



Clarity Chronicle

DEBTOR'S ANONYMOUS OF MINNESOTA, NEBRASKA & IOWA
NORTH & SOUTH DAKOTA



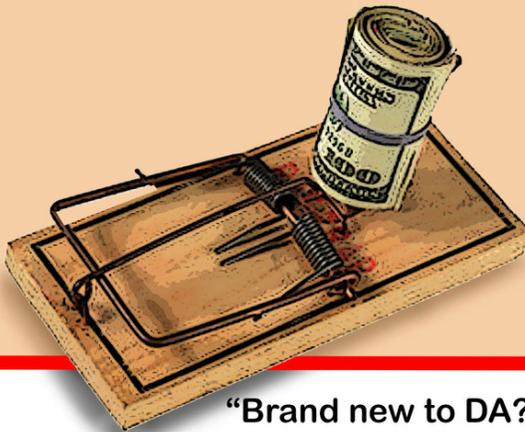
The 2019 theme of our newsletter is "There Is A Solution." The AA Big Book, the founding text of our program says, "The great fact is just this, and nothing less: That we have had deep and effective spiritual experiences which have revolutionized our whole attitude toward life, toward our fellows and toward God's universe. The central fact of our lives today is the absolute certainty that our Creator has entered into our hearts and lives in a way which is indeed miraculous. He has commenced to accomplish those things for us which we could never do by ourselves." AA Big Book pg. 25.

"Becoming" is what this program is all about. "To Thine Own Self Be True" as the saying on our coins reminds us. In other words, you might ask yourself if you have you come to a place in your DA program where you are living a DA lifestyle rather than simply working the program and getting out of debt. A lifestyle of visions fulfilled awaits you in 2019. Answer those dreams, longings, and frustrations inside of you. They are visions awaiting action! **Don't stop before the miracle.**



COMMON **DEBTING** TRAPS

A Minnesota Debtors Anonymous Intergroup Workshop



Saturday April 13, 2019
1:00-3:30 pm
Highland Park Public Library
1974 Ford Pkwy
St. Paul, MN 55116

“Brand new to DA? Have some abstinence under your belt? Already debt free? Now what?”

WORKSHOP WILL EXPLORE:

- *Buying a home or car*
- *Student loans*
- *Late payments, rebuilding our credit, credit reports/scores*

Suggested donation \$15.00



Do not let lack of funds keep you from attending. Everyone welcome.



My Credit Rating

by Chris S.

As a compulsive debtor, and especially before I came to Debtors Anonymous (“DA”), I often feared and dreaded my credit score or credit rating. A credit score is determined by assigning points to such things as your bill paying history, how much credit you have, whether you make late payments, your income, do you rent or own a home and such. I had the same vague feeling about my credit score as I did about my bank account. It’s that part of our DA Sign Post 8, “writing checks hoping money will appear to cover them.” During any given transaction there was the possibility that the check I was writing was going to bounce. Later, once I had a debit card, there was always the concern of the card being rejected for insufficient funds. I lived with a low grade but constant anxiety each time I spent money.

After a bankruptcy and home foreclosure and a several more years of flapping around in financial drama and chaos before finally landing in DA, I approached my credit score with that same anxiousness. In 2003, three years into DA, I was rear ended in traffic accident and my insurance company chose to total my car. I was going to need to purchase a vehicle and if I obtained a loan – they were going to have to pull my credit report and the dreaded score would be produced. What would that score be? With the help of ongoing PRGs and the support of my sponsor, I had obtained my credit report after about nine (9) months in DA, and added those unpaid creditors to my Eighth Step Financial Amends list. By the time I needed to purchase a car, the amends list was greatly reduced to my student loan and a family member. Everyone should know that consumers can get a free copy of your credit report each year from each of the three credit reporting agencies-Equifax, TransUnion and Experian. Annual reports can be requested at [www.AnnualCreditReport.com (<http://www.AnnualCreditReport.com>)

I didn't do the car purchase alone, I had a PRG, I asked for support from other DA members. I called my sponsor before and after I applied for the car loan. She helped me with the anxiety of seeing if I was good enough. On some levels, that's what a credit score meant to me. Was I good enough? I didn't think I was. After all, I had been absolutely insane about my money and credit. I had not been a good girl. I often heard in DA, "we are not our debt". In the same way, I learned from my PRGs, through DA fellowship and my sponsor, "we are not our credit score" either.

