

Idiots Guide to the Twelve Steps for Compulsive Debtors/Spenders/Under earners:

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The Big Book of Alcoholics Anonymous never tells us directly how to work the first two steps. In the portion of "How It Works" read at many meetings, we hear "Our description of the Compulsive Debtor. The chapter to the agnostic and our personal adventures before and after, make clear three pertinent ideas; that we were Compulsive Debtors and could not manage our own lives, that probably no human power could have relieved us of our compulsive debting, and that God could and would if He were sought." [Pages 58-60]

What is not read is the sentence which follows; "Being convinced, we were at Step Three." Convinced of what? The answer is right there; "Convinced of these three pertinent ideas." And how do we get convinced? We read the description of the compulsive debtor, the chapter to the agnostic, and the personal experiences before and after, that are specifically designed to "make clear these three pertinent ideas." In the original manuscript, it read that if we were not convinced, "we ought to reread the book to this point or else throw it away."

We compare our experiences; the way we thought, felt, and spent with the experiences of the people described in the book, to see how they match up, this is how we take steps one and two. Relating to their experiences may create a problem for the modern reader. The English of today is significantly different from that of 1939 when this book was first published. If you have ever tried to read Shakespeare, you are perhaps aware of the effect time has upon language. Going through the Big Book in the way described here should help you overcome this language problem, and give you an understanding of the Big Book which is reflected in your own experience. You may begin to see the Big Book in a new light, and perhaps it will have real meaning in your own life today.

Much of this workbook consists of statements from the Big Book which have been turned into questions. We found it helpful to view the book in this light rather than as a book of answers; the answers you will find only in your own experience, and within your own heart. For the sake of clarity, some questions are paraphrased rather than directly quoted. If there is something you relate to, describe it, and ask yourself "What was my experience with this? Did this happen to me? Did I feel like this? Think like this? Or spend like this?" This is not a homework assignment where we try to get through it as quickly as we can with a minimum effort. If you are really a compulsive debtor, having an understanding of these steps means the difference between life and death. This workbook is set up to be used by compulsive debtors. However, some of us thought we were compulsive spenders and not under earners, and later discovered we were both. The many facets of Compulsive Debting is described below in, What is Compulsive Debting and the 12 Signs of a Compulsive Debtor. We ask you only to try to keep an open mind and heart on your road to recovery.

This workbook is **not meant to replace** the Big Book of Alcoholics Anonymous, it is meant to be used along with it. Read through the book as you answer each question. The authors hope you will find this way of working the steps as enlightening as we have. Because of the difficulty many of us have had in keeping an open mind, we began with this prayer:

The Set Aside Prayer

**"God please enable me to set aside everything I think I know
about myself, recovery, You and the Twelve Steps;
that I might have an open mind and a new experience."**

The First Step**The First Step - Part One the Physical Allergy (An abnormal reaction)**

There are three parts to Step One. The first part deals with the physical allergy. This means that after we “charge” that first purchase, we lose control over how much we spend and behave unconsciously around money. Many of us have experienced this when we decided we were only going to charge or debit one item and wound up with mountains of debt or overspending money set aside for bills.

The Doctor’s Opinion Questions -Page xxiii to Page 1, The Physical Allergy (An abnormal reaction)

1. A) Are you the type of compulsive debtor who failed completely with other methods of trying to budget or trying to control your compulsive debting, splurging, under earning?
b) What have you tried?

Page xxv, Paragraph 5

2. Were you ever told you could not control your debting or overspending because you had some form of a mental disorder?

Page xxvi, Paragraph 2

3. Does the Doctor's theory that you have an **allergy (An abnormal reaction)** to “Plastic” credit or debit cards, explain why you cannot control how much you spend and act out around money once you start? What are some examples?

Page xxvi, Paragraph 3

4. A) When you go to certain stores, is there a craving to spend more?
What happens to you?
b) Does this craving to spend happen around certain people, situations and or depend on the behaviors of others?
What are they?

Page xxviii, Paragraph 1

5. a) Was frothy emotional appeal enough to keep you abstinent permanently? (Like someone begging you to stop – like “How can you spend money you don’t have?”).
- b) If something can keep you abstinent must it have depth and weight? (Do you believe, “Just Say No” or “Just don’t debt, no matter what” or Think the purchase though.” is going to have enough depth and weight?)

