



# Clarity Chronicle

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

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## Highlights of Fellowship Day 2018

by Mary B., Co-Chair

**32 different speakers shared their experience in D.A. addressing how the foundations of the D.A. program have shaped their recovery**

*Topics were:*

- Working the Twelve Steps
- Using Sponsorship, Service, Meetings and Literature
- Using the D.A. Tools
- Living a Transformed Life

Ten months ago, on a frosty afternoon in January, a dedicated band of Minnesota DA members met at the Crowne Plaza Hotel in Bloomington. We showed up to serve as the nucleus for hosting the 2018 World Service Conference (WSC).

One of our DA Tools states that: "Providing service at meeting, Intergroup and World Service levels is vital to our personal DA recovery." When I first started coming to DA, my self-esteem was at an all-time low. I couldn't see how I'd ever support my daughter and myself. Showing up at meetings every week and eventually volunteering to lead meetings reminded me that as a former teacher, I'd loved facilitating groups. That service helped me get back into teaching, something I'd left for almost ten years. I didn't think I'd ever be able to do service at the World level. However, life has a way of making some things possible.

When the WSC was held in Minneapolis nearly twenty years ago, I was very new to DA and volunteered on one committee. It was amazing to see how the organization worked on the World level. In 2018, I knew that serving as a co-chair of the Fellowship Day Committee would be a perfect way to give back for all I've gained by

living the DA way! I was able to use the group and volunteer coordinating skills I've gained in my work life to organize the events happening on Fellowship Day.

I'm also reminded that I never do service alone; I do it with others and with my Higher Power. Four other DA members volunteered to be on the committee and one offered to be co-chair. Everything the five of us did to get ready for Fellowship Day (FD) was based on the theme selected by the Host Committee: Transformation and Strength Through the Twelve Steps.

In early February we reviewed previous FD flyers and came up with four main sessions: The Steps, The Tools, Working the Program, and Living a Transformed Life. Those titles were further broken down into 16 topics.

While our FD Committee reached out to Twin Cities DA members, the Host Committee Chair invited delegates, attendees, Board members and trustees to speak. The resulting mix of local and out-of-town speakers gave the 2018 Fellowship Day event an international flavor.

As the moderator in The 12 Steps track, I heard a fairly new member of DA talk about her experience with Step 7, "Humbly asked Him to remove our shortcomings." She tied the 7th Step and the 7th Tradition together. She set up automatic payments to the DA General Service Board so that every month she's donating to DA at the world level. This motivated me to take a similar action: [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

Although I was able to use my skills and talents, the conference also helped me see my character defects. As the moderator of the session that was available for international members to call-in, I got to see my attachment to perfectionism and control. Due to a technical glitch, we were unable to mute phones globally. The background noise from participants who didn't mute their phones distracted both the presenters and the audience. My continuous attempts to get people to mute their phones added to the general distraction and didn't aid the tone of the event. Even in service, or perhaps, especially in service, I get to continually notice and practice my personal recovery.

I heard from very grateful and appreciative attendees in the Living a Transformed Life session, that the speakers who talked were incredibly motivating. Due to great audience participation and a transformational topic, emotional attendees lauded both about the session and the impact of DA on their lives. If you'd like to hear all of the speakers from Fellowship Day, you can order the Audio Files here: [www.daminnnesota.org](http://www.daminnnesota.org)

Another idea is to think about serving DA at whatever level possible. Perhaps you can put the 2019 World Service Conference in Los Angeles on your calendar. It's usually the first weekend in August. You can serve as a delegate or start saving to attend the Fellowship Day. With all the talent in California, I can only imagine what the Gala and

Fellowship Day will be like!

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## H.O.W: Honesty Openness and Willingness

The focus of our three newsletters this year is “H.O.W.,” **Honesty, Openness, and Willingness**, essential spiritual ingredients for recovery from compulsive debting. We are taking a look at the relationship of H.O.W. to the Twelve Steps and ways working them hand in hand enriches our lives.

