

DA HOW Men's Meeting Saturday's 9:00am Eastern Call in # and access code: (605) 313-5145 575772#

**WELCOME:**

Leader: Welcome to the Saturday morning closed Men's DA HOW 12, 12, & 12 meeting. My name is \_\_\_\_\_. I am a compulsive debtor and your leader for this meeting.

**SERENITY PRAYER:**

Leader: To open the meeting, after a moment of quiet meditation will all those who wish to please join me in the Serenity Prayer: (Pause for a moment)

"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. Thy will, not mine be done. Amen."

**PHONE MEETING ETIQUETTE:**

Leader: I will now cycle us through to quiet our meeting (Leader cycles through by pressing \*5 to mute the line). For phone meeting etiquette, unless you are the person speaking please confirm your phone is muted. Pressing \*6 will mute and un-mute your phone. Thank you for ensuring our meeting stays orderly and respectful.

**WHAT IS DAHOW?**

Leader: DA-HOW is a movement within Debtors Anonymous whose basic principle is that abstinence is the only means to freedom from compulsive debting, spending and underearning. HOW began in Minnesota in 2004 as a means of sponsorship within Debtors Anonymous. Its meeting format is derived from other 12 step groups and centers around the concept of service. The members of this group have found the HOW concept to be effective in working the DA program.

The opinions expressed here today, by those who share, are their own and not necessarily those of DA. "The only requirement for membership is the desire to stop debting. Anyone who says he is a member is a member. We of Debtors Anonymous welcome all members with open arms."

**MEETING PURPOSE:**

Leader: The purpose of this DAHOW closed men's meeting is to provide an opportunity for compulsive debtors who identify as male to share experience, strength and hope in recovery with one another through focused reading on the 12 Steps, and 12 Traditions of Debtors Anonymous. While the disease of compulsive debting can and does affect people regardless of gender - or any other social category, for that matter - the cultural messages regarding masculinity and money often have a distinctive quality:

The measure of a man is made by his net worth.

Real men make enough money to support their families.

A man's sex appeal rises in direct proportion to the number of zeroes on his paycheck. Money-management should come naturally to men; after all, they are natural providers! Cars, houses, clothes, wining and dining - and a platinum credit card - make a man. Ours is a culture which glorifies the "self-made man"; where being seen as dependent in any way is an indication of flawed masculinity. A man's self-worth and his financial worth are seen as one and the same. These cultural messages have created social expectations that often keep men from getting the help we need where money is concerned. As such, this meeting aims to provide a safe space

for men who struggle with compulsive debting to get the support needed to recover.

## READINGS:

Leader: Would someone please read an excerpt from Chapter 5 of the book Alcoholics Anonymous? In deference to AA's request that we do not modify their literature, we read this excerpt as written, using the word "alcohol" and replacing it with "debting" in our own minds to identify.

Meeting Participant:

"Rarely have we seen a person fail who has thoroughly followed our path. Those who do not recover are people who cannot or will not completely give themselves to this simple program, usually men and women who are constitutionally incapable of being honest with themselves. There are such unfortunates. They are not at fault; they seem to have been born that way. They are naturally incapable of grasping and developing a manner of living which demands rigorous honesty. Their chances are less than average. There are those, too, who suffer from grave emotional and mental disorders, but many of them do recover if they have the capacity to be honest. Our stories disclose in a general way what we used to be like, what happened, and what we are like now. If you have decided you want what we have and are willing to go to any length to get it - then you are ready to take certain steps.

At some of these we balked. We thought we could find an easier, softer way. But we could not. With all the earnestness at our command, we beg of you to be fearless and thorough from the very start. Some of us have tried to hold on to our old ideas and the result was nil until we let go absolutely. Remember that we deal with alcohol - cunning, baffling, powerful. Without help it is too much for us. But there is One who has all power - that one is God. May you find Him now. Half measures availed us nothing. We stood at the turning point. We asked His protection and care with complete abandon. Here are the steps we took, which are suggested as a program of recovery."

Reprinted from Alcoholics Anonymous, pages 58-59 with permission of A.A. World Services, Inc.

Leader: Thank you \_\_\_\_\_. Would someone please read the 12 Steps of Debtors Anonymous and the addendum?

Meeting Participant:

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 compulsive debtors and to practice these principles in all our affairs.

An addendum from page 60 of the book Alcoholics Anonymous: "Many of us exclaimed, 'What

an order! I can't go through with it.' Do not be discouraged. No one among us has been able to maintain anything like perfect adherence to these principles. We are not saints. The point is that

we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection.”

Reprinted from Alcoholics Anonymous, page 60 with permission of A.A. World Services, Inc.

Leader: Thank you \_\_\_\_\_. Would someone please read a list of the Tools of Debtors Anonymous?

