

## DA Friday Vision Meditation/Speaker Meeting Format

Meeting Time: 4:00 – 5:15 PM EST

Hello, my name is \_\_\_\_\_ (first name only) and I am a compulsive debtor, I live in \_\_\_\_\_, welcome to the Friday Vision Meditation/Speaker Meeting of Debtors Anonymous.

A copy of the draft meeting format, which includes the DA readings, can be found by going to....DATIG.net (Debtors Anonymous Telephone Intergroup) web site under the meeting schedule hyperlink.

Please join me in a moment of silence followed by the Serenity Prayer. Press \*6 to unmute your line.  
“God, grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.”

I will now mute the meeting:

**(DO NOT READ ALOUD):**  
**Press \*5 to Mute All (Leader may cycle through all three choices if it gets stuck)**  
**Press \*8 to turn off entrance and exit chimes**

The meeting is now muted. To unmute, please press \*6 when you are ready to share.

### Welcome to Debtors Anonymous

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles. The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our Fellowship is supported solely through contributions made by members; there are no dues or fees. Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

### Phone Etiquette:

To keep our meeting serene, we ask that you practice the following phone etiquette:

- Please keep your phone muted throughout the meeting unless you are sharing. Pressing \*6 mutes and unmutes your phone. After pressing \*6 you will hear a recording saying, “Muted” or “Un-muted”. If you do not hear the recording indicate your mute status, press \*6 again to verify whether you are muted or not.

Thank you in advance for your courtesy to the other callers on the line. (Describing background noise in detail helps the person responsible realize it is their line.)

Newcomer Greeting: The person using the host pin can Press \*2 at any time to find out how many callers are on the line)

It is now time to welcome our newcomers. Please press \*6 to un-mute your phone and give us your first name and where you are calling from. Please tell us if you are new to DA or to this meeting, so we might give you a special welcome.

### 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 of recovery and find the peace, joy and love that we have found in Debtors Anonymous.

We will be looking for someone who would be willing to stay after the close of our meeting to take questions from our Newcomers and coordinate our phone number exchange.

#### Introductions: Weekly Check-In, Action Steps/Achievements

We will know have everyone introduce yourself. Please give us your first name and where you are calling from. This is also the time that you may briefly share in one or two sentences what actions you have taken this past week to support your DA recovery program. Who would like to start?

You will need to press \*6 to unmute your phone. (allow plenty of time in between pauses)

Welcome everyone!

Now is the time for our readings. Can we have three volunteers who are willing to read the DA 12 steps, the tradition and tool of the month, and from the Visions pamphlet or Step 3/11 from the DA 12/12/12? Request three names.

#### THE 12 STEPS/TRADITIONS/TOOLS/DA LITERATURE: (Located at end of meeting format.)

- 1 \_\_\_\_\_, Please read the 12 Steps of Debtors Anonymous.
- 2 \_\_\_\_\_, Please read the DA Tradition and Tool of the month with description.
- 3 \_\_\_\_\_, Please read 3 paragraphs of your choice from the DA Visions pamphlet or DA 12/12/12  
In the event the Visions pamphlet is not available the chair may suggest reading a few paragraphs from Step 3 or 11 in DA 12/12/12

Thank you to all who read.

Now is the time for our Vision Meditation.

I will now put the conference call into the mode where only I can be heard.

Leader's meditation script: pause where appropriate.

Now is the time for us to enter into the meditation, followed by 3 minutes of writing, then sharing. Be sure to have your phone muted by pressing Star 6 until you hear, "Muted."

We have the currency of money and the currency of time. We spend money and we spend time. When we track time, as a neutral witness without criticism, we see more clearly what we do, and we see what we desire or intend to do, that we do not. As with money, when we become aware of our time, we gain more peace and clarity. We track time, plan it, review it and we can even report it to our Action partners.

We create a time spending plan, so that we map out the smaller steps needed to achieve our larger vision, our larger mission. We set out a path to walk one day at a time toward our vision. We spend time wisely as guided by our Higher Power, or the God of our understanding, to reach our Visions, and to enjoy the fulfillment of our goals and dreams.

Let's take a few deep breaths. As we relax into our breathing, focus on the heart. Focus on the source of our visions, within. Visualize yourself in the setting of any vision you have. Perhaps we can ask a Higher Power, "What are your visions for me?" Perhaps we can ask a Higher Power for clarity. Perhaps we can ask a Higher Power, for power to carry out the visions. And now, we will enter into 5 minutes of silent meditation.

(Leader uses timer set to 5 minutes).

