



Clarity Chronicle

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

the promises of Debtor's Anonymous

1. Where we once felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives and be the people.....

Preamble to The 12 Promises:

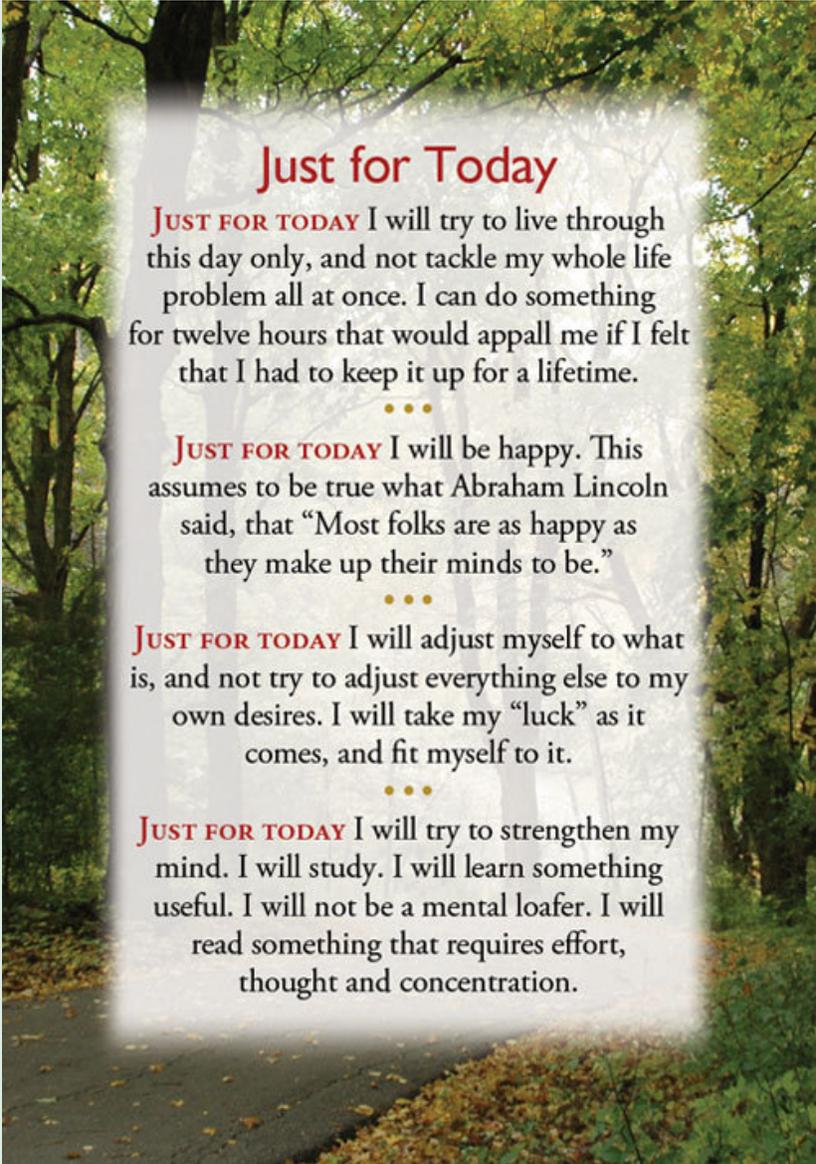
"In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. In working D.A.'s Twelve Steps, we have developed new ways of living. When we work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive...gifts...of the program..." DA Literature

There is Hope:

Our book of DA members' stories is named "A Currency of Hope." It is decidedly called that because the book is filled with hopelessness people and situations that became hopeful and prosperous. The stories contained in the volume are true experiences of DA members who have transitioned from relying on a currency of money as their resource. Instead, they have learned to use "hope in Higher Power as their Resource" as currency.

In Debtors Anonymous we rely on "Higher Power's Hope," not money and credit. We rely on God and God's ways to provide for us as we pay our debts and expenses and receive our income. We do not use unsecured debt--no matter what.

We learn from experience to let our Higher Power orchestrate our cash flow, our savings and our prudent reserve. Soon after that we learn to let go of not just our money and debt, but our very lives. This is when the 12 Promises become vital aspects of who we are and how we live. They simply become our lifestyle.



