

DA-HOW

90 Questions On Steps One through Three

(Also known as the “Pre-commitment” and “Concept” questions)

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Requests in process to obtain further permissions from AA and OA

Highlighted sections are still incomplete

Required Literature

In order to complete these questions, you will need access to several pieces of AA literature. Literature can be found in a variety of places. You can:

- Purchase books or e-books from the AA website (www.aa.org), and many bookstores.
- Check books out from your local library.

It is recommended that you *purchase* the following literature, as these are the basic texts of the DA-HOW program.

- Alcoholics Anonymous, referred to as the “AA Big Book”
 - Read online at: http://www.aa.org/pages/en_US/alcoholics-anonymous
- The Twelve Steps and Twelve Traditions of Alcoholics Anonymous, referred to as the “AA 12 & 12”
 - Read online at:
http://www.aa.org/pages/en_US/twelve-steps-and-twelve-traditions

Additional literature, which can either be purchased or checked out from your local library:

- Dr. Bob and the Good Old Timers (e-book can be checked out from openlibrary.org)
- Pass It On
- Bill W., by

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DA-HOW Pre-commitment Assignments – Series 1

- 1. *Reading:*** Read “Doctor’s Opinion” in the AA Big Book.
Writing: Write a history of your compulsive debting. Begin with your first money-related memories. Discuss how much money you spent or hoarded; what professional help you’ve sought for the problem and your attempts at managing your money life.
- 2. *Reading:*** Read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon the effects that money and debt have had on you over the years. Do you admit that you are powerless over compulsive debt?
- 3. *Reading:*** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon the following ideas found in Step 1: (a) The critical nature of your disease; (b) the progressive nature of your disease, and (c) the need to not push someone until he or she is ready.
- 4. *Reading:*** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon the fatal nature of your disease as seen on page 23, paragraph 2. Reflect on how your disease has diminished your life.
- 5. *Reading:*** Read “There Is a Solution,” Chapter 2 in the AA Big Book.
Writing: Discuss and reflect upon the role that your discipline (or lack of discipline) has played in your life.
- 6. *Reading:*** Re-read Chapter 2 in the AA Big Book.
Writing: Discuss and reflect upon the statement, “I have no control when it comes to compulsive debt.”
- 7. *Reading:*** Read “More About Alcoholism,” Chapter 3 in the AA Big Book.
Writing: Discuss the following statement: The deception of others is nearly always rooted in our self-deception. How does this relate to your debting history? What have you done in the past due to compulsive debting that supports this statement?
- 8. *Reading:*** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon what awareness of Step 1 can do for you. During your reading, underline words and passages that are helpful to you. Discuss why they are important.
- 9. *Reading:*** Read Step 2 in the AA 12 & 12.
Writing: Why is it necessary to take Step 1 before taking Step 2?
- 10. *Reading:*** Re-read Step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the effectiveness of DA from your personal experience and from what have you observed in others. Could what you experienced have emanated solely from you? If so, why had it not happened before?

11. **Reading:** Re-read Step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the concept of insanity and how it applies to you as a compulsive debtor.
12. **Reading:** Read “We Agnostics,” Chapter 4 in the AA Big Book.
Writing: Discuss and reflect upon the concepts of honesty, open-mindedness and willingness (H.O.W.). How do these constitute tools of growth in the DA program?
13. **Reading:** Re-Read Chapter 4 of the AA Big Book.
Writing: Discuss and reflect upon how to use the substitution method of accepting the presence of a higher power. Where have you looked for substitutes in your life? Are you still looking?
14. **Reading:** Re-read Step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the following concepts: (a) Belief means reliance, not defiance (p.31); (b) Defiance is an outstanding characteristic of every compulsive debtor (p. 31); and (c) The hoop you have to jump through is a lot wider than you think (p 26).
15. **Reading:** Re-read Step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon your childhood exposure to religious concepts. Create two columns. On the left hand side, list your negative feelings. On the right hand side, list your positive feelings as they relate to your early religious experience(s). What conclusion do you reach when you review these negative and positive feelings? (Save this sheet.)
16. **Reading:** Read Step 3 in the AA 12 & 12.
Writing: Create two more columns. On the left hand side, list all your reasons for believing in God. On the right hand side, list all your reasons for not believing. (Save this sheet.)
17. **Reading:** Re-read Step 3 in the AA 12 & 12.
Writing: Discuss and reflect upon the following quote: “Faith alone can avail nothing” (p. 34).
18. **Reading:** Read “How it Works,” Chapter 5 in the AA Big Book.
Writing: Write on dependence as you understand it in DA. How can dependence lead to greater independence?
19. **Reading:** Re-read Chapter 2 in the AA Big Book.
Writing: Are you a “grateful compulsive debtor?” If yes, why are you grateful?
20. **Reading:** Re-read Step 3 in the AA 12 & 12.
Writing: I am responsible for only one person’s actions—whose? Why?

