

THE BOTTOM LINE

NOVEMBER 2006

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

Editor's Notes

Hi, Folks,

I found DA 26 years ago next month. & I went through my 1st solvent holidays during my 1st weeks in DA. I learned how to give & receive love, not things.

During this Holiday season lets keep our focus on what we can give of ourselves, not on what we can or want to buy for ourselves or others. It's so painful to get lost in compulsive spending and valuing ourselves by how much we spend. All the ads tell us the opposite, but we know the truth. The gift of solvency, clarity with money, serenity, the gifts we give eachother at every DA meeting, every Intergroup meeting, every GSB meeting, every PRG meeting, these gifts are priceless. Thank you John H., Harriet, and those few early DA folk who stuck it out in nearly empty rooms waiting for us to show up.

DA truly is the gift that keeps on giving. John would be proud of how we have been carrying the gift of recovery, passing it on and on, to the next newcomer who needs it.

Remember this is your Bottom Line, 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

Miracles & miracles

My husband and I have been working DA together for 6 years. We have a basic spending plan that covers our mortgage, food, insurance, gas, condo fees, utilities & water, storage rental, basic car repair, phone, internet, private High School tuition, Dr. bills, vitamins, monthly train ticket, gym, very small amts. for clothes, & debt repayment. We have categories for vacation, entertainment, retreats, gifts, dinners out, music lessons for our teen, equipment wanted - but nothing to put into these categories since I have been unemployed for 6 months. Though we have discovered the solvent joys of living with a prudent reserve, it was spent months ago & we presently live paycheck to paycheck (& look forward to building up our new prudent reserve, again).

We are committed to not incurring any new unsecured debt, one day at a time & have been solvent (by this definition) for a year and 9 months. This solvency was reached after years of struggling to stop incurring debt as a couple in DA & is preciousely held by us.

There used to be another category in our spending plan, my husbands Collections. When I 1st met him I was newly in DA, he wasn't in any 12-step program, yet attended my PRG meetings as my significant other. In DA's early days, in NYC, if you had a significant other they HAD to attend PRG meetings with you - or NO PRG meeting. When I moved into my husband's apartment & paid ½ the rent, utilities, etc, he suddenly had lots of \$\$ to spend & his collections began to grow at a greater rate than he was ever capable of attaining before. I mistakenly accepted the responsibility of paying ½ our expenses but was making 1/3 the salary he did. So throughout those years I built up silent resentment at the inequality of our finances, yet thinking I was living the DA way. I lived in depravation (of course I am a depravation addict & under-earner

& this felt right to me) & he was flush. We enabled each other. He of course paid for vacations and entertainment & extras. It's amazing what messes we can get into with money and how incredible it is to have DA help clear it all up. But sometimes it takes years, decades for all the denials to surface.

Recently, my husband was suspended from his job for 2 weeks. He was caught padding his expense account (using the \$ allocated for business travel meals to buy cds & DVD's for his collection) & threatened with the possibility of losing his job. My husband has OCD & part of his Obsessional Compulsive Disorder is that he will do almost anything to keep his collections growing - as we found out, even steal from his employer. The amounts spent on these collections have kept us living in a small condo for 18 years instead of the 3 we originally planned. He spent, and I enabled.

During the 2 weeks of job uncertainty, we not only made it through the incredible daily, hourly, minute-by-minute intense stress but we did it without even considering debting. In retrospect, I realize that it never even came up as an option. I KNEW that we would be taken care of & that HP was caring for us.

We are members of a wonderful spiritual community, a gift we have given ourselves & our child, in our recovery. & My husband went to our community and openly shared his crisis with them, asking for healing and prayers for the journey. Their support and the support of our 12-step friends (we are in other programs, too) got us through it. This crisis took us both to another level of recovery. He was using tools he never used before, daily, hourly & praying, too. HP was holding us up every day.

This crisis was like an earthquake that shook us out of our day-to-day compla-

Debtor's Anonymous Intergroup of Greater New York
P.O. Box 452 • Grand Central Station • NY, NY 10163 • 917-319-2819 • www.danyc.org
©2006 Debtor's Anonymous Intergroup of Greater New York.

2 cency & helped to break through the solidly cemented landscape of our denials. When you're a depravation addict who grew up in an alcoholic family you'll accept almost anything as status quo - that's me. We have some secrets that we have been hiding in our marriage, we are both so riddled with this disease that it took an earthquake to shake them loose. & The miracle is that we both see the miracles and are willing to accept what is being offered to us. Miracles are not passive, they require acknowledgement and acceptance of what must be done to let them in, or just stepping out of the way. I now know that we are all showered with miracles all the time.