Conference approved Debtors Anonymous literature in several formats can be obtained via internet access or ordered through the World Service Office at debtorsanonymous.org/literature



**YOU'RE
INVITED!**

Presented by MN
DA Intergroup

Sponsored by
St. Paul Promises



FELLOWSHIP DAY 2.0

Minnesota, Iowa, Nebraska and the Dakotas
April 25, 2020, 1:30–3:30pm

Zoom link: bit.ly/39By4dH – Password: 011088

Or call 312-626-6799 and enter Meeting ID: 382 786 215, password*

Debtors Anonymous International has designated April 25 *Promise 6 Day*:
"Isolation will give way to fellowship; faith will replace fear."

Since COVID-19 requires us to avoid face to face contact, and in the program
of DA we take life as it comes – the MN Fellowship of Debtors Anonymous
will improvise and celebrate Fellowship Day online!

*Use any of the Zoom US numbers listed for this meeting. Press # after entering Meeting ID and password, press # to skip Participant ID.



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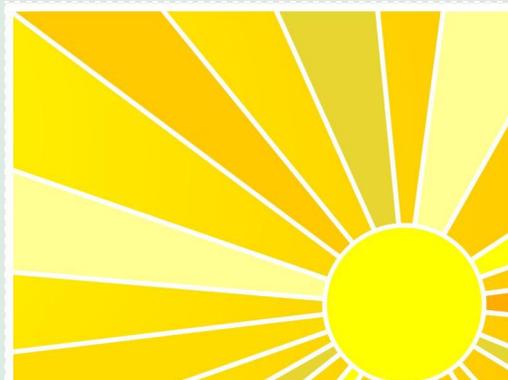
Pre-registration is OPTIONAL. Just login or call in!

Please register me for Fellowship Day 2.0! Suggested Donation – \$10.00

Name _____

Email Address _____ Phone: _____

Mail registration & donation to: MN DA Intergroup, PO Box 14901, Minneapolis, MN 55414. To join via video, you may download the Zoom app for desktop or mobile at: zoom.us/download. Zoom app not required to join – Chrome browser recommended. Zoom app or Zoom account not required to attend. Bit.ly redirects to meeting link: <https://us04web.zoom.us/j/382786215>.



Bill's Story of God Consciousness

"...soon the sense of His presence had been blotted out by worldly clamors, mostly those within myself."

"...Thus I was convinced that God is concerned with us humans when we want Him enough. At long last I saw, I felt, I believed. Scales of pride and prejudice fell from my eyes. A new world came into view.

The real significance of my experience in the Cathedral burst upon me. For a brief moment, I had needed and wanted God. There had been a humble willingness to have Him with me—and He came. But soon the sense of His presence had been blotted out by worldly clamors, mostly those within myself. And so it has been ever since. How blind I had been...

There I humbly offered myself to God, as I then understood Him, to do with me as He would. I placed myself unreservedly under His care and direction. I admitted for the first time that of myself I was nothing; that without Him I was lost. I ruthlessly faced my sins and became willing to have my new-found Friend take them away, root and branch. I have not had a drink since.

My schoolmate visited me, and I fully acquainted him with my problems and deficiencies. We made a list of people I had hurt or toward whom I felt resentment. I expressed my entire willingness to approach these individuals, admitting my wrong. Never was I to be critical of them. I was to right all such matters to the utmost of my ability.

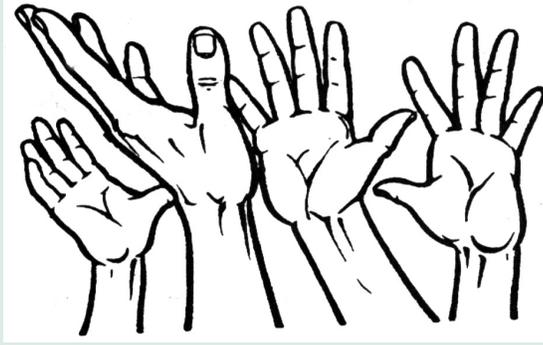
I was to test my thinking by the new God-consciousness within. Common sense would thus become uncommon sense. I was to sit quietly when in doubt, asking only for direction and strength to meet my problems as He would have me. Never was I to pray for myself, except as my requests bore on my usefulness to others. Then only might I expect to receive. But that would be in great measure.

My friend promised when these things were done I would have the elements of a way of living which answered all my problems. Belief in the power of God, plus enough willingness, honesty and humility to establish and maintain the new order of things, were the essential requirements.

Simple, but not easy; a price had to be paid. It meant destruction of self-centeredness. I must turn in all things to the Father of Light who presides over us all.

