

Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

Notes
from the
chair

Vol. 2, Edition 3, Summer 2017

Hello, my name is Tom and I'm a debtor. Beginning this July 2017, I'm also the new Intergroup Chair, and your prayers and words of encouragement are welcome!

At Intergroup, we also welcome your creativity, concerns, and commitment to our recovery community. You can help DA thrive throughout the Upper Midwest by showing up the second Saturday of each month at Bethel Evangelical Lutheran Church in Minneapolis. Though our 7:45 AM meeting is quite early, our spirited discussions shall enliven and embolden you!

Let's all get excited for the Fall PRG Party on September 9th, and the October Earning Workshop.

See you at Intergroup,
Tom K.



Sept. 9 Pressure Relief Party

Oct. 25 Earning in DA

Nov. 11 2018 Intergroup Planning Meeting

MEMBERS SHARE

Tom W. shares his DA story with us this quarter.
[Click here to read.](#)





Service:

"We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us."

Open Intergroup Service Positions:

- Treasurer
- Co-Treasurer
- Secretary
- Archivist
- Public Information Coordinator

[Click here](#) to check out the "About Us" for more information.



Tool 9: Awareness

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 and spending.

By Anonymous

I thought it would be interesting to share some statistics on consumer debt in the U.S.

Did you know?

- The average U.S. family carries about \$8,000 in credit card debt alone;
- Approximately 43% of Americans spend more than they earn each year;
- The recession of 2008 curtailed credit card debt. It fell more than 10 percent in each of the first three months of 2009;
- April 2017, U.S. consumer debt rose 2.6 percent, near the record set in April 2008;
- The biggest driver of today's record consumer debt levels is education loans; and
- In the most recent Federal Reserve survey, 47% of respondents said that they would have trouble coming up with \$400 for an emergency.

Did you know?

- Credit card debt is called revolving because it's meant to be paid off each month.

I had no idea. I acquired my first credit card when I was 23 and proceeded to spend up to the limit and only made the minimum payments. The thought of paying the credit card off each month never entered my mind. I'm sure no one had ever suggested such a thing. Certainly not the credit card companies to which I applied for the cards. Actually, it might be in the fine print – I never read it. I had spending problems before the credit cards such as an inability to save and living paycheck to paycheck. However that first credit card was the start of a very long and painful relationship with debt. Eventually, I experienced repossessions of furniture and a car and finally a home foreclosure. I'm a debtor and I know I can never have a credit card again. I know I can't use credit cards as they were meant to be used – to be paid off each month. Who does that? There must be people out there who use credit cards as they are intended to be used – it's just not me.

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