

# THE BOTTOM LINE

OCTOBER 2006

A Publication of Debtor's Anonymous Intergroup of Greater New York

## Editor's Notes

Hi, Folks,

Did you know? A new e-mail DA meeting has started. It is **DA Visionaries, [davisionaries@yahoo.com](mailto:davisionaries@yahoo.com)**.

To subscribe go to [www.yahogroups.com](http://www.yahogroups.com) and register or join by sending an email to **DAvisionaries-subscribe@yahoo.com**

Lately, because I've been working the night shift, I haven't been able to get to either morning or evening meetings so I'm discovering the joys of phone and email meetings to keep myself open to hearing HP's will. These meetings are life savers & you can go to them in your PJs..

Yet I also need to make the effort and get to the one F2F meeting my schedule allows, because, it's at these meetings that I am my most visible, and can keep that ole isolation demon at bay. In isolation it is so easy for me to lose clarity and forget why I'm here.

Remember please send your D.A. experience strength and hope as text in the body of an email to **bottomline@danyc.org**.

Or send typed or handwritten submissions to:

**Bottom Line  
420 Wyncoop Ct.  
Holland, PA 18966.**

Peace & Prosperity,  
Gretchen

## Solly's Pressure Group #1 Follies

(A STATE OF FEARFUL ILLUSION Re: anticipated unknown PRG)#1  
*For those who missed it, here's the wonderful musical play Sol & Co. performed at the Aug. 27, NY PRG Event.*

**Sol:** "No, No, No, Oh No! I promise I won't do it ever again! I'll never use a credit card again or borrow money in an unsecured loan, or binge spend! HELP!

**GIRLS:** (they put pressure cooker on Sol's head and they hit him with Paper Money and back scratcher on the pot.  
*"BAD BOY, VERY NAUGHTY BOY!  
TAKE THAT FOR DEBTING AND  
RELEASE THE STEAM PRESSURE  
ON HIS ADDICT BRAIN !!!! SHRINK  
THAT EGO BRAIN!*

**Sol:** "Oh No! Stop I promise to be good. Yes, I'll smash the bottles of booze, no more sales buying of furs in July, I'll burn a bra or a truss, I'll even reject free Mastercards in the mail! Oh Stop, I'm sweating like a fish! Oh this is cold turkey without any gravy! Oy, this is like a "Hatful of Rain", Oy this is Sol, "Man With The Golden Arm", Oh! This is worse than "Days of Wine and Roses!" Oy, Oy, "It's the Lost Weekend! (In pantomime: Sol wakes up, rubs his eyes) "Where Am I ? In Oz? I'm as giddy as a school girl! I'm as wild as a goose! Maybe I'm in Never Never Land."

**GIRLS:** *"No Solly, Now you are in SOL-VENCYLAND on the sober road to abundant living one sane day at a time! Welcome home Bubbelah!*

(Pull Pearls out from underneath Sol's dress  
Put 2 crowns on CASH 'N CARRY GIRLS)

**GIRLS:** Oh, we're the Cash 'n Carry girls. We use only the green to get our gorgeous pearls! (hold up necklaces to audience.)  
Oh, we know to some it may seem drastic. But we just hadda cut all our plastic! To become us fabulous Cash 'n Carry Girls.

DA-A-BUM-BUM-BA-BUM-BAUMM!

*Step 1...* showed us we couldn't cope  
Our disease just had us on the ropes!  
So we started to believe our wise pundits. The very sober John H and Jerold Mundis. By the way ain't these lyrics really wondrous! Those 2 recovered DA bards helped us ditch our 1,000 credit cards.  
DA-A-BUM-BUM-BA-BUM-BAUMM!

Now gone is our great notoriety.  
Instead we live in sunny sobriety!  
We were so tired of being harassed debtors. Having to hide from those meany creditors. At first the crazy money seemed like Lots of fun.  
But soon both Visa and Mastercard had us on the run.  
DA-A-BUM-BUM-BA-BUM-BAUMM!

(Action-Pantomime: Solly dances-tra-la-la-la-flashes pearls)

Finally we saw our broken spirits droop  
So we pushed to have our first Pressure Group!  
Yo! We're no longer aimless drifters.  
We're now those sexy sober sisters!  
DA-A-BUM-BUM-BA-BUM-BAUMM!

Oh, we thought we were the Counts of Monte Cristo.  
Till the bill collectors fried our asses in Crisco!  
In the end we ran out of cash, alibis and steam  
But feared a PRG was a nightmare dream.

