



The Bottom Line

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Another Zoom question arises with Intergroups. DA Intergroups are coordinated by Regions. Where do the Zoom meetings fit in the DA organizational structure of Intergroups? The phone meetings have a Telephone Intergroup. There are wonderful new Zoom meetings that are independent of any physical meeting. There are questions as to which Intergroup the reps of those meetings can vote in. Other 12 Step Fellowships have developed an Electronic Intergroup to meet this need. Just like our personal recovery, DA itself is always evolving to meet our needs.

At in person meetings, sometimes I found myself taking other member's inventory in my head. I neutralized this character defect by closing my eyes during the meeting while praying for everyone in the room, asking HP to give them what they needed, to have their dreams come true and to become solvent. This is much harder for me to do sitting at home on my computer as the distractions are abundant. I can check my email, shop online, clean off my desk, do my numbers, and floss my teeth. I discovered if I volunteer to be the timekeeper, it's harder to do the sideline activities. And I can still pray for everyone in the Zoom meeting. Because I have been told many times, this is not a financial program, it's a Spiritual Program. HP is still in charge, even in Zoom meetings.

The Rent is Due

By Vince Miles

Rent is due, bills are piling up in my unopened mailbox, and every time I answer the phone it was a creditor. I would try and disguise my voice to avoid them but somehow, they just knew. I used the back entrance to my building to avoid the shame of seeing the building staff. After all, who lives in a high-end luxury building and can't pay their rent? I drove a Mercedes and once got caught driving through Greenwich, CT, which is known as one of the wealthiest cities in America, with no cash or money in the bank.

Ashamed and embarrassed in my \$80,000 leased Mercedes I asked the gas attendant to put \$4.86 cents in the tank because that was all I had to my name after searching the car for loose change.

I finally made it halfway to my girlfriend's house



and got stopped by state troopers who said I was driving with no insurance. Although I did have it, it just did not show up in the system yet. They gave me a ticket and towed it. I asked my girlfriend to come and get me off the side of the highway and to loan me the \$700 I needed to take care of the ticket and tow fees. Hanging my head in shame once again at this jam I got myself into. How I thought to myself. Am I flawed in some ways when it comes to finances?

My dad was impeccable with money. He knew how much he spent and how much he had on hand to the cent. Mom on the other hand could not save and always was in debt. I needed help.

Living around the corner from AA I went to a lunchtime meeting and shared about my harrowing personal adventure over the weekend and a young lady came up to me and said, "you sound like a debtor". I had no clue what a debtor sounded like, but I guess it sounded like me. She explained about Debtors Anonymous and gave me a meeting list.

My first meeting I was so inspired I ended up coming home canceling all my credit cards and buying a notebook to keep my numbers. I got lucky and found a sponsor who was very adamant about keeping me honest about my vagueness. He would say, "what happens in vagueness stays in vagueness" and I knew that getting honest was the only way out.

I counted my days and was able to pay off all my debts from an inheritance and get back on the right track. If it wasn't for DA I would be lost. I must admit my compulsive spending is still not licked yet but One Day at a Time.

Hi, my name is Rip and I'm a Debtor. Welcome to the Autumn 2021 Edition of the Bottom-Line, a publication of NYC DA Intergroup. One member suggested as a subtitle "The Rip Van Winkle Memorial Edition". Their idea was based on the long gap between this and the last 2019 Edition, just like Rip's 20-year sleep. But, unless Rip Van Winkle suffered from the self-diagnosed disease of Debting, any mention of his other maladies is an outside issue. It is well known that Rip Van Winkle spent his last penny buying ale, so his wife and children didn't have groceries. While he was happy to drink the abundant free liquor the ghosts of the Half Moon Crew gifted him, he never attended a DA meeting and said, "Hi, my name is Rip Van Winkle and I'm a Debtor." I hope you enjoy the articles and cartoons drawn by Dion and that you are inspired to send in your own contribution. Kudos to Elizabeth I. for Design/Layout and to Edward for Proofreading.

Service is Recovery

By Jeff N.

"We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us." —The Twelve Tools of D.A.

It may sound strange to read that being of service both in program and in life actually benefits our recovery. For me, it does. I hear it said in meetings that work is service. This morning, I was listening to a commercial during a podcast, and most of the talk about the product was not about the product itself, but about the aspirations of the company, that it wants to give you what you need so you can feel free to be who you are, to express yourself, to be comfortable. And I related it back to program. We are not simply working or running a business to sell something, but to provide a service that provides something for people.

In program, I have met some of the most kind-hearted people in various service roles, from sponsor to pressure relief group person, to action partners, and while some may say their motive is selfish in that in order to keep what they have, they must give it away. But I think in program, it is more than that. We learn it's the right thing to do. Service

keeps me coming back to a meeting when my dis-ease does not want me to attend and hear recovery, allows me to come out of hiding and learn to be visible at meetings (and in the world for non-program service), lets me meet wonderful people



from the rooms who are on a similar journey to mine and who speak my language, and helps ensure that D.A. will be here today and in the future. When people show up for a role in their meeting, the meeting comes alive and becomes reliable. Conversely, when members think a paid staff will take care of everything, and they do not volunteer for service, the meeting eventually withers and disappears. I've seen meetings brought back to life because of people have come forth to be of service.

