

THE BOTTOM LINE

DECEMBER 2007

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

Editor's Notes

Hi, Folks,

This is my last issue as Coordinator of the Bottom Line, my 2 years of service have come to a close. Some service is tough to give up and the Bottom Line is for me.

I am incredibly grateful to have the chance to offer this service to Debtor's Anonymous Intergroup of Greater New York & look forward to what's next -- thanks!

I've included a story that woke me up this morning, I dreamt of John Henderson and woke up with this story waiting to be written.

Have a prosperous and abundant December and New Year, giving of ourselves doesn't mean to live the next 3 months of our lives in deprivation, it means to share love or acknowledge those we love, and don't do this alone, work with sponsors and PRG's, that's what tools are for, to help pry us away from our disease and show us a new way. & If you don't ask, you won't be able to find the new way.

Peace & Prosperity,

Gretchen

Love is our true destiny

During a PRG meeting John Henderson handed me a picture of his wife, Claire, and read a poem that was important to her. *"I have only one desire – to disappear into GOD, to be submerged in his PEACE, to be lost in the secret of his FACE."* John believed this, his relationship with god was the solid rock that held up his whole life.

The meeting was in his cavernously empty Upper East Side apartment. It was the first time I partnered with John in a pressure relief meeting & I was terrified. He spoke about the loss of his beloved wife and how he didn't appreciate her when she was alive. How his compulsive debting disease took her from him years before she actually died. It was the anniversary of her death and at the time I thought this was the reason for John's uncharacteristic sharing.

But he wasn't taking time in this PRG to tell us about his life. He was making a clear statement about both the importance and the power of love and relationships to healing in DA. He was saying that love is the most important thing in life, all the problems we encounter that take up our time and attention, are nothing to this.

The landlord's agent who was threatening me with homelessness and whose only speaking tone seemed to be a loud high-pitched scream was nothing in the face of the love shown by both John H. and Joan M. (my incredible PRG). They stood with me throughout the 2 weeks I sweated it out before I knew whether the landlord had accepted my proposal (all the agent did was scream "No!" whenever

I asked).

When he handed around the picture of his beloved wife, John was trying to pull our attention away from where the DA disease wants us to focus – to move away from negativity, fear and blame and instead to count the blessings in our lives and keep this always foremost in our minds, like a mantra. Reminding us to see the people who love us with the joy and freshness of new eyes, to let go of the garbage that constantly fights for our attention, & fully accept and return the love being given. To acknowledge that it is a precious and priceless gift. It was John Henderson's belief that the daily, hourly appreciation and expression of the love in our lives is the true point of recovery in Debtors Anonymous.

The love of and for my husband & child is what heals the deepest. The love and caring of our PRG's & DA family, those movies, picnics, dances, walks, meals we share, together with cutting up our credit cards and using the DA tools, create powerful and lasting healing. And also what leads inevitably to the peace of the above quote. This love is an incalculable asset to be valued not squandered.

John would agree with Thomas Merton: *"Love is our true destiny. We do not find the meaning of life by ourselves alone - we find it with another."*

I am grateful that John had the chance to experience this love with new eyes in the last years of his life and I know that he is *"submerged in his PEACE"* and filled with joy.

-- Gretchen

Debtor's Anonymous Intergroup of Greater New York

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This past year, I worked the Ninth Step and as guaranteed, the promises are occurring in my life. I am on a pink cloud of newfound hope and turning my will and my life over to God's care is now my knee-jerk reaction.

My "means" is my spending plan and when I put it in the plan God provides. This priceless gift in spreadsheet form gives me freedom of choice and integrity from taking responsibility. My needs are always met, as are most of my wants.

I am surrounded by abundance and cash flows in my life. I stay in a present state where I see my HP providing everything I need on a daily basis. There is absolutely no

reason to debt or worry.

I am enough, I have enough and I do enough. I value myself and have no desire to live in or participate in crisis mode.

My trust in friends of the fellowship and continued conscious contact with God replaces my fear of people and economic insecurities.

My HP generously replenishes what I give back in resources. I will never "run out".

My willingness to downsize reinforces the fact that less is truly more. I prefer quality over quantity.

I accept myself as a debtor and I am grateful for this opportunity in

my life.

Living in truth has set me free from my prison of denial.

Rigorous honesty has given me life where I walk with my head held high and face others without regret from my past.

God is my employer, business partner and financial advisor and my quality of life continues to improve only by the Grace of God.