Page xxviii, Paragraph 2

6. A) Do/did you compulsively debt, spend, under earn for the effect produced by it? What are some examples?
- b) What effect did compulsive debting, spending, under earning have on your life? Meaning what did they do for you?
- c) Was the effect so great that after a time, even though you knew it was bad for you, you could not tell the true from the false?
- (For example: the first time you were compulsively spent, paying off the credit card only to spend it right back and then some?)
- d) Did your life seem like the only normal one to you?
- (For example: The first time you compulsively debt is abnormal; by the twentieth time, it’s normal.)
- e) Did you ever experience a “sense of ease and comfort” when you were compulsively debting and spending, Is this still working?

Page xxviii, Paragraph 4, Page xxix, Top Paragraph

7. a) Have you ever said to yourself or someone else, “I must stop,” but you couldn’t? _____
- b) Have you ever tried to stop or moderate, on your own? What happened?
- c) What are some of the things you did?

Page xxix, Paragraph 2

8. Are you the type of compulsive debtor with whom the psychological approach; money books, therapy, debt counseling, bankruptcy etc. failed?
- What are some examples?

Page xxix, Paragraph 3

9. Did you only act out around money when things were going badly, when you were under stress and needed to escape; or did you also act out around money when things were good? What are some examples?

Page xxix, Paragraph 4, Page xxx, Paragraph 1

10. A) Can you spend without developing a craving for more? (To test this, go to a favorite store (s) and stop in the middle?
b) Did this seem strange to you, going for a couple of items but ending up acting out around money again?
c) Do you believe the only hope for you is to not start using credit cards?

Page xxx, Paragraph 5

The First Step

Part Two -The Mental Obsession

Questions – Pages 23-43

The second part of Step One deals with the mental obsession. This simply means that no matter how bad it was the last time we acted out around money, no matter how much we have to lose, no matter how much we want to quit *forever*; on our own unaided will; we will always act out again. Bill Wilson compares this to putting your hand on a hot stove over and over again. It is not a matter of "learning our lesson," if it were, wouldn't we have learned it long ago? This is the kind of lesson we never learn. We just keep doing it over and over again; until we die. Before you move on to the mental obsession, make sure you are absolutely clear on the physical allergy. Remember, this is not about just telling other people what you think they want to hear, it's about what you really believe is true for you.

1. Did you turn to acting out around money when you were lonely?

Page 1, Paragraph 1

-
-
2. Were there things which happened early in your money career that were, "ominous warnings," which you failed to heed? What were they?

Page 1, Paragraph 3

-
-
3. When you were younger, did you think of yourself as a leader?

Page 1, Paragraph 5

-
-
4. a) Were you someone *driven* to succeed?
b) Did you feel like you had to "prove to the world that you were important?"
c) Did you act out around money when you were in school, did you screw up your grades due to the compulsive debting, spending, under earning (procrastinating and focusing on shopping)?

Page 2, Paragraph 1

5. Did you develop theories about how you would be successful in life while acting out around money?

Page 2, Paragraph 2

6. a) Did your friends sometimes think you were crazy?

b) Did you enjoy some successes early in life?

Page 3, Top Paragraph

7. Did money or "the big fix" become more important over time? In what ways?

Page 3, Paragraph 1

8. A) Did acting out around money become more serious during this time? How?

b) Did you fight with your spouse, friends, parents, siblings, coworkers, or boss?

c) Did you become a loner? Did you isolate yourself?

Page 3, Paragraph 2

9. Did you begin to act out around money at certain times of the day?

Page 3, Paragraph 3

10. Did you begin to act out around money to escape from problems, sometimes brought on by the, compulsive debting, spending, under earning?

Page 4, Paragraph 1

11. Did you become an unwelcome hanger on at your job? At home? With Friends?

Page 5, Top Paragraph

12. Did money at some point cease to be a "tool" and become a "drug"?

Page 5, Paragraph 1

13. a) Did you feel a sense of impending calamity, like something bad was always about to happen?
b) Did you now *have* to compulsively spend or debt to function at all?
c) Did you need to revert to “fantasies” to make it through your day? (If I win the lottery, etc.)

