

# THE BOTTOM LINE

April 2005

A Publication of the Debtors Anonymous Intergroup of Greater New York

## Editor's Notes

Hi, Folks,

Happy Spring!

Here are a few more Service stories, the 12 Concepts of Service, Bill W. on leadership, plus a redesign which opens up the pages for extra stories -doing more with less. I hope you like it.

Throughout my DA recovery I have learned (the hard way, of course) that eventhough every step I take is filled with anxiety, my recovery is happening in God's time & I am beginning to learn that what I am feeling this moment is not necessarily reality. There is a bigger picture.

*DA for short:*

*Everything is in God's hands,  
I just need to show up,  
tell the truth,  
keep my numbers,  
stay solvent  
and be the best I can.  
Everything else is none of  
my business.*

Just a reminder -- send your stories as a Microsoft Word file or as text in the body of an email to **bottomline@danyc.org**. Or send typed or handwritten submissions to: **The Intergroup of DA - ATTN: Bottom Line, PO. Box 452, Grand Central Station, New York, NY 10163**. The Guidelines for writing are on the back page of this publication.

Peace & Prosperity,  
Gretchen

## A Site for Sore Eyes

The DANYC website has been administered since September 2003 by Website Co-coordinators, Phil and Tom.

Our backgrounds in computer programming and web site design gave us a good start in knowing how to keep the website current and accessible. D.A. gave us a chance to do service, while also learning more about what it takes to run a website.

What we've learned, especially since re-designing the website, is that running any website is a creative and tactical challenge, but running the DANYC website is also rewarding because it is a great opportunity to provide service to the DA community -- both locally and worldwide.

As the DANYC webmasters we have kept three main objectives in mind:

- A. To ensure access to information about local D.A. meetings and events through the website;
- B. To maintain the accuracy of information on the website; and
- C. To respond appropriately to requests for information sent to the webmaster.

Ensuring access to the DANYC website works as follows: Each web page within the website is a computer file that resides on both our local computer and on a server owned by Innovative Minds, our internet service provider. By purchasing this server space and populating it with the files that make up the DANYC website, we make local D.A. information available on the World Wide Web.

Maintaining the accuracy of the website requires that we edit individual computer files on our local computer, then transmit them electronically to the server at Innovative Minds. But before we can do any of this we have to know that a local meeting or D.A. event has changed. For

this we rely on the D.A. community. So we encourage you to contact us at [webmaster@danyc.org](mailto:webmaster@danyc.org) when you have information about a new meeting or any changes to existing meetings.

The email address above is also how the website users contact us for help. Many questions we receive are for help finding a meeting, but some require more serious assistance. We forward these messages to the Communications Coordinator for Intergroup, who can be reached via email at: [help@danyc.org](mailto:help@danyc.org).

It's a very humbling experience to receive calls for help from individuals who are suffering from debting and we show our respect and admiration for their courage by responding to their request as promptly as possible.

Finally, the website design is a unique part of maintaining the DANYC website that we inherited from our predecessor.

On September 22, 2003, the redesigned DANYC website was launched and it's certainly been a learning experience! The creative and tactical challenges were apparent right from the very start of the redesign project. We looked at color schemes, layouts, content issues, and the logistics of replacing the old site.

Once the new site went "live" we realized that some users couldn't access many links on the Home Page, which required some quick reprogramming.

All in all, we've appreciated the opportunity to serve the D.A. community in this capacity and welcome your comments and suggestions for the website.

*Phil and Tom*

**Debtors Anonymous of Greater New York**

P.O. Box 452 Grand Central Station New York, NY 10163 917-319-2819 [www.danyc.org](http://www.danyc.org)

*The opinions expressed here are those of the individuals who gave them and do not represent DA as a whole.*

## How I Didn't Declare Bankruptcy

*By: Anonymous Debtor*

I came into DA in March of 1982. I was about three months sober in A.A. and I was calling Donald, my A.A. sponsor, several times a day about money. "Money, money, money... Donald... I was doing better with money when I was drinking," I told him each time we spoke; "booze helped me with money, AA. doesn't!" Tired of hearing me go on and on about money and debt, and probably scared that I would slip and drink myself to death, one spring afternoon in '82 Donald told me, "let's go to a D.A. meeting I heard of at St. Vincent's. I just heard that D.A. is a new 12 step program that apparently helped many albies with money problems. You know, even Bill Wilson had money problems?" Recently sober, without money and with the Blumberg Bankruptcy Form half filled out in my pocket I was literally dragged by him into the meeting. I didn't want to go but he insisted. "Ok, let's give it a

shot," I uttered depleted of all hope.

