

Format—current as of April 11, 2020

SATURDAY SOLVENT SERENITY MEETING

605-472-5785, 400864#

1190 leader code

(Back-up telephone number: 425-535-9168)

NOTES FOR LEADER

(Remember to cancel call waiting before dialing in if on landline– usually *70)

**5 mutes the line - Listen to the prompt each time*

*1st time hitting *5 will mute and allow callers to press *6 to unmute*

*2nd time hitting *5 will mute and callers cannot unmute*

*3rd time hitting *5 will unmute everyone*

**8 to turn off chimes – please turn off the chimes right before starting the meeting*

**2 to see how many callers on the line*

PLEASE NOTE: AFTER THE FIRST TIME YOU MUTE THE LINE, YOU WILL NEED TO “CYCLE THROUGH” THREE TIMES – PLEASE LISTEN TO THE PROMPTS TO MAKE SURE YOU HAVE NOT MUTED ALL THE CALLERS

(This meeting format can also be found in a hyperlink at: datig.net and also on the D.A. website.)

LEADER BEGIN READING HERE

Welcome to the Saturday Solvent Serenity meeting. My name is _____. I am a compulsive debtor and your moderator for this meeting.

The format of this meeting has been developed to share the message of hope while recovering from compulsive debt by reading and reflecting on D.A. Conference-approved literature. This meeting has a focus on D.A.'s primary purpose: which is to not incur unsecured debt and to reach the debtor who still suffers. We hope that those who attend this meeting will have the opportunity to focus on the solution by sharing their recovery through personal experience, strength and hope.

Serenity Prayer:

To open the meeting, let us have a moment of silence followed by 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.”

Phone meeting etiquette:

- **Leader reads:** I will now cycle us through to ensure a quiet meeting

[Leader cycles through by **pressing *5 to mute the line** so that participants may unmute themselves.]

- **Leader reads:** As a reminder, press *6 on your phone keypad to mute and to unmute. Please keep your phone muted when you aren't speaking. Thank you.
- **Leader reads:** Will someone please read the Twelve Signs of Compulsive Debting?
- **Leader reads:** Will someone please read the Step and Tradition of the month?
- **Leader reads:**

This meeting follows a rotating format of readings from D.A. Conference-approved literature.

- **Week One:** Tradition of the month from *The Twelve Steps, Twelve Traditions and Twelve Concepts of Debtors Anonymous*.
- **Week Two:** D.A. Tool of the month from the D.A. Conference-approved pamphlet on that Tool.
- **Week Three:** D.A. Step of the month from *The Twelve Steps, Twelve Traditions and Twelve Concepts of Debtors Anonymous*
- **Week Four:** D.A. Promise of the month from the *The Twelve Promises of Debtors Anonymous* pamphlet.
- **(*At the January 2020 business meeting, it was agreed that the text for the Promise of the Month could be read twice.)**
- **Week Five:** (this will occur once per quarter) – One of four D.A. Conference-approved pamphlets: *Debtors Anonymous, Spirituality, The Twelve Steps of D.A., Recovery from Compulsive Spending*

(Note to moderators: At the January 2020 business meeting, it was agreed that there are 3 available readings, which can be selected by the moderator, that are to be read in the event that everyone who wishes to share during the meeting has shared ONCE and there is time left during the “Sharing” portion of the meeting:

--“Just for This Day” bookmark

--“Forward” to *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous* (pages vii and viii)

**--“Getting Started” tab for the Debtors Anonymous website
(See Appendix to this format for the text)**

Please note: We hold our quarterly business meeting at 10:40 a.m. on the third Saturday of the first month of each quarter (January, April, July, and October), which everyone is welcome to attend.

- **Leader says:**
- We will read the Step, Tradition, Promise or other literature in its entirety and then open the meeting to sharing on what has been read. We will continue sharing until approximately 10:50 am Eastern Time.

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We will now begin reading _____. We will need about ____ volunteers to share the reading (count the number of pages and ask for about that many volunteers). Would someone be willing to start the reading?

- **Leader says:**

We will now open the meeting for sharing. We request that you keep your comments relevant to the topic and reading of the day. Please note: this is not a “check-in” meeting. Please do not mention other 12-Step programs or outside issues. The leader will gently remind members of this request when necessary. There will be an opportunity after the meeting closes to get phone numbers and to ask questions.

For anyone who might have joined the call after the reading started, we read _____ today.

Before we start sharing, is there someone who would be willing to be our spiritual timekeeper today? (Leader will thank the person who volunteers). We will have three-minute shares with a 30-second warning.

Please acknowledge the timekeeper when they give the 30-second warning. Also, please give me the opportunity to thank the last person who just finished speaking before you request to share. Thank you.

Who would like to share? (Continue sharing until about 10:50 am Eastern Time.)

Leader reads—as a reminder--when and as many times as deemed appropriate--during the sharing portion of the meeting:

For anyone who might have joined the call after today’s reading, we read _____. Also, please note that this meeting focuses on D.A. literature and we request that your sharing relate to the topic of the day.