The loving support we gave each other throughout the hellish 2 weeks of not knowing whether he would have his job or not has given our relationship a new level of trust. Also, my husband now knows without a doubt how valued he is by his employer as they labored to find a way to legally retain him. & He is committed to paying back the amount he took. He is even open to my suggestion of selling off some of his collection to pay his employer back. Miracles & miracles.

As my husband put it: "The last two weeks have been an amazing roller-coaster ride for me, vacillating between incredible fear and gratitude for all the blessings in my life. While I still have many hurdles to cross, I know that I am on the road to positive changes, with God's help."

OK, so we made it through this time and are reeling with all the miracles, and then the next week, one of our cars died.

We live in suburbia where there is NO public transportation, even the city train my husband takes to work each day is a half hour drive from

our little condo in the woods, with no other way to get there but drive. We limped through a few weeks with one car. Which means that most of my time is spent in that car, driving our teen & my husband back and forth to work.

So, we put out the call that we were looking for a miracle car & the next day, a friend from our spiritual community gifted us with a free car! Now we are opening up to the joys of acceptance & being worthy of this. This is amazingly transformative spiritual work.

"So I keep on going, one day at a time, one breath at a time, one prayer at a time. Turning it over to God and acting out God's will. I don't know what the future holds, but I know that I am in God's hands so how can that be anything other than wonderful. It's all about the love. I'm still working on it, but is there a more important journey that one can be on? I think not," said my husband.

Our spiritual community rents out a camp in the Adirondacks for a week at the end of each summer & we knew we were not going to be able to go on this vacation for the first time in 13 years. But a friend paid for our teen to go so she would not miss out on her favorite week of the year & another couple agreed to care for her at camp, another couple would transport her up and back home. We were just amazed at this generosity.

Then we ran out of money and had a week to go before my husband's 1st paycheck. His mom took us shopping for food for the week. In the mail was a check for \$100. Sent to cover the insurance deductible for a fender bender from 2 months before on the car that died. So, we had the funds to get through the week. The \$400. the

Ins. Co. sent to cover the repairs from the fender bender also helped to get us through the 4 weeks without money (2 weeks suspension & 2 weeks waiting for the 1st pay check).

That weekend we had a flood in our condo. We pulled out carpet and flooring and handled the stress of another crisis. Now our Insurance company will be purchasing and installing new carpet & painting our walls! We get the whole place redone and all we need to pay is for 2 bedrooms. This will allow us to sell our condo for twice what we paid for it, if we decide to do so. This was another place we were stuck. Each time we thought about selling our condo, we would be defeated when considering the cost of new carpet and paint. That along with the idea of going through my husband's clutter & collections made it impossible. Now, it is all being taken care of. & We didn't even ask for this miracle!

As we are dealing with all this we received another amazing unasked for gift - anonymous friend(s) paid for our camp vacation!!!! So now all 3 of us are going to mountains by the generosity of our spiritual community of friends. Wow, how do we accept this gift?! With humility and love. We went to camp and lived for a week in the small village we create every August in the Adirondack Mountains, where every face we saw was someone we knew and loved. To spend a week like that surrounded by so many loving people is a taste of heaven. & This year a gift! Seeing myself worthy of such love healed me from all the summer's stress & more, gave me the strength and joy to continue the spiritual journey that is my life. God is truly doing for me what I could never do for myself.

--Anonymous

NYC Share-A-Day 2006 is ON!!!

Sunday Dec. 3rd, Washington Irving H.S., NYC.

Download flyer and workshop schedule from <http://www.danyc.info>

Volunteers needed! For info: shareaday2006@yahoo.com

My experience with Prudent Reserves

Freedom from Solvency Summer 2006

I created a PR for an 11 year old car. After keeping my numbers, I saw that car repairs were consistent. I spent less on shoes and clothes and auto-debited money from my checking account into a PR. I now have add-ed a savings account for a new car.

My first PR was funded from a refund on a secured credit card. Each week now I put money into the PR. Before DA I couldn't live on my salary, now I have abundance. When my husband works overtime, we put the

money in envelopes for trips.

I suffer from vagueness and live paycheck to paycheck. I don't know how I would take care of myself if I couldn't work. Before DA, it never occurred to me to put money away.