The room at St. Vincent's was full and a Village musician was talking about misery, and how he got into D.A. and how he found support, then hope, then clarity, and how he was able with D.A.'s help to more or less turn some of his earning issues around. After he spoke, an older man raised his hand like a shooting arrow, informing everybody that he started D.A. with other recovering albies after he found out that when talking with another debtor his life changed. "Yours will too," he groaned menacingly and his eyes sparkled. The man was John H. crouched in his chair and radiating delight to be there. "Hey Donald," I whispered cynically in my sponsor's year, "We found the Founder of D.A., maybe it was meant for us to be here." We had late lunch at the Tiffany Diner after the meeting and I never thought I would ever see D.A. or John

again. "It wasn't for me! Those guys are too much! I don't have a problem! Just a few debts and the amounts are ridiculous! I don't have time for all this nonsense! Too much talking! Too much 12 step stuff! And then, the God thing, Donald, with that I really can't deal!" Donald listened carefully to my complaints but he seemed more interested in our steak lunch.

But D.A. stuck to me. After some of my negativity lifted through the years, this first D.A. meeting at St. Vincent's remained in my soul as a profound 1st Step experience, and the warmth of joining debtors, I found out later, would be my miraculous cure. Bickering about never returning to D.A., I cleaned my closets next day and with sixteen 30 gallon garbage bags my Blumberg Bankruptcy Form went straight into the dumpster.

*Anonymous*

### DA Phone Call Help for the helper

I received a call recently from an old sponsee of mine, we no longer live in the same town and it was a wonderful surprise. She was berating herself for procrastinating on getting the paperwork done for her yearly meeting with her tax accountant. Yet, the meeting was the next day, and she had a whole day to finish.

I shared what my sponsor John Henderson had said to me in similar situations. "I don't see any problem. You have a whole day to finish a few hours of work, so use this call as a bookend and call me back when you are done. Get off your back. From my vantage point you are doing well. Are you solvent?" "Yes." "Then you're recovering. You also have the money to cover your taxes. You have all the information you need to get the job done. Now, you just need to do it." It felt like John was speak-

ing through me, because I am not that wise nor courageous.

We spoke for another half-hour about dependency issues and underearning, job searching and the feelings that get in the way of action. We spoke of the necessity of using the wonderful tools of DA and relying on the incredible people who make up this program. How we cannot do it alone anymore.

It seems like every time I get in a jam of some kind it is because I am once again trying to do it by myself. Isolation is my biggest problem. Denial always lies to me telling me I don't need any help & this time I can do it myself. But, you know, why would I want to, with all the wise DA folk around me? Why deprive myself of these people in my life? Because I am a depravation addict. All the

more reason to depend on this great DA program.

The gift of this call for me was that I was able to take out my unfinished taxes and spend the rest of the day finishing them. So, that when my husband came home that night from a business trip I was able to give him the gift of finished taxes. We're both recovering in DA, so this is a great gift to us.

Then when my DA friend called back to finish the bookend, we were both able to celebrate our work! This is the gift of receiving a DA phone call. Please, make those calls and if you ever feel like you are impinging on someone's time, remember the gift you are giving that person. Because it truly is a gift.