SOLLY'S FOLLY!

Those PRG's have transformed us girls  
See the proof in these abundant pearls!  
DA-A-BUM-BUM-BA-BUM-BAUMM!

Bow, End.

**Debtor's Anonymous Intergroup of Greater New York**  
P.O. Box 452 • Grand Central Station • NY, NY 10163 • 917-319-2819 • [www.danyc.org](http://www.danyc.org)  
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## How DA Helps Me Deal With Underearning

John S., "Courage To Change",

A workshop led at Spring Share-A-Day, 4/17/05, Newtown, PA

I was paying my rent late and accruing late charges. An eviction notice got me to DA. I kept myself so busy. I was unaware of my under-earning. I lost several jobs and worried a lot about job security. Can I keep it? Can I leave it?

Self-deceptive thoughts such as "I'm doing this to be noble", lead me to under-earning. Doing work I love but is severely underpaid leads to self-neglect. I need to reconcile my vision of putting my kids through college with doing work that is underpaid.

Self-limiting beliefs such as "I don't deserve" lead to under-earning and can also lead me to rationalize impulsive overspending. Irresponsible behavior, procrastination and avoidance all increase the feelings of "I don't deserve". When I'm actively dealing with problems

head on, feelings of unworthiness fade.

Going to meetings and focusing on the program by using the tools and working the steps helps me to develop or improve my motivation. For example, when I am consistent about keeping my numbers, it boosts my morale, helps my self-confidence and helps me develop the habit of self-discipline. When my motivation to work the program is lagging, I have to honestly look at whether I don't want to do something or I'm not willing to do something.

My best success with job hunting has been when I asked for help from my pressure relief team and talked at meetings about the stress I was feeling. My pressure team helped me to see my under-earning and they gave me action steps to

help me address it.

I read a book that helped me clarify my "career map" - what path I needed to take and what I needed to learn. Having a written plan helped me to focus and set priorities so as not to get overwhelmed. It has been important for me to build my self-esteem and self-confidence. Employment interviews can test confidence, and the criticism and rejection can be frustrating.

Before DA as a self-employed person, I was not clear on my own expenses and I gave my customers too many breaks. I learned the hard way that I have to take care of myself first. Today, I have clear and realistic prices for my customers.

-- *Freedom from Solvency Fall 2005 Issue, DA Intergroup of NJ & Eastern PA*

### "DA E-News" email list

**Dearest Fellowship Members,**

**In addition to the DA email list, anyone who is interested in announcements from the DA General Service Office (GSO) in Needham, MA, is invited to subscribe themselves to the new "DA E-News" email list that will include official DA announcements from the Board, GSR Committees, etc. It's highly recommended for all DA's.**

**There's a new subscription box at the**

**bottom, center of the DebtorsAnonymous.org home page. You can easily subscribe yourself there. FYI, the GSB is using ConstantContact.com, so the list will be kept completely confidential, it is strictly opt-in, and you can easily unsubscribe yourself at any time.**

**In Service and with Love & Gratitude,  
Jon L.**

*Editor's Note: This is so wonderfully designed, & it's easy to join. Good show GSO!*

## The Night Before

As my head hit the pillow, I sighed, struggling to fall asleep. I remember the night perfectly. In a curled up position, in the corner of my bed, I slept, ashamed. That is how bad I felt, how ashamed I had become.

This was the night before my very first DA meeting, and I will never forget what brought me to that place.

My name is Stan, and I am a grateful member of Debtors Anonymous. I may not show it on my face a whole lot, not do my words or

actions portray the level of gratitude that I am reminded of everyday, but I really believed that if I did not do something soon, I would die. And for the first time in my life, I did not see any other alternative. Luckily, I had heard of DA for many years in other 12 step meetings, from members who gently, and I mean gently, spoke to me about DA.

Although I could not hear the message past the words, I do know that slowly I was getting the message, just not in my time. If I would have

heard it earlier than I did, I may not have stayed around. After all, no one is going to tell me what to do! I carried that mantra most of my life... until I came to DA. I had to listen; I had to really listen to what was being told to me, all of it, because I was desperate.

I could go on about what it was like, but the truth is, the disease is real simple for me; once I start I can't stop. In my life it has had many opportunities to live, and I mean live. Every time I used a credit

3 card, or spent money, I could not stop, loading up with “stuff” just to be surrounded with new things. That was how empty I was inside, even after years of sobriety in another part of recovery. New “stuff” would cleanse me on the outside, but quickly dissolved to a point where it hurt more and felt emptier the more I used cards and spent money.

