

# The Bottom Line

Volume 5 Number 9

In Higher Power We Trust

September 1989

## Twelve and Twelve

Step Nine: Made direct amends to such people wherever possible, except when to do so would injure them or others.

Tradition Nine: DA, as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.

"It is clear now that we ought never to name boards to govern us, but it is equally clear that we shall always need to authorize workers to serve us. It is the difference between the spirit of vested authority and the spirit of service, two concepts which are sometimes poles apart."

Quoted from Tradition Nine of the Twelve Steps and Twelve Traditions, copyright 1952 by the AA Grapevine, Inc., and Alcoholics Anonymous Publishing.

## On Actions

I notice that I need to take the actions to recover from my debilitating job on those days when I, m too busy because of the debilitating job. I'm too busy to make the phone call or whatever for recovery. This is being in a hole.

Another way to look at it is I'm in my "survival" mode. I'm thinking, or more accurately, I'm feeling that I can't do anything but get through the day. I can't take time out to do anything extra like make a phone call for my future. I'm just trying to survive.

What do I focus on when I'm actin in this survival mode? I don't focus on myself and my needs and my good, that's for sure. My survival-get-through-this-day mode is a reactive mode. There's no real me there. I have no self to speak to whatever requests are made of me.

What I'm doing/being is afraid. My fear is so great that I don't bring myself to work. My fear is irrational, I'm learning. Of course people in my department have been fired for not doing their jobs well. But I've been there for years and no such threats have been made to me.

What am I afraid of? I'll look at it now, maybe I can meet it and accept these fears as part of me. Hello, my long time companions. You are with me when I go to work. You are my perfectionism learned at my father's hands. You are my fear of failure, scorn, ridicule. You are my fear of other people, people whom I haven't learned to love. You are my fear of the others who are different and may hurt me. You make me nervous on Sundays and happy on Saturdays.

You are my fear of loss of control. You are the result of my thinking that my boss is the source of power and abundance in my life. You are my exaggerated desire for security.

As a matter of fact, now I'm doing differently. The difference is that I'm practicing and repeatedly affirming

Continued on page 4

## Vital Statistics

Jay B. reports the following attended the July 26, NY Intergroup meeting.

George C.	Chairman
Jay B.	Recording Secretary
Arline S.	Treasurer
Hugh S.	<i>The Bottom Line</i> Editor
Chris I.	Meeting List Producer
Jane S.	S.O.S.
David D.	Prosperity
Alan P.	Bellmore Group
Wynne V.	Steps to Prosperity
Patricia M.	S.O.S. and Abundance
John M.	Armonk Group
Diana S.	Sunday Steps at St. Bart's
Mona S.	BODA at St. Bart's
Cynthia S.	Freedom Group

Share-a-Day

September 23, 1989  
Information Inside

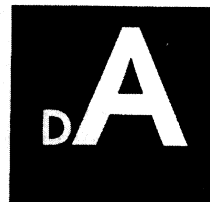
1989 DEBTORS ANONYMOUS SHARE-A-DAY

# SOLUTIONS

Saturday, September 23, 1989  
Brookdale Health Science Center  
425 East 25th Street at First Avenue

Registration and Coffee Social Begins at 9:00 AM.  
Step, Topic, Beginners' Meetings and Workshops  
Until 7:00 PM: What is Debt?, What is Solvency?,  
Living in Your Vision, Using the Principle of AA in  
DA, Working DA as a Family, Spreadsheet Work-  
shop, Communicating with Creditors, Having and  
Keeping Faith, Beyond Money: Other Forms of  
Debting, Making Amends to the IRS, living on an  
Unfixed Income, Spending Plans, Overcoming  
Underearning, Enjoying Prosperity, Working with  
the 12 Steps in Our Lives, Making the Leap of  
Faith: Moving from the B-Job Blues to Living in  
Your Vision, Relax and Enjoy It: Learning to Have  
Fun, the Record Hop: How to Keep Records, How  
to Sit on Pressure Groups, Plus Program  
Literature, Refreshments, and Entertainment.

*NY Intergroup, the local service  
organization of DA, sponsors  
Share-a-Day with the support  
of the Fellowship. If you would  
like to do service for Share-a-  
Day, call George C. at (212)  
431-7256.*



Suggested Donations:  
Abundant \$20.00 Regular \$10.00 Recovering \$5.00

## News for Debtors

### *Turnabout's Fair Play: Mastercard and Visa Sued*

New York and 11 other states sued mastercard and Visa for using their joint, nationwide, debit card "Entree" to "monopolize the emerging market and restrict release of the new product' to protect the profits of the credit card business," reports *The New York Times*. Credit cards account for 20% of the profits at the six largest card-issuing banks.) No merchants accept Entree; the only debit cards in use are regional ones. The anti-trust suit also alleges the companies stifled competition by acquiring Cirrus and Plus Systems when they were considering offering debit cards.

