



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.

Once we have stopped debting and developed a relationship with a sponsor and worked the Steps, we can, with the feedback of our sponsors and peers, make decisions based on our heart perceptions, on our intuition and inner leading and the desires of our hearts. We can undertake this process of inner searching because our intuition has become a constructive and positive working part of our minds. God motivates us and brings people and circumstances into our lives to help to develop these visions, desires, and silent yearnings into reality. Development means an unfolding, an ongoing process of living life on life's terms. Often we want instant gratification in many things we decide within our innermost selves. Often these things are deep seated, and since coming to DA and learning how to apply the Steps to our lives we have come to know that often these desires are needs we were never aware we lacked and that they are

not superficial wants.

Right now, perhaps you are in a place of life changes as 2019 begins. New awareness of lifestyle wants and needs and may be bubbling up. Maybe you need new ways of living and this has become obvious to you. Perhaps you have frustrations about where you are in your life and maybe you have deep doubts about any of these restless visions inside of you ever working themselves out into reality, yet from the experience of DA'ers who have come before you, you probably know you are not in charge of making them happen. Only opening up to God, to your Higher Power, through working the Steps, coming to meetings, keeping your numbers and a daily meditative practice coupled with PRG's and action steps cause lasting and rock solid transformation. We cannot change ourselves, we are not God. Only God brings true change and real personal unfolding.

Whatever is in your deepest heart to become, follow it. "Becoming" is what this program is all about. "To Thine Own Self Be True" as the saying on our coins reminds us.

Nothing is impossible with this program. Nothing. The sky's the limit, even if our moods tell us otherwise. By plugging along every day, just hanging out taking baby step actions and developing faith muscles to decide to believe in and to act on new inner frustrations and dreams, or visions, our lives unfold with God's abundance. That's when the next window will open.

Don't stop before the miracle.

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!

Our Simple Set of Spiritual Tools*

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 wants us to become. These tools release us into our visions.

1. Meetings: We attend meetings at which we share our experience, strength and hope with one another.

<-2. Record Maintenance: We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.

3. Sponsorship: We have found it essential to our recovery to have a sponsor and to be a sponsor.

4. Pressure Relief Groups (PRG's): These consist of ourselves and two other recovering debtors. The group meets to review our financial situation. These result in the formulation of a spending plan and an action plan.

5. Spending Plan: The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment and savings.

6. Action Plan: 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.

7. Telephone & Internet: We maintain frequent contact with other DA members by using the telephone, email, and other forms of communication.

8. DA & AA Literature: We study the literature of Debtors Anonymous and Alcoholics Anonymous to strengthen our recovery from compulsive debting.

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.

10. Business Meetings: We attend business meetings that are held monthly.

11. Service: We perform service at every level: personal, meeting, Intergroup, and World Service.

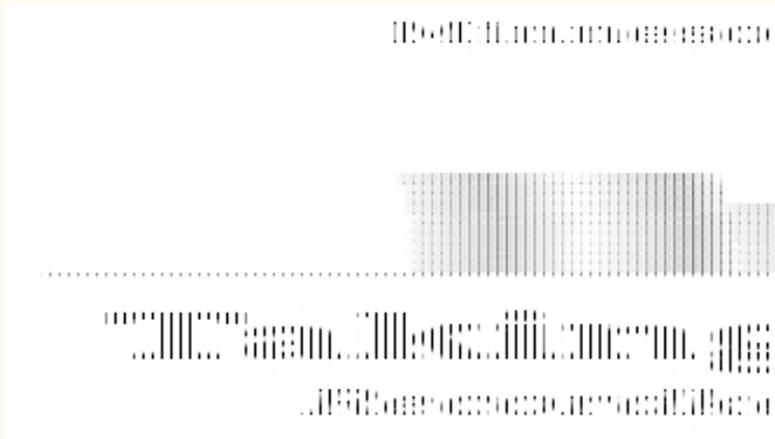
12. Anonymity: We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

Give one or more of these tools a try this year and your life will open up and more prosperity and abundance will come to you!

*Quoted from the DA yellow pamphlet



What's New!



Saturday, February 2, 2019 2:00 – 4:00 pm

Southdale Library

7001 York Ave S, Edina, MN

Every member of DA finds their own personal ways to take care of their numbers. Join us for a workshop where you can hear from other compulsive debtors about:

- Recording your earning, spending, saving and debt repayment
- Creating a spending, earning, saving and debt repayment plan
- Planning for retirement
- Watching debt go down and saving go up

Suggested Donation: \$15 Everyone welcome. Do not let lack of funds stop you from attending this workshop. Everyone gets in.

