

# THE BOTTOM LINE

August 2006

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

## Editor's Notes

*Please help  
YOUR  
Bottom Line  
to be filled  
with NY DA  
voices.*

*Send your  
DA Stories  
ASAP!!!*

*Send in  
email  
writings,  
thoughts,  
12-step  
stories,  
quotes  
heard at  
meetings,  
etc.  
Thanks.*

Please send your D.A.  
experience strength  
and hope  
as text in the body  
of an email to

**bottomline@danic.org.**

Or send typed or hand-  
written submissions to:

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

Peace & Prosperity,  
Gretchen

## 10 Years Of Solvency, And Counting...

*By Jan S.*

I recently celebrated 10 years of continuous solvency in Debtors Anonymous. I'm not certain whether this qualifies me a medium-timer or some sort of longer-timer in the D.A. program, but I am sure that it's made me happy, joyous, and free in ways I never could have imagined a decade ago.

Being free of the compulsion to spend money I don't have is, of course, its own reward. D.A. promises us only that if we don't debt, we won't get any deeper into debt. But like most people who've achieved some long-term recovery, I've found a great many other gifts of the program, gifts that seem to happen to anyone willing to stay solvent and work the program with sincerity.

It's not surprising that, in this first 10 years of working the steps and tools, the "money stuff" has straightened out. I've paid off a staggering amount of debt, increased my income, improved my lifestyle, and begun to make a lot of life-long dreams come true.

But those are not the only effects of the D.A. program. I've healed in a lot of other ways, emotionally and spiritually as well as financially. The miracles I've experienced are too numerous to list in full, but here are 10 of them I'm especially grateful for, in celebration of my 10th anniversary:

1. Clarity And Sanity - An active debtor is an unlovely creature. When debting, I lived in a world of extreme immaturity and delusion, a baby screaming its impossible demands at an adult world. Today, I've joined the world of grownups, people who look reality squarely in the eye, pay their own way, and contribute to the world around them rather than just take from it. I have a degree of sanity and clarity I could not even imagine when I came to D.A.

2. My Money Is All My Own - Paying off my debts required many years of hard work and sacrifice. What kept me going was the knowledge that some day all of my money would be my own. Prior to D.A., my creditors always had a claim on a large percentage of my income. Now, with my debts paid off and a commitment not to incur any new debt, every cent I bring in is mine to spend as I wish, for life.

3. A Savings Lifestyle - I operate on a cash basis, saving for a variety of short-, medium-, and long-term needs, and earning interest in the meantime. The credit unions I save in actually pay for a large percentage of everything I buy, even my automobiles, by paying me compound interest. And because I do not borrow money, I pay no interest to anyone. Saving small amounts each week has allowed me to own many beautiful and prosperous things, and have a large prudent reserve.

4. Knowing My Real Needs - One of the most intriguing—and confusing—things I heard when I came to D.A. was the concept of "meeting my real needs". My pattern had been to swing between extreme poverty and deprivation on one hand, and massive credit card binges, buying "one of everything", which left me unsatisfied and unfulfilled with what I'd bought. Years of solvency have given me the clarity to get rid of all the garbage in my life that does not meet my genuine physical, emotional, and spiritual needs. Today I only purchase and own things that I love, use, care for, and appreciate.

5. I Have Enough - In learning to meet my real needs, I no longer feel chronically dissatisfied and deprived. Over my years of solvency, I have gradually identified the things that I truly need (as opposed to idle fantasies and wants), and gone about obtaining all of them,

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2 starting first with small things and working my way up to larger ones.

6. I Do Not Have Too Much - Just as bad for a compulsive debtor as having too little is having too much. Although I considered myself poor most of my life, my home, car, and person were clogged with vast amounts of things I did not love, use, or appreciate. I was drowning in clutter, and tormented with an endless desire for more, more, more of things I did not really want or need. Today, most of those extraneous things are gone, and my spiritual arteries are clear and healthy, not clogged with material junk.

