

THE BOTTOM LINE

March 2007

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

Editor's Notes

Hi, Folks,

The Bottom Line is looking for Reporters. We need DA folk who are interested in taking notes for the Bottom Line, at NY events like the PRG workshop, the Old-timers workshop, Share-A-Day, etc. This will greatly expand our coverage of NY events. Email me if interested in helping out. Some ideas for note taking can include:

1. Names of the presenters
2. Title of their workshops
3. Notes on speakers & group feedback, if possible
4. Quotes of DA wisdom gleaned from workshop participants
5. Workshop handout materials

All of the above or any part of it, along with personal DA thoughts of the workshop would be wonderfully welcomed by the Bottom Line. This would also give us the chance to share some of the wisdom from NY workshops with those who missed them. One person need not cover the whole event, just one meeting. & It could be one time or on-going.

-- Thanks for your help!

Remember this is your Bottom Line, please send DA experience, strength and hope as text in the body of an email to:

bottomline@danyc.org.

Send typed or handwritten submissions to:

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

peace & prosperity,
Gretchen

Reflections of Faith in DA...*Step Two As I See It*

When I reached my bottom, I prayed to God to help me. He did, by guiding me to Debtors Anonymous. I believe that it was a divine intervention that brought me here.

I was so stunned that nothing was manageable. I didn't use the word 'unmanageable'. I was simply in a stupor. God or Higher Power was already operating in my life. This miracle as I've written, is an ongoing process and for me. It's a pretty slow one at that.

I must dismiss the concept of 'not believing'. I always believed that the Universe was created by a divine intelligence. As far as a philosophy of life is concerned, I had none that I can think of. At first, I believe I was driven by fear. I drifted along in school. In my teens I began to understand that something was wrong with my ability to perform. Yet, I was able to make it through college. After marriage, I adopted my wife's middle-class, materialistic belief system.

My first D.A. meeting was a B.O.D.A.

meeting. John H. was there. I shared my guts out about my situation. He said to me at the end of the meeting, "You'll be alright." And, of course, it was the beginning of the end of my old life. I feel blessed to have known John personally. During that early period I decided that D.A. was about morality. Of course, it's more than that. I have found indeed, that the hoop I have to jump through is huge. I'm still in mid-flight after all these years.

In my early D.A. days there was no such thing as 'taking it easy' for me. I didn't understand the concept. I was not an 'action-taker'. That's how I wound up in D.A. in the first place. It was all I could do to get temp typing or telemarketing jobs while business came in sporadically and provided some income.

Accepting Step Two has been a process for me. My experience is that this Step has seeped into me over time. It is a combination of listening in the rooms, getting support from PRGs, taking D.A. actions and seeing the results.

Continued on page 2

DA in the NEWS...*A call to SERVICE*

If you're wondering why there's been so many calls to our hotlines, here's a few reasons:

1. *LI Press Article*
2. *Health Mag. article*
3. *LA Times article*
4. *& The movie, "Maxed Out"*

News of Debtors Anonymous is getting out in the media! & This could easily swamp present DA services.

When the Times article came out, early in DA's

history, the fellowship was overwhelmed with information requests. It's amazingly wonderful to see new DAers pouring into meetings, yet it can be stressful for those who are in service positions.

In times like these, when the fellowship experiences extremely fast growth, there is a need for service positions to increase with the increase in newcomers.

This is a time to do service, as all DA service

positions may experience some strain from the increased demand, from answering Hot-Line calls to being available for PRG meetings. If you are looking for some way to solidify and increase your own DA recovery, consider coming to the next Intergroup meeting and volunteering your time.

We are DA. We are the ones all those newcomers will depend upon. DA needs us especially now!

--Editor

Debtor's Anonymous Intergroup of Greater New York
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2 It is about learning to pray to God about every difficulty I have. That's how it works! It all adds up to unexpected changes taking place in my life as a result. As I said, a couple of doctors have helped me along the way too. So, the bottom line is that there is a Higher Power whether it resides in me or is out there in the Universe.

I have no trouble with scientific research or analyses or principles. Whatever science discovers ultimately works back to the intricacies of elements, atoms and particles. These ingredients are all woven together to create the Universe in all its complexities.

Has D.A. showed results? Of course it has, in so many ways. I have no argument. Many people have benefited from D.A., as has society at large. And, seeing and feeling is what it is all about. Taking the actions suggested by D.A. changes us emotionally and spiritually. We walk through fear and experience the uncertainty of change. We come out at the other end as stronger people. We let go. The concept of Higher Power helps us to do this because we can feel protected.