Page 6, Paragraph 1

14. a) Has this, or did this, go on for years?
b) Did you think of suicide?
c) Did you go up and down with how much money you owe?

Page 6, Paragraph 2, Page 7, Top Paragraph

15. a) Did you seek help, gain knowledge about yourself, learn your relapse triggers and try to get in touch with your feelings?
b) Did this “self knowledge” alone work, or did you act out around money again? (Perhaps even knowledge gained from going to 12 step meetings?)

Page 7, Paragraph 2

16. a) Do you now realize that self-knowledge did not, and never will, keep you permanently solvent?
b) Were you told you would die if you didn’t stop?

Page 7, Paragraph 3

17. a) Did you feel loneliness, despair and self pity?
b) Did you ever feel that your debts were your master?
c) Did this (that you had no power) scare you? Were you afraid?
d) Did this fear get you or keep you abstinent? Or did you act out around money anyway?

Page 8, Paragraph 2

18. a) Has your human will failed you? (Did you really "decide" to compulsively debt, spend, under earn, or did you just convince yourself it was your decision so you could feel like you were still in control?
 b) Have you been pronounced incurable? Have you given up on your dreams completely?
 c) Are you ready to admit complete defeat? What meaning does this have for you?

Page 11, Paragraph 3

19. Do you understand you can choose your own conception of God? That it only has to make sense to you?

Page 12, Paragraph 2

20. Do you understand the price of freedom will be the destruction of self-centeredness?

Page 14, Paragraph 1

21. Do you understand the absolute necessity of demonstrating these principles in all your affairs if you want to get and stay abstinent?

Page 14, Paragraph 6

The Three Types of Compulsive Debtors:

Type 1: The Moderate Debtor

We have all known people who "splurge" or after a couple of purchases say something, "Oh, I've had enough; I'd better not spend anymore."

22. A) Do you have little trouble quitting compulsively debting, spending if given good reason?
 b) Can you take it or leave a sale alone?
 c) Does this describe you, or do you know people like this?

Page 20, Paragraph 5

Type 2: The Hard Debtor

There were those people too, who we shop with, and who were able to keep up with us. They spent as much as we did, but something happened which caused them to stop or moderate on their own. Perhaps they got married, had a child, got hurt, or went back to school. They grew out of it, while we continued to grow into it. Though they may have spent as much or more than we did, they are very different from a real compulsive debtor.

23. a) If a spouse or family member told you to stop for good, could you do it?
b) If you fell in love, and she/he told you to stop for good could you do it?
c) If you moved to a different place, could you stop forever?
d) Does this describe you, or do you know people who did stop for reasons like these?

Page 20, Paragraph 6
Page 21, Top Paragraph

Type 3: The Real Compulsive Debtor, Spender, Under Earner

24. A) Did you at some stage of your debting; lose control of the amount once you started?
b) Did you do absurd, incredible, and tragic things while spending?
c) Were you a real Dr. Jekyll and Mr. Hyde?
d) Were you seldom "mildly in debt", - more or less insanely in debt all the time?
e) Was the person you became when acting out around money very different from who you were when prudent?
If so, how?
f) Did you become dangerously antisocial when compulsively debting?
g) Did you have a knack for acting out around money at the worst possible time – major bills due, etc.?
h) Are you incredibly selfish and dishonest where money is involved?
I) Do you use your gifts to build up a bright future, just to screw it up by acting out around money again?
k) Did you stash money around the house so nobody would get it all, then spend it on unnecessary items?
l) Did you spend compulsively just so you could function?
m) Does this description [roughly] sound like you? In what ways?

Page 21: Paragraph 1 & 2, Page 22: Top Paragraph

25. Based on your own experience, have you discovered your own truth, are you a Real Compulsive Debtor? What does this mean for you?

Page 23: Paragraph 4, Page 24: Top Paragraph

26. Did you ever decide to quit for good, to not spend one dollar out of your budget?

Page 5, Paragraph 4

27. a) Did this work? (Deciding to quit for good) or did you act out around money again, even though you promised yourself you would not?