"I never did it before. I don't know how," often is the thinking that prevents people from being of service. Some feel they are giving away too much service. There is help *cont'd on pg 2*

right here in the program, in the form of service, for everyone who wants to try. Pressure Relief Groups, Sponsors, and Service Sponsors can help us address our issues around service. Because I have had the opportunity to serve as a General Service Representative, I learned in one committee that generosity of service is critical to our recovery, and it needs to be encouraged at meetings.

Nothing Added Up on Sept. 23, 1993

By Bread-and-Butter Debtor

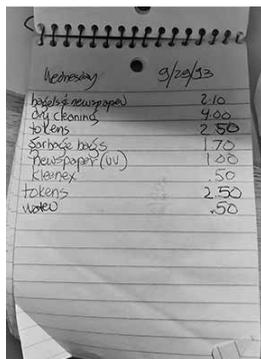
I was in the garment factory company truck stopped at a red light. The driver, Manny, screamed, "Hide the Numbers!" as he snatched a pile of paper slips and stashed them under the front seat. A cop was nearby. Manny took cash bets on the day's winning numbers. He didn't want the officer to see the betting slips and risk yet another arrest for running numbers. Because Manny had moved fast, the bets and cash were safe. The policeman just gave a squint and a terse nod. What a relief. Numbers were dirty, serious trouble and were not my friends.

Considering this association with Numbers, when I heard the suggestion to "keep my numbers on a daily basis" I thought, "NO. These DA people are crazy. They just want more money so they can buy another Cadillac."

But I was the one wearing moccasins in blizzards, navigating shoulder-high snowbanks because I couldn't afford winter boots. My feet were wet and freezing cold. Suddenly, one day, I took the suggestions of my DA friends. Writing down my daily numbers in pocket-size notebooks, was the beginning of my journey of self-care, self-love, and healing. They tell me I will be a Debtor for the rest of my life. All I have is a daily reprieve based on my fit spiritual condition. Writing my income and expenses down is a spiritual discipline.

I salvaged two vintage "numbers books" when I cleared out my storage unit, to honor and respect how far I've come working the DA program. Here's a photograph of one page

The NYC round trip subway fare was \$2.50. At my very first DA meeting, I didn't have one token to get back home. A compassionate and generous



DA member gifted me the needed subway fare. I bought a newspaper, *The Village Voice* \$1.00 and garbage bags, \$1.70. The \$4.00 dry cleaning bill may have meant I had a job interview scheduled. But nothing added up on Wednesday September 29, 1993.

My system of "keeping my numbers" has slowly and organically evolved, I write down income, what's in my accounts and my expenses, by hand, in a small notebook. I then enter my numbers in a computer spreadsheet with five separate pages on a daily, weekly, and monthly basis including income and bill due dates and Visions. I have access to my income and expenses for whenever I require the information. As I write down my numbers, I'm taking my daily inventory, a Fourth Step. I know the exact amount of money I have and how much I spend. And for today, it all adds up.

Spiritual Growth

By JJ C.

For me, Debtors Anonymous is a spiritual program. Performing service work in DA and AA, for that matter, has helped the spiritual growth that allows me to arrest my self-diagnosed spiritual malady. Debting and impulsively spending money is a symptom of a spiritual void within my core being. The influential bottom-up reasons can make for exciting and insightful discussions. How I was raised, childhood traumas, out-sized worldly appetites are the origin of my fears. This fear manifests a disregard for a proper and emotionally intelligent relationship with money, but what counts is treating what is happening within me. DA service work grows humility and gratitude.

Service work I have performed in DA has included leading two weekend retreats in New Mexico (Jemez Springs 2018, Santa Fe 2019). They were sensational. The fellowship was incredible. We had one or two meetings a day, vision boarding,

hikes into town, sojourns to hot springs baths, a DA play produced by retreaters who had experience in Needham, MA, DA. The meals at both retreats were delicious, but the food in Santa Fe 2019 was extraordinary. I believe that emphasizing serving high-quality, delicious food cannot be stressed enough in having a successful retreat. We had an outdoor discussion meeting about the DA Tools game, the importance of having a sponsor, hiked through an orchid, guided meditation after

and a willingness to try for better things tomorrow will be the permanent assets we shall seek.

I was the last guy who wanted a second program. With years of sobriety, having worked the 12 steps with a sponsor, and two sponsees on steps eight and nine, respectively, I was being charged about \$105 a month by Wells Fargo in overdraft charges. Despite having direct deposit, working full-time for years in finance, and earning a degree in economics. Things got better as my



"My plan here is to try and appear humble until someone writes me a check."

lunch, and singing loudly around a campfire after dinner and coffee. DA retreats are unique. I'm pretty sure everyone had a fun time, and their DA program grew or strengthened in some way. I do hope the opportunity for DA retreats increases, and I would be happy to have a conversation with a DA group considering a program retreat.