*Thanks DA,  
Gretchen, Holland, PA*

### 12 & 12 Book needs writers

*The 12 and 12 has a need for volunteers to write on the twelve traditions and forward that to Kay D for inclusion in the 12 and 12. Please contact her directly at [hkayd@comcast.net](mailto:hkayd@comcast.net) if you are available to do so. Thanks for your service.*

Email to:  
[hkayd@comcast.net](mailto:hkayd@comcast.net)

## What Makes an A.A. 'Leader'?

(From Bill W.'s article in the April 1959 Grapevine)

Somewhere in our literature there is a statement to this effect: "Our leaders do not drive by mandate: they lead by example". In effect, we are saying to them, "Act for us, but don't boss us."

Therefore, a leader in A.A. service is a man (or woman) who can personally put principles, plans, and policies into such dedicated and effective action that the rest of us want to back him up and help him with his job. When a leader power-drives us badly, we rebel: but when he too meekly becomes an order-taker and he exercises no judgment of his own—well, he really isn't a leader at all.

Good leadership originates plans, policies, and ideas for the improvement of our Fellowship and its service. But in new and important matters, it will nevertheless consult wide-

ly before taking decisions and actions. Good leadership will also remember that a fine plan or idea can come from anybody, anywhere. Consequently, good leadership will often discard its own cherished plans for others that are better, and it will give credit to the source.

Good leadership never passes the buck. Once assured that it has, or can obtain, sufficient general backing, it freely takes decisions and puts them into action forthwith, provided, of course, that such action be within the framework of its defined authority and responsibility.

Another qualification for leadership is give-and-take, the ability to compromise cheerfully whenever a proper compromise can cause a situation to progress in what appears to be the right direction. Compromise comes hard to us all-or-nothing drunks.

Nevertheless, we must never lose sight of the fact that progress is nearly always characterized by a series of improving compromises. We cannot, however, compromise always. Now and then, it is truly necessary to stick flat-footed to one's conviction about an issue until it is settled. These are situations for keen timing and careful discrimination as to which course to take.

Leadership is often called upon to face heavy and sometimes long-continued criticism. This is an acid test. There are always the constructive critics, our friends indeed. We ought never fail to give them a careful hearing. We should be willing to let them modify our opinions or change them completely. Often, too, we shall have to disagree and then stand fast without losing their friendship.

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## A Debtors Anonymous Step: Twelve story

How my life has changed. When I entered DA, with \$23,000 worth of tax debt, it would've been horrifically tragic if I had been able to pay it off in the first few years.

That debt was only a pimple of the many on many on my face. Depravation and under-earning have many faces for me.

For example, my imprisonment in under-earning work, that my disease gasses me into submission and conversely creates fear upon the prospect of leaving, has been with me for my entire work life.

Under-earning has always been for me a blend of doing work way under my intelligence and talents for either too little money or too many hours. Such a working as a teleprompter operator which is a really under-earning position or choosing to be a card rep which meant that I picked also-ran lines of greeting cards which meant that I got much smaller orders and I had to work much much harder to really underearn! This also meant I worked weekends and my walk around state was either stress, vaugness, or fatigue. I'd drive around in my fourteen year old car and my hands would form the position of

prayer.

I remember having my first apartment and really getting pissed-off at the first gas bill (which was four dollars) that I had to pay Brooklyn Union Gas Company! I didn't know it at the time, but that was a major clue to my being and debtor and under-earner. Getting final disconnect notices for all telephone and gas continued for twenty five years and I'd rush to the bodaga on the corner with my money so my telephone or gas service would not be disconnected.

The ways my depravation manifested were varied although at the time I didn't see depravation as depravation. I saw it as "normal reality." Although, I did attribute the toxically spartan way I lived to some vague concept of emotional disturbance; I had no idea how deep that "shaft" went into my soul.

I was powerless over grossly under-earning and doing work that was way beneath me. Someone could've said "Hey Andrew, why don't you get a job that pays you enough money so you don't keep living on the edge...?"

I remember going to a job interview for a better paying sales position and

just feeling so much fear that I never followed up. I used to walk the streets feeling so much anxiety about paying my bills that my body throbbed with each step. What I didn't know is that I was addicted to this state of excited misery.