21. **Reading:** Read Chapter 3 in the AA Big Book.
Writing: Discuss and reflect upon the following statement: “Abstinence is the most important thing in my life—without exception.”
22. **Reading:** Re-read Step 3 in the AA 12 & 12.
Writing: Discuss the idea of calling a “H.A.L.T” when your life gets unmanageable. [Do not allow yourself to get hungry, angry, lonely, or tired.]
23. **Reading:** Read “A Vision for You,” Chapter 11 in the AA Big Book.
Writing: Discuss and reflect upon the statement: “The more you give, the more you shall receive.”
24. **Reading:** Read “Into Action,” Chapter 6 in the AA Big Book.
Writing: DA teaches us to practice humility. How have I utilized my newfound humility in relation to myself, my family, and my friends?
25. **Reading:** Read “Working with Others,” Chapter 7 in the AA Big Book.
Writing: What is the importance of giving service in DA?
26. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: What is the importance of the telephone in DA? What is the importance of anonymity? How are they intertwined?
27. **Reading:** Re-read Step 2 in the AA 12 & 12.
Writing: Discuss and reflect on reading and writing as tools of the program. Why are they essential to recovery?
28. **Reading:** Read “Spiritual Experiences,” pp. 567-568 in the AA Big Book.
Writing: Discuss and reflect on the following statement: Spiritual growth is a daily commitment. How can I grow daily?
29. **Reading:** Re-read Step 3 in the AA 12 & 12.
Writing: Write about the following idea: The degree of our success in the whole program depends on how earnestly we take step 3.
30. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: Review your two balance sheets from questions 15 and 16. Write about your commitment to turn your will and your life over to the care of your Higher Power.

DA-H.O.W. Pre-commitment Assignments – Series 2

31. **Reading:** Re-read “How It Works,” Chapter 5 in the AA Big Book.
Writing: (a) Why do you need to stop debting now? (b) Is reducing debt your primary reason for working the DA program?
32. **Reading:** Re-read “How It Works,” Chapter 5 in the AA Big Book from the last paragraph on p. 60 to the first full paragraph on p. 64 in the AA Big Book.
Writing: Discuss and reflect upon the following statement: “Selfishness—self-centeredness! That, we think, is the root of our troubles.”
33. **Reading:** Read “The Doctor’s Opinion” in the AA Big Book.
Writing: Provide examples of relationships that were tied up with money; include money-related family occasions such as holidays and birthdays that led you to debt; discuss attempts to control and hide your debting.
34. **Reading:** Re-read The Doctor’s Opinion in the AA Big Book.
Writing: Discuss and reflect upon the phenomenon of craving as it appears in the three areas of your life—physical, emotional, and spiritual.
35. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon the idea that our “devastating weakness” is actually a source of strength as long as we don’t look to debting for our comfort.
36. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss and reflect upon the mental obsession that precedes the first compulsion to debt.
37. **Reading:** Read pages 5-6 in the AA Big Book.
Writing: Discuss the idea of oblivion debting. How has it manifested in your life?
38. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss why, for the true compulsive debtor, there is no possibility of controlled debting.
39. **Reading:** Read pages 20-24 in the AA Big Book.
Writing: Discuss your last debting binge and why you are without defense against the first compulsion to debt.
40. **Reading:** Re-read Step 1 in the AA 12 & 12.
Writing: Discuss the idea that when one debtor places in the mind of another the true nature of our malady, that debtor can never be the same again.
41. **Reading:** Read “More About Alcoholism,” Chapter 3, up to page 35, in the AA Big Book.
Writing: Discuss the sort of thinking that dominates when the compulsive debtor repeats the desperate experiment of trying just one compulsive debt.

