

## DA Friday Vision Meditation/Speaker Meeting Format

Meeting Time: 4:00 – 5:15 PM EST 605-313-5787 286815#

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

A copy of the meeting format, which includes the DA readings, can be found by going to:

**D-A-T-I-G.net** (Debtors Anonymous Telephone Intergroup) web site and click on the hyperlink for the meeting schedule. Our meeting has a variable format. Weeks 1 & 3 are a Vision/Meditation and writing exercise. Weeks 2 & 4 we have a Speaker and Week 5 we have a DA speaker audio recording/chair's choice.

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. 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 “Muting is now cancelled.” 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.

If the chair is unable to stay on to lead the after meeting:

We will be asking 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!

#### DA 12 STEPS/TRADITIONS/TOOLS/DA LITERATURE: Located at end of meeting format

Now is the time for our readings. We will need three volunteers who will be willing to read the DA 12 steps, the tradition and tool of the month, and from the Visions pamphlet or on Step 3/11 from the DA 12/12/12.

1. Can someone please read the 12 Steps of Debtors Anonymous.
2. Can we now have someone read the DA Tradition and the DA Tool of the month with description.

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.

We have the currency of money and the currency of time. We spend money and we spend time. When we track time, without criticism, we see more clearly what we do, what we desire, and that which we intend to do. As with money, when we become aware of our time, we gain more peace and clarity. We can create a time spending plan that will help us to identify the smaller steps needed to achieve our larger vision. We spend time wisely as guided by our Higher Power, or the God of our understanding, to reach our Visions in our DA recovery, and to enjoy the fulfillment of our goals and dreams.



**Time check: Approx. 20 min. past the hour**

#### Week 1 and Week 3: Guided Meditation for Visions and Writing Exercise writing exercise for 5 min.

This is week 1 or 3 and we will now begin our Vision Meditation/Writing exercise.

**Leader's meditation script: pause where appropriate.** Begin to breathe in slowly and deeply through your nose, exhaling with equal depth also through your nose. Bring into your awareness the area of life you would like to transform. Imagine your highest vision for this area of your life as if it has already happened, and you are presently living in this energy. **Pause 30 seconds.**

Make the vision as compelling and as real as possible. Your vision isn't something that needs to be created—it already exists within you. You just need to access it. Now breath into the beingness of living in your vision.

**Pause 10 seconds.** Ask your Higher Power of your understanding, or your intuition (whichever feels most appropriate for you) to show you a goal—or a few goals—that you will need to achieve in order to fully step into this vision of your life. **Pause 10 seconds.**

In your highest vision for this area of your life in which you are presently living: **Pause 5 seconds between each?**

- How do you see yourself? **Pause**
- How do you feel? **Pause**
- What are you doing? **Pause**
- Who is there with you? **Pause**
- What is happening around you? **Pause**
- What are your daily practices to keep you anchored in this ideal vision? **Pause**

Think of your goals as milestones along your path. What do you need to produce or gain in order to actualize your goal? **Pause 5 seconds.** Make a mental note of these things. **Pause for 10 seconds.**

Now, knowing that this goal must be attained for you to move closer to living in your vision, it's time to identify action steps to be taken each day or each week; perhaps there is a practice or some other support structures you may need to put in place to assist you in getting to where you're going. Ask yourself, "What do I need to do this week to move me powerfully forward in my life toward my goal?" **Pause 10 seconds.**

Is there a daily practice you can be doing for example; self-care, prayer & meditation, exercise, good nutrition, restful sleep, conscious communication, writing, outreach, service, and use of DA recovery tools, to anchor you to your vision? **Pause 10 seconds.** Are there support structures you can put into place to strengthen your commitment and maintain your focus? **Pause 30 seconds.**

With your action steps, support structures, and practices now in your awareness, it's now time to energize them— to set them in motion on your path toward that which you desire. Visualize yourself in your mind where you are seeing yourself take action; **Pause 10 seconds.** you are feeling inspired and empowered because of the momentum you have gained and the progress you are making. As you look around, notice how your life has changed as a result of achieving your goal. As it all merges together, you realize that you are now living your highest vision for your life in this area. **Pause 30 seconds.**