- b) Did you begin to wonder if you were crazy?

Page 5, Paragraph 5

28. Were there times when you stayed on budget, or controlled spending, only to be followed by a worse relapse? When?

Page 5, Paragraph 6
Page 6, Top Paragraph

29. A) Having acknowledged that you cannot control the amount you compulsively debt, spend, after you start, do you agree that this is all beside the point, if you never act out around money?

b) Therefore, is it obvious to you, that the main problem centers in your mind rather than in your body?

Page 23, Paragraph 1

30. Have you tried to assert your will power to stay stopped; did it work?

Page 23, Paragraph 3

31. Are you powerless over whether you will start, have you lost control over staying stopped?

Page 23, Paragraph 4
Page 24, Top Paragraph

32. a) In the past, before you spent that first dollar, did the knowledge of what might happen stop you?

b) Based on your own experience, is there any reason why "*thinking it through*", will ever work in the future?"

Page 24, Paragraph 2

33. Do you believe anything less than a miracle [a spiritual experience] will save you?

Page 25, Paragraph 2

34. Do you have any choice but to die a Compulsive Debtor or accept spiritual help?

Page 25, Paragraph 3

- 35) a) In the past, have you been unwilling to admit you are a Real Compulsive Debtor, meaning that you could not control the amount you spent when you started, and/or stay stopped for good on your own power?
b) What does being a Compulsive Debtor mean to you?

Page 30, Paragraph 1

36. Do you have any reservations, or any lurking notion that someday you might be able to moderate or spend normally?

Page 33, Paragraph 1

37. Did you read the "Jaywalker story" and if you apply it to your money career does it fit exactly?

Page 37, Paragraph 4 (through)
Page 38, Paragraph 2

38. Do you believe you could stay stopped on the basis of self-knowledge, applying all these things you have learned about yourself and your disease up to this point?

Page 39, Paragraph 1

39. Is it obvious to you that without spiritual help; the time and place **WILL** come and you **WILL** compulsively debt, **NO MATTER HOW MUCH YOU WANT TO STAY ABSTINENT TODAY?**

Page 41, Paragraph 2
Page 42, Top Paragraph

The First Step Part Three -The Unmanageability of the Spirit

We Agnostics Questions -Pages 44-52

The third part of the First Step deals with the unmanageability of the spirit. Why is it that no matter what the consequences, we always end up acting out around money? Without something to take the place of compulsively debting in our lives, we are doomed. Many of us thought that if we could just moderate or control our behaviors life would be wonderful; but we later discovered this was not so. Abstinence alone, without working the steps may feel good for a while. But it's much like peeing in your pants on a really cold day; it feels nice and warm for a while, but when the cold wind blows it obviously is not a long- term solution. We become so "restless, irritable and discontent" that after a time, we cannot imagine how acting out around money could make us feel any worse, and so we do. We must somehow find a way to "experience a sense of ease and comfort" WITHOUT compulsively debting. This "spiritual unmanageability" is what the other eleven steps treat. "When the spiritual malady is overcome, we straighten out mentally and physically." [Page 64] This part of Step One, unmanageability, has nothing to do with God, just us on our own power trying to run our own lives abstinent or acting out.

40. a) Are you having trouble with personal relationships? With whom?

b) Can you control your emotional nature? How?

c) Are you prey to misery and depression? When?

d) Can you make a living? Even if you can, are you satisfied with it?

e) Do you have a feeling of uselessness? In what way, at home, work?

f) Are you full of fear? What are you really afraid of?

g) Are you unhappy? With what?

h) Do you seem unable to be of real help to other people? In what way?

I) Is a basic solution to these things more important than anything in the world around you?

Page 52, Paragraph 2

Summary the First Step:

If you are really a Compulsive Debtor the only solution to the physical allergy is to never pick up the first credit or debit card or dollar. We cannot however apply this solution because of the mental obsession, which always leads us back to the first spending binge or severe deprivation. Rather than give us hope, the First Step is designed to utterly destroy whatever hope we may have left that we can stay abstinent without spiritual help. It means that for us, the war on compulsive debting is over, and we've lost. This is called surrender. In a very real way, the other eleven steps do the same thing for us slowly what the acting out around money did quickly, they give us a sense of ease and comfort. Once we have a spiritual awakening as the result of working these steps, the mental obsession is removed. The Twelve Steps are a recipe for a spiritual experience.