At one time I would have thought the promises were extravagant and certainly unobtainable. I am glad the fellowship encouraged me not to leave before the miracles happened.

-- Donna D. in Texas

"Rock-Bottom: when you violate your standards quicker than you can lower them." - Robin Williams

"It is better to have a permanent income than to be fascinating." - Oscar Wilde

"God is in the roses and the thorns." - Roseanne Cash

New Deadline: Feb 1, 2008 - Entries needed for DA Meditation Book

Call to Action!
DAILY MEDITATION BOOK
All members of the DA Fellowship

The World Service Literature Committee is creating a D.A. Daily Meditation/Affirmation Book. Please write one or more meditations to be considered for publication.

Format:

Keyword: One word to describe the subject of your meditation. (open the file for list of suggested topics)

Quote: A favorite quote related to your meditation (up to 30 words). Please include the author and source.

Body of the Meditation (150 to

175 words): A personal reflection on your Debtors Anonymous experience, strength, and hope.

Suggested topics: a Step, Tradition, Tool, Promise, Slogan, or Concept. A longer list of suggested topics is on the back of this flyer: We encourage you to focus your meditation on one of these topics.

Reflection: Condense your meditation into one or two positive sentences (up to 40 words; 10 - 20 is preferred.)

E-mail preferred:
meditationbook@yahoo.com

Regular mail:
Jill Peters
9258 San Fernando Way
Dallas TX 75218

Sample meditation:

"Slow motion will get you there faster." -- Hoagy Carmichael

When I was little, I thought the story of the tortoise and the hare was dumb. Everybody knew the hare got distracted here and there, but he still had plenty of time to outrun that old turtle. I always thought the slow methodical plodding of the turtle was boring. Live on the edge!

Then I crashed, came to Debtors Anonymous and began to apply slow, methodical plodding efforts. Miracles happened.

Early on, my Pressure Relief Group said to pay off debts slowly instead of getting a lump sum to

3 magically be out of debt. The practice of writing that check every month for years would ensure I changed over time and built new habits. I cringed, not sure that boring, overwhelming task could be done. I'd never been able to do it before.

Somehow, I was willing to receive guidance. I worked the Steps, used the Tools, and wrote those small checks every month. Eleven years later, I believe absolutely in the slow unfolding process of DA. I can't wait to see, one Step at a time, what the future holds.

Consistency is the way to a new life.

[Writers, please note, the above sample is the longest a submission should be. 150 -175 words is preferred. Too long submissions will be trimmed down.]

MORE TIPS!

How to write a submission for a Daily Meditation:

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

Don't worry about the quote. The editors will provide one if you can't.

Need inspiration? Write on the suggested topics below!

Suggested topics:

Abstinence,, Abundance, Acceptance, Action, Awareness, Balance, Beginning, Being an example, Belief, Bookending, Change, Commitment, Conscious contact, Consciousness, Credit cards, Dealing with creditors, Decisions, Detachment, First Things First, Forgiveness, Giving and receiving, Goodness, Hope, Humility, Humor, Inventory, Joy, Letting go, Living within your

means, Love, Meditation, Open-mindedness, Peace, Prioritizing, Promises, Promptness, Prosperity, Responsibility, Sanity, Security, Self care , Self esteem, Serenity, Service, Signposts, Slogans, Solution, Spirituality, Sponsorship, The Steps, Steps 4, 8, 5, Surrender, The holidays, Tools, Traditions, Trust...

Still need inspiration? Think about your last meeting share that had people laughing, crying, or nodding in agreement. Write it down! Don't worrying about grammar, punctuation, or length. Set a timer for 20 minutes and write until it goes off.

If it's longer than 200 words, try to cut some. Did you really have two stories to share? Cut it in half and submit two!

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

Remember, fill out and sign the release form! We cannot use your submission without it.

Finally, congratulate yourself on doing service!

"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."

—the DA Service pamphlet

How to Throw a Meditation Writing Party:

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

2. Provide some refreshment. Keep it simple-tea, coffee, water, and fruit.

3. Provide extra paper and pens.

How to conduct the party:

Begin with the serenity prayer.

Explain the format of the daily meditation. Reading from the flyer is a good idea. You may want to read the sample meditation from this flyer. 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 he or she has written. (It becomes something like a meeting.) People may have ideas for quotes for each other, or suggestions on additions, etc. Make sure to keep the feedback positive.