7. A Slow, Careful Way Of Shopping - Shopping is not a dirty word, nor is it a disease. Prudent shopping is a way to bring more wonderful things into my life. On major purchases and financial decisions, I often take weeks or months to research the issues involved, talk with other DA members, and make good choices. The sense of franticness and desperation I once felt about spending money on things I didn't really need is gone. Today my possessions

include only things that I love and appreciate over the long term.

8. Stewardship - I used to be surrounded with many broken and shabby things. I did not realize until I had some time in solvency that I could not expect God to provide more good things until I learned to care for the things I already had. Over the years I have repaired or gotten rid of all the broken possessions in my life, and I spend appropriate amounts of time and money maintaining my current possessions in excellent condition.

9. Beauty And Order - There seems to be a mystical connection between the D.A. practice of keeping numbers and an ever-expanding consciousness of order and beauty in my surroundings. During my 10 years-plus of solvent numberkeeping, each year has seen increasing order, first in my financial records, and later in all my physical surroundings. One example: I used to have an ugly, weed-infested yard, but after joining D.A., I became interested in gardening. I've taught myself landscaping over the years, and today I am a master gardener

whose gardens are featured in magazines and on garden tours.

10. Creativity - The fear of my own creativity is one of the most difficult and scary things I've had to face in D.A. Although my recovery in this area has been slow, today I am finally allowing my innermost talents to express themselves. I've had a couple of stories published in magazines, and have discovered some wonderful new talents and abilities that I express daily.

I've come to believe that continuous solvency in Debtors Anonymous is a kind of giant metaphor for self-esteem. All of the feelings I was never able to buy with credit cards have come into my life today as the result of the discipline, integrity, and honesty involved in not debting one day at a time.

The old-timers I've met in D.A. who have 15, 20, or more years assure me that the best is yet to come. I intend to be an active - and solvent - member of Debtors Anonymous for many, many years.

(Jan S. stopped incurring unsecured debt on March 21, 1996.)

## A Business Contract with God

by Allie S.

*I live in Sacramento, California and had been in DA for 17 years. In October of 2005 a few of us started Business Debtors Anonymous (in Sacramento). Suffice it to say, the readings "overwhelmed me". I had no where to turn but to my Higher Power who promptly sent the following contract "through me". I agreed to the terms and thus began my journey in Business Debtors Anonymous. Here's the contract:*

I, Allison S., commit to showing up each day to contribute my gifts and talents to my business.

I will use a list to complete as my guide.

I will meditate daily, asking for God's will for the company, and the power to carry out the guidance.

I will take care of myself first, then my family, and then the business.

I will stay open to new ways of doing things.

I will do my best each day.

I will communicate clearly to those I serve.

I will use my God-given leadership skills to serve my business in a way that is the highest and best use for all of the employees and independent contractors.

I will be honest with myself and everyone I come in contact with.

I will maintain my integrity at all times and inspire that in all those who work for my business.

I will be the center of calming energy for all those around me.

I will allow God to work in and through me.

I will remember that when working with others, it's principles before personalities.

I will do my best, every day, to serve God through the expression of my business.

May I be blessed on my journey.

Amen

I will be with you every step of the way guiding you to do My will and giving you the power to carry it out. And so it is!

-- Allie S.

**ISOLATION IS THE DARK ROOM WHERE WE DEVELOP OUR NEGATIVES.**

*A workshop led by Carolyn E, Burlington, VT, Spring Share a Day - 4/17/05 - Newtown, PA*

I want to share my experience, strength and hope around how I learned to define solvency throughout my program and how I have kept myself solvent for 17 years according to that definition.

The very first thing I did, early in my DA recovery, was to cut up my credit cards. Using credit cards is an unsecured debt and constitutes debting behavior.

When I took a 4th step inventory with my sponsor, I discovered that taking money from my father was a problem in my recovery (even though it was a gift freely given and not technically a debt). My sponsor suggested I stop taking money from him so that I could become "self supporting through my own contributions" (tradition 7).

Putting the pressure on myself to be self-supporting brought up a great deal of anxiety for me and forced me to do a number of things differently to ensure financial survival. I had to create and use a spending plan, build a prudent reserve (since my father was no longer my prudent reserve), use a sponsor, have pressure relief meetings, attend weekly meetings, work the steps, rely on my higher power for guidance, and most importantly for me, secure a stable, viable (sustainable) means of employment that paid enough to meet my financial needs (according to my new spending plan).

