

**Debtors Anonymous and Health Issues 2 –
For Mental and Physical issues, particularly but not exclusively focusing on recovery for compulsive debtors affected by abuse and trauma, neglect and dysfunction in early life.**

Meeting Format

Thursdays 1pm - 2 pm EST

Phone number: 1- 515-739-1423

Leader and All Members Use Access Code: 408137#

Per DATIG's instruction: Leader Code is not posted online. Please contact your group.

Once we have figured the new prompts, we can type them into these instructions.

le:

1. *6 mutes / this is the same as before
 2. *5 leader mutes callers
 3. There is a Q and A mode that is an advanced form of communication = *1
 4. How to turn chimes off: *8 (funnel through until it says all turned off)
 5. Number of callers: *2
 6. Is this meeting an hour and 15 minutes? Biz Mtg is stated to be. The regular meeting used to be. Recently we've been doing only an hour.
 7. Everyone calls in unmuted: this was for the old call, this needs to be checked.
 8. I am not clear about the topics for Week #2. It's below. Today I was told we only do the steps, but it says steps, traditions and concepts. Do we need to have this wording adjusted?
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Note to chairperson: Please read through prior to chairing the meeting so you can be familiarized with the instructions.

Meeting Script

WHEN YOU FIRST COME ON THE LINE AS LEADER

Please press *8 till you hear "Entry and exit chimes are off" and *5 to mute the line

I. Opening

"Hello, my name is _____ and I am a compulsive debtor. Welcome to the **DA and Health Issues 2 meeting– for Mental and Physical issues particularly but not exclusively focusing on recovery for compulsive debtors affected by abuse and trauma, neglect and dysfunction in early life.**"

II. Serenity Prayer

"Please join me for the serenity prayer. God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference."

III. Statement of Purpose:

"In D.A. our purpose is threefold: to stop incurring unsecured debt, to share our experience with newcomers, and to reach out to other debtors. D.A. is a spiritual fellowship based on the Twelve Steps and Twelve Traditions as adapted from A.A. The essence of the D.A. program is one compulsive debtor helping another to refrain from incurring unsecured debt, one day at a time."

IV. Telephone Etiquette

"The following guidelines keep our meeting serene. Background noise is very distracting. Please keep your phone muted except when you are speaking. We do not announce ourselves if we arrive after the meeting is started, so please ignore the standard recording used on this line directing you to do so. To share, press the *6 key to un-mute. If you don't hear the announcement "muting canceled," press the *6 key again until you do. After your share, mute again by pressing the *6 key until you hear "you are muted." Never put your phone on hold during the meeting, for example to take a call on call waiting. Instead, if you want to take an incoming call, hang up on the meeting for a full three seconds. Your phone will ring with the incoming call and you can answer it. Many of us block call waiting during the meeting by pressing *70 before we call in. By group conscience, the leader (and only the leader) is empowered to interrupt the phone meeting at any time to address distractions."

V. 12 Steps and Tradition of the Month

"We will now read the 12 steps and tradition of the month." *Ask for a volunteer or read it yourself. (below)*

VI. Introductions

DA Intros – "Now we introduce ourselves by first name only and announce where we are calling from."

"Would anyone who hasn't introduced themselves like to do so now?"

"Thank you"

VII. "A Word to Newcomers:

Is anyone new to DA or to this meeting who would like to introduce themselves by their first name? If you're having problems with money and debt and think you may be a compulsive debtor, you have come to the right place and we can help you. It is suggested that you attend at least six meetings over a two-week period to have time to identify with the speakers and absorb the DA concepts. If you then think DA is for you, you can have your first pressure relief meeting."

VIII. Topic

Note: The topics rotate depending on week of the month.

Go into "Q and A mode."

Week 1: Speaker meeting: A speaker volunteers to share his/her experience, strength and hope for 10 minutes concerning **DA and Health Issues for Mental and Physical issues particularly but not exclusively focusing on recovery for compulsive debtors affected by abuse and trauma, neglect and dysfunction in early life.** with the group.

This usually involves explaining what happened before he/she came to DA, how the speaker came to DA, and what it has been like since coming. [*Hopefully, the speaker chair or meeting chair should have located a speaker in advance.*]

Week 2: Step meeting: using The Twelve Steps, Twelve Traditions and Twelve Concepts of DA book or DA Step Pamphlet, in which we read the step / tradition / concept corresponding with the month we are on.

Week 3: Tools: using the DA Tools Pamphlet or Currency of Hope book, in which we read the Tool corresponding with the month we are on.

Week 4: Reading from *A Currency of Hope* for 10 minutes

Week 5: Tradition of the Month: read from The 12 Steps, 12 Traditions, and 12 Concepts of DA for 10 minutes.

IX. Sharing

Remain in "Q and A mode."

"Do we have a spiritual timekeeper on the line?" *[If no:]* We will need a spiritual timekeeper for this meeting. Is there a volunteer?"

"We will now go to shares. Shares are 3 minutes with a 1-minute warning (*2 minutes with a one-minute warning on last week because of Business Meeting*). People can share on the topic, on health issues mental and physical, particularly but not exclusively focusing on recovery for compulsive debtors affected by abuse and trauma, neglect and dysfunction in early life, or on any DA topic."

"Please note that in DA we do not engage in cross-talk, which is when members interrupt or directly address another sharer."