For more information go to: daminnesota.org

UPCOMING WORKSHOPS

April: Common Debting Traps in DA

- Rebuilding Credit
- Secured Credit

- Student Loans
- Buying homes and cars
- Late payments
- Credit scores

September: Day Long Retreat

November: Family Dynamics in DA



The BDA Corner **

The B.D.A. Corner is a new and ongoing feature of this publication. Solvent business owners with at least one year's sobriety are encouraged to submit stories or articles for review and possible publication.



My Story: Visions

by Patricia T.

The most fun part of Debtors Anonymous is working on Visions. Its DA's best-kept "secret." My sponsor encouraged me to consider Visions for myself and told me things like: "God is my Source of Abundance. God is my Resource, not me." "We are to live an empowered life, not one of deprivation." "Lean not on your own understanding." – Prov. 3:5-6."

Even though I had been spending money like a drunken sailor on shore leave for most of my life before DA, I was still depriving myself. One day when I complained about my purse wearing out, my sponsor encouraged me saying, "Just go buy a good purse that you like, and not one that is going to wear out in a few months." I rolled my eyes like I was fifteen and listening to my mother. Luckily, we were on the phone. It made me anxious to buy myself something, but I did it anyway. I put the purse on my spending plan and went to buy it a while later with my friend. We had a great time. I purchased the expensive handbag even though I was extraordinarily uncomfortable the whole time and was expecting my spending plan to go to hell in a handbasket (or handbag), but it didn't. Now, I love that purse and am so glad I bought it.

My sponsor suggested that to make amends to myself and I should create a Visions List in addition to working the steps. I made a list, and a few months later when we reviewed it, that's when things got interesting. Of the one hundred items on it, half of them had somehow been completed or were/are in progress shockingly without making any concerted effort on my part. One of the things on the list was getting a bachelor's degree, and my sponsor thought I needed to get off top dead center on that one. I "knew" that it was impossible and too expensive, but my sponsor encouraged me to "just do-the-research

without any expectation of acting on it.” So to appease her, I did it. To my great surprise, I discovered that after a person is fifty-five years of age, one could take classes at the University for ten dollars a credit plus books and fees. Wow! I could afford that! I applied and was immediately accepted. I am now working toward a bachelor’s degree in Applied Studies. I love learning and will be doing some research on how to use that degree soon.

I was traumatized over doing arts and crafts in my youth. I loved painting and making things, but I was terrified to pursue them. Over the years I would buy supplies, and they would sit on my shelf for years, and then I would throw them out and repurchase them. This time My sponsor told me about a book called “The Artist’s Way,” and again, suggested I do the research. I found a copy of the book in a local bookstore within the hour and started doing the work indicated on each page, and it helped immensely. But I got stuck and was still afraid. Weeks later I attended the Debtor’s Anonymous World Service Conference because of my GSR role. As luck would have it, I roomed with a professional artist and talked with her about my desire to do more art and I got a bit more comfortable. At one of the last meals, I was talking about my art scars to a man sitting next to me. This wonderful man said he was, in fact, an artist and encouraged me to take a couple of beginner drawing classes over at a local art center he knew near my home. He said, “If you are waiting until you are healed to take a class you will never go. Go, take a class and learn, and the art will heal you.” As we were leaving to go to the next meeting, I asked for his phone number so that I could bookend registering for the class if I needed it. As he gave me his name and phone number, I recognized that he was a world famous artist and about fell off my chair. So what do you think the odds are that would happen, and that God arranged all that? – Yup, absolutely 100%!! So again, I did the research to find the class listings, found the information on a beginner drawing class and signed up. When I arrived, the instructor asked us to introduce ourselves, and I did and dared to tell my class how important it was to me. And I started drawing! I enjoyed every minute of it. Then I signed up for and took a beginner oil painting class. That world famous artist at the conference was correct. My Higher Power, through the art, is healing my art scars, and I can draw and paint, and I am in love with it again, and my heart is soaring. God had his hand in this, and I produced some artwork, and while it is not professional quality, I like it, and it makes me happy.

I never thought I was good at writing anything, but here I am writing a story for publication, and have already written quite a few children’s stories. I think writing is fun and I like it, but I have so much to learn. My perception is that my writing ability is almost as bad as my singing voice, yet, I have learned not to underestimate what my Higher Power has planned for me. In the next few days,

I am going to a lecture by an author and illustrator of children's books and who knows where that will take me. I may not have unwavering faith in my abilities yet, but I do have faith in my Higher Power and the twelve step program of Debtor's Anonymous. Anything is possible. Anything!

Best Wishes for a Fulfilling and Prosperous 2019

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

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

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