The definition of solvency, which I learned in DA, and that we use in my home community in Burlington, Vermont is the following:

- You can be considered solvent, if:
1. You have not used a credit card today;
  2. You have not bounced a check today;
  3. You have not borrowed anything without collateral today;
  4. You have not used any goods or services without paying for them today; and
  5. You have not paid a bill late

today.

(This list was passed around at the New York World Service Conference in 2002. It was NOT officially voted on, and is NOT official DA literature. However, it was widely circulated among delegates at the conference, and a consensus developed that it is an excellent way to define solvency. It was felt that it covers 99.9 % of situations in which solvency might need defining.)

I used to live crisis to crisis and was always frustrated, with an out of control feeling. Now, years of recovery and solvency have created a sense of serenity and peace within me. That has come through having a complete program of recovery...DA style.

A prudent reserve is critical for creating a solid foundation of solvency. Without it, our solvency won't last because the minute an unexpected need for money comes along, we're back into debting with credit cards, OR sacrificing our self esteem and "self supporting" behavior by seeking money from a girlfriend, boyfriend, x-wife or husband, family, home equity loan, IRA/Retirement account, etc. All of these need to be paid back as soon as the unexpected event passes. That often causes our spending plan to become under funded, and we are back in crisis.

Ultimately, having a prudent reserve of \$5,000 seems to work for me... over the last 17 years many events have occurred which could have put me into debt again had I not had both a spending plan (which has evolved somewhat over the years) and a solid prudent reserve.

When we are under-earners (ie. don't earn enough to pay our basic expenses), we sometimes have to take a "recovery" job, one that is not our "vision" or ideal job. A good recovery job is one we like well enough to stay in for at least 6 months, pays enough to maintain an acceptable lifestyle, allows us to pay off debt and build a prudent reserve. (Mine was being a secretary at a large Boston hospital...but some

people would find that intolerable... find one that works for you.)

To evaluate whether a loan is debting or not, ask the question "If I die today, will this loan be paid off?" For example, if you own a home with a mortgage and you die, the bank holding the mortgage will be paid through the sale of the house. If you have a personal loan with a friend or family member, if you die, that person loses his/her money, so that is debting.

What about paying health insurance or other bills during the "grace period", or returning library books or rented videos late? Do these constitute debting? These can be tricky questions and are best answered on an individual basis with your pressure relief team and DA support group. The spirit of the DA program is paying our own way, one day at a time. Look at your patterns of behavior. If we are constantly pushing the deadlines for bill paying, and returning borrowed items late, that behavior may be a warning sign...an indication that there is something problematic going on.

For the last 29 years in DA, there has been more confusion around this question of how to define solvency than any other. In the early years of DA, only the term "solvency" was used and was defined (as it is today) as not incurring any new unsecured debt. Later on members of the OA (Overeaters Anonymous) fellowship brought with them to DA the term "abstinence". The terms mean the same thing. It reminds me of when Bill W. was asked why he used "defects of character" in Step 6 and "shortcomings" in Step 7. Many people had struggled for years to determine the meaning. He answered that they mean the same thing; he just didn't want to repeat himself.

Finally, clarification on when solvency is lost and found...When a bill is paid late or not paid, for example, solvency is lost on the date that the bill was supposed to be paid but was not (the due date). That is also our new solvency date. (Being solvent does not require that all our

4 debts be paid off!!! We are solvent when we do not incur any additional debt, one day at a time!) The amount of the unpaid bill is now added to our total indebtedness. It is no longer a bill; it is a debt and gets repaid through a debt repayment plan created with the support of our pressure relief team or our sponsor. We *do not* pay it back as quickly as possible, once it has become an old debt because if we haven't paid the bill due to lack of money this could threaten our new solvency. I believe this is what separates DA from a lot of other debt repayment programs...and gets us

out of the debting cycle.

Achieving solvency may take time, so be patient. The goal is to have enough money and prudent reserve to not need grace periods. Through DA it is possible to have a rich, full, solvent, relaxed life...even though you are still paying off old debt (a little at a time...through your debt repayment plan).

