



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

March 2016, Volume 1, Edition 3

Chair's Notes by Chris S.

Debtors Anonymous friends, we are now in the last month of the first quarter of 2016. Up next for DA is the Retirement Workshop on March 10. We are six weeks away from the DA Birthday Party, April 16! In preparation for our celebration, I am currently interviewing some of our very first members of DA in Minnesota. It is honor to hear and document their stories. I am so excited to share that information at the party.

For the purposes of this newsletter March, being the third month, brings us to Tradition 3.

Tradition 3:

The only requirement for DA membership is a desire to stop incurring unsecured debt.

This tradition reminds DA members to always be inclusive and never exclusive. This tradition guides me to become the best person I can be. I strive to catch myself and my very human behavior of judging others, especially new members. Are they going to make it in the program? Are they honest enough? Are they willing to go to any lengths? These questions are not mine to ask. I am in DA to provide service to the still suffering debtor. Race, religion, sexual orientation, age, education, living arrangements, political beliefs or any other situation or problem are none of my business. My place is to provide information and support to those who walk in the doors of DA. The only appropriate question or consideration is "Do they desire to stop incurring unsecured debt?"

Alternately, do I put certain members on a pedestal? Like accountants (surely they understand financial issues), doctors, clergy, lawyers, professors, counselors and media personalities? Do I treat them like the rest of the fellowship, like any other suffering debtor? We all struggle with debt and money issues. We all desire to stop compulsively debting and no matter our profession or personality, we need normal interactions and simple support from other DA members.

The bottom line with Tradition 3 is that if an individual member says they are a member of Debtors Anonymous, then they are a member. Neither the group nor I decide who is or who is not a member. With my very real human proclivity to like some people and not others, I could deny the group and myself the experience of a member who may think or act or behave differently than me but nevertheless bring a rich experience and gifts to the group. I have found those members have turned out to teach me the most about

2016 DA EVENTS

3/10 Retirement Workshop

4/16 40th B-day Party

9/9-10 Fall Retreat

10/22 Visions Workshop

10/29 Planning Meeting

the DA program and myself.

Please read further for a DA member's experience of the Sign 3 of Compulsive Debting. To learn more about the Signs of Compulsive Debting, please see the home page of our website: daminnnesota.org.

ARE YOU A COMPULSIVE DEBTOR?

Sign Three: Poor saving habits: not planning for taxes, retirement, or other not-recurring but predictable items and then feeling surprised when they come due; a “live for today, don’t worry about tomorrow” attitude.

By Renee G.

Savings accounts made me nervous. I didn't know how to sanely spend money and I certainly didn't know how to save it. The rare times I did manage to start a savings account, I couldn't keep it for more than a few months and so I gave up. Having very little patience for slowly saving for something I wanted, savings accounts seemed boring. Credit cards were much more efficient and gave me the rush I was looking for. However, the bills would come and be paid (minimally) by not even glancing at the total debt owed. Best to not look, I told myself. I also told myself I was too much of a “free spirit” to worry about such things as savings, taxes, and retirement. Besides, someone would always come to my rescue eventually. I thought myself above all the fuss of money management. Eventually I would get my big break and make enough money to cover all my needs. I the mean-time, I will live it up and do what I want.

This kind of lifestyle led to crushing debt which caused so much stress I wanted to end my life. Thankfully, I found DA and found hope because I saw others living a life of true freedom. Freedom from vagueness about money matters. Freedom from debt. I thought I was the only one with so much debt and craziness with money. But here were folks just like me, yet free from all debt and living amazingly rich and abundant lives.

Since coming to DA, I now have a savings account that I enjoy watching grow slowly because I now have a spending plan that I can live with. I do live for today, but also plan for tomorrow with the help of my sponsor and fellow DA members. I have not used a credit card in almost three years and I have never been happier in my life!