

Sometimes, one needs a bit of grace. For whatever reason, when two of my friends suggested that I might have a problem which was manifesting in the area of money, and which could be helped by going to a twelve-step meeting, I listened to them. I didn't say that twelve-step was fine for my father, who was sober for fifteen years before he died, or for my mother, whose life was totally changed by Al-Anon, or for two of my brothers, who followed my father into A.A. I simply listened. All they asked me to do was go to a single D.A. meeting.

I picked a meeting whose title I could live with: ***Finding Your Inner Voice***. No confronting mention of high debt, no mention of money at all. I turned up and found myself in the middle of a long business meeting. It was intricate business and lots of people had strong opinions on what needed to happen. The Business Chair kept everything moving fluidly—he had a clear grasp of Roberts' Rules of Order. He was firm, inclusive, compassionate—and focused on allowing those in the room to govern themselves. And the business got done. My mouth was open. I thought: This is the way I'd like to handle my finances. I want some of this.

One of the people who spoke had just come from court where he had been dealing with debt for his business. He was going into his third consecutive round of ninety meetings in ninety days. I started writing down my numbers. I went to an "Old timers meeting." Two of the old timers gave me an emergency pressure relief meeting. One dictated a moratorium letter that I was to send to all my creditors. It told them I acknowledged the debt and was not in a position to pay anything on it right then—that I would get back to them in six months. It also requested them to contact me only in writing. The other old timer insisted that I write down the dictated letter. All I had to do myself then was to type the letters when I got home and enter the amount that I owed to each creditor. I typed the letter that night—and it took me six weeks to plug in the numbers. That involved opening some of those piled up envelopes that seemed to be everywhere. I was made to understand that I could do this in spite of the emotions it kicked up. With immense help from my pressure relief people I added up everything I could recall that I owed. I started doing my own ninety on ninety. With encouragement, I started counting my days of not incurring any new unsecured debt. Soon the phone calls from creditors, that I had been coming home to every day for months, stopped.

Over the course of two years I went to court eight or nine times to deal with my debts—and confront my fear of authority. Showing up became part of how I was beginning to live my life. The spiraling interest rates dropped back to 8% when the collection process reached the court system. After a series of adjournments that allowed me to find my balance and catch my breath financially, I made payment arrangements with three of my four creditors.

What was most surprising to me was that I began to show up in court with something approaching a sense of serenity. I was beginning to give up trying to resolve things in my head and on my own. I was picking up the telephone and asking for help. When I listened I experienced enormous support. Practical, emotional, psychic and spiritual. People doing service gracefully. I began to do service myself at meetings. Twice I turned over my ninety on ninety. I began to meet my father in the Big Book and to let go of some of my resentments. Gratitude began to take root in my life. I'm beginning to feel more graceful. May this tree continue to blossom. One day at a time. *-Michael H.*

So Where am I at with DA?

It's like I have gone the first 99 miles but now it is time to go over the finish line and get that gold medal. It won't come from doing anything perfectly but it will come from taking the "suggestions" more seriously.

My life has completely turned around as a result of working the steps in DA. Let there be no doubt about it. But have I worked the tools—especially lately? No. And has it hurt me? Yes. I want ALL of what DA has to offer. That is why starting today, right now, I am going to keep my numbers, add them and start having PRGs regularly again. I am making that commitment right here and now. I did it in the past and it helped so much. That was BEFORE I did the steps. Now in this important period AFTER I worked the steps, I have nowhere to go but toward my vision and my destiny. But only if I take advantage of ALL that DA has to offer-- the DA-approved suggestions--not just the parts that I have approved. *-M.*

THE BOTTOM LINE

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The Bottom Line is a collection of recovery stories written by D.A. members. It is available here (some issues can be viewed online, others can only be downloaded to your computer as a PDF.

If you do not have a literature person at your meeting and want to distribute the Bottom Line, please feel free to make copies of it and charge only for the cost of the copying.

You are encouraged to contribute your own story, please consult the [submissions guidelines](#) (pdf version). Also, we encourage you to bring the submissions guidelines to your meeting, in order to inform those who may not have internet access.

Submissions may be sent electronically to: bottomline@dancyc.info, or by mail to:

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Message from the editor:
Welcome to the New Improved Bottom Line, first edition since December 2007. Please consider doing service by sharing how you have worked the program of Debtor's Anonymous. This is wonderful way to give back what we have been freely given to carry the message to those in DA and to those outside the room.

Grateful Recovering Member of D.A.

It is so hard for me to write what I am writing today because I don't feel worthy enough or smart enough or articulate enough, ad infinitum.

At the time of this writing i have 106 days of solvency, the longest I've had since entering DA in March of 2007. what I've found in those 106 days is raw emotion followed by a feeling and reality that I am worthy enough smart enough ,articulate enough and most important OLD enough(because I finally feel that i am growing up) to share my ES&H -Experience, Strength and Hope with you.

My experience with Debtor's Anonymous has been a very spiritual one. For me it's like having an unlimited number of parents guiding me in becoming an adult.