Finally, I have watched many sponsors go through this program. I have seen more longterm success from building a strong foundation of recovery than from trying to get sol-

vent as quickly as possible or pay off debts as quickly as possible. Success in DA involves using a spending plan, having a DA support team, creating a solid prudent reserve, reliance on a higher power, the willingness to take positive actions one day at a time, and attending meetings. DA recovery and long-term solvency is a slow grow for many of us...but the miracles have come to me at every step of the way.

*From DA Intergroup of NJ & Eastern PA's Freedom from Solvency Fall 2005 Issue*

## How to Build, Fund and Keep a Prudent Reserve

*John P, 12 Steps to Prosperity, Huntingdon Valley, PA*

In Debtors Anonymous we use the basic tools of record keeping (aka "keeping our numbers") and a spending plan, which is basically your life as you'd like to lead it, expressed in numbers. One fundamental, and often overlooked, category in a spending plan is the Prudent Reserve. If I don't have a Prudent Reserve, any unusual expense or emergency throws off my spending plan and may put me into debt.

There is a critical difference between a savings account and a prudent reserve. I fund a savings account for planned, predictable expenses that are beyond monthly recurring expenses, for example a

vacation, quarterly tax bill, or annual car insurance. A prudent reserve is for the unplanned, unpredictable expense such as a roof repair or emergency car or dental repair.

The cost of not having a Prudent Reserve is chaos and financial insecurity.

DA allows us to find out things about ourselves that we wouldn't otherwise. How do we live with our character defects? Left to my own devices and my magical thinking, I believe that the roof won't leak and the car won't ever need repair. Relapse prevention strategies aren't fun, but they are necessary if we want to live a solvent life.

What is a guideline for knowing how much money should be in a Prudent Reserve? This is a great topic for a Pressure Relief Meeting. Determine your monthly/quarterly/annual expenses and decide on how many months you need to put away for you to feel comfortable. The worst-case scenario is when we can't work. How secure is your job or income? The Prudent Reserve covers the gap until disability insurance kicks in. Find out how much you are eligible for and how soon you would start getting payments. Each situation and solution is unique.

*From DA Intergroup of NJ & Eastern PA's Freedom from Solvency Summer 2006 Issue*

## Q: What Are the Benefits of DA Recovery?

A: That's a little like asking what I think the benefits of breathing are!

Although I still have a fear of economic insecurity, I am no longer obsessed with money. I haven't experienced the 'snakes under the bed' kind of fear that I had before solvency, when I had no idea what was going to jump out at me. I was so foggy about my numbers that I was afraid to know, and now I have the freedom that comes with knowing what's going out. I have attempted a plan for each month with some wiggle room for emergencies and a reserve for repairs. (Our well pump committed suicide

last month.) I keep track of my spending.

I cut up my credit cards and closed the accounts but I still am finding open accounts, albeit with zero balances. I think I was addicted to those high credit limits, like they validated me as a person. "I must be important if will give me a \$30,000 credit card limit." Yeah, right. I bought into the whole deal.

I've discovered that I can make mistakes and miscalculations and don't have to bad-mouth myself over it. I've learned to treat myself gently, like a child in first grade who's learning her numbers for the first

time. My HP has been very patient with me and has provided for me during this year.

I am no longer controlled by money; it is a tool. It's a unit of exchange, not my Higher Power.

I had a European facial today, and a pedicure. They were a gift from a friend, but I awarded myself the time to have them. (I'm an accountant.)

I have a long, long way to go. I'm looking forward to a time when solvency is something I can maintain as second-nature instead of watching it like a hawk. I also hope that

5 someday I will automatically trust HP without going through the willies first. I feel like an infant in

the world of solvency!  
My heart is filled with gratitude for

this program and the people in it. Here's to another day...  
—MH

## World Service Conference (August 24-28,2005)

by Tony C., "Visions at Noon" and "Investors in Recovery"

I recently attended my first DA World Service Conference held in Mt Laurel, New Jersey. It was a humbling experience and an honor to be sent there as the representative of my home group. There were approximately 120 GSR and Intergroup representatives in attendance from all areas of the country and Canada. With my normal perspective as the member of two DA groups that vary in size from 6 to 12 members, I was struck by the idea of being part of something so much larger than myself.