I have to think about this one. I've known a few people who couldn't accept the notion of God or a Higher Power. Some even substituted the word goddess in place of God when reciting the Serenity Prayer. For me, the entire concept of Higher Power can be viewed as a mechanism to free me from obsessive-compulsive behavior. The results of taking actions as D.A. suggests, can be unexpected positive or negative consequences. But, taking the actions and relying on God for the results actually pushes me forward to a place where I find surprising strength to cope and grow. Of course, the beautiful family I have in D.A. helps me along the way. It can't be done alone.

Yes, I drifted into indifference. I had been confirmed into my faith at the age of thirteen. My children were also confirmed. The confirmations and the important religious holidays celebrated yearly, were the only times of observing the rituals. I wasn't filled with self-sufficiency. I was instead, adrift attempting to succeed at obtaining the material possessions

so valued in this society. I didn't even have a grip on the methods that I knew would get me there.

Indifference, fancied self-sufficiency, prejudice, and defiance are mentioned here. There is the wanderer from faith who is lost to the comfort of any conviction at all. These descriptions of the non-believers in 'HP' include just about everyone. Where do I fit in? I was and I am a believer in the existence of God as the creator. I was hardly self-sufficient. Debtors Anonymous is about growing up, being responsible and earning my own way—with God's help. It's about getting in touch with my dependent, defiant child and helping him to grow. That's where I fit in.

This is a very telling paragraph.. First of all, there was no overconfidence, there was under-confidence. As far as values such as hard work, tolerance and ambition...well I lived in a home filled with chaos. My sense of decency came from simply absorbing my parent's behavior. The result; was a dependent child.

I don't relate to material success. Winning at the game of life? I was intimidated by life. It started with competitive sports at an early age. I didn't necessarily have the will to win at all. Life was a struggle for me. I had allowed myself to be railroaded into an unhappy marriage. I was being financially enabled by my wife's parents. My wife was working and contributing her income to the household. I wasn't aware of just how good my talents were, but I was using them at work and with clients.

Intellectual self-sufficiency? Education and pride? Who me, powerful?

I never felt that I could float above everybody else because of my education. Oh, I suppose there were and are people today in D.A. who feel and act this way. Perhaps it's out of self-will and defiance. The defiance part was there for me. It's still an undercurrent. If I am 'brighter than most folks' then it's a gift from God to be used wisely. It took the D.A. family to show me that I have this capacity. It took creditors pounding on the door, terror, and God's grace to get me here. Yes, its faith born of being put through the D.A. process.

I think that in recent years I have been able to detach from the human frailties of religious leaders and from their religions' ritualistic practices. We are all indoctrinated with these practices as children. As adults, the practices are familiar and comforting when we engage in them. Yet, it is the spirituality and morality behind them that is vital and that transcend every religion. This to me is what D.A. and other Twelve Step Programs are all about. That is the beauty and the greatness of these programs.

Ah, yes the major calamity and defiance. For me, defiance lurks beneath the surface. It's about the child inside wanting to be taken care of. That child is full of fear and tied up in knots. In my religion we recite the same prayers ritualistically daily and on holidays. The praying is punctuated by sermons. It was the major calamity precipitated by financial debt that shook me up enough to pray to God for help.

God answered with D.A. Only gradually in my halting attempts to work the program, did I recognized the defiant child inside. My efforts to work the program were met with subterranean defiance and fear. They were so subtle that I failed to recognize them for a long time. My behavior was automatic as a result. I heard D.A. members speak about their successes but the best I could do was to take menial jobs to survive and receive spotty income from business projects.

Faith in a fog. People who are scrupulous in there religious observance can go through life never understanding the religions' underpinnings. Most members of my religious faith attend services on important holidays only. Spirituality and moral behavior elude them. I was no different. Little did I realize it was immoral to use other peoples' money to support my lifestyle. I was a little boy with no self esteem, swept along by the tide of materialism.

I was a heartbreaking riddle to myself. I knew exactly what to do to build a business and earn a living. I couldn't figure out what was wrong. It was as though I was being tethered by a leash. I sensed the frustration in fellow DAers who saw somebody

3 who on the surface had all the credentials for success. I was dealing with the program superficially. Yes, I called creditors and sent letters. Yes, I went to meetings and used the other D.A. tools. I did a Fourth Step, went to a Twelve Step Workshop etc.

Long ago, a D.A. veteran told me that I had to surrender. Did I truly

believe that a power greater than myself could restore me to sanity?

"Sanity" is defined as "soundness of mind." Well then, I have been irrational for most of my life. I have not been orderly in my thinking and functioning. Fear, mental confusion, shame and child-like dependency have kept me from realizing my full potential. Unknowingly, I have been

immoral and self-destructive.

