



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA

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Chair's Notes by Chris S.

By Chris S.

Here we are fellow DAers approaching the close of 2016. It was an immense honor to share my experiences of the Twelve Traditions of Debtors Anonymous. It was also an honor to serve as MN DA Intergroup's Chair for the past 18 months. My original twelve month service commitment ended in July 2016 but I signed up for another 12 months! I will be ready in July 2017 to step down and allow the next leader to bring their skills, talents and vision to Intergroup.

It is also the close of DA's 40th anniversary year. Intergroup sponsored the DA birthday on April 16. You can still check out photos on the website and the power point chronology of the history of DA in Minnesota on the DA website:

<http://www.daminnesota.org/2015-events-1.html>.

MN DA Intergroup's theme for 2017 is "We will live within our means, yet our means will not define us." Workshops will focus on the nuts and bolts of the program beginning with a Recording Keeping and Spending Plan Workshop. Next, a Living in Recovery Day; a PRG Party (doesn't that sound fun?); and an Increasing Earning Workshop. We need volunteers to plan these events. Please consider giving service by participating on a workshop planning committee. Put Tool 11 in practice for your program and DA. Contact me, Intergroup Chair, if you are interested or have questions.

As we enter the month of December, we turn our thoughts to the last Tradition and the last Sign of Debtors Anonymous.

Tradition 12:

Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles above personalities.

This tradition is important on many levels. For most of us, we are ashamed and embarrassed about our money issues. It is a relief to know not only will we not be judged by other members, but also that nothing we say in the meeting will be repeated outside the meeting. Each member's anonymity will be protected.

On a personal level, this tradition speaks to me about humility. I practice of this tradition as "...ever reminding me to put principles before my personality." For a long time I thought the tradition was about putting the principles above other members' personalities. I need to focus on my personality because I make

COMING IN 2017

THEME:

We will live within our means, yet our means will not define us.

Jan. - Record Keeping and Spending Plans Workshop

Apr. 1 - Living in Recovery Day

Sept. - Pressure Relief Party

Oct. - Earning Workshop

judgements about others and about how things should be. I may incrementally judge myself right out of this program, one person at a time. I am full of opinions and believe I have the right answers. I am the person who can create conflict by trying to control things, believing I know best. My personality can be the source of confusion rather than harmony. Mine is the only personality that is in danger of edging myself out of the rooms of DA and I cannot afford to leave. Without DA, I have another bankruptcy, foreclosure, car repossession, more NSF fees, and overwhelming debt in me.

I must put the principles of DA above my personality. I can then carry out the decision I made in Step 3, to turn my will and my life over to care of my higher power. It is my continual surrender of my personality and self-centeredness that allows me to remain in DA. There is a reason it states, "turn our will" before our "life" over. I strive, sometimes imperfectly to surrender my will because I am the seat of all my conflict. The long form of AA Tradition Twelve states, "...the principle of anonymity has an immense spiritual significance. It reminds us that we are to place principles before personalities; that we are actually to practice genuine humility. This to the end that our great blessings may never spoil us..." I owe my home, my prosperity, my serenity and my life to DA.

Please read further about Sign Twelve of Debtors Anonymous.

ARE YOU A COMPULSIVE DEBTOR?

Sign12: A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

By Mary B.

This was the signpost that really spoke to me when I first came to DA. I was recently divorced and unemployed. Although I'd been a stay-at-home Mom, my daughter was often in daycare so that I could meet friends, go to therapy, attend retreats, play and enjoy my life. I wasn't interested in working in my career field. I'd let my teaching certificate lapse. My ex-husband paid for everything, even paying for two households while we were separated. Reading this signpost highlighted all the behaviors I'd used in the past while debting and not working. He was "the someone" who had taken care of me. I had also filed for Social Security disability payments feeling myself too emotionally incapacitated to work. Maybe the government would be my new financial savior. Social Security denied my application twice. When I came to DA, I quit reapplying. I realized that I was the person who needed to change.

What I learned in DA is that the person I can turn to is myself. My Higher Power has given me the skills, talents and abilities I need to support my child and myself. I may never have the lifestyle I used to think I deserved, or the lifestyle that I see in the movies, or the one that I had while married, but I do have a rich life, filled with meaning and purpose. I know how to live within my means. I am rich in DA friendships. I work in a career field that suits my values and talents. I'm able to provide service to the fellowship. The experiences I've had growing up and the changes I've made since coming to DA can be used to encourage and help sponsees and other still suffering debtors. There is hope. I found it here. So can you.