### This Issue's Topic: "Willingness"

**“The main thing is that [we] be willing to believe in a Power greater than [ourselves] and that [we] live by spiritual principles.” A.A. Big Book, p. 93**

**Steps 3, 7, 8, and 12** are Steps whose focus is "Willingness." Coming to DA we hear stories week after week, meeting after meeting, from our DA peers who also desire to live with the theme of "H.O.W.," Honesty, Openness and Willingness, as their guiding principles while they weave the 12 Steps into their lives. We call this process of learning "God-consciousness" and it produces a metamorphosis in our outlook and feelings about life. Through practicing H.O.W. our worldview changes and we come to know we are not the center of the universe and we surrender our control over our finances to our HP. Our Higher Power and our spiritual relations with others become our focus. We become healed of the money obsession and debt problem one day at a time. We learn this God-consciousness experience is truly a personal transformation and that our "Higher Power is surely in the helping business." Daily willingness to surrender to God's individual will for us is a sure foundation for prosperous and successful debt free living.

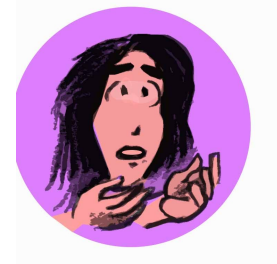


**Step 3: Made a decision to turn our will and our lives over to the care of God as we understood Him.** When we find we cannot stop debting on our own and have perhaps tried to live a moral life or maybe we lived on a deeply philosophical basis yet our obsession with money and debt did not stop, then only a spiritual experience will conquer our illness. Many of us came to DA as

atheists or agnostics and living a spiritual life seemed impossible. However, lack of power was our dilemma, not lack of religion, and that is just what the DA 12 Steps are all about: Finding a Power greater than ourselves that enables us to find a solution to our debting problem. We had to talk of God or of our own conception of God, coming to believe in that God to give us power we did not have so we could heal from our debting behaviors and compulsions. Sometimes slowly, sometimes quickly, we came to our own conception of a Higher Power and decided to turn our will and our lives over to the care of God, as we understood Him, and to let Higher Power provide and care for us.

**Step 7: Humbly asked Him to remove our shortcomings.**

Step 7 is a subtle step, working profound changes in us as we grow in our recovery. We only need one characteristic to work Step 7: humility. And surely, we had learned about being humble after working the first six Steps, if we had worked them honestly and to the best of our ability. We had acknowledged our problems were of our own making and had become entirely ready to have our character defects removed. Now it was time to ask God to remove them. But how should we do this? We had lived life to suit our needs and desires, not to fulfill God's will and to love and serve our fellows. Well, we do not humiliate ourselves before God, living in shame, remorse and having a negative self-worth. Rather we come to God standing tall yet unpretentious and teachable with modesty and give to Him all we are and all we can be, asking Him to set us free from our defects so He can work in our lives to the fullest as we move forward toward undertaking the rest of the Steps.



**Step 8: Made a list of all persons we had harmed, and became willing to make amends to them all.**

Step 8 has two parts: 1) Could we be unwaveringly honest with ourselves about the damage our compulsive debting had caused, and 2) Could we be willing to set things right with everyone, not just those we favored? We

began to work Step 8 from our first early Pressure Relief Group (PRG) commitments to begin to pay our creditors what we owed them. In Step 8 we made a list of what we had done, not what others had done to us. Just making a list sounds easy but it is difficult to follow through on, perhaps because we were hesitant to make amends to others. However, this Step is not about making amends but about the need and the willingness to do so. It is a prelude to taking actual action to approach our creditors and those we resent and have hurt, preparation to asking forgiveness and putting things right. Sometimes we were trapped in selfishness, dishonesty, fear or resentment and struggled with being willing, but we could reach out to share in

meetings, in our pressure relief groups, with our sponsors and in prayer. Praying for willingness to make amends helped us learn the process of forgiving, which is learning to treat others as we would like to be treated.

***Step 12: Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.***

We came to know we had had a spiritual awakening when looking back and reflecting on who we were and how we thought and lived upon coming to DA as a newcomer. At that time, we thought we lacked self-discipline and material goods, and that the world did not favor us, was not giving us what we wanted and demanded. We lived with debt, financial and emotional chaos, and a desperation that drove us to seek a way out in DA. What we came to experience in DA, however, was a real and deep personality shift that enabled us to live stable lives with abundance, our real needs and real wants met, and to be characterized by genuineness and a real desire to be of service. These were fabulous gifts given to us through working the Steps and the DA program and through having an ongoing relationship with the God of our understanding one day at a time. We realized we were transformed. As we became receptive to being of service to our fellows by being trusted servants and setting up meetings, participating and listening to others share, by holding group and national representative positions, and giving the gift of our stories to the still suffering debtor both inside and outside of the DA program, we continued to grow and enlarge our transformation into deeply spiritual and contented people.