Now the issue is, quaking with fear, to be a responsible adult as Debtors Anonymous urges us to do. God will restore me to sanity if I let him. That means taking right actions in spite of the fear and then humbly going with the flow.

--HW

Deprivation and Decluttering: a D.A. Paradox

By Jan S.

Too much stuff/not enough stuff. It's one of the great paradoxes in Debtors Anonymous.

My wife and I this spring are in the final stages of a year-long home renovation project, and we are amazed - again and as always - at how much "stuff" we have to get rid of. We are debtors who, son-of-a-gun, have always felt that we had too little, but in reality, have had way too much.

It wasn't supposed to be this way, or feel this way either. For most of my life, I've been a low-bottom pauper, a painful earner, a deprivation addict. Until I came to D.A., I always felt bereft and deprived, the owner of a great big hole in my soul that nothing could ever fill up.

But the attic doesn't lie. Or the basement. Or all those other nooks and crannies where we've been stashing our expensive but unwanted stuff for all these years.

To be sure, my wife and I have been decluttering for quite some time now. Every couple of years, we've become willing to let go of some more piles of stuff, and out they've gone, some to the trashman, some to friends, and some to a big weekend yard sale. We thought, on balance, we'd done pretty well in getting rid of our excess.

But our current renovation project reached deep into parts of the house we don't normally use, and in removing things so the work could be done, we've discovered new frontiers and new categories of clutter.

Strictly speaking, of course, clutter is not a D.A. issue. Another 12-Step

program, Clutterers Anonymous, deals with it very well, and CLA has some of the best, most deeply spiritual literature of any Anonymous program.

But what IS a D.A. issue is the whole area of perception: how it can be that, for most of my life I could feel as though I had nothing, while, at the same time, I was accumulating endless piles of possessions that weighed on me and now require Herculean efforts to get rid of.

There are some clues to this paradox in the D.A. literature. In our book, A Currency Of Hope, compulsive debting is defined as a disease that "manufactured a sense of impoverishment in everything we did and saw". On the preceding page, it notes that we have "fallen into patterns of spending that do not satisfy our real needs".

And so, this seems to be the answer-compulsive debting is a disease of perception that "manufactures a sense of impoverishment" in everything I see and do, causing me to endlessly spend money on things that fill my life with empty possession that do not satisfy my real needs, causing me to buy, buy, buy, more and more stuff to pour into that empty hole, even though it can never become full. Even though I have piles and roomful of stuff, it is the "wrong" stuff, stuff that does not meet my real physical, emotional, and spiritual needs, and so it seems to me I am poor, that I don't have anything at all.

This realization forces me to admit, sheepishly and with some distress, that I was never quite as poor as I thought I was, and that my feelings simply weren't facts. Put another

way, I was poor of spirit, if not of exchequer. I have to admit that, for much of my life, I did have the resources to live a gracious and abundant life, even when I didn't think I had. The nasty ol' disease was manufacturing a sense of impoverishment in my life, regardless of my actual circumstances at the time.

This has since been borne out by the many pressure meetings I've done for highly affluent people, including several millionaires. I never cease being amazed at how ungrateful, fearful, disgruntled, and bored people who make 3, 5, 10, even 20 times as much money as I make feel, or how deprived their lives can seem to them, when they are not solvent and don't have a good spiritual grounding in recovery.

At one of my first D.A. meetings, someone talked with awe about the D.A. concept of "meeting our real needs". I had no idea what was meant by that, but I did sense that it had a very deep and profound meaning, one that would come to be of great importance to me as I continued in recovery.

Thanks to being continuously solvent, I have come to understand the concept of meeting my real needs very well. As I turned my will and financial life over to a sane spending plan, my crazed emotions and feelings no longer controlled my money, and I have reached a place where, for several years now, I have not purchased anything that I do not love, use regularly, and maintain in good condition. I no longer buy anything in a vain and impossible attempt to fill up that empty hole.

But that still leaves the wreckage of

4 the past -a whole lot of it. As the years have gone by and I have stayed solvent, my wife and I have cleared out the main areas of the house, one by one, and gotten rid of the things that we do not love and use regularly. It has been a slow, gradual, painful process.

What amazes me about this process is how difficult it is, and how resistant we are to it. We have many possessions that we do not like, do not ever intend to use, and know intellectually are of absolutely no use to us. And yet getting rid of them seems like jogging in molasses or swallowing

ground glass.

Our recovery from having our home and spiritual arteries clogged with too many unwanted, unused possessions has come slowly, a bit at a time. We have peeled the onion layer by layer, unable to do more than a certain amount at a time without feeling spiritually "antsy" and overwhelmed.

