

SOUND CURRENCY

Puget Sound Debtors Anonymous Newsletter

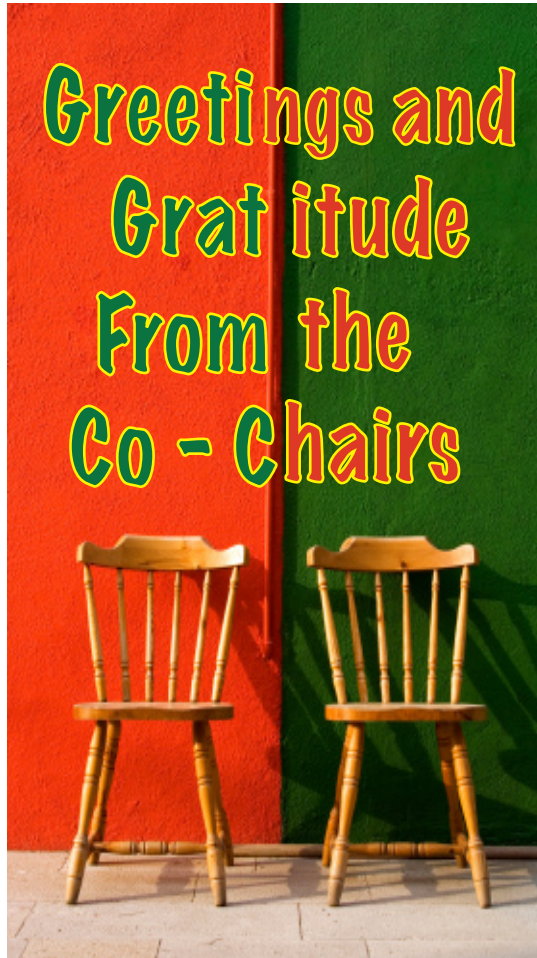
Spring 2008

Intergroup is planning its own working retreat to work on our vision for Puget Sound DA, plan and schedule events, workshops, retreats, etc. If you have any ideas for events that you would like to see offered, please relay that information to your group rep or some member of Intergroup, or leave a message on our DA website.

We have been discussing group conscience recently in relation to Intergroup activity. Tradition Two says that we have but one ultimate authority, a loving God as may be expressed through our group conscience. Our leaders are but trusted servants; they do not govern. All of the Intergroup members are servants of the group conscience and ALL DA members are always welcome to attend any Intergroup meeting to share in the group conscience, although voting is reserved for Intergroup members, including your own group rep. The beauty of group conscience is that no one in DA has less or more power, authority or voice in any decision or action of DA or DA Intergroup.

Being co-chairs simply means that we facilitate Intergroup meetings, and make up the meeting agendas with the intent that everyone

Greetings and Gratitude From the Co-Chairs



gets to be heard. We don't govern or direct Intergroup and we try not to use any more influence as co-chairs than what is appropriate for any member of Intergroup acting in group conscience.

The question of using email and the Internet to conduct Intergroup business in between Intergroup meetings was brought up, to expedite decision-making and Intergroup action, starting a discussion as to whether this compromises group conscience, for the rest of DA membership not in the loop or distribution list. We'd be interested in hearing other's thoughts. Talk to your group rep or join us at our

next Intergroup meeting.

We announce the date and time of each Intergroup meeting to invite anyone to attend our meetings. Each member is always welcome to attend. And it's not as dry or dull as you might think! Join us one of these future days.....second Saturday of the month, at Daybreak Star Indian Cultural Center in Discovery Park, 10am-Noon, in the second floor lounge.

Save the date: The Step Retreat – our third – is coming May 9-11. Yes, we know it is Mother's day weekend, but you can still treat your mom to Sunday dinner on Mom's day. We will be seeking people who have worked their steps in DA to be "Step Servers" – sort of like temporary sponsors for the weekend. The retreat is for folks who have not had the opportunity to work their steps in DA, or at least not through their fourth step. The retreat provides a weekend format for working through your steps up to Steps 7 and 8 in a safe, relaxing and lovely environment. This does not mean it's the easy way out, simply a streamlined method to get through your major step work with the idea that you can revisit any step later to work on your less-critical issues. Contacts for now are Willie and Beth, more to come.....