In 1985 I went from earning \$14,000. a year to \$50,000. a year and I got an American Express card and a Visa Card. Getting cash advances from the bank was for me like going into a candy store and having the owner say pick what you want and pay me later! How much later? Much later! If I didn't feel like working selling greeting cards, I would go to Newark Airport and fly away Boston, the South, Key West, rent a car, and have a sort of good time. These trips were always impulsive and were always done on credit.

Fear, sloth, resentment and fantasy without strong action, dominated my life not only in terms of debt, but also in work choices and how I dealt with the work I chose.

I was totally helpless over these character defects that dominated my life since I was a teenager but probably before that... Although I had no idea what a character defect was,

4 and certainly had no idea that the uber- defect in me was pronounced fear born out of my spiritual wound. I had no idea what a spiritual wound was or how it got there either.

As a teenager living in the east village for three years in what was the epi-center of the free-love drug-laced ultra-hallucinatory period of American history, and having only smoked four to six joints in that period and one acid trip, I thought I was addiction free!

It's amazing how wrong you can be!

Today, I 'in an independent contractor in advertising billboard sales and I make more than I ever have and work fewer hours per week than I ever have. However, what I do is still under-earning just less so... It is under-earning because it doesn't use a lot of what gives me joy. Intelligence, creativity, perception, sense of comedy, writing and organizing skills and many other instincts that the world calls talents. On one hand I have health insurance and a nice car to drive but I'm left feeling hollow at the end of every day and even though I'm making more and paying my bills. I'm still under-earning in terms of what many professionals in the sales field earn.

It's also under-earning because giv-

ing my skill set as a business guy, I'm probably making a third of what I have the potential to make with other positions or business applications.

Talk radio is something I've been considering, and with the help of my pressure relief team, and suggesting that I call radio stations, I've begun to contribute on-air comedy bits for an upstate radio station. I know now that the "committee" in my head is powered by fear, and any negative blurts are just for me, "fear farts". Fear, I've learned, can easily erode in a quickly diminishing effect on my soul by going back again and again (with plenty of prayer and meditation) considering for my future.

So, I'm still working in which to free myself from this addiction to staying small. At the end of the day, this option or any other of improved work and income will involve me going through fear, which with my growing dependence on my higher power, I will be able to do. In my four and a half years in DA, one thing I've learned is that I need spiritual muscle to slowly improve the quality of my life. For me, it's this concept of spiritual muscle or strength is the gold for me to continually mine in this program. My latest realization is that affirmations need to be accompanied by the positive feelings of joy and

faith or joy and positive belief. One day at a time. This is most easily done in me by the process of prayer and meditation. I've learned that my mind and spiritual state are like an untuned guitar every morning and it's my responsibility to tune it by this process.

The interest I have in my will being done has lessened and the interest in God's will being done in my life has totally increased. My god dependence has increased. I no longer shoot up "syringes of excited misery." I'm more comfortable with comfort. Call it what you will, I believe that there is an energy out there that can allow me to recover if I do the right actions.

I know this when I pray and meditate, I can feel peace and love of this energy, that I refer to as a higher power, flow through me. Even now while I'm writing, it's occurring! Faith has replaced fear by deepening this dependence or reliance. I can see my disease quicker than before. But action is everything. DA is a program of slowly improving the quality of my life. Through my dependence on my higher power and working the program, I know I can continue this process with Good Orderly Direction which means GOD!

*Andrew D. Nyack, NY*

## The AA 12 Concepts of Service Checklist

### Service Material from the AA General Service Office

Some of these discussion points were originally developed by an A.A. group and further developed by the trustees' Literature Committee to be distributed by the General Service Office. While this checklist is intended as a starting point for discussion by groups, districts or areas, individual A.A. members may find it useful along with our co-founder Bill W.'s writings, a service sponsor if you have one and reflection on your own service experience. Additional information about the Concepts can be found in The A.A. Service Manual/Twelve Concepts for World Service and "The Twelve Concepts Illustrated" pamphlet. (The Concepts stated here are in the short form.)

**Concept I: Final responsibility and ultimate authority for A.A. world services should always reside in**

**the collective conscience of our whole Fellowship.**

Does our group have a general service representative (G.S.R.)?

