

THE BOTTOM LINE

June 2005

A Publication of The Intergroup Association of Debtor's Anonymous

Editor's Notes

Hi, Folks,

D.A. is the most incredible experience of my strange and wonderful life & it's miracles keep coming every day!

My solvent husband and I just gave our daughter the gift of her first year in a private High School and this is a major miracle of faith. The public schools in our area of Pennsylvania are good but it didn't work out for our child. For years we believed we couldn't afford private school. But now we asked HP to help us find the best school for her and we put our faith in the belief that the \$\$ would come.

The perfect school showed up & we paid for it! We got creative & even produced a concert as a tuition fundraiser. The amount we raised at the concert was exactly what we needed to finish paying off the years tuition. But I don't have to tell you about how the exact amount always seems to show up, do I?

Just a reminder -- send your D.A. experience strength and hope as text in the body of an email to **bottomline@danyc.org**. Or send typed or handwritten submissions to: **Bottom Line 420 Wyncoop Ct. Holland, PA 18966**. Editorial Policy is on the back page of this publication.

Peace & Prosperity,
Gretchen

Opening a Channel to God

A week after celebrating a year of solvency I lost it by overdrafting my checking account. Overspending had never been my poison, but a propensity to under-earn made me a debtor by default. Truthfully, the overdraft was a relief. In the weeks prior I felt like I was trying to hold up a collapsing ceiling. Losing my solvency left me no choice but to accept that this disease is more powerful than me.

Last year my life was very different—money came to me abundantly and effortlessly. I got paid to open my mailbox, receiving regular residual checks for commercial work. I was able to quit my exhausting survival job and try on a different lifestyle. I made plans to get another job and put the residuals into a prudent reserve. I promised that I would be responsible and wise with my finances. With money flowing in, I felt like everything would be ok forever. I had arrived.

Though I enjoyed my new freedom, I quickly felt the itchiness and boredom of underemployment. I felt apart from the rest of the world who had to work daily. I wouldn't let myself enjoy or even acknowledge my income. I felt like I didn't deserve it. I viewed the ease at which I earned it as something criminal, and if people knew this they would abandon me in a jealous huff. I craved meaningful work, but the longer I was jobless, the more I feared going back to work. I rationalized this fear by telling myself that all work was time-demanding and soul-sucking. Yet I also agonized over the future. What would happen when I stopped receiving my checks? I felt myself in a strait-jacket of underearning, exhausted by the mental struggle.

Just as I unwittingly planned, the day arrived when the checks stopped coming, the funds were low and, under the threat of debting, I had no choice but to look

for work. The stark fact that I alone was responsible for my prosperity and solvency enraged me. I secretly wished to be carried off to a place where I wouldn't have to be awake and responsible for my life. Step work with my sponsor shone the light on the futility of the situation: I needed to go to work and I couldn't. My own fear paralyzed me. My easy income enabled me. The situation was hopeless. My best efforts only made matters worse. I felt the realization of powerlessness for the first time. Under my own steam, I was screwed. I needed a miracle if I was going to make it through.

I began to understand what DA people meant when they credited the admission of powerlessness as the wellspring of hope. There was nothing else to do but give up on my plan, turn to God and say, "I'm out of ideas, what do you got?" I was about to sink financially, but I began to think in terms of radical acceptance: what if this too were part of God's loving plan? "Resist not" came to me in meditation. "If you find that you're falling, dive." A recovering AA with 20-something years of sobriety once told me that a short version of the 3rd step prayer was "F--- it." That sounded a hell of lot easier than "fight everything". Why not give up? I was digging a hole for myself, dropping the shovel certainly wouldn't make anything worse. Would I debt? Perhaps, but intuitively I knew that I'd be ok, because I was putting my life in God's hands. I decided to surrender all, to my disease as well as my recovery.

I began to listen to my intuition. That voice that I mistrusted and ignored my whole life was now my master, my source, my director. I took the risk of obeying it instead of my ego-driven head. I practiced contrary action, especially when I was in fear. Instead of acting on the old instinct of pushing harder when something wasn't going my way, I just completely dropped the ball and walked

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

2 the other way. That shortened 3rd step prayer came in handy when I needed encouraging!

I did fall a bit, I did debt, but an amazing thing happened. When I let go of my ladder, falling backwards, I landed in the invisible safety net of God's care, one that wouldn't have existed to me unless I needed to be caught. That leap of faith was invigorating, freeing—it made me feel alive. Had God been there the whole time and I just hadn't trusted Him? Had I really built my life on a foundation of fear and control when I didn't need to? I felt like I had discovered the pot of gold at the end of the rainbow. I wanted to run down the street and tell everyone "This is it! This is the secret that we've all been looking for! Just let go, don't try, stop pushing. Rest and listen for direction." Of course, I'd been hearing about surrender to God even before I stepped into the 12-step rooms. This was not a new theory, but rather one that I

had just taken it to heart.