Beth and Kathleen K,



Living Within My Means

***WE WILL LIVE WITHIN OUR MEANS
AND YET NOT BE DEFINED BY THEM***

Living within my mean is basic. The sun lives within its means as it rises at day and sets at night. Likewise do most things, but when it comes to me I choose to live out of my means I choose to live either as a pauper or a poor man but not as I am. I choose to spend compulsively or compulsively under spend but certainly do not spend as I earn.

Using the tool of Record maintenance is one way to practice living within my means. It teaches me develop and use a spending plan, and keep track of my outstanding debts and expenses. I learn to plan and spend by my income, to fund basic categories first, and plan and wait for the others second.

While living out of my means would mean debting or under earning and would often make me more vague, I learn that it is when I accept and live within my means that I see and am most aware.

BDA Update

There was a workshop on Building a Business Plan sponsored by the Saturday morning BDA group this past January. It was a three day workshop and there were 27 participants. The workshop covered visioning, marketing, earning what you are worth and a cash flow analysis among other topics. The steps were emphasized as well as BDA and DA principles. Christy S. and Paul S. were the presenters. Members had some very favorable responses and some felt it made a huge difference in how they will conduct their business in the future. This workshop will be offered again in the fall. Willie

Submitting Articles

Please send submissions by **May 23, 2008** for the summer issue that will come out in June! This is a quarterly newsletter. The topic will be "PRG Groups". You may send up to 300 words but articles may be edited to fit. Please send to newsletter@dawashstate.org

Puget Sound Debtors Anonymous Intergroup meets at

Daybreak Star Conference Center
38801 W. Government Way and Seattle
on the second Saturday of each month at 10:00AM. Everyone is encouraged to attend. Contact 206-903-9463 or 1-800-562-1240 (Washington residents only)

Step by Step Our Story Changes



All of us come to DA with our personal stories. There are stories of chaos and failure, brave attempts to change on our own and more disappointment. And we have stories of our distant past all the way to childhood which can contain clues about how we came to be the people we are. Considerable time in meetings is given over to telling our stories, both of our past with the disease and of our present struggles with it.

It occurs to me that as we work through the steps there is a change, not so much in the stories themselves but in our relationship to our stories. In **STEP ONE**, we are coming to grips with the reality of our stories. We are breaking through the denial. We learn that there's something broken about our ability to create successful strategies on our own. So much so that further self-directed efforts are doomed to failure. It wasn't that our efforts or character are weak, but that we have a disease. We can't expect ourselves to overcome this on our own any more that a person with a cold can be expected (through stern determination) to stop sneezing. We're not bad people. We're sick people struggling to get well. What a relief that is! This nightmare is not all about me. I am not my story. I am a person with a story. **STEP TWO** is another change in our relationship to our stories. It's no longer about me and my story. It's about HP, myself, and the story we're going to create together. A different story than I am able to create on my own. Now there is the possibility of change. In **STEP THREE**, we decide we're not the author of this story anymore. It's time to relax and look over the shoulder of the master storyteller as HP lays out the plot for the future. In **STEP FOUR**, we're going to look over our stories and do some rigorous editing. First there's the fact checking. Then it's time to sort out what parts are worth keeping and what parts need to go. What are the recurring themes, where does the main character go wrong and where does the hero go right? In **STEP FIVE**, it's time to share our story completely. For the first time HP and one person will hear the whole thing, including the parts that we're desperate to hide. Exposed to the light of day those nasty secrets loose a lot of the power they once held over us. Life in which our most painful and shameful stories no longer have the power to hold us down-- - This is something wonderful to experience! In **STEP SIX** and **SEVEN** we give our story up. The parts that we loved and depended on, as well as the nightmares we'd rather forget. It's not up to us anymore. In **STEPS EIGHT** and **NINE** we cut our last connection to the story of our past. This is the connection that is made of the hurt and damaged relationships that our sickness put between ourselves and others. At long last we can walk free. In **STEPS TEN** through **TWELVE** we build a life, one day at a time. Since we are no longer the author of our story HP is free to give us a life that we would not have known how to dream of, much less create.

