

Radical Clarity Group

Tuesday - Solvency 101 - Closed Speaker Meeting

Chairperson

Reader 1: How It Works, Alcoholics Anonymous, Chapter 5, pp. 58-60

Reader 2: The 12 Traditions of Debtors Anonymous

Reader 3: A Vision for You, Alcoholics Anonymous, Chapter 11, p. 164

Spiritual Timekeeper

Tech Host

1. 8:29 pm ET - Mute All

2. Welcome everyone. My name is _____. I am a compulsive debtor, and my solvency date is _____. I am serving as the Technology Host. I just muted the group. Please check the Chat for the link to this format and a phone number for readmission. I now turn the meeting over to _____, our Chairperson. Thank you.

3. 8:30 pm ET - Lock the room.

4. Chat Message Everyone:

<https://www.radicalclaritygroup.com/meeting-formats/tuesday-format>

5. Chat Message Everyone: Readmission - Name & Number

6. Chat Message Everyone: DA Safety Guidelines

<https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658&refresh=6781fe8b7fc9f1736572555>

Chairperson

Welcome to the Radical Clarity Group Solvency 101 Meeting of Debtors Anonymous. My name is _____. I'm a solvent compulsive debtor. My solvency date is _____. I am serving as Chairperson.

Safe Meeting Parameters

The Radical Clarity Group strives to create a safe environment for everyone. All RCG meetings affirm the DA Safety Guidelines, available via the link in the Chat.

Please send a chat message to the Host or email rcgtraditions@gmail.com to report inappropriate conduct. All reports will be treated with sensitivity and confidentiality.

All RCG meetings are Closed Meetings of Debtors Anonymous – solely for those whose use of unsecured credit causes problems and suffering for themselves and others. Our Tech Hosts maintain a technologically safe environment and may place anyone in the Waiting Room who is not in a private, fixed location or whose Video is off.

Tech Host - Chat Message Everyone

As a Closed Meeting, participants:

- 1 - Join from a private and fixed location.
 - 2 - Keep the Video On for the entire meeting, even if you need to step away.
 - 3 - Identify with your first name, the illness as compulsive debtor, and a solvency date, if you have one. If other symptoms or issues are identified, such as underearning, overspending, or compulsive shopping, you will be invited to re-identify as a compulsive debtor only.
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Silence and Prayer

Let us now take a moment of silence for the still suffering compulsive debtor, followed by the we version of the Serenity Prayer. **Moment of Silence - Pause**

Serenity Prayer - 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.

Welcome and Purpose

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 DA 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 DA. 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.

Newcomers and Solvency Celebrations

1. We warmly welcome those in attendance at their **first ever** DA meeting. If you are attending your **first ever** DA meeting, please click Raise Hand to introduce yourself.

2. We also recognize those at the beginning of their solvency journey. If you are in your first 30 days of not incurring any new unsecured debt, please click Raise Hand to introduce yourself and share your solvency date.
3. Solvency Anniversary - Is anyone celebrating a solvency anniversary of 1 year or more?

Newcomer Welcome - Skip if no Newcomers

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 DA 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.

Readings

I have asked _____ to read How It Works. Please read as written. Thank you.

I have asked _____ to read The 12 Traditions of Debtors Anonymous. Thank you.

Speaker - 45-Minutes (Maximum)

Our Speaker for tonight is _____. Welcome! Before you begin your talk:

1. How would you like to be timed tonight, in consideration of a 45-minute window to speak?
2. Is it OK to record your talk? And, only the Speaker will be recorded. No other portion of the meeting will be recorded.

Speaker Introduction

Chair introduces Speaker: I would now like to introduce our Speaker for tonight _____.

OR

Guest introduces Speaker. I turn the meeting over to _____ who will introduce our Speaker.

Recording Set-Up

Speaker, please introduce yourself 3 seconds after you hear “This meeting is now being recorded”.

RECORD

Click RECORD

After the Speaker share, click STOP RECORDING.

OPTIONAL - SHARE TIME to 9:40pm ET

Shares in Debtors Anonymous are timed. Time is Our Friend. I have asked _____ to be our Spiritual Timekeeper today. We acknowledge the Timekeeper at the One-Minute announcement. When Time is called, please bring your remarks to conclusion. Please click Raise Hand if you would like to share. I will start and then call on those in turn.

9:40 pm ET: We have reached the end of share time. Thank you to all who shared and all who listened. Please join us for a meeting-after-the-meeting for fellowship and further guidance.

7th Tradition

We have no dues or fees. In accordance with the 7th Tradition, every group ought to be fully self-supporting, declining outside contributions. Your donations pay for our Zoom subscription and send our Group Service Representative to the annual World Service Conference. The Radical Clarity Group also supports the DA General Service Office. If you are attending your first meeting or are not yet solvent, we ask that you not contribute. Just keep coming back.

The Tech Host has posted the donation methods. We accept donations via PayPal, Zelle, and personal check or money order. Thank you. **Go to Announcements**

Tech Host - Enable Chat to Everyone and Message Everyone

PayPal at radicalclarityfun@gmail.com for international donors and those in the USA.

Zelle at radicalclarityfun@gmail.com for donors in the USA.

Check / Money Order - Please make payable to Radical Clarity Group and email radicalclarityfun@gmail.com for the mailing address.

Announcements

1. The Chat is now open to post your contact info. Please create your own outreach list.
2. All are welcome to join the RCG WhatsApp Community. Please send an email with Subject Line: WhatsApp to radicalclarityfun@gmail.com to be added.
3. We hold a brief Business Meeting on the last Tuesday of the month. The full RCG Business Meeting is held on the 1st Wednesday of each month at 7:00pm ET.
4. RCG hosts a total of 5 meetings per week. All information is found at:
<https://www.radicalclaritygroup.com/participant-info>
5. I now turn the meeting over to our Chip Champion. Thank you.

Chip Champion

Thank you. My name is _____, and I'm a compulsive debtor and Chip Champion today. Here at Radical Clarity Time Is Our Friend and we celebrate time with virtual chips and virtual hugs.

1. The first chip is a 24-hour Desire Chip. This chip you pick up 3 different ways. The first is when you first start counting your solvency days. The second is if you need to restart counting your solvency days, and the third way is if you just want to remind yourself that you have today and you don't have to worry about yesterday or tomorrow. Who would like a desire chip?
2. Next - 30-days - anybody have 30 days?
3. How about 60 days? Then we go to 90 days? 6 months? and 9 months?
4. Now we go around the room and people with 1 year or more of solvency identify their solvency dates. Who has 1 year and more of solvency?
5. Give yourself and your Higher Power a hug for the chip that you hold. I now turn the meeting back to the Chair. Thank you for the opportunity to serve.

Chair - Closing Reading

I have asked _____ to read A Vision for You.

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 DA'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.

Silence and Prayer

Let us now offer a moment of silence for the still suffering compulsive debtor followed by the DA Third Step Prayer. **Moment of Silence - Pause**

DA Third Step Prayer: Higher Power, I stand before you ready to be transformed. I place myself in your hands. Guide me on my recovery path. Remove my compulsive debting, my self-centered fear, and my own self-will. May I shine to others as a beacon of your power. May I choose to remain on your path always.