What Does Surrender Mean?

The 12 Steps as Ego Deflating Devices, excerpts of a letter from Psychiatrist Dr. Harry Tiebout M.D.

("A.A." has been changed to "DA" in the following excerpt.)

DA, still very much in its infancy, was celebrating a third or fourth anniversary of one of the groups. The speaker immediately preceding me, told in detail of the efforts of his local group -- which consisted of two men -- to get him solvent and become its third member. After several months of vain efforts on their part and repeated relapses on his, the speaker went on to say: "Finally, I got cut down to size and have been abstinent ever since," a matter of some two or three years.

When my turn came to speak, I used his phrase "cut down to size" as a text around which to weave my remarks. Before long, out of the corner of my eye, I became conscious of a disconcerting stare. It was coming from the previous speaker. It was perfectly clear: He was utterly amazed that he had said anything which made sense to a psychiatrist. The incident showed that two people, one approaching the matter clinically and the other relying on his own intuitive report of what had happened to him, both came up with exactly the same observation: the need for ego reduction. *It is common knowledge that a return of the full-fledged ego can happen at any time.* Years of abstinence are no insurance against its resurgence. No DA's, regardless of their veteran status, can ever relax their guard against a reviving ego.

The function of surrender in DA is now clear. It produces that stop by causing the individual to say, "I quit. I give up on my headstrong ways. I've learned my lesson." Very often for the first time in that individual's adult career, he has encountered the necessary discipline that halts him in his headlong pace. Actually, he is lucky to have within him the capacity to surrender. It is that which differentiates him from the wild animals. And this happens because we can surrender and truly feel, **"Thy will, not mine, be done."**

Unfortunately, that ego will return unless the individual learns to accept a disciplined way of life, which means the tendency toward ego coming back is permanently checked. This is not news to DA members. They have learned that a single surrender is not enough. Under the wise leadership of the DA founders the need for continued vigilance to maintain that miracle has been steadily stressed. The Twelve Steps urge repeated inventories, not just once, and the Twelfth Step is in itself a routine reminder that one must work at preserving solvency. Moreover, it is referred to as Twelfth Step work -- which is exactly what it is. By that time, the miracle is for the other person" -Dr. Harry M. Tiebout, M.D.

Step Two**Step Two We Agnostics Questions/Pages 44-55**

To begin with, list below the 10 most insane things you ever did when you were acting out around money.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

1. Do you have any other alternatives besides being doomed to a Compulsive Debtor's death or living on a spiritual basis?

Page 44, Paragraph 2

2. Have you faced the fact that you must find a spiritual basis of life - or else?

Page 44, Paragraph 3

3. a) Is a mere code of morals or a better philosophy of life sufficient to overcome your compulsive debting, spending, under earning?
b) If it was, why didn't you stop acting out around money long ago?

Page 44, Paragraph 4

Page 45, Top Paragraph

4. a) Have you ever wished to be morally or philosophically comforted?
b) Have you ever willed these things with all your might?
c) Did you find that the needed power wasn't there?
d) Have you found that such codes and philosophies did not save you, no matter how hard you tried?

Page 45, Top Paragraph

5. a) Is lack of power your dilemma?
- b) Do you have to find a Power by which you can live?
- c) Does it have to be a Power greater than you? Is this obvious?

Page 45, Paragraph 1

6. a) When God is mentioned, have we reopened a subject which you thought you had neatly evaded or entirely ignored?
- b) Does the word God bring up a particular idea of Him which someone tried to impress upon you during childhood?
- c) Did you reject this idea of God and did you then think you had abandoned the God idea entirely?
- d) Were you bothered with the thought that faith and dependence upon a power greater than yourself was somewhat weak and even cowardly?

Page 45, Paragraph 3
Page 46, Top Paragraph

7. Have you discovered that you do not need to consider another's conception of God?

Page 46, Paragraph 2

8. a) Do you have your own conception of God?
- b) Do you agree this is all you need to commence spiritual growth and to effect your first conscious relation with God?