***D.A.'s 12 Steps offer us a spiritual solution to the problem of compulsive debting.*** As newcomers and as "oldcomers" we ask the God of our understanding for the willingness to be willing to turn our lives over to His care and protection, letting God orchestrate our finances and our lives. In faith we clean house and ask again for willingness to let our Higher Power take our shortcomings, asking for courage to do so. We become willing again, through God's gift working on and within us, to make amends, all of our amends, whether or not we are comfortable with what that entails. And in order to keep our recovery solid we must become willing to carry the message to the debtor who still suffers. This DA program takes a lot of willingness! And our God has all power to create the necessary personality changes within us to make this willingness happen so we might be transformed and live fulfilled, happy, joyous and free lives just as He desires.

**"Dancing Through the 12 Steps"**



by Maarysia Haack, 2018 World Service Conference  
Spoken Word Poet

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 develop new ways of living. When we work D.A.'s Twelve Steps and use the D.A. Tools, we begin to receive these gifts of the program:

Chorus

So, dance, dance wherever you may be  
The steps are the rhythm of the dance  
They will lead you on to the promises  
They will lead you where you ought to be

Tis a gift to be free of despair  
Tis a gift to have new found hope  
Tis a gift to be free of chaos and confusion  
Tis a gift to find confidence and clarity

Tis the gift to live within our means  
Tis a gift knowing our means don't define us  
Tis a gift to be free of resentment fear and worry  
Tis a gift to be able to live a prosperous life

Tis a gift to value our contributions and ourselves  
Tis a gift to know that we are enough  
Tis a gift to know fellowship replaces isolation  
Tis a gift to know faith replaces fear

Tis a gift to know there is enough  
Tis a gift to know we can share our resources  
As we cease to compare ourselves to others  
Tis a gift to know that jealousy and envy will fade

Acceptance and gratitude are the gifts  
They replace regret, self pity and longing  
Tis a gift to live in reality  
No longer hiding in denial, fearing the truth

Tis a gift to realize that God is doing for us  
What we could not do for ourselves  
And when we find all these gifts are fulfilled  
We will know that we have been working our program

Chorus

So, dance, dance wherever you may be  
The steps are the rhythm of the dance  
They will lead you on to the promises  
They will lead you where you ought to be

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### **My Story: Willingness and Complete Surrender**

by Jan R.

It's been over a month since my last shopping spree. Not very long, but it feels like a lifetime. I believe that is because I am living a new life now.

I justified my spending for the following reasons: Growing up my Father was building a business so I didn't have what others around me had. We did not buy school clothes, instead we received hand me downs from the relatives in Boston, which were too big and out of style. I felt a lot of shame when I went to school wearing them.

Between the age of 14 and 15 I fell into a deep depression and I had huge mood swings and I could not understand my behavior. I had depression, rage, and feelings of deprivation I did not know how to deal with that overwhelmed me. I also had times of mania but when I shopped I felt I owned the world.

When I got a job after high school I got a charge card at Dayton's and maxed it right away and as soon as I earned any money I would spend it. I could not pay the required bills but was still not willing to take a look at my behavior.

I married young and by then had many bills that my new husband had to pay off so my husband never gave me money during our 11 year marriage. I had nothing to spend except what I earned by sewing for others and doing daycare, which was very little.

During my marriage I was in a constant state of severe depression. I found Al Anon, got help, got a divorce, and went back to school. Thinking my problems were over now that he was gone and the abuse had stopped, I opened another charge card at Dayton's and maxed it. I ended up borrowing from my parents to pay my bills. I had only \$15,000 a year to support my three children. I gave my children and myself much of what we desired. I felt I could make this magical world for us in which there would be no pain only happiness.