Another gift I am receiving is the support and guidance in raising my soon to be 14year old daughter. It's amazing. It's as if I'm growing up along side of her.

This is all just the tip of the iceberg in clarity & growing up. There is **ACTION** and more **ACTION**. If I continue in using the tools of DA which are free, my higher power who allows me to do so (to utilize the tools) will take care of me!

Grateful to be of service. *-Philip*

A 9th Step Amend: The Books Stolen from my College Library

A few years ago I mentioned to a potential sponsor that I wanted to make an amend to my college library for having stolen books when I was a student. I was thinking about shipping the books I still had to the library, with a letter of apology.

He said, the words of the Step are "make a *direct* amend." He suggested I think about driving up to the college, meeting with someone, making the amend, and offering to pay for the lost use of the books.

I was taken aback. This was more of an amend than I had bargained for. Harder, less comfortable, and the idea of making financial reparations seemed overwhelming. I decided to put off this particular amend.

Later, I worked for a while with a small 9th step group, which included the person who had given me the suggestion about a direct amend for my stealing the books from my college library. The three of us met monthly, shared about the amends we wanted to make or were planning to make, and offered each other our thoughts and support. The process was slow and we each struggled with resistance. We talked and read about the spiritual meaning of making amends, about how making an amend might help us with our spiritual progress.

When I began planning to visit my college for a weekend dance festival, and to be there on both Friday and Monday, it occurred to meet that this might be an opportunity to make the amend about the library books.

A few years ago I had begun to set these books aside in a box, the ones I still had, those which had not been lost, destroyed, given away or (in one case) sold. I had two dozen books, very fine solid editions, including books of philosophy, psychology, art, and music. These were books I still valued for their intellectual achievement, whose authors I still respected. The box sat in various places in my apartment, waiting for me to deal with it. At one point I had marked it in large letters, "AMENDS." Whenever I cleaned, organized or rearranged my apartment the box of amends was there asking me to take care of this business.

The week before my visit to my old college I started making plans to act. I inventoried the books by title, added to the list the 5 or so that were no longer with me, and estimated the cost of replacing them, which I think the college would have done, since they were special reserve books. The one I had stolen from the art library was a limited edition collection of etchings/drawings by a dozen or so renowned abstract artists, including Josef Albers and Pollock. I had sold this to a rare book dealer long ago for \$1,000. I imagine it was worth a lot more. I didn't feel comfortable writing a check for the whole amount I figured I owed, but was ready to make a commitment for a regular payment over time to fulfill the obligation.

I went to the college library web site and looked for a staff person to whom I might make the amend. It is a huge library of many thousands of volumes and many special collections. There are many people who manage collections or special

projects. In the end, the most logical person to whom I might make the amend seemed to be the managing librarian of the whole institution. This person seemed to be a high-level executive, but I couldn't identify anyone else who would really be appropriate.

Now I began to reach out for feedback and support in the DA community. I don't have a sponsor right now, but I talked about this step in a meeting and got strong support and wisdom from a member with long, strong recovery. One of my former 9th step companions left a message saying she'd be unavailable for a few weeks and the other just didn't return my calls. I called others. All were supportive, but some suggested easier, softer ways. These included making the amend anonymously, writing an anonymous letter, asking where to drop off the books. One suggested an interpretation of "Made direct amends except when to do so would injure them or others," which might mean that "the others" included myself. I called a possible sponsor who discussed how to handle late fines on books like these. But these weren't books I hadn't returned, they were books I had stolen.

I found this in the Big Book:
Although these reparations take innumerable forms, there are some general principles which we find guiding. Reminding ourselves that we have decided to go to any lengths to find a spiritual experience, we ask that we be given strength and direction to do the right thing, no matter what the personal consequences may be. We may lose our position or reputation or face jail, but we are willing. We have to be. We must not shrink at anything.
-A.A. *Big Book p.79*

-Robert

Beginner at D.A.

I sit in the rooms of d.a. and I am amazed at the serenity and clarity of the members who are there for many years. I hear about savings and prudent reserves! I cannot even imagine that. I checked my bank account online today and the balance is 8 dollars. Hey! Its an improvement of my negative balances I had in the account 6 weeks ago.

6 weeks ago I entered the rooms of d.a.

What made me attend my first meeting? I always knew I had a money problem. I never seemed to have enough. I always bought the more expensive item when I knew I could only afford the cheaper one. My daughter got married a few months ago and a week after the wedding everything just crashed! Creditors calling about my cards. Local stores calling about bounced checks. The caterer yelling that he still did not get paid. The printer harassing me every morning 8 am. I woke up in sweat and went to sleep in fear.

I belong to another fellowship and decided to check out d.a. meetings online but did not have the guts to go to one. At my other fellowship, I attended a new meeting location that I had never been to. At this meeting they divided into smaller groups thus allowing everyone to get a turn at sharing. In my small circle I was sitting next to a woman who shared how she was also a member of d.a. I couldn't believe it. Here was my higher power clearly sending me a sign.