My contingency plan was my credit card. I thought - why put money away when I could be spending it? My pressure relief team suggested that I find a savings account with a higher interest rate and keep in it \$500 for fast

emergency cash. A PR is my only defense against debting.

I'm a longtimer who didn't take the suggestion of funding a PR seriously. I had a job scare and realized that I needed that money to carry me through. So I started one. I had surgery recently and the PR covered me.

Hearing about the PR and savings is knocking it into my head that I belong in DA!

--DA Intergroup of NJ & Eastern PA

NY Intergroup News

Intergroup Elections will be held at the Nov. 30 meeting

We will be electing Officers & Coordinators for 2007 -- your service is needed!

All positions require 6 mos. solvency & 2 PRGs; you don't need to be a rep for a meeting.

DANYC Intergroup serves all DA groups meeting in the greater New York area by coordinating ongoing operations, special events, and publications. Intergroup is supported by contributions taken at each meeting (see the "Suggested Group Contribution Policy") as well as from personal contributions from members.

Intergroup is made up of 16 elected positions in addition to 2 individuals elected or appointed to represent each meeting. All positions require 6 months solvency and 2 pressure relief meetings. Those positions are:

*Intergroup President
Vice President
Treasurer
Recording Secretary
Phone Volunteer Coordinator
Literature Coordinator
Website Coordinator
Meeting List Coordinator
Phone Bank Coordinator
Correspondence Coordinator
Bottom Line Coordinator
Special Events Coordinator
ISR Coordinator
Outreach Coordinator
Spanish Language Coordinator
Archivist*

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!

Intergroup meets on the last Thursday of the month from 6:45 to 8:45 pm at:

**St. Bartholomews Church
109 East 50th St.
New York, NY
(between Lexington and Park)**

Finding Peace

I have deprived myself for many 24 hours of a piece of the program that brings PEACE. For me, that is a written 10th step inventory and making amends as soon as possible for anything that has surfaced.

As I look back over my recovery in DA, I see how stubborn I have been. Today, through the Grace of God, my DA family, family of origin and friends,

I am open to suggestions. With more prayer I am receiving the invaluable gift of willingness - one day at a time.

My present sponsor does a written 10th step every night. I have been attracted to how she lives her program. She has been most generous and loving in sharing some of her "secrets". One secret is her written 10th step.

I did a written 10th Step one evening last week and it did help. Today I am rescheduling my sleep preparations early enough to do an inventory.

As with all "secrets" of this beautiful program, sharing them brings blossoms into my life.

-- LMG
The Stepping Stone, 10-06

New Bottom Line Message Board

Where DA members can communicate with each other.

Editors Note: Remember the Bottom Line is also posted on our website, so please publish information here that you would feel safe sharing over the internet.

A Day For Gratitude

This is certainly a day for gratitude: Two years ago today, I was wandering through life, not knowing where to be, who to be, what I was...two years ago today, I was using money and debt to hide away, and not let myself show. Life was passing by. I was in a very dark hole, not seeing any way out, climbing to a place a few feet from the light, but always falling back in.

Today, I am in a very different place. I no longer hide. Living life out in the sunlight is a gift like no other. Living life with God by my side, holding my hand, has changed the way I conduct

my life. I have faith in His words, his hints, his gifts. I know he has my back. I know he wants what is right for me.

My life has completely changed in the past year. Totally changed. I, myself hardly recognize my life today. I now know that God chooses my path - it can swerve and change in a moment's time. But I embrace the changes, and have faith in the outcome.

Today I feel love like never before.
Today I feel faith like never before.

Today I feel like a real person - not someone reacting to life, but someone acting on life.

Today I can feel joy and pain, happiness and despair, love and loss. I thank God for showing me my path to discovering life. I thank God for helping me finally feel alive.

I offer my thanks to those who have listened, supported and guided me, and who taught me that intuition is God's way of communicating with me.

-- Eden

from *A Currency of Hope*

page 146

I still love to spend money. That's what my disease is, and I accept it. Fighting it did me no good. Whenever I go shopping for anything from toothpaste to a winter coat, my heart pounds and my spirits rise. Once in a store, even though I have a list, I still find myself wandering around looking at everything else that I don't need, searching for excuses to buy something else, anything.

Sometimes I think of all the money I wasted on restaurants, cabs, books,

and credit card interest, and I become angry and sad. Sometimes I feel overwhelmed by my outstanding debts.

Whenever I get these feelings, I no longer try to stuff them. I acknowledge their existence and check my D.A. list for a meeting.

