

Meeting Format
Debtors Anonymous and Health Issues II

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.

NOTES

Thursdays 1 pm - 2 pm EST Phone number: 1-202-926-1147. Leader and all members, use Access Code: 408137# Then it asks if you are the leader: press*, then it prompts you: you must ask a long-time member for this.

(Per DATIG: do not give this code out, it is only for leaders. There should be only one person on the leader code at a time. If there is more than one, can cause glitches.)

Note to chairperson: Please read through prior to chairing the meeting so you can be familiarized with the instructions. Attached are: 12 Steps, 12 Traditions, 12 Tools, and The Promises.

WHEN YOU FIRST COME ON THE LINE AS LEADER, please press *8 till you hear "Entry and exit chimes are off". Press *5 to mute the line. *2 will tell you the number of callers.

I. Opening

Hello, my name is _____ and I am a compulsive debtor. Welcome to the D. A. and Health Issues II 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 us for the 'we' version of the serenity prayer. God, grant us the serenity to accept the things we cannot change, courage to change the things we can, and the 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.
- 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."
- 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 the tradition of the month. *Ask for a volunteer or read it yourself (see end of the format).*

VI. **Introductions**

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

If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path to recovery and find the peace, joy, and love that we have found in Debtors Anonymous. Is anyone new to D. A. or to this meeting who would like to introduce themselves by their first name?

VIII. Topic

The topics rotate depending on week of the month—and are for 10 minutes.

Week 1: Speaker meeting: A speaker volunteers to share his/her experience, strength and hope for 10 minutes concerning D.A. 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. This usually involves explaining what happened before he/she came to DA, how the speaker came to D.A., 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: read the Step corresponding to the month in *The Twelve Steps, Twelve Traditions and Twelve Concepts of D.A.* or the *12 Step Pamphlet*.

Week 3: Tools: using the *D.A. Tools Pamphlet* or *Currency of Hope*, we read the Tools (reading the titles only, then read the Tool of the corresponding month we are on, along with the descriptive paragraph. *Ask for two volunteers to share 3 minutes each on the Tool.*

Week 4: Reading from *A Currency of Hope* **AND** Business Meeting (*held if the 4th Thursday is the last week of the month*).

Week 5: Tradition of the Month: read the Tradition corresponding to the month from *The 12 Steps, 12 Traditions, and 12 Concepts of D.A.* **AND** Business Meeting (*held if the 5th week is the last week of the month*).

IX. Sharing

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 one-minute warning (*2 minutes with a one-minute warning when there is a 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 D. A. topic.

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

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

Sharers are 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. All Thursdays, except the last Thursday--Newcomer Sharing 1:40 pm

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.]

XI. Commitments or Abundance sharing for 5 minutes: *Except the last week of the month due to the Business Meeting: at 1:50 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 D. A. recovery?

XII. Announcements

At 1:55 pm EST, ask:

Are there any D. A.-related announcements?

Please note that we have a Business Meeting on the last Thursday of the month at 1:45 pm EST. Also, there is another D. A. and Health Issues meeting at 3pm EST on Tuesday on 1-202-926-1059, access code 250588#.

There is a daily step study meeting at 8am EST that rotates every 2 months, effective every January. Please go to www.stepsponsors.com For more details see DATIG.net

XIII. Seventh Tradition

D. A. has no dues or fees. We are self-supporting through our own contributions. We encourage group members to contribute to D. A. via the website – www.debtorsanonymous.org. Our group number is #1538. If you can't give, keep coming back anyway. We need you more than your money.

*****Business Meeting**

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

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 10 of The Tools of Debtors Anonymous.)

At 1:45 pm EST turn meeting over to the Business Meeting Chair who uses the Business Meeting format below. If no Business Meeting Chair is available, the Chairperson can moderate the Business Meeting. The Business Meeting ends at 2pm.

XV. The Promises

Would someone be willing to read the D. A. promises which can be found on 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 DA's Twelve Steps, we develop new ways of living. When we work DA's Twelve Steps and use DA'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 D. A.
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.

XIV. Closing Statement

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.

XVI. Serenity Prayer

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

God, grant us the serenity to accept the things we cannot change, courage to change the things we can, and the 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 D. A. or for fellowship with other D. A. members.

XVII. Last Thursday of the month: **Business Meeting Format**

Serenity Prayer.

Ask for a spiritual timekeeper – meeting is no longer than 15 minutes. Notify every 5 minutes and when 1 minutes left.

Ask if Secretary is present; if not, ask for a volunteer to take minutes.

Secretary reads minutes of the last meeting; vote to approve minutes.

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.

Old business

New business

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 D. A. members at any time will not be repeated.