With debit cards, the amount is electronically transferred to the merchant's bank account immediately. Banks get only a few cents per transaction with debit cards; with credit cards they reap 2 to 4% of the purchase, annual fees, and big interest on unpaid balances. In response to the suit, Mastercard and Visa offered denial.

### *And The Bloody Mary for People Who... ...Have Had Trouble Getting Sober*

A national bank in Oregon (and others, no doubt) offers a secured credit card for "People Who Have Had Trouble Getting Credit." "A card is secured when you put a deposit in the bank and obtain a card with a credit line equal to a percentage of the deposit." While using a secured card may not be debting, various aspects suggest the same old mindset: the brochure emphasizes a secured card's usefulness in rebuilding a credit rating, and that the card can revert to an unsecured status after one year. Couple this with a minimum 20.5% interest rate, provision for cash advances, a minimum monthly payment of 3% of the unpaid balance, and you have a tool for enabling compulsive debtors.

Hugh S.

## Resources

[Neither DA nor NY Intergroup endorses or opposes any outside enterprise. The following is individual opinion.]

A non-profit called the "Recourse Foundation" offers financial assistance to individuals in financial need for treatment, workshops, or recovery programs.

An application can be obtained by writing The Recourse Foundation at PO Box 11467, Phoenix, AZ, 85061.

The three page form asks for detailed financial information, including assets, liabilities, income, expenses, and two years of tax returns, along with a summary of past treatment and steps taken for recovery. One pair of questions asks about willingness to repay Recourse Foundation on a monthly basis, thus raising the issue of borrowing, but as the first two categories listed in the liabilities section are Visa and Mastercard, they are likely open to an attached note explaining recovery issues of compulsive debtors.

Hugh S.

**M** y  
**A** ssets  
**S** uffered  
**T** errible  
**E** xcessive  
**R** eduction  
**I**  
**C** redit Cards  
**A** lways  
**R** enewed  
**D** estruction

Beth F.

## Contributions

Information about contributions was unavailable at *The Bottom Line* deadline.

**Suggested Procedure for Treasurers:** 1) pay rent, 2) establish a literature fund, 3) hold one month's rent in reserve, 4) distribute the remainder of the funds as follows, 5) mail 60% of the remainder in check or money order made out to "Intergroup D.A." to Debtors Anonymous of Greater New York, 314 West 53rd Street, New York, NY 10019, 6) mail 30% of the remainder in check or money order made out to "D.A. General Service Board", at P.O. Box 20322, New York, NY 10025-9992, 7) keep 10% of the remainder for your meeting's own use.

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## Literature

Barbara B. reports that volunteers with at least 90 days of abstinence from compulsive debting and two pressure meetings are needed to sell DA literature on a number of Tuesday evenings from 6:30 to 7:30 pm, prior to the regular Prosperity meeting at 980 Park Avenue (84th Street). Please leave your name and number with the volunteers there or write to NY Intergroup.

**Obtaining DA Literature:** Individual DA members purchase literature from their group's Literature Person. Elected Literature Persons purchase literature from NY Intergroup, either Tuesday evenings from 6:30 to 7:30 pm at St. Ignatius' Undercroft Room, 980 Park Avenue (84th Street,) or on the last Wednesday of each month (except for December, when the day moves to the first Wednesday in January,) from 6:30 to 7:00 pm at St. Thomas Church Parish House, 1 West 53rd Street. Literature Persons may exchange any unsold, outdated meeting lists for new ones, and get free replacements for any meeting lists which were given to newcomers.

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## Meeting List

Chris I. reports the following changes to the June (yellow) meeting list.

-Abundance, meets only on Mon at 7:00 pm, at 112 E. 7th St. This is a Step meeting; there is no longer an Abundance Beginner's meeting.

**Reporting Meeting Changes:** Each group's elected Secretary informs NY Intergroup of any changes in the meeting time or place by writing to NY Intergroup. Other DA members may pass changes along to NY Intergroup so that they can be verified. In either case, please supply your phone number along with the meeting change information.

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## Actions Continued from page 1

keeping the focus on myself. Yes, I'm taking more actions for my recovery from this job. But also I'm more aware of how I appear. So, I've stopped presenting myself negatively. I've started taking more chances to get the job done. I've started paying more attention to what my boss wants, not in my old sulky way, but in a more self-serving way. Self-serving, that's what I haven't been, whether out of idealism or what. Keeping my focus on myself leads me to be self-serving in a sane way. —Jack M.

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