Most important: Make sure everyone gives you a signed release form before they leave.

If people have used their own computers, transfer the files to your computer so you can send them on. Alternately, they can be immediately typed into your computer.

Close with the serenity prayer or another prayer of the group's choice.

Please sign and submit a release ("Assignment of Rights"):

If you send your submission electronically (which we prefer), please copy the release statement, fill it out, and send it along with the requested contact information.

IMPORTANT: We have learned that it is best to have a signed "ink-on-paper" copy of your release form.

Send release to:

Jill Peters
9258 San Fernando Way
Dallas TX 75218

Thank you from the World Service Literature Committee!

THE FORM IS ON NEXT PAGE

ASSIGNMENT OF RIGHTS

In consideration of the gratitude I have toward the Fellowship of Debtors Anonymous, the benefits that I have derived there from, the fact that all rights granted and agreed to be granted by me herein will be exercised in accordance with the principles set forth in the Twelve Traditions of the Fellowship of Debtors Anonymous, and for other good and valuable consideration,

I, _____,

residing at _____

(the "Assignor"), hereby give, grant, assign and transfer to the Debtors Anonymous General Service Board, Inc., a New York not-for-profit corporation having an office address at P. O. Box 920888, Needham, MA 02492-0009, its successors and assigns (collectively, the "Assignee"), all of Assignor's right, title and interest (including, but not limited to, the copyright), throughout the world in perpetuity, in and to any and all information, documents, ideas or material provided by Assignor to Assignee in whatever form, including, but not limited to, oral interviews, audio recordings, video recordings, written materials or printed manuscripts, related to the subject of

_____ collectively, the "Materials").

Furthermore, Assignor hereby gives, grants, assigns and transfers to Assignee, the following rights:

- (a) the right to edit and make editorial decisions which are determined necessary to produce and publish the Materials, including, but not limited to, correction of syntax, grammar, spelling, form and style;
- (b) the right to publish the Materials, edited or in their original form; and
- (c) the right to distribute and sell the Materials without any additional consideration being given to Assignor.

The rights of Assignee under this Assignment and to the Materials shall be exclusive.

In making this Assignment, Assignor understands that Assignee will rely thereon in proceeding with the publication of the Materials, and that Assignee will incur substantial expenses based upon such reliance. Assignor hereby releases and discharges Assignee forever from any and all liability arising out of any injury of any kind, including, but not limited to, any and all claims of defamation, libel, slander, invasion of privacy, copyright infringement, or any other infringement of any personal or proprietary right, which may be sustained by Assignor from participation in or in connection with the publication of the Materials throughout the world, by reason of the exercise by Assignee of any of the rights granted to Assignee herein.

Assignor understands that Assignee is under no obligation to exercises any of the rights herein granted to Assignee.

All rights granted by Assignor to Assignee under this Assignment shall be irrevocably vested in Assignee and shall not be subject to rescission by Assignor or nay other party for any cause.

In witness whereof, Assignor has executed this instrument on _____ (date)

_____ (Signature) _____ (Printed Name)

_____ (Address)

_____ (E-Mail Address) _____ (Telephone Number)

Please send release to:
Jill Peters
9258 San Fernando Way
Dallas TX 75218

Step 1: We admitted that we were powerless over debt — that our lives had become unmanageable.

In the early days of AA, Bill W. spoke frequently about fellowship. A very important aspect of the 1st Step is use of the word “we”. “We” is the key; in Debtors Anonymous, we are not alone. For me, the great miracle of the program is that “We can” when “I can’t.” It is in listening to other recovering debtors share their experience, strength and hope, working with them in fellowship and doing service ourselves that gives me a spiritual reprieve from the disease of compulsive debting.

The Twelve Steps and Twelve Traditions asks “who cares to admit complete defeat?” I did. I was ready to admit it. I came in through Al-anon. I was in law school taking out a \$25,000 loan for the 4th year in the row. My life was definitely unmanageable. It was hard to get jobs and I felt suicidal worrying about how I was going to pay back those loans. I was sick in my soul. Accepting this Step does not mean a weakness of character, it means honestly admitting there are things that we can not change ourselves.

I went to daily meetings. As I wrote out my debting history, I started to really see how I had hurt myself and others through my debting. I looked at my attitudes around money, how and why I did what I did. It’s 22 years later and I’m still

powerless over debting.

I have been solvent now for 21 years, and I’m extremely grateful. I want to live every day feeling good about myself, so I go to meetings and I don’t incur any new debt one day at a time.