The facts of today and of our past are what they are. The Twelve Steps are a process in which we can change the way we relate to those facts and the story they tell. It is a process which changes us, and makes it possible to create different kinds of facts in our future.



THE ENVELOPE SYSTEM

TEN ACTION STEPS TO PEACE OF MIND

by *Anonymous*

I'm a recovering debtor, and although DA has helped me get out of debt completely (hooray!), my disease manifests these days through compulsive spending. If I have easy access to money, I will spend it. I've had to use hard-to-get to methods save anything at all--a CD with early withdrawal penalties, for example. One of the challenges of saving that plagued me for many years in DA involved how to set aside money for irregular, but recurring, expenses. For me, that includes vacation, veterinary check-ups, hair cuts, Christmas presents, a car care fund, and a fund for tabs for my car. Leaving the money in my checking account didn't work; I would spend it before the event came around. Putting it aside in savings didn't work either; I would withdraw it, then spend it. I was truly powerless to set aside money for these categories, so that when they came up, funding them would throw me (back) into deprivation mode in other categories. I'd end up feeling cheated, even though I was really cheating myself.

Blessedly for me I talked with my sponsor about this dilemma, who recommended I try the envelope system. She gave me instructions:

1. Review my spending plan for repeating, but non-monthly, expenses.
2. Decide how much I needed to set aside in each of these categories monthly to cover my expenses at the frequency they came due. For example, I get my hair cut every three months, so I divided the cost of haircut by 3. My haircuts cost \$75.00, so I needed to deposit \$25/month. Review these amounts with my sponsor.
3. Create an envelope for each of these categories. I found large colored envelopes, labeled them with each category name, and decorated them (using affirmation stickers).
4. Write a deposit schedule on the outside of the envelope for the next 12 months:
For example: Hair Care

Jan \$25 **Apr \$25** **etc.**

Feb \$25 **May \$25**

Mar \$25 **Jun \$25**

March: Haircut!!!! **June: Haircut!!**

THE ENVELOPE SYSTEM



TEN ACTION STEPS TO PEACE OF MIND CON'T.

5. Count up the total cash needed to fill all your envelopes with the proper amounts per month.
6. Determine what denominations of money you need to deposit exact amounts per month.
7. Once per month (at payday) or divided into however often you need (twice a month, weekly), withdraw the proper amount in the proper denominations from the bank.
8. Deposit the amounts in each envelope, and check or initial the line for that month when complete.
9. On your spending plan, write in the amount that you "spent" per month in that category. This way the amount will be steady year 'round.
10. If your estimations are off (too high or too low), make adjustments as needed with the help of your sponsor.

That's it!!! It may sound complicated, but I can tell you that learning it and using it has created many happy feelings for me.

Messages I'm receiving: I'm worth planning for, my needs are important, I can use money responsibly, there is enough for me, I'm lovable.

Recently I took my car in for an oil change and to have the windshield repaired, which my insurance would not cover. Because I'd been using the envelope system for five months, I had more than enough cash to cover these expenses! I'm now able to be reliable with my cat's trips to the vet, getting my tabs, and getting more regular haircuts, which causes me to feel nurtured and secure. Since so much of my debting was out of fear, lack, and neglect, this is truly a miracle for me.

I am not perfect (don't stick a fork in me--I'm not done yet!)...I have "stolen" money from two of my envelopes--my vacation category, and Christmas presents. But progress, not perfection. I may not have reached the end of the tunnel, but I think I can see it from here.