- **Leader reads:**

Are there any DA Announcements?

- **Leader reads about our Seventh Tradition:**

D.A. has no dues or fees. We are self-supporting through our own contributions so we pass the virtual basket. Please give as generously as you can. You can donate directly from your bank account or with a debit card on the DA website at debtorsanonymous.org. You can also find DA's address there if you would like to mail in a check. Please put Group #10118 on your check.

- **Leader reads:** For all who may be new to D.A. or to this meeting: welcome. Please stay on after the meeting, as there will be a member who will facilitate the phone number exchange and who will also answer any questions you may have.

Is there a D.A. member would be willing to facilitate the phone number exchange and newcomer questions today?

If no one answers, **Leader reads:** Is there a D.A. member who would be willing to leave their phone number for newcomers to call?

Is there someone who has committed to leading the meeting next week? (If no one responds): Is there someone would be willing to lead next week? We can email the format to you, or you can find it as a hyperlink on the meeting listing at datig.net

At approximately 10:55 am ET, Leader says:

It is now time for us to begin closing our meeting. Please stay on if you would like contact information or have questions about D.A.

- **Leader asks:** Would someone please read the Promises of Debtors Anonymous? (revised Aug 2013)

PROMISES OF DEBTORS ANONYMOUS - (revised August 2013)

In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we work D.A.'s Twelve Steps and use D.A.'s Tools, we develop new ways of living and 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 displace 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.

- **Leader reads closing statement and leads Serenity Prayer:**

D.A.'s CLOSING STATEMENT:

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. 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 debt one day at a time.

Thank you for allowing me to be your moderator for this meeting. I would also like to thank all those who participated and provided service. After a moment of silence for the debtor who still suffers, will those who wish to please join me in 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.”

- **Leader reads:** I will now turn the meeting over to _____ for the phone number exchange and newcomer questions.

Appendix

From the “Getting Started” tab on www.debtorsanonymous.org

In D.A. you can find a new way of living that offers recovery from compulsive debting and hope for a healthier, happier, more prosperous life.

We suggest that you keep an open mind and attend at least six meetings as soon as possible. If you do not like one meeting, attend another. The important thing is to keep coming back.

Stop incurring any new unsecured debt

First and foremost, we suggest that you stop incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral. Although refraining from compulsive debting may be difficult and painful, it establishes a solid foundation for our recovery.

Attend D.A. meetings regularly

Attending meetings gives us a sense of hope, an opportunity to identify with others, and a chance to meet people who can help us.

Record your expenses and your income

A good way to do this is to buy a small notebook or planner that is easy to carry. Throughout each day, we write down everything we spend and any income we receive, no matter how small the amount. Do not be discouraged if you cannot keep perfect records. If you lose track, begin again as soon as you can. We believe in progress, not perfection.

Read D.A. literature

You will find useful suggestions and new insights. We also find it helpful to read these books: A Currency of Hope, Alcoholics Anonymous, and the Twelve Steps and Twelve Traditions of Alcoholics Anonymous.

The Twelve Steps

We suggest that you begin by working the Twelve Steps and by practicing the D.A. Tools. Because we did not arrive overnight at the circumstances that brought us to D.A., solving our problems has required time and effort. While using the Tools of D.A. provides some relief from compulsive debting, working the Steps leads to recovery.

Work the Steps

We suggest that you work the Twelve Steps in order, preferably with a sponsor or an experienced D.A. member who has worked and continues to work the Steps to the best of his or her ability. For us, true, long-lasting recovery results from a spiritual experience gained by working the Steps.

Step One

We recommend beginning with Step One. The sense of despair or “hitting bottom” we felt when we first came to D.A. was the first step in our recovery. We saw that our own attempts to scheme and manipulate our debts did not work. We admitted that we were powerless over debt. We were ready to ask for help.

Find a Sponsor

To help you work the program, we suggest asking someone who lives the recovery you want to be your sponsor. Sponsors help us work the 12 Steps, use the D.A. Tools, and carry out our Action Plans.

Ask for a Pressure Relief Meeting

After you have recorded your income and expenses for (preferably) 30 to 45 days, attended at least six meetings, and made a commitment to D.A., we suggest that you ask two members of D.A. (usually a man and a woman) to meet with you in a Pressure Relief Meeting. These two D.A. members should have abstained from incurring unsecured debt for at least 90 days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours. As the members of your Pressure Relief Group, they will help you review your situation and formulate a Spending Plan and an Action Plan.

Anonymity

We suggest that you practice the principle of anonymity. Who we see and what we hear at meetings and in private conversation is kept confidential. This principle allows all members the freedom to speak openly and honestly without fear that our words or deeds may be used to harm us. Please respect the anonymity of all D.A. members.

If you decide that D.A. is not for you, keep us in mind for the future. You are always welcome. Debtors Anonymous will be here when you need it.