Participant:

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
2. Record maintenance
3. Sponsorship
4. Pressure Relief Groups & Pressure Relief Meetings
5. Spending Plan
6. Action Plan
7. The Telephone & The Internet
8. DA & AA Literature
9. Awareness
10. Business Meetings
11. Service
12. Anonymity

Leader: Thank you \_\_\_\_\_. For those new to DA-HOW: We are happy to share our experience, strength, and hope in working the HOW concept as part of our recovery in Debtors Anonymous. As you may know, the HOW Concept is very disciplined. We believe that the discipline of record keeping, phoning your sponsor at a particular time, and of attending meetings and making telephone calls all lead to a life of clarity, usefulness, and wholeness. If there is a breakdown in any of these areas, the concept is threatened as is the individual's abstinence. We believe this discipline must remain as constant for the beginner as for the sponsor. If the newcomer shies away from this responsibility, the sponsor will give the newcomer's time slot to someone more committed to recovery. This is not a personal affront but a matter of necessity. The rationale here is, if the newcomer insists on debting behavior before picking up the telephone, there is a breakdown in the level of communication between the sponsor and the newcomer. "Frothy emotional appeal seldom suffices." --from the Doctor's Opinion in the book Alcoholics Anonymous, roman numeral page 28. If a sponsor slips, get a new one. The pitfalls of self-deception cannot be over-stressed if you are to recover. Therefore, sponsors in all self-honesty must release all the people they are sponsoring in order to work on their own recovery. Sponsors cannot qualify as sponsors at meetings or sponsor again until they have at least 30 days of back-to-back abstinence because sponsors cannot give what they do not experience. Finally, you must believe that we need each other. All problems that arise during this period can be worked on via the telephone or person-to-person contact. Everyone in the fellowship is hoping that you find the release from the obsession so many of us have. No matter what, keep coming back! We'll always be here for you.

Leader: We will need a Timekeeper as we move into the remainder of the meeting. Is there someone on the line willing to be of service in this way? Thank you \_\_\_\_\_. As a reminder to all who share, we abstain from negative references to other fellowships. Timekeeper, please begin timing once the reading is finished and the DA HOW sponsor begins his 3-minute pitch. Give a reminder when there is one minute left. Sponsors, please acknowledge the timekeeper when you hear "one minute" and wrap up when you hear "time".

Would a DA HOW Sponsor please read and pitch on this week's tool of \_\_\_\_\_? Tool readings can be found at the end of the format; the Leader can read the Tool if you do not have the format available. (Wait for volunteer)

Leader: Thank you \_\_\_\_\_.

DA-HOW Sponsors are compulsive debtors who have at least 30 days of back-to-back abstinence and who have completed at least 30 days of questions. They set a regular time every day for their sponsees to call them, and are available for that call which typically lasts around fifteen minutes. Sponsors do not play God. We help each other.

At this time we will invite all DA HOW Sponsors to share their name and number. Please be prepared to record the DA HOW Sponsors contact information for outreach calls and sponsoring inquiries. At 9:40 Eastern minutes past, we will open up to newcomers who may wish to share and provide their name and contact information.

Will all DA HOW Sponsors please un-mute and state:

- Your name

- Your contact information, including time zone and best time to reach you
- How long abstinent in DA HOW

- If you are available for sponsorship, ad hoc, outreach, and/or PRG's. **READING & SHARING ON 12x12x12**

Leader:

As a reminder, this is a closed men's meeting. We will now begin reading and open sharing on the 12 Steps and 12 Traditions of Debtors Anonymous. We reserve the first week of each month for reading from the Traditions. The rest of the month is reserved for reading from the steps from the DA conference approved book "Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous. A member will read a paragraph or two, share on what he has read, and then the floor will be opened for anyone to share. You do not need to be a DA HOW sponsor to participate in this portion of the meeting. If you haven't reached a particular step yet, please feel free to claim your seat by sharing your name and where you are in your program. Timekeeper, please give the same "one minute" and "time" reminders for each 3-minute share to begin after any reading. We will continue this cycle of reading and sharing until 9:50 Eastern. We are on page \_\_\_, \_\_\_ paragraph. Who would like to begin reading?

At 9:40 Eastern, the Leader says:

**NEWCOMER INTRODUCTIONS:** It's now time for newcomer sharing. Are there any newcomers who would like to share and provide their contact information? (If there are no newcomers who want to share, Leader says: If there are no newcomers who want to share, we will continue sharing for everyone until 9:50 Eastern. Who'd like to go next?)

At 9:50 Eastern, Leader says:

It is now time for us to begin closing our meeting. **[Leader Please mark the page and paragraph where we left off and be prepared to pass that off to the next Leader]**

#### SEVENTH TRADITION

DA has no dues or fees. We are self-supporting through our own contributions, so we pass the virtual basket. You can donate on the DA website at [debtorsanonymous.org](http://debtorsanonymous.org). Please indicate your donation is from group 1129171. If you are unable to contribute, please keep coming back.