It's no coincidence that we were surprised this year to find that we had so much stuff still stashed unnoticed in the basement, attic, storage shed, etc. This disease is cunning, baffling, powerful, and clever. If it can't make

us have too little, it will darn well make sure that it makes us have too much to be emotionally happy and healthy.

But we are making progress - we are getting better. Winter is turning to spring here in Vermont, there's a growing pile of stuff to sell accumulating in the shed, and with the first warm sunny weekend almost in sight, I think I feel a great big yard sale coming on.

-Jan S. lives and attends Debtors Anonymous meetings in Burlington, Vermont

Compulsive Spender? Yes.....Underearner? Yes...Debtor? Of Course!

In the 2+ years of my coming to Debtors Anonymous, the endless bantering in my head about what is my primary problem is finally starting to lessen. I don't know why it took me so long to figure it out (above-average fellow that I am), but that's just the way God saw fit to give me the clarity to see myself, I believe.

What I've come to realize is that the kind of debtor I am is just about evenly split between being a compulsive spender and an underearner. I spend compulsively because that's the closest I ever been to taking care of myself when it comes to money.

Treats, splurges, "I deserve it", you name it. Whatever justification I use, it all means the same thing. I am deprived, I have been in pain, I am in pain, and I want something now to ease the pain.

Then, after enough of that so-called self care has run up my credit cards and depleted my bank account while the essentials of true self care remain out of reach, I go into underearner mode. I judge myself harshly for being so wasteful and self-indulgent, I think less of myself, and my overall answer to pretty much anything remotely enjoyable is "No."

Earn more to counter the trouble I'm in? Not possible for a bum like me. And I keep on that path, more deprivation, more self-punishment, until I can't quite stand it anymore.

And then I'm back, treating myself again in an attempt to heal the poor, wounded animal that I have created of myself. I dig the hole deeper, and it gets a little darker. At least, that has been the pattern of my life, though

my years of adulthood, including over a dozen successful years staying away from a drink, one day at a time.

More recently, I'm finding an amazing amount of hope that these higher highs and lower lows don't have to be the story of my life. D.A. is teaching me about me, my money and how to take care of both. By not debting one day at a time (4 months and 7 days solvency), I'm learning that I can live a life of peace and abundance.

Instead of the guilt, shame and fear I've experienced from the things I did yesterday, the things I feel about myself today, and the things that are coming my way tomorrow, I now have experience, strength and hope. Thank you, God. Thank you, D.A.

--Matt P., Croton on Hudson, NY

Old Timers Meeting - *Four Speakers*

Friday APRIL 20, 2007

7:15 pm to 8:45 pm

True Tales of Abundance

*BROUGHT TO YOU BY
YOUR GOOD FRIENDS --
THE FRIDAY NIGHT,
STEPS TO PROSPERITY,
DA MEETING*

NO ONE TURNED AWAY

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SUGGESTED
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RING BELL TO ENTER

Join an on-line registered BDA meeting, called "Prosperity in Our Business" at:
http://health.groups.yahoo.com/group/prosperity_in_our_businessBDA/

Intergroup News

Important: Literature sales at Gracie Sq. Hospital (Monday nights) are suspended through 3/29 until a new Literature Coordinator is elected at the 3/29 Intergroup Meeting.

Service positions open:

As of the February 22, 2007 Intergroup meeting, the following service positions are open:

Recording Secretary
Literature Sales Coordinator
Special Events Coordinator
Outreach Coordinator

All positions require 6 months of solvency and 2 pressure relief meetings. If you would like to volunteer for one of these positions, you first need to be elected by a DA meeting as that

meeting's Intergroup Rep (this is per Intergroup's bylaws), and then you must attend the March 29 Intergroup meeting where elections will be held. Also, you need to be able to attend the monthly Intergroup meetings.

Each meeting can have 2 Intergroup Reps plus an Alternate. Reps and Alternates are eligible for Intergroup service positions.

New/Changed Meetings:

Wed. 7pm DA Basics (Tarrytown) - new

Wed. 8pm BDA Growing a Healthy Business (Tarrytown) - new

Wed. 7pm Riverhead (LI)

Prosperous & Free - new

Fri. 12 noon Using the Tools of DA (Westport CT) - new

Sat. 9:10 Merrick Prosperity - time change to 9:00am

Closed Meetings:

Sun. 8pm Solvency in Midwood (Bklyn)

Tues. 7:30 Center Moriches Abundance

Sun. 4 pm DA meeting in Williamsville, NY, a suburb of Buffalo. The group formerly met at the Newman Center on Main Street.