I walked into my first DA meeting on a Tuesday night, at 6:15, & I just sat. I felt gray and ashamed to such a point that it was even difficult to breath, but I knew it was time. I shared at that meeting and was fortunate enough to have the courage I needed to walk up to members who were able to say hello to me. I had quickly asked them what meetings to go to. From that moment, I started going to meetings everyday, each day I was able to. I started writing down everything I spent. I was that desperate.

The circumstances that brought me to DA could have culminated my whole life, but I never will forget the three situations that brought me over the edge. As always, I continued to leave a blank space in my check book for when a paycheck would come in, using money in my checking account that was not there, but was able to use because of checks that were for bills, just not processed yet. This gave me a little time. But when I had to make a call and speak with my bank to transfer 29 cents from my savings to my checking account, that is when I experienced a level of shame that I never could have imagined existed.

I had to buy money orders, which at the time were the only way I could keep money for rent. If I needed money for food, or other things, I would just go buy a smaller money order and pay for it with the larger money order, and keep the change for food and misc. That was a real give away to me as I started working the DA program.

But the worst throat swelling pain was when I had to tell my younger sister that I could not come out to be with her while my brother in law was dying. I did not have the train fare necessary to be with her on the day I called to see how things were. He passed away two days later. Once I received my paycheck, I was able to be at the funeral. Never will I ever forget that moment. I believe that was the turning point for me. My brother in law passed away June 24, 2003.

On October 6, 2003 I walked into my first DA meeting and have been solvent ever since, one day at a time. What I have found to be the most healing and dramatic change for me was recordkeeping, believe it or not. For the first time in my life I had to write everything down, and was glad to do it. It continues to be a slow recovery for me. But as I continue to show up and be willing, no matter what, to stay solvent and help another debtor achieve solvency, it has also been an incredible healing. This is the focus that I must keep before anything else. I keep this focus by working the tools of the program.

Tool One, Meetings: I make sure I attend at least one Step meeting a week, because not debting is only part of it for me, the other part is the emotional and spiritual that I have to work on everyday. And by going to at least one step meeting a week, the work of applying the steps to my life happens best when I'm making a connection with my higher power everyday. It has been the only way for me, if I put anything in front of my solvency, I am bound to lose both what I have and my solvency. I really believe that, so I don't take any chances. I am that terrified of what would happen if I didn't work this program. The slogan, “Polish here, it shines over there”, every once in awhile I will hear it in a meeting, in someone's share, and more often than not, it just happens that way. I don't know how this program works, but I can say that it

does.

I had heard about the DA miracles that others experienced, and when it happened with me, it just secured my belief in the program of DA. Around every corner there is a miracle waiting to happen as long as I stay out of the way. Most of my life I spent forcing myself until things changed or at least trying to make things change. Today, I do what my job is to do everyday, and the rest is up to my higher power. I am given each day just to show up, and do my part which does change when it needs to. The rest is up to my higher power and his will for me. It may not be what I want, it may just be keeping income coming in. I know my vision will always stay just a vision if I do not keep solvency first.

I don't have all that I want, or even close, but what I do have is the knowledge and acceptance that maybe I don't have my vision or my truest desires because I spent my entire life “muddling” around what I really wanted. Now with vagueness saying goodbye, and clarity introducing itself to me, I have managed to understand what I really want and how I want it, my job is to express that, so that the universe will get it.

That is my job, my task, so I work on that everyday, and at times I may rely on others, for support, or just a deeper connection with my higher power, or the incredible courage it takes just to take a plunge towards something that feels right. Not something that I want to feel right, but when it fits, it will feel right, “to thine own self be true.”

This, so far, has been my journey since I walked into the rooms of DA. It has been nothing short of life saving for me, and I know, just one step at a time, as long as I work this program with honesty, openness, and willingness this DA shift in my life will continue to occur.

-- Stan K, solvent DA member since October 6, 2003.

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***“My solvency is slippery when I don't feel like walking to the mailbox to mail that bill on time, when I pay in the grace period. I'm either heading in a good direction, or I'm not. When the vagueness sets in and I go into denial, I know trouble is on the way. That's when it's important for me to get a pressure relief meeting and talk to my sponsor.”***

-- Heard at a meeting

## DA's Primary Purpose

Dear fellow debtors:

The 20th annual Debtors Anonymous World Service Conference was held last August in San Diego, California.