Do we feel that our home group is part of A.A. as a whole and do our group's decisions and actions reflect that?

Do we hold regular group conscience meetings encouraging everyone to participate?

Do we pass that conscience on to the district, area, or the local Intergroup meetings?

Is the "collective conscience" of Alcoholics Anonymous at work in my home group?

In my area?

Where do we fit in the upside-down triangle of A.A.?

Are we willing to do what it takes to insure that our democracy of world

service will work under all conditions?

**Concept II: The General Service Conference of A.A. has become, for nearly every practical purpose, the active voice and the effective conscience of our whole Society in its world affairs.**

Do we have an understanding of the history of the General Service Conference (the "Conference")?

What is a Conference Advisory Action?

Does our home group's G.S.R., D.C.M., area delegate report back to the group on the highlights of the Conference and Conference Advisory Actions?

Is our group meeting its wider Seventh Tradition responsibilities?

**5 Concept III: To insure effective leadership, we should endow each element of A.A. —the Conference, the General Service Board and its service corporations, staffs, committees, and executives—with a traditional “Right of Decision.”**

Do we understand what is meant by the “Right of Decision”?  
Do we grant it at all levels of service or do we “instruct”?  
Do we trust our trusted servants — G.S.R., D.C.M., area delegate, the Conference itself?

**Concept IV: At all responsible levels, we ought to maintain a traditional “Right of Participation,” allowing a voting representation in reasonable proportion to the responsibility that each must discharge.**

Do we understand the spiritual principles underlying the “Right of Participation”?  
What does “in reasonable proportion” mean?  
Do we understand when it is appropriate for A.A. paid staff to have a vote at the General Service Conference or in our local service structure?  
Do we expect that, because we are A.A. members, we should be allowed to vote at any group, even if we are not active members of that group?

**Concept V: Throughout our structure, a traditional “Right of Appeal” ought to prevail, so that minority opinion will be heard and personal grievances receive careful consideration.**

Do we encourage the minority opinion, the “Right of Appeal”, to be heard at our home group, district committee meetings, area assemblies and the Conference?  
What does our group accept as “substantial unanimity”?  
Has our group experienced the “tyranny of the majority” or the “tyranny of the minority”?  
Does our group understand the importance of all points of view being heard before a vote is taken?

**Concept VI: The Conference recognizes that the chief initiative and active responsibility in most world service matters should be**

**exercised by the trustee members of the Conference acting as the General Service Board.**

Are we familiar with how our General Service Board (G.S.B.) Class A and Class B trustees serve A.A.?  
Are we familiar with how our other trusted servants serve A.A.?  
Are we clear about the terms, “chief initiative” and “active responsibility”?  
Can we see a direct link to our home group?

**Concept VII: The Charter and Bylaws of the General Service Board are legal instruments, empowering the trustees to manage and conduct world service affairs. The Conference Charter is not a legal document; it relies upon tradition and the A.A. purse for final effectiveness.**

Do we act responsibly regarding the “power of the purse”?  
Do we realize that the practical and spiritual power of the Conference will nearly always be superior to the legal power of the G.S.B.?

**Concept VIII: The trustees are the principal planners and administrators of overall policy and finance. They have custodial oversight of the separately incorporated and constantly active services, exercising this through their ability to elect all the directors of these entities.**

Do we understand the relationship between the two corporate service entities (A.A. World Services, Inc., the A.A. Grapevine) and the General Service Board?  
How can the business term “custodial oversight” apply to the trustees’ relationship to the two corporate service entities?  
Does my home group subscribe to G.S.O.’s bimonthly newsletter Box 4-5-9?  
The A.A. Grapevine?  
Do I?

**Concept IX: Good service leadership at all levels is indispensable for our future functioning and safety. Primary world service leadership, once exercised by the founders, must necessarily be assumed by the trustees.**  
Do we discuss how we can best strengthen the composition and lead-

ership of our future trusted servants?  
Do we recognize the need for group officers?  
What is our criteria for election?  
Do we sometimes give a position to someone “because it would be good for them?”  
Do I set a positive leadership example?