The basic ingredient of all humility is a desire to seek and do God's will. An honest regret for harms done, genuine gratitude for blessings received,

dedication to my DA program grew stronger.

Service work is a central pillar of success, but of course, service alone does not keep me solvent and improve my relationship with money. Working steps with a sponsor, attending meetings, quarterly PRGs, faith in my higher power, in addition to service are what it takes for me to have a flourishing relationship with money and lead a solvent life within the program DA. Alcoholics Anonymous World Services. (1981). Twelve steps and twelve traditions. *cont'd on pg 4*

Service Has Been Good to Me

By Dwight H.

I've been a member of DA for a few years now. For many years, I have also been a member of, as I heard a DA speaker call it, the beverage program. Long enough, in fact, that one of my first service positions was emptying ashtrays. Throughout my time in 12 step programs, I have always done service work. It has helped keep me sober and solvent. It has helped me in DA.

About two years ago, I took on the position of treasurer of one of my local groups, a small group that meets on Monday nights. In a small group, it's a pretty simple, but important job. You collect the money, hold it in a safe box, and distribute funds for things like rent, literature and donations to the larger structures of Debtors Anonymous. I was anticipating rotating off as my term was almost up. Then Covid hit. The Quarantine Lockdown started.

Suddenly, we weren't allowed in the church building that we had used for years. The meeting went online. The church gave us access to their Zoom account. That worked and has been invaluable for keeping the meeting going. At the first group conscience meeting after the transition to Zoom, we discussed how to collect funds for the meeting. We wanted to keep paying rent since we were still using the church's facilities.

We decided to use my personal PayPal account to collect funds. It certainly wasn't ideal, but it would allow us to function as a group. We have been able to collect money and pay rent during the time we've been online. I volunteered to stay on as treasurer as long as we were meeting online. It seemed the simplest solution to me and the meeting agreed.

At our last group conscience, I again committed to stay on until we either go back to physical meetings or decide to stay virtual. That decision should be coming within two to three months. If we return to the physical meetings, someone else can take up the work of treasurer. If we decide to remain online only, we will have to work out a permanent solution to collecting money virtually. Last year was a difficult time for so many people. I'm grateful I was able to help keep my meeting going during

the shutdown. I will also be grateful to let this position go when the time is right. And, then another service position will come along. It always does.

Self Before Service

By DA Triple Threat

"We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us." —The Twelve Tools of D.A.

I'm a debtor, underearner, compulsive spender gratefully recovering in this program, or as I playfully joke with my home group, I'm a DA triple threat. I first came into these rooms in November 2018 after I hit my rock bottom. At that time, I was facing housing instability, income instability, and even though I hadn't used a credit card in almost 2 years I had \$20,000 of credit card debt. It felt like I owed everyone I knew. I was heartbroken, alone, and ashamed, sitting in the ashes of my former life.

I had the willingness to begin to track my numbers, so after 30 days I had my first PRG. The other tool I was drawn to was service.

I was brought up in a religious tradition that emphasized giving, and my time in the military had indoctrinated me to "put service before self." That's exactly what I did. I gave from an empty cup. I gave out of obligation, fear, and the compulsion to please people. I said yes when I meant no believing that if I did enough service maybe that would make me worthy. Service would be my ticket to a life of abundance.

The miracle that I experienced is that my Higher Power could work with me in that state. This cunning and baffling disease had weaponized service; I over committed my time and kept myself moving at a frenzied pace so that I did not have the time or space to look at myself. It took me years of work to gain awareness around my relationship to service and time.

The light came when I discovered DA HOW the summer of 2020. I have found the application of a daily discipline not only gives me a reprieve from the negative thoughts that can fuel my money obsession, but it also plants me firmly in the realities for my life, one day at a time.

It's a testament to my recovery that I can say no to service commitments. Now, when I say yes, the commitments I choose feel aligned with the gifts that I have been given to share in the communities I have found myself. I am present to give, and I give from a full cup.

Zoom Meetings

By Anonymity Matters

The choice to attend a DA meeting in person was taken away from me beginning March 12, 2020 by the NYC Quarantine Lockdown. Our usual meeting places were suddenly closed, churches, synagogues, schools, and libraries. Was I in a Sci-Fi movie as the world was ending?

At my first Zoom meeting I was



related to see my DA people. They were alive! We were able to gather on Zoom for a much-loved DA Old Timer, Rose M.'s memorial.

While I am grateful for the technology to hear and see DA fellows, it comes with Tradition issues. Our 11th Tradition says: **Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.**

The internet, Zoom and online meetings are covered by "and films". On Zoom there's the mute video option and the ability to provide a catchy title instead of our names to protect our anonymity. While the Zoom meetings are open to the public, it raises issues of confidentiality and unauthorized recording. These topics will be brought up during our World Service Conference in 2022.



"No, thanks. I don't need a morning call from the front desk —because at 5:00am sharp my financial fears wake me."