Page 47, Paragraph 1

The "Second Step Question"

9. a) Do you now believe or are you even willing to believe, that there is a power greater than yourself?
- b) Why?

Page 47, Paragraph 2

10. a) Has even casual reference to spiritual things made you bristle with antagonism?
b) Do you agree this thinking has to be abandoned?

Page 48, Top Paragraph

11. Do you believe in many things for which there is good evidence, but no perfect proof?

Page 48, Paragraph 3

12. a) Did you believe you already knew everything you needed to know about living life?
b) Wasn't this rather egotistical of you?

Page 49, Paragraph 1

13. a) Did you use the shortcomings of a few as a basis to condemn them all?
b) Did you criticize them for being intolerant, while being intolerant of them yourself?

Page 50, Paragraph 1

14. In the past, have you stuck to the idea that self-sufficiency would solve your problems?

Page 52, Paragraph 4

15. Faced with the First Step; a self-imposed crisis you cannot evade, are you now willing to fearlessly face the proposition that either God is everything or He is nothing?

Page 53, Paragraph 2

Consider each of the following questions on the next page in two ways.

1. First, on each of the following questions, ask yourself "What are my prospects for the future in this area of my life if God is nothing, and does not exist; if all I have is what I've had in the past to deal with these things?"
2. Next, go back through these questions and ask yourself "What are my prospects for the future in this area of my life if God is everything, and does exist; and His power will deal with them?"

a) Are you having trouble with personal relationships?

If God is nothing?

If God is everything?

b) Can you control your emotional nature?

If God is nothing?

If God is everything?

c) Are you prey to misery and depression?

If God is nothing _____

If God is everything _____

d) Can you make a living?

If God is nothing _____

If God is everything _____

e) Do you have a feeling of uselessness?

If God is nothing _____

If God is everything _____

f) Are you full of fear?

If God is nothing _____

If God is everything _____

g) Are you unhappy?

If God is nothing _____

If God is everything _____

h) Do you seem unable to be of real help to other people?

If God is nothing _____

If God is everything _____

16. Do you believe the answer to these problems is inside rather than outside of ourselves?

Page 52, Paragraph 2

17. a) Have your ideas been working as far as solving the problems listed above?

b) Do you believe the God idea might, are you willing to try?

Page 52, Paragraph 3

18. Do you agree God either is or He isn't? What is your choice to be?

Page 53, Paragraph 2

19. Do you agree, that deep down within every man, woman and child is the fundamental idea of God?

Page 55, Paragraph 2

20. a) Are you willing to search fearlessly within your own heart to find God, are you willing to believe He is there?

b) Do you agree that it is only there that God can be found?

Page 55, Paragraph 3

Go back and review the list of the 10 most insane things you ever did when you were acting out around money, which you made at the beginning of this step. The most insane thing you ever did is probably **not** on this list, because you did it while you were conscious about money. In all likelihood the most insane thing you ever did was this: with the things on this list happening when you were compulsively debting, spending, and under earning you made a decision to act out around money again; and you made this decision when you were as conscious as you are right now.*

*I must credit Joe H. of Santa Monica, CA for this

Step Three**How it works: Questions -Pages 58-63**

1. Has the description of the Compulsive Debtor, the chapter "To the Agnostic," and your personal adventures before and after made clear these three pertinent ideas?
 - a) That you are a Compulsive Debtor and you cannot act out around money or manage your own life?
 - b) That probably no human power can relieve your compulsive debting and spending?
 - c) That God can and will if He is sought?

Page 60, Paragraph 2

2.
 - a) Are you convinced that your life, run on your will, can hardly be a success? Why?
(The first Requirement for Step Three).
 - b) Are you convinced that your romances, finances, friendships, marriage, career, run on your will, can hardly be a success? Why?

Page 60, Paragraph 4

3. On that basis (running your life on your will) are you almost always in collision with something or somebody, even though your motives are good? In what ways?