**Concept X: Every service responsibility should be matched by an equal service authority, with the scope of such authority well defined.**

Do we understand “authority” and “responsibility” as they relate to group conscience decisions by G.S.R.s, D.C.M.s and our area delegates?  
Why is delegation of “authority” so important to the overall effectiveness of A.A.?  
Do we use this concept to define the scope of “authority?”

**Concept XI: The trustees should always have the best possible committees, corporate service directors, executives, staffs, and consultants. Composition, qualifications, induction procedures, and rights and duties will always be matters of serious concern.**

Do we understand how the roles of nontrustee directors and nontrustee appointed committee members help serve and strengthen the committee system?  
How do we encourage our special paid workers to exercise their traditional “Right of Participation?”  
Do we practice rotation in all our service positions?

**Concept XII: The Conference shall observe the spirit of A.A. tradition, taking care that it never becomes the seat of perilous wealth or power; that sufficient operating funds and reserve be its prudent financial principle; that it place none of its members in a position of unqualified authority over others; that it reach all important decisions by discussion, vote, and, whenever possible, by substantial unanimity; that its actions never be personally punitive nor an incitement to public controversy; that it never perform acts of government, and that, like the Society it serves, it will always**

## 6 remain democratic in thought and action. .

How do we guard against becoming a "seat of perilous wealth or power?" How do we practice prudent use of our Seventh Tradition contributions and literature revenue?

Do we insure the spiritual liberties of all A.A. members by not placing any member in the position of absolute authority over others?

Do we try to reach important decisions by thorough discussion, vote and, where possible, substantial unanimity?

As guardians of A.A.'s traditions, are we ever justified in being personally punitive?

Are we careful to avoid public controversy?

Do we always try to treat each other with mutual respect and love?

Rev.7/1/02

## A letter from the Ways & Means newsletter subcommittee

Hi NYC DA Intergroups:

The Ways & Means newsletter would love to hear from you. To this end we are planning to set aside a space in the W&M especially for Intergroups to share. The Intergroups are often the first opportunity for a new debtor to find a meeting, find a local event,

make friends, or talk to another debtor. We would love to hear what you are doing in your area. Do you have an amusing story or anecdote? What's on your calendar of events? You can use this space to invite DAs from around the world to an event in your area. (DA's do travel in recovery.) This is an opportunity for attrac-

tion not promotion! Please make use of your Intergroup "corner" and help make W&M a true "meeting in print." Submit your articles or announcements to the Editor at **waysand-meansda@hotmail.com**. Together, we can.

-The W&M Subcommittee of the GSB

## Debtors Anonymous 2005 World Service Conference August 24 - 28, 2005

*The 19th annual DA World Service Conference will take place at the Radisson Hotel in Mt. Laurel, New Jersey (Philadelphia Area).*

Estimated Costs are \$280 conference registration before July 15, after July 15 \$380, \$435 Lodging & Meals, \$45 gala (dinner/dance/talent show).

Registration packets will be mailed to all registered groups and available online soon.

More Information., will be available soon at the GSB and NJPA website: **www.debtorsanonymous.org** and **www.njpada.org**

The World Service Conference is the annual business meeting of Debtors

Anonymous. It is where Group Service Representatives (GSR's), Intergroup Service Representative (ISR's) and the General Service Board gather to review the state of the D.A. fellowship, work on topics such as new D.A. Literature and new outreach methods, and vote on important issues affecting D.A. as a whole.

## 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 fac-

tors 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 DA of Greater NY Intergroup retains all copyrights. We do not accept anything published elsewhere, except with appropriate permissions. You do not have to live in NY to contribute.

Where to send your Bottom Line article: The preferred method is to send your submission as a Microsoft Word file or as text in the body of an email to **bottomline@danyc.org**. Or send typed or handwritten submissions to: **The Intergroup of DA - ATTN: Bottom Line, PO. Box 452, Grand Central Station, New York, NY 10163.**

*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.*