I begged God to help me quit my compulsive spending and debting, but I could not quit. It was a helpless and hopeless feeling. The guilt and shame tortured me daily but I still did not let go of the control that bound me to my addiction.

Because my children and grandchildren had ceased being a part of my life and I was

spending the money I needed for bills and taxes, I wanted so much to stop. I still was not planning to take action to quit even though I was aware that my behavior was a problem. I was lost as to what to do to stop.

Many may find this hard to believe but it took witnessing a miracle for me. One day I watched The Miracle in Divine Mercy Hills, in the Philippines of the "Dancing Sun." As I watched I begged God to heal me. I was ready.

My compulsion to spend that had controlled me ended, and this brought me to DA. I now have a sponsor and have done two PRG's. I track my daily spending in a check register, something that I had never used until now. I have created a budget spreadsheet. I have cut up and paid off my charge cards. Because of God and DA I am no longer going blindly into the night spending money I do not have on things I do not need. But there is a lot of work to be done to pay off the huge amount of debt I owe.

I willingly realize and accept that I will need to make sacrifices to pull myself out of this kind of debt and I am ready to face that now. A month ago I was terrified to look at my debt much less take responsibility for it, but God and support from DA has given me the clarity and willingness I lacked to do this.

With God's help and the help of DA and its members I have a future now. It is my hope and dream to share my program with others who have suffered. I also hope to regain the trust and respect of my children and grandchildren I have lost due to my compulsive spending.

I can now see what I once thought impossible is happening for me, and I am and will be forever grateful.

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## The B.D.A. Corner

### My Story of Healing, Prosperity and Business Ownership

by Mary R.

My name is Mary R. and I am a grateful recovering member of Debtors Anonymous. I have not incurred any new unsecured debt since January 1, 2008.

I discovered DA in 1995. I learned about the tools and steps, paid off my substantial debt and left the program after one year. I was debt free. I kept my





numbers after I left but I missed the key principle of DA which is "Don't Debt One Day at a Time." When I returned to the program 12 years later, this time with even more debt, I had much more willingness to stay in DA and work it long term.

During this time, I slid back into debt while trying to manage high health costs with part time employment. When I came back to DA, my sponsor suggested I join DA-HOW, which I did for 5 years. After a series of PRG's it was strongly suggested that I call my creditors and reduce my payments to them. I paid them what I could over the next few months and eventually my biggest creditor offered me a settlement. If I could come up with about 30% of what I owed them, they would forgive the rest. I was able to take out a secured loan on my car and pay them off. By 2010 I was debt free. I was working for an author as a personal assistant. I also wanted to start my own business and needed a website. I was able to start the business without debting. The business was successful and I was able to hire others to work with me. But in 2012, my health worsened once again and I returned to Minnesota.

I moved into the lower level of a friend's home and almost died from undetected mold. It took me over 4 years to heal. I was home bound and for two of those years, I was being cared for 24 hours 7 days a week by my companion. During that time, I was committed to maintaining my financial independence to the best of my ability by keeping my numbers, working with a sponsor, using the steps and attending phone meetings. Step 11 has been my mainstay. I also used steps 1, 2, and 3 as a mantra. I am powerless over my health and how it makes our lives unmanageable. I believe you can help me. I am going to let you help me. Thank you. I believed I could heal and to do that, I had to watch the negative thinking and pray a lot. I also focused on what service I could do for others. I could sometimes lead a phone meeting or walk my dogs or make a meal for us. What I could do always was to pray for others. The other key to working this program has been gratitude and focusing on all I do have and thanking my HP for the progress I continue to make.

My long term vision when I returned to DA was to fully recover my health. For much of my life, I studied and worked with many different healing modalities. I always had a sense that if I could find something to heal the confounding health issues I was facing, that I could help others heal too. I became certified in a healing art June 15. Today I am 90% healed and beginning my second business with my HP as my business partner.

The spiritual transformation that I have undergone has been a dramatic rebuilding and rewiring of my mental, emotional, and physical being. My HP gave me the daily strength to shift my being from fear to faith, from lack to abundance, from resentment to forgiveness, from feeling unworthy to a healthy level of self-esteem, and from sickness to health. Today I live in gratitude. And that's a really nice place to be.

***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.*

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**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](mailto: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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