42. **Reading:** Read page 9 in the AA Big Book.
Writing: Discuss the delusion that if you return to debting you can “recapture the spirit of other days.”
43. **Reading:** Read “More About Alcoholism,” Chapter 3 in the AA Big Book.
Writing: Discuss and reflect upon the following idea as it manifests in your life: “The deception of others is nearly always rooted in the deception of ourselves.”
44. **Reading:** Read step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the following: Those who believe. Those who can’t believe. Those who have lost their faith. Which category, if any, applies to you? What steps must you take to change?
45. **Reading:** Read pages 21-29 in the AA Big Book.
Writing: Discuss and reflect upon the idea that there is no middle of the road solution to compulsive debting. Take some time to discuss the alternative to recovery discussed on page 25.
46. **Reading:** Read step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the need for open-mindedness. Why is it essential to your recovery in DA?
47. **Reading:** Read “We Agnostics,” Chapter 4 in the AA Big Book.
Writing: Discuss and reflect upon why a change of attitude toward a power greater than yourself is necessary if you are to change your life.
48. **Reading:** Read step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the following concepts as they play a part in your spiritual life: Intellectual self-sufficiency, wandering from faith, self-righteousness.
49. **Reading:** Read page 43 in the AA Big Book.
Writing: Discuss and reflect upon the idea that we compulsive debtors have to be badly mangled before we commence to solve our problems.
50. **Reading:** Read page 31 of step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon the following: No person could believe in God and also defy Him. For our recovery, we need a faith that works under all conditions.
51. **Reading:** Read pages 32-33 of step 2 in the AA 12 & 12.
Writing: Discuss and reflect upon why every DA meeting is an assurance that God will restore us to sanity.
52. **Reading:** Read step 3 in the AA 12 & 12.
Writing: Discuss and reflect upon the growth that we must have before we can move from step 2 to step 3.

53. **Reading:** Read pages 44-47 in the AA Big Book.
Writing: Discuss and reflect upon why willingness is the way to a faith that works.
54. **Reading:** Read pages 567-68 in the AA Big Book.
Writing: Discuss and reflect upon the “God consciousness” you have experienced for yourself and have seen in other members of your DA fellowship.
55. **Reading:** Read step 3 in the AA 12 & 12.
Writing: Discuss and reflect upon spiritual dependence as the only means of escape from the destruction of compulsive debting.
56. **Reading:** Read pages 25-29 in the AA Big Book.
Writing: Discuss and reflect upon the concept that recovery depends upon “huge emotional displacements and rearrangements.”
57. **Reading:** Read pages 40-41 in the AA 12&12.
Writing: Discuss and reflect upon how we may go about bringing our will into agreement with God’s intention for us.
58. **Reading:** Read “A Vision for You,” Chapter 11 in the AA Big Book.
Writing: Discuss and reflect upon the vision God has for you. Discuss the statement, “Our answers will come if our own house is in order.”
59. **Reading:** Read pages 31-33 of step 2 and all of step 3 in the AA 12 & 12.
Writing: Discuss and reflect upon your concept of God today. How does He significantly manifest himself in your life? What evidence do you have of this? Turn to page 63 of the AA Big Book and memorize the Step 3 prayer.

DA-HOW Concept Questions

Note: AA Big Book page references are from the 4th Edition unless otherwise noted.