#### STEP-UPS AND ANNIVERSARIES

Leader: At this point in our meeting, we celebrate step-ups and anniversaries. We 'step-up' when we reach 30 days of continuous back-to-back abstinence, have answered the first 30 questions with a DA-HOW sponsor, and are now eligible to become a DA-HOW sponsor. Do we have any Step-ups today? [If so, please ask all attendees to unmute by pressing \*6 and whoop and holler in congratulations! Also: please ask anyone stepping up to share their contact information.]

Leader: At HOW meetings, we celebrate each year of continuous abstinence. Are there any anniversaries today? If so, congratulate the celebrant (with whooping and hollering!)

#### ANNOUNCEMENTS

Leader: Are there any DA-related announcements?

Leader: We hold our monthly Business Meeting on the 1st Saturday of the month, immediately following the regularly scheduled meeting.

Thank you for allowing me to be your leader and to all who gave service by reading, sharing, timing, or by your silent presence. Together we fulfill the DA Responsibility Pledge which states, "I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous." The DA HOW concept is what this particular group offers as a way to recover from compulsive debting. As our 12th step states, "If we do this work wholeheartedly, we experience the benefits of freedom from compulsive debting one day at a time and we live truly happy and useful lives in serenity, courage and wisdom." (12 Steps of DA booklet, p. 68)

#### SERENITY PRAYER:

After a moment of quiet meditation will all those who wish to please un-mute your phone by pressing \*6 and join me in the We Version of the Serenity Prayer:

"God, grant us the serenity to accept the things we cannot change, courage to change the things us can, and wisdom to know the difference. Thy will, not ours, be done. Amen."

#### 12 Tools of Debtors Anonymous (Men's Meeting)

1. Meetings: Meetings are gatherings of two or more compulsive debtors, spenders and/or underearners who come together to share their experiences before and during recovery; and to share the strength and hope that practicing DA has given them. Those of us working the HOW concept attend at least one DA meeting each week.

2. Record Maintenance: Planned spending for the day ahead is written down and committed to our sponsor before any spending occurs. We keep precise records of all spending and report it to our sponsor daily with no exceptions. Those of us who work the HOW Concept use the following guidelines for recovery:

- We keep a notebook, or other record keeping device, with us at all times. We write down everything we spend.
- We do not engage in unsecured debt. If we are faced with a difficult financial situation, we call our sponsor or another sponsor.
- We pay our responsibilities on the date due and do not run our accounts negative.
- We keep an accurate, up-to-date record of our checking account by maintaining a register. On a monthly basis, we reconcile our checkbook so we know exactly what is in our checking account.

3. Sponsorship: We have found it essential to our recovery to have a sponsor and to be a Sponsor.

Sponsors share their program up to the level of their own experience. A member may work with more than one sponsor and may change sponsors at will. DA-HOW Sponsors have at least 30 days of back-to-back abstinence and have completed at least 30 days of questions with a DA HOW Sponsor. They set a regular time every day for their sponsees to call them, and are available for that call which typically lasts up to fifteen minutes. Sponsors do not play God. We help each other.

As DA-HOW sponsees, we call our sponsors daily at the agreed-upon time. After a short prayer, we report our previous days' spending and commit our current day's planned spending. We read our previous day's assignment and then receive our next day's assignment. If time permits, we then discuss other matters related to our recovery.

4. Pressure Relief Groups/Pressure Relief Meetings: After we have gained some familiarity with the DA 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: for most of us the telephone has been our primary link to other members in the DA HOW program. The internet has served as a useful tool to access our daily writing questions. Those of us working the DA HOW concept make at least one outreach call per day to another DA member.

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 through seeking clarity of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending. We also maintain awareness of the danger of compulsive debting by taking note of bank, loan company, and credit card advertising and their effects on us.

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. Carrying the message to the compulsive debtor, spender and underearner who still suffers is the basic purpose of our Fellowship and therefore the most fundamental form of service. Any service, no matter how small, that will help reach a fellow sufferer adds to the quality of our own recovery. Those of us working the HOW Concept also believe that our greatest service is abstinence.

12. Anonymity: We practice anonymity, which allows us freedom of expression by assuring that what we say at meetings or to other DA members at any time will not be repeated. Additionally, in DA-HOW we practice anonymity by not revealing the names of our sponsor or sponsees. Anonymity is the part of the program that allows each of us to stand in front of our fellows and share – honestly - who we are, where we have been and where we hope to go: without fear that our story will be told outside these rooms. We keep what is shared at meetings confidential. Please remember that our anonymity allows us to grow and recover from a very serious disease.