

Debtors Anonymous Meeting Schedule

Please note that some groups
do not meet on major holidays.
Portland Area meetings on back.

Eugene, Oregon

Tuesday 5:30 - 6:30 pm. *Life After Debt.*
Central Presbyterian Church 555 E. 15th Ave.
(between Ferry and Patterson), Room 121A,
Eugene, OR 97402. For info, call 541-357-1390.

Salem, Oregon

Saturday Noon 11:30 pm - 12:30 pm.
Salem D.A. Salem Alliance Church's Faith Annex
building, Room 2, 555 Gaines Street NE, Salem,
Oregon 97301. The Faith Annex building is on the
northwest corner of Gaines Street and Fifth
Street, directly west of the church across Fifth
Street. For information, call 503-409-4754.

Can't make it to a physical meeting?

Phone Meetings

oregondebtorsanonymous.org/phone-meetings

Internet Meetings

oregondebtorsanonymous.org/internet-meetings

D.A.'s General Service Office (GSO) may be
contacted in the following ways:

Toll Free: 800-421-2383 - US Only
+1 781-453-2743 | +1 781-453-2745 (FAX)

Debtors Anonymous, General Service Office
PO Box 920888
Needham, MA 02492-0009

Debtors Anonymous Meeting Schedule

Please note that some groups
do not meet on major holidays
Meetings for other Oregon cities listed inside.

Portland, Oregon

Monday 7:00 - 8:00 pm. *B.D.A (Business Debtors Anonymous).* Alano Club, The Study (2nd Floor), 909 NW 24th Ave. at Kearney.

Tuesday 7:00 - 8:30 pm. *Cash and Carry D.A.*
Colonial Heights Presbyterian Church. 2828 SE
Stephens St. Located between Hawthorne (Bus #14)
and Division St. (Bus #4).

Friday 5:00 - 6:00 pm. *Eastside Step Study.*
Volunteers of America/InAct, Group Room 6, 10564
SE Washington St. in Plaza 205 shopping area.

Friday 7:00 - 8:30 pm. *The Promises.* Friends
Meeting House, Room 203 (upstairs), 4312 SE Stark
St.

Saturday 1:00 - 2:00 pm. *Step Study.* Alano Club,
Board Room (2nd Floor), 909 NW 24th Ave. at
Kearney.

Sunday 4:30 - 5:30 pm. *Time and Money D.A.* Alano
Club, The Study (2nd floor), 909 NW 24th Ave. at
Kearney.

Visit us online

oregondebtorsanonymous.org

Contact Us

Voicemail: 503-427-8148

e-mail: info@oregondebtorsanonymous.org

Mail: PO Box 15238, Portland, OR 97293



Are you living in chaos or drama around money or debt?

Has the pressure of your debts...

- Made your home life unhappy?
- Caused you to compulsively shop?
- Made it hard to meet basic financial or personal obligations?

If so, help is available in Debtors Anonymous, a twelve-step program of recovery from compulsive debting, spending, and underearning.

No dues or fees for membership.

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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.

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.

Signs of Compulsive Debting

1. Being unclear about your financial situation. Not knowing account balances, monthly expenses, loan interest rates, fees, fines, or contractual obligations.
2. Frequently "borrowing" items such as books, pens, or small amounts of money from friends and others, and failing to return them.
3. Poor saving habits. Not planning for taxes, retirement or other not-recurring but predictable items, and then feeling surprised when they come due; a "live for today, don't worry about tomorrow" attitude.
4. Compulsive shopping: Being unable to pass up a "good deal"; making impulsive purchases; leaving price tags on clothes so they can be returned; not using items you've purchased.
5. Difficulty in meeting basic financial or personal obligations, and/or an inordinate sense of accomplishment when such obligations are met.
6. A different feeling when buying things on credit than when paying cash, a feeling of being in the club, of being accepted, of being grown up.
7. Living in chaos and drama around money: Using one credit card to pay another; bouncing checks; always having a financial crisis to contend with.
8. A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.
9. Unwarranted inhibition and embarrassment in what should be a normal discussion of money.
10. Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.
11. An unwillingness to care for and value yourself: Living in self-imposed deprivation; denying your basic needs in order to pay your creditors.
12. A feeling or hope that someone will take care of you if necessary, so that you won't really get into serious financial trouble, that there will always be someone you can turn to.

The 12 Promises of Debtors Anonymous

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 have developed 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.