Finally, after long and fruitless searches, I have attained a tranquility that I believed to be a myth. Now I know my problem is not money itself but the issues that money brings up. My fin-

ancial crises were but symptoms of some underlying disease. The intangibles of D.A., much to my astonishment, are more valuable than a bigger checkbook balance. A year ago someone tried to tell me that, and I think I laughed.

I'm sure we've all had something we loved and then lost to our compulsions.

Take the time to find it. It still works. You'll see.

Revelation

I had a revelation Friday night at the meeting. I am always waiting to be worthy until I attain my next goal or dream. Then I get them and there is always something more I want before I can be kind to myself. As I sat in the meeting last night, I looked around the room and thought that I love everyone here and I don't know their hopes and dreams. I love them because of who they are and their willingness to work

this program at whatever stage.

I am just like them and have goals I want to achieve. But I don't love people because they have accomplished something. I am happy for them if they do, but I don't love them more when they do and less if they don't. Maybe that's the way Goddess loves me. To me, it is a totally new concept and I know I have been hearing it for

years, but it was one of the times when something just really makes sense and comes together. It feels a lot better than beating myself up, so maybe for today I can be okay with how I am right now. And even if I can't, I can be open to the fact that HP loves me more than anything right now no matter what I do or don't do.

-- Anonymous

A new telephone meeting needs support.

MEETING FOCUS: DA and Illness

TIME: Tuesdays, 3PM EST

To participate, call 1-712-432-2000 and press MONEY#

RECOVERY SAYINGS

Serenity is not freedom from the storm, but peace amid the storm.

My serenity is inversely proportional to my expectations.

Be good to the newcomer. He may some day be your sponsor.

The disease is progressive. So is recovery.

If you want what the winners have, do what the winners do.

We get a daily reprieve, based on what we do today for our recovery.

Gratitude is the hinge upon which a solvent life swings.

PAIN: The effort required to cling to old ideas and old behaviors

Don't place a question mark where God has placed a period.

We'll love you until you learn to love yourself

If you do what you've always done, you'll get what you've always gotten.

Am I around the program or in the program?

Keep your recovery first to make it last.

Trust God, clean house, help others, pray.

This is a spiritual program of action- if I am willing to act, the recovery will come.

If you don't want to slip, stay away from slippery places

If debting doesn't bring you to your knees, solvency will.

The doors swing both ways

Try it for 90 days, and if you don't like it, we'll gladly refund your misery

We have a disease that tells us we don't have a disease

We have a thinking problem, not a money problem

Listen for the Answer

It has taken me a long time to realize that in order for me to maintain any solvency for any sustained period of time, I must actively seek, discern and act on God's will for me. So many times I have just reacted to life, doing and saying the first thing that popped into my head without taking the time,

or even thinking to take the time, to ask my higher power what I should do. When I do think to ask and stop to listen, I invariably get the answers. Life just seems to work out better and I maintain my solvency with very little effort or obsessing over spending money on my latest absolute necessi-

ty. I need to constantly remind myself that I have no control over my compulsion to spend or anything else. When people, places and things get me down, and this time of year they call very loudly, I need to stop and pray, turn it over and then listen for the answer.

Path to Recovery

What behavior caused my relapse into new debt? I stopped writing my daily numbers, stopped calling my sponsor, stopped going to DA meetings, and I stopped journaling. All of these resulted in a total disconnect from Higher Power and from myself. I ran away into debt. I stayed immobilized in denial until I got to the point

that I no longer recognized myself. I was truly suffering.

What behaviors have moved me back on the path of recovery and healing? Writing down my daily numbers and living with a spending plan. Reaching out for help and calling a sponsor, going to weekly meetings, making

phone calls, working with my PRG and beginning to journal. I have a disease, but fortunately a treatable disease when I open myself to my Higher Power and the DA Program! Today, relapse is not an option for me.

-- Anonymous

I am a compulsive shopper. When I pass a store and say to myself, I'm just going to look, it's like playing on the tracks and the train is heading straight for me. I need to make a program call and get off the tracks!

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.

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 as The Bottom Online.

Send your submission as text in the body of an email to bottomline@danyc.org

Send typed or handwritten submissions:

Bottom Line
420 Wyncoop Ct.
Holland, PA 18966

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

This is your newsletter. We are always interested in your contributions, comments and experience in the D.A. way of life. Publication of any contributions or editorial opinions does not imply endorsement by D.A. as a whole, but of the individuals who wrote them. Material submitted cannot be returned.