We learned about the financial health and good stewardship of DA resources at the World Service level. Each representative at the

conference joins one or more committees which put in two solid days of work at the conference. As a newcomer I had no idea that these committees continue to work diligently throughout the year on their individual mission (ie. Literature, public information, conference etc.) and then reconvene at the following year's conference. Each committee concludes its work at the conference by presenting a report to the Convocation which is the general session where all members are present to do the business of DA. Reports are read, motions are made, debated and voted. Again, as a newcomer, the Convocation was an impressive demonstration of recovery, DA principles, and tireless

service to our fellowship.

The conference offered a daily DA meeting and Saturday's "Fellowship Day" sessions included some incredible speakers sharing their experience, strength and hope. Saturday evening dinner entertainment showcased the acting, comedy, song, music and poetry of many talented DA members. Sharing the program with many new friends from around the country is a delight. Sharing the current business of DA with the two groups that sent me to represent them is a privilege.

*From DA Intergroup of NJ & Eastern PA's Freedom from Solvency Fall 2005 Issue*

**NO MATTER HOW FAR DOWN I HAVE FALLEN,  
GOD'S ARMS ARE LONG ENOUGH TO REACH ME.**

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### NY Intergroup News

**Service opportunity:**

Help newcomers! Volunteer to answer the DANYC cell phone (on-call support line). One week service rotation.

Requires 6 mos. solvency & 2 pressure relief meetings.

Call Coordinator at 917.374.7911 to volunteer!

**Service position open:**

Outreach Coordinator - requires 6 mos. solvency, 2 PR mtgs. Please come to Intergroup meeting to volunteer.

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### 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

### DA Publications Advisory Statement

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

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

## 6 GUIDELINES FOR WRITING FOR THE BOTTOM LINE

All Debtors Anonymous members are invited to share your experience, strength and hope on the pages of The Bottom Line, a publication of the Debtors Anonymous of Greater New York Intergroup. It features the writings of Debtors Anonymous members and is something like a meeting in print. It is available in its Web form at [www.danyc.org](http://www.danyc.org) as The Bottom Online. Old issues are also available online.

### WHY WRITE?

Writing for the Bottom Line is a great way to do service. Without your written experience, the Bottom Line cannot be an effective tool for solvent and serene living, or a vital, accurate picture of the ever-growing DA Fellowship. So, if you've hesitated, thinking you can't do it — perhaps these guidelines will give you a better idea of how to proceed. Everyone's input is valuable, whether you're a newcomer or an old timer.

### GUIDELINES

As far as what to write about, virtually any DA topic is fine. Tell us about your recovery in DA, tips on using the Tools, experience with the Steps, thoughts on the Traditions - anything is good, as long as it's DA related. Length may be a one-liner, recounting something you experienced in a meeting, a short but sweet incident that you want to relate, or a longer article on a particular subject. No matter how short or long your contribution, the important thing is that you say what you need to say. The average contribution ranges from one to three pages. If the editorial staff feels that a lot of editing is needed, we will seek your permission. We usually edit for grammar and clarity of thought and normally the editing is very slight. Of course, strict anonymity will be kept. You can sign your article with first name only, initials, or any other name or phrase you like.

Please keep in mind that many factors influence the publication schedule, but be assured that all writings will be published unless deemed unsuitable. In accordance with the spirit of the 6th and 10th Traditions, we do not publish anything that could be considered an outside issue. The Debtors Anonymous of Greater New York Intergroup copyrights the Bottom Line. Of course, your original material belongs to you. We do not accept anything published elsewhere, except with appropriate permissions. You do not have to live in the greater New York area to contribute.

### SEND ARTICLES TO:

Where to send your Bottom Line article: The preferred method is to send your submission as text in the body of an email to [bottomline@danyc.org](mailto:bottomline@danyc.org). Or send typed or handwritten submissions to:

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

These guidelines are published by the Debtors Anonymous of Greater NY Intergroup and were adapted from the guidelines for submissions to the AA publication *The Grapevine*.

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.