It turns out my credit score wasn't "excellent" it was "good". I still had the foreclosure on my records but the bankruptcy was no longer on the report, as they are removed after 7 years. I was able to obtain my loan for my car and now I was one step closer to increasing that score by making payments on time. As my time in DA continued, working the program and with the help of PRGs, DA fellows and my sponsor, I increased my income, purchased a home and other vehicles, made payments on time and my credit score improves. Now, I have an "excellent" credit score!

Then 2008 happened. I was laid off from my job. I'd been laid off before, in fact, several times. I worked in the real estate industry which had previously had down periods. In the past, I was able to find employment after a layoff of 3 months. This time it was different. After six months and going through my prudent reserve (yes, I had a prudent reserve, thanks to DA), I still has not found employment. I was no longer going to be able to pay my mortgage. I decided to try for a HARP loan. This was the program created by the federal government to help people stay in their homes during the Great Recession of 2008. In order, to apply, I had to be three (3) months behind on my mortgage. That was a very anxious time, not paying my mortgage and not knowing if I would receive the HARP loan. I was extremely concerned about what would happen to my credit score. It really bothered me that it would go down. I had forgotten, "I'm not my credit score". It was an extreme time of anxiousness and fear. It seems odd to be worried about my credit score, in retrospect, but I was. Still wanting to be good enough. There were more important things going on at that time than my credit score. I was isolating, though I did not stop attending DA meetings. I wasn't having regular PRGs. My life felt hopeless. I was accepted into the HARP program. I did not find employment for another three (3) months and it was a temporary position. Five (5) months later, I at last found a permanent full time position. I recouped the salary I had prior to the layoff but my credit was no longer excellent. However, I had a home, a job, and my DA fellowship.

This February, I refinanced my home. In 2019, my credit is once again

excellent. I take pride in this rating but with a grain of salt because I know there are so many things more important. Life will happen and it will go up and down. Here is what I learned from that last credit score dip. It's not permanent. Just wait. All is not lost. Making regular timely payments on your utilities, house or car will affect your credit score positively over time. Most of all, do not do this alone. Share at meetings, call your DA buddies, and talk to your sponsor. High credit score, low credit score, I am still the same person and I am good enough.



DA's Pop-Up Business School

by Dot P.

When I came into DA during 2007 I attended a DA Visions meeting. The things we would do at that meeting were to share our weekly updates and accomplishments and one person assigned for developing the weekly writing topic would announce their choice to us. The group would write in silence on that topic and how it pertained to their personal and professional visions for 20 minutes and we would all share our thoughts with the group. Many creative people attended that meeting, and some of them also attended the DA Business meeting, too. So did I.

In the DA Business meeting I learned how other debtors and under earners acted their dreams into realities by using the 12 Steps and the DA Business Tools, (refer to the DA Business Tools pamphlet). There was talk of and support for pricing our services and goods, creating proposals, billing and invoicing clients, gaining the support of sponsors and DA buddies, book-ending, how to talk to clients about difficult subjects, how to have a normal discussion about money, and what constitutes good customer service, plus many other things. Above all, we shared how acting ourselves into right thinking was bringing us

sanity, self-respect, joy and prosperity.

Flash forward to my layoff in 2012. I was a good employee with a lateness problem and the new manager, with whom I had little history, had no time for me. I walked out of that business saying to myself, "If I can prosper them with my designs, I can prosper myself." Little did I know my own character defects would hold me back, and that I needed to search myself in ways I was never aware. Self-pity, fear, a history of poverty and under earning, and of often being the sole woman in a white male, upper crust professional field had taken its toll on me. I needed years of 12 Step work and healing work, depending on sponsors and meetings, and the Tools to change me and mold me into God's designer. I've been to DA's Pop-Up Business School, and I've come out a better professional person.

Today at the age of 65 I am beginning again, dedicated to earning and starting small. "Don't despise the day of small beginnings," as spiritual people say. I've decided that 'walking through the back door' and not being flashy while accepting I want a quiet professional life serving others with transparency and integrity, rather than one full of racing social media, manic networking and a difficult to maintain overhead is what fits me best. "To My Own Self Be True." This is certainly one of the motto's of DA's Pop-Up Business School, which is what I call DA Business meetings, business planning, business PRG's, and interactions with and advice from my business sponsors. Oh, and also my action. Because when I act, God can act on my behalf, leading me, showing me, and opening the next right door for me to walk through or the next right window for me to fly through. That's what I call stepping in God's reality and living in clarity.

I might not have a formal business school diploma, but I've also taken several free entrepreneurial courses offered online and in our local community. I've got DA prosperity on the horizon and a life of service ahead of me, and that gift of a rich life full of meaning and purpose is what the great foundation of our DA Pop-Up Business School has prepared for me.