Beginner at D.A. - continued

I attended a d.a. meeting the next night. I drove in to nyc from Brooklyn all by myself and just walked in. I had no idea what I would hear. I just knew I was in the right place. The guy who was qualifying was relating how 20 years ago he walked in with 100 grand in student loan and credit card debt and how now he has 100 grand in savings. No debt. Great career. Etcetera.

Im sitting there and listening . and wow. If he could do it...then maybe so could i?

The first share was a woman who explained how she would not touch a credit card. She figured out that when you make a purchase and don't pay immediately upon bill arrival, it takes you 30 years to pay that stupid purchase. Enlightenment. That was powerful.

Well I am so proud of myself. Since that first meeting I have not touched a credit card. And its been rough. I never realized that credit card was money that I didn't have. That's kinda how I lived the last 20 years being married and having a house full of kids. Hey, I bought my daughters whole trousseau with credit card.

I am nervous. I don't know how we will pull through the Passover holiday season without credit cards .Let go and let God. I trust just as my higher power has led me to the rooms of d.a. so too he will make the holiday happen.

Last nite I attended my 13th meeting. I am not ready for a prg yet. I have no clarity on my income. I do not have a sponsor yet. However, in this short time that I am in d.a. I have made some many wonderful new friends who are all understanding, non judgemental and we are all in this together to grow.

I am looking forward to having the serenity that the older d.a. members have. I am looking forward to becoming solvent and giving service. I am here. I love Debtors anonymous. I am here to stay. One day at a time.
-Anonymous

Where I Am at with DA

Well how appropriate to go to my email and find a request to write something for the Bottom Line. This is ironic because I was just sorting through my receipts and trying to come up with the numbers for my taxes.

How much for this category? How much for that? What part is business and what part is personal? Which part is me and which part is my family?

I decided to take a break and to use looking at my email as a way to take some personal time. This is because I have learned in DA to take breaks and keep my sanity first, not to overdo things. So I take breaks. My old action partner used to say "Move a muscle take a nap." But how interesting that now I walk over to the computer and see that yes, DA is in the receipts I have been looking at but I see DA is also in the In Box. And that means not only is DA there, but that God is therefore in both too: God is in my In Box and in my receipts. So here is God talking to God about God:

Where am I at with DA? Well, as I sorted through the receipts, that thought was rumbling around in my brain as well as in my heart. How many years have a done my taxes with DA in the picture but not necessarily in the forefront of my consciousness? Far too many I am afraid. Sure, my taxes have gotten done every year and yes, they have even gotten easier because of DA. But am I the DA miracle, who can go to a meeting, raise my hand and say, "All I had to do was open up my DA numbers and there were my taxes, practically done for me." Yes, I have heard others say this and I find it inspiring but can I say this myself? The answer is a resounding No!

Yet I haven't exactly done "poolside" DA. But on the other hand I haven't immersed myself in it either. I have picked and chosen which parts work for me and this has been to my detriment. A few years ago a member of DA I respect said to me, "I can't believe that you don't keep your numbers. You have reaped so many benefits from the program but the fact that you are unwilling to go that last mile is really hurting no one but yourself. I am surprised that you would allow yourself to have a blind spot so large to have let that happen." And he was right.

For many years I have come to meetings. Close to two decades. DA has helped me get over my fear of economic insecurity. I no longer have that fear of success. Or of failure. And I know the difference I make more money now, never as much as I want but more than I need. I guess by that definition I am not an under-earner. But what about someone like me who is underemployed? In other words, I could do a lot better for myself. Why don't I reap ALL the benefits of what this program has to offer?

I go to meetings regularly but I don't have PRGs. I have had my share and I have given more than that but what about what I used to? About getting two PR people and seeing them month after month, checking in with them, letting them go on with no matter how seemingly minute? This is where the recovery is-- I have seen it in my presur-ees.

Recovery is also in the numbers: The keeping of numbers and the acting on those numbers. Acting on them can mean something as little as adding them up on a month by month basis. This is what I am trying to do now for the year 2009 and it will help to have the final numbers but it would have helped more to have them incrementally. Once one does that, one can create a spending plan and stick to it. And that is when the miracles start to happen. I have seen it work.

Don't get me wrong, I have had my share of DA miracles. I have gone on solvent vacations, published books and had wonderful achievements and exhibitions that put me right out there where I previously was afraid to go.

More importantly, but less glamorously, I have a job where I have learned to blend in as a worker among workers and keep myself out of trouble. That's how I keep a job: by doing exactly what they want me to do, not more and not less. Just showing up and doing what is expected of me without making everything into a big deal.

I live within my means and I do not debt---technically I no longer "borrow" money. But do I pay bills late? Yes sometimes. That is debting. Technical or not, it is a debt. And what of the numbers? Do I "keep" them? Yes I do I get and keep every receipt. But do I add them up? No. Do I have a spending plan? No. Do I have regular PRG meetings? No. That is why my life still has a certain degree of chaos in it and I would like that to be removed.
- Anonymous