These were revolutionary and drastic proposals, but the moment I fully accepted them, the effect was electric. There was a sense of victory, followed by such a peace and serenity as I had ever known."

AA Big Book p. 12-14



The Promise of Gratitude

by Mary B

We hear a lot about gratitude these days, even in the mainstream media. When I was diagnosed with breast cancer nearly six years ago, I had a lot of resentment and a “why me?” attitude. It just wasn’t fair. Why did I get cancer? I ate fairly healthy meals, didn’t smoke, wasn’t overweight, exercised, and didn’t have any of the characteristics that are typically linked to breast cancer. My mind tried to place blame on a number of outside forces: too many plane trips, too much radiation from x-rays and mammograms, toxic chemicals in our environment, etc. The list went on. In short, I railed against the situation.

Luckily, one of my friends, who had herself had breast cancer, suggested that I make a list every night of at five to ten things for which I was grateful. I took her advice. I probably still whined a lot about cancer and the impact of chemo on my body during the day, but I wrote down five to ten things every evening. Eventually, after a fourth and fifth Step focused on my resentments about cancer, as well as my nights making gratitude lists, my “why me?” attitude changed to, “Well, why not me?” My perspective shifted. I came to realize that I’m in this life with all humanity. No matter who we are, whether we are rich or poor, in recovery or not in recovery, we are all dealing with some form of suffering or loss. I am not unique.

Even after my life wasn’t so focused on cancer, I kept up the gratitude lists. I continued to note nightly in my journal at least five things that went well. I remembered people who’d reached out to me by phone or after a meeting. I noticed gifts from the natural world. I felt grateful for numerous positive results of DA recovery: More than enough money to pay my bills, an amazing retirement package, a part-time job that suited my personality and skills.

Recovery from debting is a spiritual practice as well as a concrete use of the tools, record-keeping, and record maintenance. When I first came into DA, I was unemployed, not earning, and debting in many forms. I went to church; however, I didn’t have a spiritual practice. Because of DA, I became employed, paid off my debts, started saving, and started to see many of the promises come true in my life. I believe that taking time to say, “Thank you, God,” at the end of the day, helps keep me focused on the gifts of recovery. My lists are a prayer of thanks, a reminder of my blessings, and a recognition that a grateful heart is a fulfilled promise of recovery.



The Promise of Action

Our DA program assures us 12 aspects, or Promises, of a renewed life and a style of living that emanates from working the 12 Steps and using the Tools. At the conclusion of the list of the 12 Promises on our pamphlets, in our literature and on our website, we find the statement, “All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.”

“When we work...with integrity and to the best of our ability..._one day at a time, _ a life of prosperity and serenity will be ours.”

The 12 Promises are God’s promises to us as active DA members who listen for God daily, hear our Higher Power, and act on the leading of our spiritually receptive hearts. A spiritually receptive heart also listens to and hears our sponsor’s experience, strength and hope, our inspirations learned from peers in meetings and in fellowship, and from the wisdom of program literature. Over time we build up our personal ESH, our own experience, strength and hope, and through the resulting power and motivations that accumulate in our spirits the Promises are cultivated in our essence.

This is the description of spiritual work that brings the 12 Promises to reality in our lives. *All we need do is to do*, and to act within our program the best we can each day, one day at a time. This is the spiritual “One A Day” multi-faceted vitamin that feeds our soul and supplements our ability to make progress toward increasing wholeness and clarity, to be led by our Higher Power into brighter light and greater healing. Thus, enriched by knowing ourselves, our fellows, and our Higher Power and the HP’s will more fully we are given promise after promise.

Working within our abilities and taking baby steps daily is all that is necessary to grow in prosperity and serenity, for prosperity and serenity are the lifeblood of success the 12 Promises bestow upon us.



The BDA Corner

God's Orchestra

by Dot P.

"Fear is the darkroom where negatives are developed." – Anonymous

My debts and my fears of being able to pay them brought me step by step to DA. I was steered to DA through a series of encounters that began in the mid 1980's when I lived in Chicago. I had "done a geographic" as we say in program and moved myself lock stock and barrel across the country from Tucson to Chicago to enhance my career and to find greener pastures. I wanted stability in my life, particularly financial stability. What I found is the orchestration of God in my finances and my life.