The B.D.A. Corner is a new and ongoing feature of this publication. Business owners with at least one year of not debting are encouraged to submit stories or articles for review and possible publication.



Simple Spiritual Tools: Record Maintenance & Action Plans

DA's spiritual tools work alongside with our Higher Power to give us practical power, power to overcome compulsive spending and debt, power to overcome procrastination and being "stuck," power to come out of isolation and self pity, and the power to live an action-filled life transformed into the fulfilled, contented, prosperous people our Higher Power offers to us to become. These tools release us into our visions and jump start our prosperity.

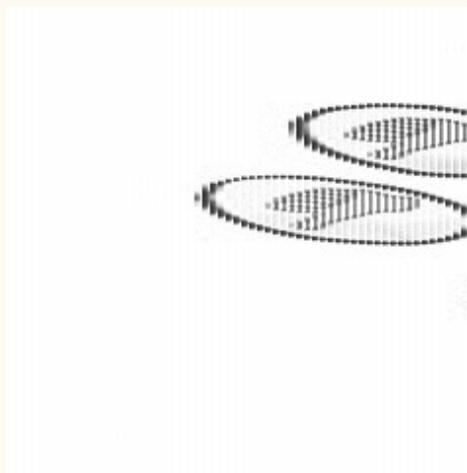
This month we are looking at the power of **Record Maintenance**: "We maintain records of our daily income, expenses, of our savings, and of the retirement of any portions of our outstanding debts," and we are also seeing how record maintenance empowers our **Action Plans**: "With the help of our PRG's, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt." (DA yellow pamphlet)

Coming into the DA program as newcomers, we are advised by fellow DA members and our sponsor to record our daily income and spending. Coupled with the power of meetings and PRG's we begin to come out of a fog concerning our finances, and our minds begin to clear. The fears perpetuated by vagueness begin to subside and we learn many things about our emotional habits and our compulsions surrounding money. We gain awareness of the causes of our debt. This is a complex and personal spiritual process, and it takes courage to face ourselves and to look squarely at our behaviors and actions. We do this with help, and because we reach out to others for help, the fortress of our isolation begins to be breached; we begin to lose our sense of 'terminal uniqueness' and join our fellow travelers on the DA spiritual journey. We are no longer alone in the world of money, truly thankful and relieved we have companions on this 'God Journey.'

Maybe at this point what we see ahead of us is many months or several years of paying down debt and making financial amends, and the goal of solvency seems far away. Yet, there is much hope at this phase of our journey. More peace of mind comes to us, and as we work the Steps, taking actions that open us to, and draw us into, a deeper relationship with our fellow humans and with our Higher Power we learn the power of taking action: the Steps produce miracles in our lives. This new knowledge of the power of action to help us see God's ways and our Higher Power's world motivates us to be enthusiastic actors rather than passive victims. Living life becomes an easier road for us because our Higher Power is in charge.

Learning the power of taking the actions involved in the 12 Steps teaches us the power of planning our own inspired actions after listening in prayer and also to the experience, strength, and hope of our sponsors and PRG participants. Often, forming PRG Action Teams, or PRG Vision Teams, where the same people travel with us on our journey of action from debt to prosperity, from solvency to visions fulfilled, can provide stability when fears overwhelm us and doubts assail us. Making plans, book-ending by phone or through commitments, and keeping records of our accomplishments, and reviewing them often, has powerful results.

When we take inspired actions that spring from the clarity and awareness of record maintenance, we can be turned inside out and upside down, in other words made into new spiritual beings through the power of the DA program. We are ready to be propelled through a spiritual arch into a rich life of deep and effective spiritual experiences.



My Story: DA's Step One

by Joann H.

“We admitted we were powerless over spending and debt, that our lives had become unmanageable.”

I can't deny it. I am a compulsive spender. This has resulted in my being a compulsive debtor. I have always lived beyond my means. Through poverty and prosperity both, I got excitement from spending and debting.

I came to this understanding by examining my character defects and realizing that I was arrogant about my ability to manage money. I know a lot about money. I was a financial services professional for thirty years—a stockbroker in San Francisco, Vice President of a financial services firm, and President/CEO of a Fortune 500's brokerage company. I know how to manipulate my money to have nearly everything I want. But it was catching up on me. My balance sheet told the story. I spent more than I earned, increasing my debt level every year, and I was always worrying about finding the money for my next financial obligation.

In 2018 I turned 80. That was when I woke up and realized that spending wasn't bringing me as much satisfaction as it was causing me grief. I have spent the past nine years living the twelve Steps in O.A. and experiencing a rich spiritual life, healed relationships, and had stopped using food as my go-to substance. In doing the Steps, I was getting hints that I used spending as I used compulsive overeating—for comfort, for excitement, when I was fearful, and to assuage loneliness. So, I joined D.A. in November. I knew O.A. worked, I needed D.A. to work too.