"This meeting focuses on the DA approach to recovery, so we avoid the mention or discussion of specific titles and authors of publications other than DA approved literature. We leave our other identities outside the discussion- other Twelve-Step Issues, religions and occupations. We speak from the DA point of view. The leader will remind other members, during the meeting if necessary, of our commitment to these guidelines."

Sharers to be encouraged to leave their contact details at the end of their shares.

Ask spiritual timekeeper if he/she would like to share first, and offer to time for them.

(Notes to chairperson:

- *Chairperson should thank each sharer by name. This way, if someone wants that person's telephone number they will know the name of the person who just shared.*
- ***Chairperson to remind person who has just shared to leave their contact details if they wish.***
- *Also, if someone mentions non-conference approved literature the chairperson can say the following: "I'd like to remind everyone that we don't mention non-conference approved literature, in accordance with Tradition 10 which states that we have no opinion on outside issues.")*

X. Announcements

At 1:40p.m. EST, ask:

“Are there any DA-related announcements?”

“Please note that there we have a Community Business Meeting on the last Thursday of the month at 1:45 pm EST.’ Business meetings are held monthly and everyone is encouraged to attend.

Many of us have long harbored feelings that “business” was not part of our lives, but for “others” more qualified. Yet participation in running our program teaches us how our organization operates, and also helps us to become responsible for our own recovery.”
(Tool number ten of the Tools of Debtors Anonymous.)

There is another DA and Health Issue meeting at 3pm EST on Tuesday on 1-515-739-1020 pin 250588#.

XI. Seventh Tradition

Make the following announcement in accordance with DA’s Seventh Tradition:

“DA has no dues or fees. We are self-supporting through our own contributions.”

“We encourage group members to contribute to DA via the website –www.debtorsanonymous.org. If you can't give, keep coming back anyway. We need you more than your money.”

Business Meeting (Last Thursday of the month only)

At 1:45 pm EST turn meeting over to the Business Chairperson who uses the Business Meeting format (page 8). If no Business Chairperson available, Chairperson can do. Meeting ends at 2:15 pm.

XII. AllThursdays except the last - Newcomer Sharing

“We will now open the meeting for sharing by newcomers and those who do not normally share. Who would like to begin?”

[If no newcomers you can re-open the meeting to other people who would like to share.]

XIII. Commitments or Abundance sharing for 5 minutes: Except the last week of the month due to the Community business meeting

About seven minutes before the end of the meeting (1:53 pm EST, except on the last Thursday of the month) ask participants:

"Is there anyone who wants to make a commitment to an action they would like to take in the upcoming week or share abundance in their lives and DA Recovery?"

XIV. Closing Statement

(If applicable) "Thank you to all of those who did service at this meeting, including..." (name the speaker, readers, timekeeper, etc.)

"Before we read the closing statement, would anyone like to announce the names of those participants whose phone numbers you would like to obtain at the end of the meeting?"

After the names have been called out, please read the closing statement as follows:

"The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting what we hear and who we hear at the meeting. If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems.

"Talk to each other, reason things out with someone else; let there be no gossip or criticism of one another, but only love, understanding, and companionship."

XV. The Promises

"Would someone be willing to read the DA promises which can be found on the Home Page of the DA website."

Twelve Promises of Debtors Anonymous

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 D.A.'s Tools, we begin to receive these gifts of the program:

1. Where once we 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, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment, or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and gratitude will replace regret, self-pity, and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions toward a rich life filled with meaning and purpose.
12. We will recognize a Power greater than ourselves as the source of our abundance.

We will ask for help and guidance and have faith that they will come. 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.

XVI. Serenity Prayer

"Will all who care to unmute their phones so that we can say the serenity prayer?"

Say the serenity prayer:

"God, grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference."

"Now is the time to exchange phone numbers. People can then stay on the line if you have questions about DA or for fellowship with other DA members."

XVII. Last Thursday of the month: Business Meeting

On last Thursday of each month, our Community Business Meeting is held from 1:45 to 2:15 pm EST. There should be a Business Meeting Chair. This is the format:

- 1. Say the Serenity Prayer.*
- 2. Ask for a spiritual timekeeper – meeting is no longer than 30 minutes. Notify every 10 minutes and when 5 minutes left.*
- 3. Ask if Secretary is present; if not, ask for a volunteer to take minutes.*
- 4. Secretary reads minutes of the last meeting; vote to approve minutes.*
- 5. Elections for moderator, timekeeper, business chair, business secretary, GSR (Group Service Representative), speaker seeker. If positions cannot be filled, we announce them on the meetings. Reports (if applicable) from GSR.*
- 6. Old business*
- 7. New business*
- 8. Close with the Serenity Prayer.*

The Twelve Steps of Debtors Anonymous

1. We admitted we were powerless over debt—that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God *as we understood him*.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God *as we understood Him*, praying only for knowledge of his will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to other compulsive debtors, and to practice these principles in all our affairs.

The Twelve Traditions of Debtors Anonymous

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority—loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop debting.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose—to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

The Twelve Tools of Debtors Anonymous

Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following Tools.

1. Meetings

We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

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. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. Pressure Relief Groups and Pressure Relief Meetings

After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically 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 to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a prudent reserve, retirement, and special purchases.

6. Action Plan

With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. The Telephone and the Internet

We maintain frequent contact with other D.A. members by using the telephone, email, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. D.A. and A.A. Literature

We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of 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. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. Business Meetings

We attend business meetings that are held monthly. Many of us have long harbored feelings that “business” was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.

11. Service

We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.

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.