60. **Reading:** Read the following pages in the AA Big Book: 23, 30, 47-48, 58, 88 and 567-568. Read pages 24, 31 and 35 in the AA 12 & 12.
Writing: Look up and define H. O. W. (Honesty, Openness, and Willingness). Discuss and reflect upon the idea that under the lash of compulsive debting, we become as open-minded to conviction as the dying can be. Define conviction.
61. **Reading:** Read the following pages in the AA Big Book: xiii, xxv-xxvi, 83-84, 94-95, 108, 122-123, 141-143, 180-181, 206-207 (3rd Edition only), 419, and 567-568. Read pages 39-40 in the AA 12 & 12.
Writing: The H.O.W. program is designed for the compulsive debtor whose compulsion has reached a critical level. Discuss and reflect upon your willingness to accept the H.O.W. plan of spending and recording, steps, traditions, readings and writings, all the tools of recovery, not as suggestions but as requirements for our sustained three-level recovery one day at a time.
62. **Reading:** Read the following pages in the AA Big Book: xxviii, 88, 93-96, 141-143, and 549-550. Read pages 31 and 130 in the AA 12 & 12.
Writing: Discuss and reflect upon the following statement as it applies to your recovery: "The H.O.W. concept has been formed to offer the compulsive debtor a disciplined and structured approach whose basic principle is that abstinence is the only means to freedom from compulsive debting and the beginning of a spiritual life."
63. **Reading:** Read the following pages in the AA Big Book: 25, 122 (paragraph 3) and 206-207 (3rd Edition only). Read the following pages in the AA 12 & 12: 130 (paragraph 2), 131 (paragraph 2), 172 (paragraph 2) and 173 (paragraph 2).
Writing: Discuss and reflect upon your awareness and acceptance that your recovery, having begun through abstinence and the taking of the first three steps, hinges upon your surrender to the remaining steps and to the traditions.
64. **Concept:** Group Strength
Reading: Read AA 12 & 12, 130, first full paragraph, beginning with "The moment this..." to the end of the paragraph.
Writing: Discuss and reflect upon the idea that "Most individuals cannot recover unless there is a group."
65. **Concept:** Fellowship Unity
Reading: Read page 169 in the AA Big Book; read the following pages in the AA 12 & 12: page 129 through first six lines of page 130; page 130 beginning at last paragraph to the end of page 131.
Writing: Discuss and reflect upon: "To be certain, much of our strength is found in the structure of the group."

66. **Concept:** 7th Tradition

Reading: Read Tradition Seven in the AA 12 & 12.

Writing: Discuss and reflect upon: “we are self-supporting through our own contributions.”

67. **Concept:** Abandonment of Self

Reading: Read page 63, paragraph 2 in the AA Big Book.

Writing: Discuss and reflect upon the need for the individual to be “relieved of the bondage of self.”

68. **Concept:** HOW is Serious Business

Reading: Read the following pages in the AA Big Book: pages 30-43 (Chapter 3), page 92, paragraph 2 beginning with “Continue” through the next nine lines (ending with “solution”); pages 151 to the top of page 153, page 187, paragraph 1. Read Pass It On, pages 119, paragraph 2, to the top of 121.

Writing: What does the concept “HOW is Serious Business” mean to you?

69. **Concept:** Stop the Compulsive Debting

Reading: Read the following pages in the AA Big Book: “The Doctor’s Opinion,” xxviii, paragraph 4 beginning with “All These” and ending with “entire abstinence”; page 21, paragraph 1 beginning with “But what about”; page 25 paragraph 1; page 181 paragraph beginning with “Unlike most”; page 415-416 (3rd Edition only).

Writing: What does the concept “Stop the Compulsive Debting” mean to you?

70. **Concept:** Don’t Water Down to Suit Your Fancy

Reading: Read the following pages in the AA Big Book: xi (Preface), paragraph 2; page 58, paragraph 1. Read the excerpt from Bill W., beginning “If also some” on page 14 (below), and ending with “life.” Read Doctor Bob and the Good Old Timers, pages 261 (top) to 262 (top).

Writing: What does the concept “Don’t Water Down to Suit Your Fancy” mean to you?

71. **Concept:** Stick to the Issue

Reading: Read from Doctor Bob and the Good Old Timers, pages 139 last line to 140, paragraph 3; Pass It On, pages 131, paragraph 3 to top of page 133; Bill W., page 256, paragraph 2.

Writing: What does the concept “Stick to the Issue” mean to you?

72. **Concept:** Joint Effort/Collective Recovery

Reading: Read Pass It On, pages 135, paragraph 4 to top of page 136 and Doctor Bob and the Good Old Timers, page 71, paragraph 3.

Writing: What does the concept of “Joint Effort/Collective Recovery” mean to you?