"Our meditation is now ending." We will now take 3 minutes to write. (Set time to 3 minutes)

**After 3 minutes.** It is now time for our speaker and sharing portion of our meeting. Would someone be willing to be our spiritual timekeeper? (*To spiritual timekeeper: name*) Thank you, \_\_\_\_\_.  
Is our speaker with us on the call? Thank you, \_\_\_\_\_ for your willingness to share your DA recovery journey with us. How would you like the timekeeper to allocate your 10 min. time notifications? I'll now turn the meeting over to you. (*speaker shares 10 minutes*).  
Thank you for sharing with us today, \_\_\_\_\_. Would you be willing to share your phone number or email address? Do you have a topic you would like to choose for our general sharing today? (*repeat the topic for the group*)

#### Group Sharing:

We are now ready for three-minute group sharing. You will hear the timekeeper give you a gentle reminder with "One minute" and then "Time" after 3 minutes. Please acknowledge the timekeeper with "Okay" or "Thank You" for both. You may choose to give your phone number or email at the end of your share. Please speak slowly and include your time zone and the preferred time to call. (*Record the information for the after meeting*) We encourage positive sharing of our DA experience, strength and hope which enables recovery and encourages the newcomer.

We ask that everyone refrain from engaging in cross-talk, which includes giving advice or feed-back, interrupting another person's share or referring directly to another person's share.

#### End of Sharing: (*top of the hour*)

That is all the time we have for sharing. If you did not have the opportunity to share or would like to share more, please feel free to stay on the line for fellowship after the meeting. Thank you to \_\_\_\_\_, our spiritual timekeeper and to all those who gave service and contributed during this meeting.

#### DA Announcements:

Are there any DA announcements? (*read the following during April*) A draft copy of this meeting's format is available for review by going to DATIG.net, clicking on the hyperlink titled, *meeting schedule*. All meeting attendees are encouraged to review the format to provide feedback and participate in the next business meeting on April 26. An email will be provided after the meeting to receive questions/recommendations.

#### Seventh Tradition:

According to the 7th Tradition, "Every DA group ought to be fully self-supporting, declining outside contributions." This meeting has no formal expenses at this time, but if you wish to contribute to the good of DA, which makes these phone meetings possible, you can contribute on the DATIG.net. site. Please note on your donation that it is from DA group #1124. Additionally, free DA literature, recovery program resources, and how to contribute directly to DA can be found by going to the DA web site at DA.org.

We would like to emphasize that dues are not a requirement for DA membership – the only requirement for membership is a desire to stop incurring unsecured debt.

#### Tradition 12: Anonymity:

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 and whom we hear at this meeting. If you 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 Fellowship.

Vision Action/Commitments: (*Time for 3-4 minutes depending on number of participants*)

We are ready to state our Vision Action Commitments for the upcoming week. Please chime in, one at a time, state one or two actions in a short sentence per person. I will begin.  
Thank you for sharing your Vision Action Commitments.

The Promises: Would someone please volunteer to read the 12 DA Promises. Press \*6 to unmute.

### The Twelve Promises

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 towards 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.

You are invited to stay for the after-meeting for questions and discussion. Would someone be willing to stay after the meeting to answer questions from newcomers and to coordinate the phone numbers needed? **Ask if someone is willing to leave their phone number for newcomer questions.**

### Closing:

Will all who care to please join me in closing with the Serenity Prayer?

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

Thank you everyone, I now turn the meeting over to \_\_\_\_\_ After Meeting coordinator for phone number exchange and Newcomer greeter to answer any questions.

After Meeting Fellowship: The After Meeting is now open. Need numbers or information repeated? *(If someone offered to answer questions, newcomers, turn meeting over; if not, stay for a few minutes.)*

Any New Comers to DA or this meeting? Does anyone have any questions?

Business Meeting: **\*(Last week of the month) at 40 minutes past hour**

*Ask if the Business chair is on the meeting (if no Business meeting chair is in attendance request a volunteer to lead the meeting.)*

Would someone volunteer to chair our business meeting today?

Would someone volunteer to take minutes for our business meeting today?

Would someone be willing to read the DA Tool # 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.”

Agenda: Open with the Serenity prayer

1. Review/approve prior minutes

2. Election of open service positions for this meeting include:

- a. Meeting chairperson for \_\_\_\_\_ request 3 months, (secure for one month if possible)
- b. Business meeting chairperson for \_\_\_\_\_ request 3 months (secure for next month if possible)
- c. Business meeting scribe for \_\_\_\_\_ request 3 months (secure for next month if possible)
- d. Newcomer greeter \_\_\_\_\_
- e. Speaker \_\_\_\_\_ Speaker Seeker

3. Old Business

4. New Business

5. Closing-Serenity Prayer

*(end business meeting by ten minutes before the hour return to meeting chairperson)*

### **Additional Readings:**

#### **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 understand God.
- 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 God 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 understand God, praying only for knowledge of God's 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 compulsive debtors, and to practice these principles in all our affairs.

### **The Twelve Traditions of DA (Read Tradition of the month only)**

Our common welfare should come first; personal recovery depends upon D.A. unity.

- 1 For our group purpose there is but one ultimate authority--a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
- 2 The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
- 3 Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
- 4 Each group has but one primary purpose--to carry its message to the debtor who still suffers.
- 5 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.
- 6 Every D.A. group ought to be fully self-supporting, declining outside contributions.
- 7 Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
- 8 D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
- 9 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.

### **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.