In Chicago I worked for a large architecture firm in the Loop. I thought I had it made. They hired me and paid my moving expenses from Tucson, a small town where the construction industry economy wildly fluctuated and where there was little job security. I didn't realize I was unable to attach myself to a firm because I believed I was a victim: I was one of the few women in the profession in that city. I was unique of course, and I did not have a professional mentor, so I did not know how to manage my talents as well as my fears and insecurities. Nowadays, it's different. Mentoring through networking with other women is standard practice within the profession. For me, no matter how hard I tried I could not live a stable life professionally or personally. Only later did I learn through DA and the 12 Steps that the problems were within me, not within the construction economy, architects, or their firms.

In Chicago I attended a 12 Step program at an Alano club, and I would occasionally run into a woman who recorded every penny she spent. She told me she was in a 12 Step program for money, but I do not recall her telling me the name of it. When I had done another geographic move and arrived in the Twin Cities and got settled in after graduate school here, I ran across a book that showed me how to get out of debt and stay out of debt, living prosperously. The book recommended DA to its readers, and I was hooked. I was drowning in debt and soon would have no way to pay my overbearing expenses. I was working at Home Depot as a top performing Kitchen and Bath Designer and even with bonuses and prizes I was looking at another bankruptcy. I was living in doom and fear, in "Doomology" as they say.

Since coming to DA I have grown to accept that God is in charge, that when I surrender all I am and all I want to be to God, God is able to do with me as God wants—to bless me, to take care of me, to prosper me. I came into DA on the Social Security disability program and earned my way off my dependence on it. I was able to pay my back taxes as a smaller income wage earner, and to hold a job at Home Depot for 7 years, a huge accomplishment for me.

At my first PRG I told my peers I wanted to file bankruptcy to deal with my scary debts and they suggested I take on a part time job and pay the debts off. I thought they were wrong, that it was an impossibility, but I found a night job with minimal stress so I could still interact politely with customers during the day. That part time night job turned into a 13-year tenure with full time pay and an amazing 401K match along with inexpensive full benefits and a union membership.

I had some desperate and scary situations while paying off my credit card debts. I often feared not having enough to eat, and friends would call me up out of the blue and ask to take me out to eat—often several times a week. One friend in program offered to buy me a week's groceries. Two other friends offered to buy me a new laptop so I could start my design business. Another friend helped me with my computer needs and refinished my Scandinavian furniture. I had help with rent from the social system, friends gave me their unwanted household items and through the DA Steps I learned enough humility to say “yes” to these gifts—a real miracle for someone who always rejected gifts, compliments and friendships. I just said “no” to debt and kept trying to be willing to work my program and to take action recommended to me by my sponsors and PRG's.

Now as I look back upon my life and upon my time in DA, I know I am a part of God's Orchestra, that God is the conductor and I am the instrument. That it is safe for me to ask for God's will for my life today and tomorrow because I see how well I have been taken care of and prospered and have been given a peaceful and serene mind and soul as I daily go about my business. One day at a time God is giving me the sheet music to play to keep me safe and secure. No longer homeless, no longer living in poverty, given more and more of my heart's desire as I trust my Higher Power and my program, my G.O.D., Good Orderly Direction.

Today I am not only off the disability payments, free of credit card debit, living on cash and living a stable lifestyle but I am a homeowner. Last year my DA sponsors suggested it was time to buy a home. Again, I thought it an impossibility, but I accepted a referral to a realtor and did my research. I haven't lived in a house since I was 13, 53 years ago.

I'm having spells of fear about the current health environment right now, but God has been taking care of me every step of my life's circuitous journey, and I've been in some pretty scary financial conditions. Just for today as I trust DA and God, my every need is being met because my Higher Power orchestrates my life. Thank you God and DA!

Overcoming Fears In Business:

Three Members Share Their Journeys in BDA

Sunday, April 5, 2020

2:00-3:30 PM EST

Three speakers will discuss their experience, strength, and hope in BDA. They will share their journey from debting to solvency and how recovery transformed their lives and businesses. After the speaker presentations, callers will be given the opportunity to participate in timed shares. Caller shares will not be recorded.

USA & CANADA CALL-IN NUMBER

+1.605.472.5540 access code: 617093#

_For recordings of Fellowship-wide calls (when made available),

debtorsanonymous.org/fellowship-services/fellowship-podcasts

May You Have a Happy, Healthy and Prosperous Summer!

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

Send in your submission for the next issue by June 22nd to info@daminnesota.org
The theme of our 2020 newsletters is "The 12 Promises." Submissions from the entire Midwest region are welcome.

Submissions will be published in quarterly editions and may be edited for available space.

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