73. **Concept:** Tough Love
Reading: Read page 96, top paragraph in the AA Big Book. Read Doctor Bob and the Good Old Timers, page 142, paragraph 4; pages 244, last paragraph, to 245, paragraph 1; page 274, top, to 275, paragraph 2.
Writing: What does the concept of “Tough Love” mean to you?
74. **Concept:** The Dead Come Alive
Reading: Read the following pages in the AA Big Book: 153, paragraph 1 beginning with “It may” and ending with “recovery proves that”; 180, paragraph 3 beginning with “It is” and ending with “these uncertain times.” Read Pass It On, pages 127, paragraph 2 and 372, paragraph 2.
Writing: What does the concept “The Dead Come Alive” mean to you?
75. **Concept:** Women with Women — Men with Men
Reading: Read Doctor Bob and the Good Old Timers, page 246, paragraph 2.
Writing: What does the concept “Women with Women — Men with Men” mean to you?
76. **Concept:** Love and Service
Reading: Read page 89, second paragraph, in the AA Big Book; read page 109, last paragraph, through top of page 110 in the AA 12 & 12.
Writing: Discuss and reflect upon: “Life will take on new meaning.”
77. **Concept:** Love and Service
Reading: Read page 102, second paragraph, in the AA Big Book beginning “Your job now...;” read page 106, first paragraph, in the AA 12 & 12.
Writing: Discuss and reflect upon: “...the kind of giving that asks no rewards.”
78. **Concept:** Love and Service
Reading: Read page 15, first full paragraph in the AA Big Book.
Writing: Discuss and reflect upon: “It is a design for living that works in rough going.”
79. **Reading:** Read the tool of “Record Maintenance.”
Writing: Discuss and reflect upon this tool (see tools below beginning on page ___).
80. **Reading:** Read the tool of “Spending Plan.”
Writing: Discuss and reflect upon this tool.
81. **Reading:** Read the tool of “Pressure Relief Groups.”
Writing: Discuss and reflect upon this tool.
82. **Reading:** Read the tool of “Action Plan.”
Writing: Discuss and reflect upon this tool.
83. **Reading:** Read the tool of “Sponsorship.”
Writing: Discuss and reflect upon this tool.

84. **Reading:** Read the tool of “Anonymity.”
Writing: Discuss and reflect upon this tool.
85. **Reading:** Read the tool of “Telephone/Internet.”
Writing: Discuss and reflect upon this tool.
86. **Reading:** Read the tool of “Awareness.”
Writing: Discuss and reflect upon this tool.
87. **Reading:** Read the tool of “Meetings.”
Writing: Discuss and reflect upon this tool.
88. **Reading:** Read the tool of “Literature.”
Writing: Discuss and reflect upon this tool.
89. **Reading:** Read the tool of “Service.”
Writing: Discuss and reflect upon this tool.
90. **Reading:** Read the tool of “Business Meetings.”
Writing: Discuss and reflect upon this tool.

The Tools of DA Recovery: Readings for Questions 79-90

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Additional information about how each tool is used within the HOW Concept added by DA-HOW members.

79: Record Maintenance

Record keeping is a commitment to recovery. The DA-H.O.W. Program was designed for debtors, spenders and under earners. We believe in a disciplined and structured approach. Deviations invite the return of many other problems.

Record keeping is not a personal thing in H.O.W. This means that we depend upon each other for the strength and growth that we need to stop debting and maintaining financial clarity. We join together in an effort to free the compulsive spender from the bondage of debting through record keeping, positive thinking and the Twelve Steps and Twelve Traditions of Debtors Anonymous. We keep precise records of all our spending and report it daily to our sponsor with no exceptions. Our spending for the day ahead is written down, called in to our sponsor and committed so that we can get on with our recovery and out of the debt. We also believe that negative thinking is a large part of our disease, so we abstain from negative thinking.

Those of us who work the H.O.W. Concept use the following guidelines for recovery:

1. We keep a notebook, or other record keeping device, with us at all times. We write down everything we spend. If we engage in major discretionary spending during the day that has not been reported ahead of time, we call a sponsor.
2. We do not engage in unsecured debt. If we are faced with a difficult financial situation we call our sponsor or another sponsor.
3. We have Pressure Relief Meetings with two other people more experienced than us, where we discuss and prepare a spending plan.
4. We keep weekly and monthly records of our spending, income, debt and savings.
5. We keep an accurate, up-to-date record of our checking account by maintaining a check register. On a monthly basis, we reconcile our checkbook so we know exactly what is in our checking account.
6. Above all, we do not vacillate or water down the disciplined nature of the H.O.W. program.