The most significant thing by far to come out of the conference was an historic rededication to DA's original primary purpose of not incurring unsecured debt, one day at a time, through working the 12 steps.

A statement regarding this was unanimously endorsed by the DA General Service Board of Trustees, and read to the Conference at its opening session on Wednesday night by board Chair Carla J. Here is the statement in its entirety:

"Far and above any other issue that faces the DA Fellowship today is our need for strong clarity around our primary purpose. We come together for one reason: because we are compulsive debtors, and the only way we cannot debt, one day at a

time, is by helping another debtor practice the Twelve Steps. Any other focus waters down our message.

"Frankly, we are afraid for DA. It seems like members around the world want to focus on anything other than not debting. When we are willing to do anything not to debt, our underearning and compulsive spending habits are removed.

"Visions, prosperity, and abundance are all wonderful side benefits of not debting, but they are not our primary focus. Clutter is an outside issue with its own Twelve Step program, and does not have a place in DA. Procrastination, called "time-debting" by some members, is a character defect and is not part of how we define compulsive debting.

"Our focus must return to our primary purpose, helping other debtors by doing service. We believe it is crucial that this Conference refocus every aspect of DA back on our pri-

mary purpose. When we leave here we must be united on one simple message, 'Don't debt.' We believe if we can do that, the Fellowship of Debtors Anonymous will prosper and grow"

—The DA General Service Board, August 17, 2006

The response to the statement was electrifying, and inspired a great deal of activity during the remaining days of the Conference. Many GSRs and ISRs went home eager to carry this message back to their groups and local areas.

The statement reflects deep concern on the part of all of the members of the GSB and many long-timers in the DA fellowship that many groups and members have drifted far away from the program's historic roots, clarity of purpose, and from a strong focus on the solution to our common problem.

-- Jan S., Burlington, Vermont

## Get ready for the holidays!!!

**On Oct. 29, 2006, the Sunday 5:30 pm ET DA phone meeting will be having a DA speaker share experience, strength, and hope on the topic of "Recovery from Compulsive Shopping".**

**To attend this meeting, Dial: 712-432-2000 (+1 712-432-2000 from outside USA)  
Then key in the access code: 66639#**

**This phone meeting has speakers on special topics whenever there is a 5th Sunday in the month.**

**See [www.debtorsanonymous.org](http://www.debtorsanonymous.org) for information about registered phone meetings, including this one, or call 609-466-8861 for recorded information about many DA phone meetings.**

## Work Blessing

May you be blessed to see more clearly.

To see clearly that which you are to provide to the world in exchange for money.

May you dance with joy at the opportunity to use your gifts to serve and be compensated to do so.

May you eagerly greet each day with gratitude for the chance to be able to give in a way that is so gratifying that your cup runneth over.

May you bless each person you minister to, thanking God with all your heart that you get to work with people.

May you remember from whence you came, to where you are, and all the steps in between.

May you bask in humility for being allowed to have Spirit express through you in such a profound way.

May you be given the words to speak, the willingness to step aside

and the faith that Spirit is always with you.

May you pray daily for God's will and the power to carry it out in the work you express.

May you carry the message to others, that we all arrive with gifts to give the world.

Feel success. Express God's love. Thank you, God, for the willingness to serve. And so it is.

-- Allie S., Sacramento DA & BDA

## 5 How to Throw a Meditation Writing Party & Write a Submission

1. Pick a location, date and time. A smaller group of ten or less is probably best. A quiet space with a table for all to sit at and write. Allow two hours total time.

2. Refreshment. Keep it simple—tea, coffee, water, and some fruit.

3. Have extra paper and pens on hand.

### How to conduct the Party:

After everyone has arrived and settled in, begin with the serenity prayer. Then the leader can explain the format of the daily meditation. Reading from the flyer is a good idea. Once everyone has a clear idea, read a sample meditation. I read one I'd written. Then, set the timer for 45 minutes and let everyone write. They may write only one, or can write two or more.

Once the writing time is complete, let everyone read what they have written. (Like at a meeting.) People may have ideas for quotes for each other, or suggestions on additions, etc. The leader should make sure to keep it positive.

Finally, keep it simple, get release forms signed and collect copies of the meditations before everyone leaves. It's easier this way. If people have used their own computers, see if you can download them onto a disk drive and put them directly on yours. Alternately, they can be typed or scanned into your computer.

Close with the serenity prayer.