Page 60, Paragraph 4

4.
 - a) Have you tried to live by **self-propulsion**?
 - b) Are you like an actor who wants to run the whole show, are you forever trying to arrange the lights, the ballet, the scenery, and the rest of the players in your own way? In what ways?

Page 60, Paragraph 4

5.
 - a) When life doesn't treat you right, do you decide to exert yourself more? How?
 - b) Admitting you may be somewhat at fault, are you sure that other people are more to blame? In what ways?

Page 61, Paragraph 1.

6. Are you not really a self-seeker even when trying to be kind? How?

Page 61, Paragraph 1

7. Have you been a victim of the delusion that you can wrest satisfaction and happiness out of this world if you could only get life arranged to suit yourself? In what ways?

Page 61, Paragraph 1

8. Are you not, even in your best moments, a producer of confusion rather than harmony? In what ways?

Page 61, Paragraph 1

9. Do you believe selfishness and self-centeredness is the root of your troubles? In what ways?

Page 62, Paragraph 1

10. Are you driven by a hundred forms of fear, self-delusion, self-seeking and self-pity? In what ways?

Page 62, Paragraph 1

11. Have you found that at sometime in the past, you have made decisions based on self, which later placed you in the position to be hurt? In what ways?

Page 62, Paragraph 1

12. a) Do you believe your troubles are basically of your own making, and they arise out of yourself? How?

b) Are you an example of "self-will run riot?" What kind of examples?

c) If your problems are of your own making, why is this good news?

Page 62, Paragraph 2

13. a) Do you believe, above everything, you must be rid of this selfishness or it will kill you? Why?
b) Do you agree you cannot do this on your own without God's help? Why?

Page 62, Paragraph 2

14. a) Have you had moral and philosophical convictions galore? What were they?
b) Could you live up to them, even though you would have liked to?
c) Can you reduce your self-centeredness by wishing or trying on your own power? How have you tried?
d) Do you have to have God's help? Why?

Page 62, Paragraph 2

15. a) Do you have to quit playing God? Why?
b) Does playing God work for you? Why or Why not?

Page 62, Paragraph 3

16. Do you agree that from now on in this drama of life, God's role is going to be the Director; your role is going to be an actor in God's play? Why?

Page 62, Paragraph 3

17. Are you willing to trust that He will provide what you need, *if you keep close to God* and perform God's work well? Explain.

Page 63, Paragraph 1

18. a) Have you really thought about what this means before taking this step, are you sure you are ready? Explain.
b) Are you at last willing to abandon yourself utterly to God? How?

Page 63, Paragraph 2

The following is taken from the Big Book, and phrased in the first person. Read this out loud to someone each day for a week, and then decide if:

a) It applies to you.

b) You are ready to quit living like this.

c) You are ready to accept living on God's terms.

The first requirement for Step Three is that I be convinced that my life run on self-will can hardly be a success. On that basis, I am almost always in collision with something or somebody, even though my motives are good. I try to live by self-propulsion. I am like an actor who wants to run the whole show; I am forever trying to arrange the lights, the ballet, the scenery and the rest of the players in my own way. If my arrangements would only stay put, if only people would do as I wished, the show would be great. Everybody, including myself, would be pleased. Life would be wonderful. In trying to make these arrangements I may sometimes be quite virtuous. I may be kind, considerate, patient, generous; even modest and self-sacrificing. On the other hand, I may be mean, egotistical, selfish and dishonest. But, as with most humans, I am more likely to have varied traits.

What usually happens? The show doesn't come off very well. I begin to think life doesn't treat me right. I decide to exert myself more. I become, on the next occasion, still more demanding or gracious, as the case may be. Still the play does not suit me. Admitting I may be somewhat at fault, I am sure that other people are more to blame. I become angry, indignant, self-pitying. What is my basic trouble? Am I not really a self-seeker even when trying to be kind? Am I not a victim of the delusion that I can wrest satisfaction and happiness out of this world if I only manage well? Is it not evident to all the rest of the players that these are the things I want? And do not my actions make each of them wish to retaliate, snatching all they can get out of the show? Am I not, even in my best moments, a producer of confusion rather than harmony?

