much more than an altruistic behavior. It is not about my image and looking good to others. It is the foundation of my life. All of the terrible things I've done around money; suffering through the shame of bankruptcy and foreclosure, experiencing debt collection and thousands of dollars in NSF fees, lying and cheating and stealing for and about money have purpose and value, if these experiences can help another suffering debtor.

Some members are concerned about the "burden" of sponsorship. Maybe believing there is not enough time or energy to help others. Perhaps you feel that it is too much of a responsibility or imagine you are not qualified. These beliefs contradict the foundation of program. I find rich gifts and a deeper meaning to my program that is only possible through helping newcomers. Sponsorship keeps my program "in action." I am

2016 DA EVENTS

9/9-10 Fall

Retreat

10/22 Visions

Workshop

10/29 Planning

Meeting

relieved of the burden of self. What I receive from sponsorship far out ways any commitment of time and energy, even when those lessons and gifts appear at the time to be difficult and challenging.

I liken our primary purpose to that of a salmon swimming up river. The salmon swims up river to ensure the survival of the species. I carry the DA message to the still suffering debtor to insure that I and the fellowship endures. In this year, the 40th anniversary of Debtors Anonymous, think about how you can carry the message to the still suffering debtor.

Next, a DA Member shares on Sign Five of Compulsive Debting.

ARE YOU A COMPULSIVE DEBTOR?

Sign Five: Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.

By Carla J.

When we engage in compulsive debting, we lose any sense of perspective or normalcy around money. Instead we live in a fantasy land in which we can spend or under-earn without consequences. Then, when reality returns and we find ourselves unable to meet our basic needs for food, housing, medical care, insurance, transportation or other obligations, we despair. Our basic responsibilities overwhelm us and we can't understand how others can pay their bills, save their money and have nice things. It doesn't seem fair that we always have to scramble to pay our rent, find money for gas, or pay our credit card bills. Especially when it seems like we just paid them last month!

When we do pay our bills on time, we feel like we should receive a medal or a trophy. We feel extraordinarily proud of ourselves for doing what others do as a matter of course. Our special a sense of entitlement leads us to feel that creditors should be grateful we have paid our debts; that utilities should be glad to get our payments. That our employers are lucky we worked a full day. We feel like big shots when we get the rent to the landlord, even if it is late. These feelings of unreasonable self-satisfaction point out how wrong our priorities are and how out of whack our thinking is about spending, debting and under-earning. It is a sign of our debtor mentality that we ignore both our excessive behaviors around money, as well as our lack of responsibility with our obligations to others. It is a sign that we need to grow up.