I had already stopped shopping every Friday afternoon, buying lavishly to ward off the unease of the lonely coming weekend. And I had already paid back an old friend who had loaned me \$500 in 1974—45 years late. That was just the tip of the iceberg. I knew I had used money in destructive ways. The most devastating one was alienating my brother by asking him for \$18,000 to get my teeth fixed. That resulted in our being estranged for years. I love my brother dearly and my heart was broken because he wouldn't have anything to do with me. I prayed for healing of this relationship—I wanted my only sibling – my only family member--back.

So, in November I decided to SURRENDER. To admit my powerlessness over spending and to acknowledge that my life was unmanageable because of that. I had spent countless hours ruminating over my compulsive spending. I have seen psychologists and examined my flaws, trying my best to overcome them. Nothing worked. I knew why, but why didn't matter. What mattered was my

surrender to my Higher Power and doing the work that God directs me to do. That means I must get dead serious about this. I must pray, meditate, read the literature, go to meetings, and get a sponsor. I need to keep a spending journal, stop incurring any more unsecured debt, add no new credit card debt, get my balance sheet up to date, begin paying down existing debt, and start saving. Lots to do. Somewhat overwhelming, but doable.

Let me tell you my story about money.

My father died when I was 4. My Mother, brother, and I went to live with my grandparents where we were dearly loved for four years. I didn't know we were poor. Grandpa grew wonderful things in his garden and raised chickens for us to eat, Grandma sewed me beautiful clothes. I didn't know that other people had indoor plumbing and bathrooms. The outhouse worked for me, Mother papered the walls with the funny papers (that's what we called the comics then). I thought it was cute. Everyone told me stories of my handsome, brave father—a fireman who died saving other people.

When I was 8, we three moved to the city (Saint Paul) and lived in a tiny apartment. Mother wrote down every penny she spent and rarely bought anything for herself. It annoyed me. She didn't think we were poor but trying to get 50 cents for a school project was almost impossible. My teacher had to call Mother to get her to pay. I still had beautiful clothes because I got my cousin's and next-door neighbors' hand-me-downs. Mother always looked like a million dollars even though she only had one good dress. She was lovely, and no one suspected how poor we were. She was artful with makeup and could restore any old garment.

When I was 13, I grew too tall for anyone's hand-me-downs, so I learned to sew. By hand at first, and then Mother bought me a sewing machine. My clothes were my signature. I could pretend that I was prosperous when I looked good. I didn't go to college right out of high school because I wanted to earn money to have beautiful clothes for college. Then I could only afford to go for two years. It took me years of night school, until I enrolled in a program at the University of San Francisco and got my Bachelor degree at age 45. I earned my Masters of Art in Leadership at Augsburg College at age 50. So many years of under earning and feeling stigmatized because I didn't have a college degree! Seven years before I got my degrees (in 1976) I began lying on my resume, saying I had a Bachelor degree from the U of MN.

When I finally started earning decent money, I was badly in debt, facing creditors nearly daily, and negotiating pay backs. As I got caught up financially, I began spending enormous amounts on clothes and travel. I felt that I couldn't

have a family because I'd chosen a career, so I was entitled to have all the beautiful things and experiences that I wanted. I retired in 2006 and planned my money so I would have maximum income. Since then I have spent about \$10,000 a year more than I made, running up refinance debt, a line of credit, credit card debt and an automobile loan on my 11-year-old car that was a gift from a friend who died.

Now I stop! and admit that I am powerless over spending and debt and that my life is unmanageable. As I move to Step 2 and beyond I sincerely believe these terrible compulsions and habits will leave me as I trust in God, the Steps, my dedication, and this group. I have begun this journey and already feel hopeful that in my Higher Power's care, I will live a life free of these crippling compulsions.

Thank you for being here to support me! Together we can help one another deal with our spending and debting.

Best Wishes for a Fulfilling and Prosperous 2019

If you would like to submit an upcoming event, article, story or poem to the DA Minnesota, Nebraska, Iowa, North Dakota, and South Dakota newsletter, send your announcement or 400 to 750 word article, story or your poem to info@daminnesota.org

Send in your submission for the next issue by June 15th to info@daminnesota.org The topic of the July newsletter is "Deep and Effective Spiritual Experiences." Submissions from the entire Midwest region are welcome.

All submissions will be reviewed for possible inclusion in quarterly editions, and if accepted, may be edited for content.

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