80: Spending Plan

The spending plan puts our needs first and gives us clarity and balance in our spending. It includes categories for income, spending, debt payment, and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include prudent reserve, retirement, and special purchases. These are usually developed in Pressure Relief Meetings.

81: Pressure Relief Groups and 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.

82: 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.

83: Sponsorship

We have found it essential to our recovery to have a sponsor and to be a sponsor. A DA sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength and recovery.

We ask a sponsor to guide us through our program of recovery on all three levels: financial, emotional and spiritual. In working with other members of DA and sharing their experience, strength and hope, sponsors continually renew their program up to the level of their own experience. Ours is a program of attraction; find a sponsor who has what you want and ask how it was achieved. A member may work with more than one sponsor and may change sponsors at will.

D.A. H.O.W. 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.

As D.A. H.O.W. 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 days' planned spending. (This is done so we do not obsess over what, whether or how much to spend that day.) 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.

84: 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 D.A. H.O.W., we practice anonymity by not revealing the names of our sponsor or sponsees. Anonymity is a tool as well as a tradition because it guarantees that we will place principles before personalities. It offers each of us freedom of expression and protection against gossip. Anonymity assures us that only we as individual D.A. members have the right to make our membership known within our community.

Anonymity at the level of press, radio, films and television means that we never allow our last names or faces to be used once we identify ourselves as D.A. members.

Within the Fellowship, anonymity means that whatever we share with another D.A. member will be held in respect and confidence. What we hear at meetings should remain there. It should be understood, however, that anonymity must not be used to limit our effectiveness within the Fellowship. It is not a break of anonymity to give our names and addresses to the secretary of our group or to other service offices of D.A. for the purpose of conducting D.A. business, which is primarily twelfth-step work. It is likewise not a break of anonymity to enlist twelfth-step help for group members in trouble, provided we are careful to omit specific personal information. If their disease has reactivated and we persist in protecting their anonymity, we may, in effect, help kill them and their anonymity.

85: The Telephone and the Internet

We maintain frequent contact with other DA members by using the telephone, email, and other forms of communication. We make a point of talking to other DA members before and after taking difficult steps in our recovery. Those of us working the HOW format make at least one person to person phone contact everyday with another DA member. It provides an immediate outlet for those hard-to-handle highs and lows we all experience. The telephone is also a daily link to our sponsors, and as part of the surrender process, is a tool by which we learn to ask for help, reach out and extend that same help to others.

86: 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.

87: Meetings

Meetings are gatherings of two or more compulsive debtors, spenders &/or underearners who come together to share their experience before and after recovery and to share the strength and hope that D.A. has given them. Though there are many kinds of meetings, fellowship is the basis of all of them. Meetings are an opportunity for us to identify and confirm our common problem by relating to one another and by sharing the gifts we receive through this program.

Those of us working the H.O.W. format attend at least one D.A. meeting each week. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

88: 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. In AA literature we can identify with many of the situations described by substituting the words "compulsive debt" for "alcohol."

Read on a daily basis, the literature impresses on us certain basic truths that we have found vital to our growth. Our literature and the AA books are an ever available tool that gives insight into our problem as well as the strength to deal with it and the very real hope that there is a solution for us.

In addition to writing our inventories and the list of people we have harmed, most of us have found that writing has been an indispensable tool for working the steps. Furthermore, putting our thoughts and feelings down on paper, or describing our actions and reactions, has a way of revealing things to us that are not discovered by simply thinking or talking about them. In the past, compulsive spending, debting or underearning was our most common reaction to life. When we put our difficulties down on paper, it becomes easier to see situations more clearly and perhaps better discern any necessary action.

Those of us working the HOW format do daily reading and writing assignments given to us by our sponsors.

89: 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. Putting away chairs, making coffee, talking to newcomers, doing whatever needs to be done in a group or for D.A. as a whole are ways in which we give back what we have so generously been given. Do what you can when you can. "A life of sane and happy usefulness" is what we are promised as the result of working the twelve steps. Service fulfills that promise.

Always to extend the hand and heart of D.A. to all who share my compulsion: for this, I am responsible.

Those of us working the H.O.W. Concept also believe that our greatest service is abstinence.

90: 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.