Step 2: Came to believe that a power greater than ourselves could restore us to sanity.

I was insane and my best thinking got me here. This step is about a gradual process: “came”, then “came to”, then “came to believe”. This Step provides hope for recovery from Insanity. In the beginning, the DA program and people in the fellowship were a “power greater than myself” or my Higher Power. Those recovering members who were getting out of debt had a lightness about them that I wanted.

In my early recovery, I felt more rational in a DA meeting than I did at any other time, so I turned for help to that Power that I found in the rooms. I had rejected the Roman Catholic punitive God of my childhood. I replaced it with Good Orderly Direction and began to feel a spiritual presence in my life. I prayed that I would come to believe and invited a new God into my new life, a God who loved me and cared for me unconditionally. The Big Book was helpful with this. On pages 86—88 there are suggestions for starting the day with God and prayer, and asking for direction throughout the day. I now

see God in meetings, people, and literature. I don’t have to understand how God works; I know God by seeing God’s work in this fellowship of recovering debtors.

Step 3: Made a decision to turn our will and our lives over to the care of God as we understood Him.

In this step, I focus on the word “care”. By working Step 2, I came to believe and trust in a God who loves and cares for me unconditionally. With faith in a caring God, I was able to take the 3rd Step and make a commitment to turn my will and my life over to the care of that God. For me, making that decision meant and continues to mean having a daily willingness to try.

Willingness is the key that opens the door to recovery — for me, it means showing up, following the suggestions of the program, and working the 12 Steps to the best of my ability. Intellect and working hard did not turn my life around — working this program was what made the difference. Step 3 was an admission that I could not control everything and everyone in my life and a commitment to the belief that with God’s help, there is the hope of serenity.

Sharing from group:

◆ For me, Step I is about ego and my need to have stuff. I compulsively spend on expensive bags,

Continued on next page.

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*

6 cars, vacations. The reality is setting in — how am I going to pay for all of this? I worked the tools and then stepped out of DA. I'm back and I want to align my will with the program. I'm starting to let go of my will which told me I had to have all that stuff NOW. I cut up my credit cards and have been using the envelope system. The first step is walking through the door and admitting I can't do it

alone.

◆When I first came into DA, I ran in and out of the rooms. I finally realized that I needed to stay here. It was a challenge to surrender. Big trust issue! I turned my will over when I was near retirement. I have learned how to manage my money and not use credit cards. Progress is slow. I wake up every morning and work step 3.

◆ I always wanted instant gratification. If I didn't have the money for something, I'd get out the credit card. I had no savings and lots of debt. I didn't want anyone to know my financial situation, but I finally had a PRG and surrendered to getting help. It turned my life around. I still fight with control issues. I'm a debtor and I choose not to debt today. I just paid off my last credit card debt last week.

Heard at a Meeting

My disease tells me that being a good guy is a salaried position. I feel I'm owed a cosmic salary.

Before I speak in a meeting, I need to ask myself— Is it kind? Is it true? Is it necessary?

Debting and being active in my addiction helps me to fulfill my bad image of myself.

Debtors in recovery are traders. We trade in magical thinking about money for clarity and serenity.

Habits start out as cobwebs and become chains.

I used to treat God as my janitor and only call Him in to clean up my mess. Today I don't blame God for my mistakes.

"Signs of Solvency"

1. We use cash, debit cards or checks to pay for all our transactions. We do not use credit cards.

2. We only write checks when we have funds available at the time of writing. We do not bounce or float checks.

3. We pay for goods and services in agreed upon terms, for example a dentist or doctor visit.

4. We only borrow funds when we secure the loan with collateral such as a house or other asset.

5. We pay our bills by the due

date. (1-5, Bloomfield, NJ DA Gratitude Group)

I thought the next 6 might also apply:

6. We have a PRG and meet regularly with them.

7. We have a Spending Plan and keep records.

8. We have "Recreation", "Vacation", and other fun categories in our spending plan and use them regularly.

9. We bring our significant others

along to PRG meetings.

10. We spend time focusing on our Vision and with the help of our PRG take actions to achieve it.

11. We take time to write if we are a writer, paint if we are a painter, compose if we are a composer, make music if we are a musician, act if we are an actor, etc., because our creative gifts are god given, to be used not abandoned.

12. We have learned that our money is ours to use to reach for our dreams and the dreams of our loved ones.

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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