Take a deep breath in through your nose and exhale the breath out your mouth, sending it straight into the image of you living in your highest vision. We will now repeat this three times to energize your intention with your life-giving energy. Deep breath in and exhale. **Pause 5 seconds.** Again, breathe in and exhale. **Pause 5 seconds.** And again, inhale and slowly exhale. **Pause 10 seconds.**

Our meditation is now ending and it is time for us to begin our writing exercise for the next five minutes. What was the area of your life you focused on? Write in detail about your vision and what you saw as being possible. Make some notes about your time spending plan and the daily steps you may need to take to make your vision a reality. Prioritize the goals and consider including start dates for them. Next, jot down the action steps, support structures, and practices that will aid you in achieving your goals. 🕒 **(Set timer for 5 min.)**

**Go to Group Sharing.**

**Week 2 and Week 4: Speaker Press \*9 to record (with permission from speaker)**

🕒 **Time check: 20-25 min. past the hour speaker should begin share**  
(if a speaker is not available the Chair will substitute audio recording from DA web site, <https://sites.google.com/site/bdasedonaworkshops/audio-recordings>, or Currency of Hope).

It is now time for our speaker followed by group sharing. 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 15 min. time notifications? I'll now turn the meeting over to you. (**speaker shares 15 minutes**).

**Stop Recording \*9** Thank you for sharing with us today, \_\_\_\_\_. Would you be willing to share your contact information? Do you have a topic you would like to choose for our general sharing today? (**repeat the topic for the group**) **Go To Group Sharing.**

Week 5: Chair's Choice- Audio recording, Reading from Currency of Hope, or repeat Week 1/3 meditation

Group Sharing: **Shares are 2 minutes when there is a speaker**

We will now begin our group sharing. Shares will be 3 minutes with a 1- minute warning. **(2 minutes on speaker weeks)** group sharing. **Verify spiritual timekeeper: name)** Thank you, \_\_\_\_\_. You will hear, \_\_\_\_\_ give you a gentle reminder with “One minute” and then “Time” after 3 minutes. Please acknowledge the timekeeper. We will have time to exchange contact information for outreach at the close of the 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: 🕒 **Time check: Top of the hour 5 PM ET**

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:

A copy of this meeting’s format is available for review by going to DATIG.net, clicking on the hyperlink titled, *meeting schedule*. We hold a business meeting the first week of the month. **(Announce any service positions needed)**

Are there any other DA announcements?

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 serves the debtor who still suffers and is self-supporting solely through the contributions of the DA members, you may do so by going to debtorsanonymous.org. Additionally, donations can also be made to support DATIG at DATIG.net. Please note on your donation that it is from DA group #1244. As a reminder, the only requirement for DA membership is a desire to stop incurring unsecured debt.

Tradition 12: Anonymity:

In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. 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. As we work the Steps and practice D.A.’s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose—to recover from compulsive debting one day at a time.

**Do not include the Vision Action/Commitments on Week 1-Business meeting**

Vision Action/Commitments: 🕒 **Time check: Depending on number of shares, allow three min. to close**

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 newcomer questions and to request a phone number or leave your contact information for outreach.

**Closing:** If you are unavailable to facilitate request a volunteer who is willing to stay on to coordinate newcomer questions and/or phone number exchange.

After a moment of silence, will all who care to please join us in the **We** version of the Serenity Prayer. You will need to press \*6 to unmute your phones. **Pause 5 seconds**

*"God, grant us the serenity to accept the things we cannot change, the courage to change the things we can, and the wisdom to know the difference."* Thank you everyone for being a part of this meeting and our DA recovery. The after meeting is now open for the phone number exchange and to answer any newcomer questions.

**Business Meeting:** 1<sup>st</sup> week of the month 🕒 **Time check: turn over to business chair 50 min. past hour. Set timer 15 min.**

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
3. Old Business
4. New Business
5. Closing-Serenity Prayer

**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)**

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--a 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 incurring unsecured debt.
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 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.