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. Contact cellcoordinator@danyc.info to volunteer.

A Currency Of Hope

I Belong, An Underearner's Story -- Page 158

As a child I spent a lot of time writing stories. As an adult, I never seemed to find the time. I was always saying to friends, "One of these days I'm going to put some time into writing." Whenever I thought about setting the time aside, however, I decided it was foolish, and I probably didn't have enough talent to get published. Every now and then I felt the urge to write, but I was always too busy doing more urgent things like finishing school, getting work done, or cleaning the bathroom.

D.A. encouraged me to make creative activity a priority and to stop thinking about the results in this area, too. I now take an acting class, and I write and perform my own material. I try not to focus on where this will go. It's likely my performances will never make me famous, but is that a reason to quit? Earlier I would have said yes, but I now believe in creativity for

its own sake. Because I am self-employed, I can choose to set time aside for writing.

I see my time boundaries have never been strong. I used to come home and immediately answer every phone message on my machine, so my evenings were taken up by phone calls. And I ping-ponged back and forth between getting nothing done and trying to do everything at once. I would attempt to do the laundry, answer three letters, clean the apartment, go grocery shopping, make ten marketing calls, write a proposal, and meet a friend for dinner—all in one day. I believe this frantic activity comes from the sense of scarcity and deprivation I experienced around money matters. I do not believe there is enough time. Rushing around is a sign I believe I am in charge rather than a Higher Power.

Higher Power is the key to how D.A. works. As I struggle to remain hopeful, to build my business, and do my creative work, I need D.A. to remind me over and over that I can trust in something higher than myself. My mind tells me I have to worry and push constantly—that letting go even a little will result in disaster. My mind also tells me I have never done enough, that no matter what decisions I make, they will be wrong. Pretty discouraging.

Fortunately, I go to D.A. meetings to realize that a Higher Power exists and that I don't need a scarcity mentality. Whenever I replace scarcity with abundance in my thinking, I start to live in the moment, at a reasonable pace, without excessive anxiety. As my sponsor tells me, there is enough money, enough time, and enough love.

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*

Back Issues Of DA Publications Sought

The DA General Service Board has begun a vigorous effort to preserve the history of the fellowship by collecting items related to DA history.

A recent cataloguing of archives at the General Service Office in Needham, Mass. revealed a number of old documents, including a few very old copies of New York Intergroup's Bottom Line newsletter, and the national DA newsletter Ways & Means.

The GSB Archives Committee is vitally interested in compiling and preserv-

ing complete sets of Ways & Means, The Bottom Line, and other national and regional newsletters. Anyone with anything ranging from a complete set to a single issue who would care to donate them to the national DA archives, is urged to send them to the DA General Service Office at PO Box 920888, Needham, Mass. 02492. Please mark "For Archives" on the outside of the mailing container.

The committee is in the process of sorting, cataloguing, and storing all kinds of documents, audio tapes, and

other materials related to the history of the fellowship. It is in the process of renting a climate-controlled storage facility near the GSO in Massachusetts so that these materials can be properly preserved for the future, and eventually made available to researchers, historians, and the fellowship as a whole.

Anyone with questions about the archive effort can contact GSB Trustee Jan S. at stillsolvent@yahoo.com or 802-862-6927.

NYC PRG Afternoon

The NYC PRG Afternoon was held on Sunday, March 11, from 1:30 - 5:30pm in Room 301 upstairs at the LGBT Center, 208 West 13th Street.

42 Pressure Relief Group's were given on this day. There were 3

rounds at 50-55 minutes each...a Herculean accomplishment by all present. Thank you all!

There were far less people showing up at the last minute without a confirmation number than the last

event. Out of the approximately 10 people who showed up without confirmation numbers at least 7 were given PRG's at the last round.

Thank you Ellen for taking on this service.

Write for NYDA's Bottom Line

As a voice of NYDA the Bottom Line can't exist without you. Please contribute DA writings, your individual stories of recovery, emails, qualifications, thoughts, wishes, visions, spending plan & recordkeeping or tools stories, and DA's history (present or past). *Or be spontaneous & create something right now!*

The Bottom Line is published monthly by the Intergroup of Greater NY, available in Web form at www.danyc.org & where NYDA literature is sold:

Mondays from 7:00 - 8:30pm
Gracie Square Hospital
420 East 76th Street - first floor, room 100
(between 1st Ave & York)

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

Send typed or handwritten submissions:

**Bottom Line
c/o Gretchen Altabef
420 Wyncoop Ct.
Holland, PA 18966**

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.