I am self-centered - ego-centric, as people like to call it nowadays. I am like the retired businessman who lolls in the Florida sunshine in the winter complaining of the sad state of the nation; the minister who sighs over the sins of the twentieth century; politicians and reformers who are sure all would be Utopia if the rest of the world would only behave; the outlaw safe cracker who thinks society has wronged him; and the Compulsive Eater/Food Addict who has lost all and is locked up. Whatever my protestations, am I not concerned with myself, my resentments, and my self-pity?

Selfishness - self-centeredness! That, I think, is the root of my troubles. Driven by a hundred forms of fear, self-delusion, self-seeking, and self-pity, I step on the toes of my fellows and they retaliate. Sometimes they hurt me, seemingly without provocation, but I invariably find that at some time in the past I have made decisions based on self which later placed me in a position to be hurt.

So my troubles, I think, are basically of my own making. They arise out of myself, and I am an extreme example of self-will run riot, though I usually don't think so. Above everything, I, as a Compulsive Eater/Food Addict, must be rid of this selfishness. I must, or it will kill me! God makes that possible. And there often seems no way of entirely getting rid of self without His aid. I had moral and philosophical convictions galore, but I could not live up to them even though I would have liked to. Neither could I reduce my self-centeredness much by wishing or trying on my own power. I have to have God's help.

This is the how and the why of it. First of all, I have to quit playing God. It didn't work. Next, I will decide that hereafter in this drama of life, God is going to be my Director. He is the Principal; I am His agent. He is the Father, and I am His child. Most Good ideas are simple, and this concept was the keystone of the new and triumphant arch through which I will pass to freedom.

When I sincerely took such a position, all sorts of remarkable things followed. I have a new Employer. Being all powerful, He will provide what I need, if I keep close to Him and perform His work well. Established on such a footing I'll become less and less interested myself, my little plans and designs. More and more, I will become interested in seeing what I can contribute to life. As I feel new power flow in, as I enjoy peace of mind, as I discover I can face life successfully, as I become conscious of His presence, I begin to lose my fear of today, tomorrow or the hereafter. I will be reborn.

I am now at Step Three. I said to my Maker, as I understood Him:

"God, I offer myself to Thee — to build with me and to do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will. Take away my difficulties, that victory over them may bear witness to those I would help of Thy Power, Thy Love, and Thy Way of life. May I do Thy will always!"

I thought well before taking this step making sure I was ready; that I could at last abandon myself utterly to Him.

I'll find it very desirable to take this spiritual step with an understanding person, such as my wife, best friend, or spiritual advisor. But it is better to meet God alone than with one who might misunderstand. The wording was, of course, quite optional so long as I expressed the idea, voicing it without reservation. This was only a beginning, though if honestly and humbly made, an effect, sometimes a very great one, will be felt at once.

19. Does this description fit you? How?

20. a) Are you convinced that your life, job, relationships, marriage, friendships and everything else in your life run on self will is going to be a failure?

b) What meaning does this have in your life today?

21. Are you willing to follow up this decision with the action required of you in Steps Four through Nine?

If you are ready, do the Third Step Prayer (page 63)

"God, I offer myself to Thee — to build with me and to do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will. Take away my difficulties, that victory over them may bear witness to those I would help of Thy Power, Thy Love, and Thy Way of life. May I do Thy will always!"

Summary of Step Three:

There is an old proverb from India which illustrates the point of the Third Step well. Two men were walking down an unpaved road, they were barefoot. The road was covered with small rocks which hurt their bare feet when they stepped on them. One of the men said to the other, "This journey would be much easier on our feet if this road was paved with leather." The wiser of the two men replied, "Yes, this is true, but we could get the same effect by wearing a pair of shoes."

Compulsive Debtors wish to pave the road with leather so they don't need to wear shoes. The Twelve Steps are designed to become our shoes. The Steps help us change to fit into the world as it is, rather than continuing to try to get the world to change so we can be happy.

The following joke illustrates the rest of Step Three:

Question: Three bullfrogs are sitting on a log. One bullfrog makes a decision to jump in the pond. How many are left?

Answer: Three. The bullfrog only made a decision, he hasn't done anything yet.

The way we implement the decision we made in Step Three is to complete steps Four through Nine.