### How to write a submission for a Daily Meditation:

1. Don't worry about the quote. If you can't think of one, write the meditation first, then look through your favorite meditation books or D.A. literature and see if something fits. If you really can't find anything, submit anyway. The Subcommittee may be able to think of one.

2. Don't be intimidated by writing: you don't have to be a writer! The only qualification is that you are a debtor with recovery to share. This is really a meeting share put down on paper. If you can share in a meeting, you can write it down!

3. Look over the list of suggested topics and see if it makes you think of anything from your own experience. If not, think about the last thing you shared in a meeting, the last story you told of your struggles in recovery that had people laughing or crying or nodding their heads. (Or maybe it's the share you didn't say, either you weren't called on or you couldn't speak.)

4. Just write it down without worrying about grammar or punctuation or length. Sit down and set a timer for twenty minutes and write until it goes off again. When you are done, then go back and correct and clean up, and count the words. If it's longer than 200 words, go back and see where you can cut some. Did you really have two stories to share? Then cut it in half and use each one separately. (You are allowed to contribute three total.)

Don't worry if you are a little over. The Subcommittee can also cut some.

Now the summation line. What is it you learned from what you shared? Can you reduce it to one line? That's the ending.

Once you've completed all this, go back and think of a quote. Look through the D.A. literature (including the Tools and Promises). When you find one that fits, use it.

Last but most important, sign the release form! Submit your meditation and the release form to: [Meditationbook@yahoo.com](mailto:Meditationbook@yahoo.com). (If you are emailing, scan the release form and send as a pdf attachment.)

Please send the hard copy ("ink on paper") to:  
Jill Peters  
9258 San Fernando  
Dallas TX 75218

Now, congratulate yourself on doing service. Think what it will mean twenty years from now for a newcomer to read your words. Think how many people have been touched by the daily readers in other programs. You can have that impact!

"In D.A., we learned that one way to experience more abundance and prosperity in our lives was by giving of ourselves to others...No contribution is too small if given freely with love."

—from the Service pamphlet

***Sometimes I have to step back to see the big picture or to see what I missed.  
A step back can be progress too. -- Heard at a meeting***

### DA Publications Advisory Statement

Since all publications cannot go through the conference approval process, the DA World Service Conference recognizes that the Ways & Means is by tradition the international meeting in print of DA. The Steps, Traditions and Concepts are our guidelines, always wishing to reflect DA and nothing but DA. The DA Focus and the DA Web site are service publications for the DA Fellowship.

-- Presented at the 2005 WSC by the General Service Board. Send your comments to the GSO at [da-gso@mindspring.com](mailto:da-gso@mindspring.com).

## **The DA Bottom Line Is Back! & It need's your DA stories**

**It is a great recovery tool  
that can be carried around  
as a pocket-sized meeting & used for  
announcements  
meeting changes  
anniversaries**

As a voice of NY DA the Bottom Line can't exist without your help. Please contribute any writings you may have that pertain to DA, your individual stories of recovery, and DA's history (present or past).

Or create something right now!

**The Bottom Line is published monthly by the Intergroup of Greater NY, available where NYDA literature is sold and in Web form at [www.danyc.org](http://www.danyc.org) as The Bottom Online.**

Send your submission as text in the body of an email to [bottomline@danyc.org](mailto:bottomline@danyc.org)

Send typed or handwritten submissions:

Bottom Line  
420 Wyncoop Ct.  
Holland, PA 18966

### **NY Intergroup News**

#### **Service opportunity:**

Help newcomers! Volunteer to answer the DANYC cell phone (on-call support line). One week service rotation. Requires 6 mos. solvency & 2 pressure relief meetings. Call Coordinator at 917-374-7911 to volunteer!

#### **Service position open:**

Outreach Coordinator. Requires 6 mos. solvency and 2

PR mtgs. Please volunteer at Intergroup, the last Thursday of the month, 6:45 to 8:45 pm meets at:

St. Bartholomews Church  
109 East 50th St.

New York, NY  
(between Lexington and Park)

### **Suggested DA Group Contribution Policy**

After each group has paid expenses (rent, literature, etc.) Please send 7th Tradition donations to:

DA of Greater NY (45%)  
P.O. Box 452  
Grand Central Station  
New York, NY 10163

DA General Service Board (45%)  
PO Box 888  
Needham, MA 02492-0009

DA GSR of Greater New York (10%)  
PO Box 1215 Murray Hill Station  
New York, NY 10156-0605

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