

Spending from page 1C

asking that she be referred to as Maureen for the article.

Compared with similar types of groups, like Alcoholics Anonymous, Debtors Anonymous is relatively unknown, she added.

"I think that's a real need in society today with people who have money problems," Maureen said.

To get a better idea about who might attend Debtor's Anonymous, think about people with eating disorders, Maureen said. Some people are like anorexics. They won't allow any money to be spent. There's a pattern of deprivation.

Others are like bulimics. They go out and buy compulsively in an uncontrolled splurge and the next day they go back and return everything.

"I was a compulsive shopper," Maureen said. "There was a physical high going into a store

and spending money. There are people who get into shoplifting in order to get this going."

No typical person

A typical meeting will include men and women of all ages at different stages of addiction. The main goal is to get the people to talk about their money problems, Maureen said adding that everyone has a choice of whether or not to talk. Those who do tell their stories, however, illustrate to newcomers that they're not alone.

"Once you begin to experience this, you begin the healing process," she said. "There's a lot of hope in hearing that someone is doing positive things to help this problem."

Often times, the group breaks up into clusters of three. One person will talk and two will act as financial advisers by acting as non-partial observers pointing

out options. The group keeps mixing the make-up of advisers and talkers until everyone has a chance to talk. The advice is usually broad and simple.

Trash credit cards

For instance, using credit cards is discouraged, because many people don't pay-off the balances and interest rates are costly.

"There's an empowerment thing learning how to live on cash," Maureen said. "We really try to focus on meeting needs. Sometimes denying yourself will lead to over spending. It's a cycle. People generally feel very trapped. When they find a way out that's when feel hope and freedom."

Some people are in trouble with the IRS. Others don't communicate well with creditors.

The goal is to eliminate all unsecured debt, like signature loans,

family loans and other no-collateral loans.

It's a 12-step program fashioned after Alcoholics Anonymous. Participants admit they are powerless over the situation of being in debt, accept a power greater than themselves, admit they have a problem, make amends and strive for change.

"Generally what we find is that people who come to Debtors Anonymous know the 12-step program and this is one of the last things they have to deal with," Maureen said.

Marriage jeopardized

For Maureen, the tremendous debt almost killed her marriage. She realized, however, that her husband pretended that he didn't know she was buying things uncontrollably. He joined a group called Debt Anon for people who live with debtors.

He had to learn he couldn't do anything about his wife's behavior, but he can draw limits on what his bottom line is and what he is willing to accept.

"Sometimes when someone like him makes changes, it will encourage the other person to make changes," Maureen said. "I like to focus on the recovery part," Maureen said. "I was able to get out of debt fairly quickly with a home equity loan and I went back to work. But many people take years to dig out. It's (Debtor's Anonymous) has totally changed my life."

Often, Maureen said, she sees people come into a meeting, pick up literature and leave. But changing lifestyles is not that easy.

"You have to work with others," she said. "It takes a commitment."

Today, there are 15 meeting lo-

cations in Michigan for Debtors Anonymous. A national conference will be held in Michigan next year: quite an accomplishment for a woman with a problem looking for help five years ago.

Debtors Anonymous meets at 7:30 p.m. every Monday in the Family Services Building, 26905 Grand River, in Redford Township.

A workshop is planned for 10 a.m. to noon Saturday, May 14, at St. Margaret Parish Hall, 21201 Thirteen Mile Road, in St. Clair Shores.

For more information, call the Debtors Anonymous hot line at (313) 537-2651.

For information on existing self-help groups in Michigan, or for help in starting a group, call the Michigan Self-Help Clearinghouse, 1-800-777-5556 from 9 a.m. to 4 p.m. Monday, Wednesday and Friday.

Church from page 1C

Beyond helping people and organizations in the community, Howe stressed that members also are involved in church world outreach. Currently, members are working in Iowa helping flood victims.

Closer to home, church members recently adopted a family in

the community which needed house repairs done.

Gere said he hopes the church becomes known for these acts, as opposed to a building or any material thing.

"While a church is identified by a building, the building ought to

serve as a place that empowers people to go into the world to minister," Gere said. "We hope the new facility will provide that."

All the structural work is slated to be finished Saturday, May 21, for the congregation's 40th anniversary banquet. The building

will be dedicated Sunday, May 22. The weekend of the celebration will be tempered by members working on the house of the family the congregation adopted.

"We're looking for people to participate, to come back for the dinner and the reception," Glide

said. "A lot of things are coming together."

Gere added: "The people before us have provided a great launching pad. The sense now is to 'carpe diem' (seize the day). Just as we gave the Knox House to the community, so, too, now we hope

Art exhibit splashes color, talent in community

Art lovers got their fill during the Farmington Artists Club exhibit at the Spier House in Heritage Park last weekend.

The juried show featured watercolors, oils, pastels, collage, prints



Grand winner: Jeanne Ozment won first place for "Life Cycles."



Pretty as a picture: Elizabeth Sylvester won second place for her work, "In My Dreams."



Perfect color: Lillian Langerman won the Grumbacher Award for best use of color with her work, "California Sunshine."

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