The fear dropped from my shoulders. My old, stubborn beliefs softened. The gripping feeling in my chest loosened. I saw indeed that my problem had truly been spiritual, that I had organized my life around beliefs of lack and limitation. Step work revealed these old ideas and put a bit of breathing room between them and my true self. I saw that I had the option to believe something different—it wasn't too late to literally change my mind. My mind was a laboratory of new thinking experiments. What if the universe responded to my desires without argument? What if everything in my life were there to love me? What if I were responsible for calling forth every detail in my life? My old, limiting beliefs put up a fight—they knew they were going extinct and, since they once protected me, they feared for my safety. I adamantly kept my attention on the solution, however,

and the positive, abundant thoughts increased. My life began to reflect the internal changes. Work, love, abundance came to me.

I'm still working toward solvency and greater abundance, but I'm also living the awesome creation of a new recovery on God's terms. I don't struggle. I keep my arms at my sides and move my feet only as my Higher Power directs me. I am responsible for keeping an open channel to God, remaining flexible and teachable. What a satisfying way to live! I had tried to build a structure of recovery by my own willpower. The thing stood for a while, just barely, but the second an unexpected breeze came along, it toppled over. Today God creates a more beautiful and bountiful life than I could have ever designed. I live that trust daily. I let it happen to me. Thank you, God and DA.

— A.L.

Remembering John H

In the Spring of 1982 I told my prayer group at Church that my expenses were more than my income. A member said "New York has everything". She gave me the number for Debtors Anonymous and I gravitated to this help like a fish needing water to stay alive and swim again.

At my first meeting, I saw people putting their hands up & I remembered being in school and thought this was a "civilized group". I listened and was welcomed as a newcomer and one of the group's officers gave me a meeting list. She advised me to put my hand up and share what's going on with me. I willingly did and went to six meetings during which I met John H. I felt I would be getting the real stuff if I asked John H., the founder, and a ritzy Park Avenue lady to be in my first Pressure Group. To my surprise they agreed. I felt I was rescued from drowning in my fears. I learned there were things I could do to halt and alleviate my situation. I felt I was in good hands and nothing will go wrong. I was not working at the time and my Pressure Group gave me a spending plan of a little less than \$700 and asked if there was anything I could do to generate that income. I said "Yes!" and learning to live with all my

needs taken care of on a cash basis I felt like a millionaire. Income coming in, I did not have to wonder about how to take care of myself. It was all laid out in my spending plan. I eagerly did all the actions I wrote down during my Pressure Group Meetings and life began to surface. I found a part-time job near where I lived and they gave me \$750 per month. A steady job after two years of sporadic freelance temping gave me a footing to stand on. I was asked to speak at my home meeting at St. Ignatius Loyola. I told my story and there was healing humor and applause. I felt acknowledged and experienced being a real human being. Good feelings continued to happen.

Sometimes we sat around and talked informally after the meetings and I was very curious how DA started. John H. told the story about sitting around with his fellow AA's who had difficulty keeping agreements with making amends. They commiserated honestly and discovered they were "compulsive debtors." This discovery was a beginning. They looked at compulsions of other forms of money matters and formulated little by little with a Higher Power the DA processes. It worked. Members volunteered

to write the meeting format. Almost everything they did was a group process. The meeting list and pamphlets began.

John H's viewpoint influenced me. Once as I was walking with John and his date I was feeling badly and shared that I was divorced. John said, "that makes you interesting." Another supportive statement that turned my self esteem around.

At one of my Pressure Group meetings John H. was late and I was harsh because I had concerns and did not know where to turn. After my harshness John H. defended himself and said, "Do you think of us—whether we have tokens, health, etc. to make it to these Pressure Meetings?" And I saw how selfish I was being, another character defect surfaced for me to take care of.

Doctors told me I had organic depression and I was unwilling to take medicine. I soon found the willingness and went to many other 12 Step meetings, found sponsors and worked the programs. I experienced wellbeing for the first time in a long time.

After a while I wanted to know what

3 to do with my list of debts. My Pressure Group had me rank order them with the largest on top—yet to me the total seemed unattainable. John said, “You will retire them.” It seemed to me that I employed these creditors to beat me up. As I worked the program many of my fears were beginning to disappear. I learned about moratoriums, no jail, the civil nature of things, etc. Things continued and I spent time with fellow members after meetings and I held on to one supporting sentence – “come to meetings and keep records and you will be out of debt”. Working the steps on honesty and emotions helped me to see my character defects and somehow on acceptance the character defects subsided. I really changed internally.

After about seven years I graduated

from college Debt Free and paid all my creditors in the process. I became proud of my achievement though this struggle. I was not ashamed or afraid. I wanted to pass along the good feelings to others who like I used to be were drowning with fear and did not know the reality of how to deal with the difficult situation of compulsive debting. I was moving on as a Human Being. Debt free I landed a job in a huge corporation for financial planning and began to see how solvent people protect themselves through the vicissitudes of life. I did not volunteer to do service & DA people did not ask me to, therefore I felt useless & my attendance at meetings dropped. I could not keep my well being without finding opportunities to give it away. Solvency without fellowship proved to be a treacherous path for me that lead me

away from the meetings. And after 15 years I am back in DA. I am now very willing to be of service as it is only in the spirit of fellowship that I am happy and growing.

When I attended John H's memorial I realized how appreciative I was of the Higher Power who created this growing space for so many people who need DA's help. I feel the twelve steps are gifts from a Higher Power and they are sometimes challenging but always lead the way to a solution. My stay in DA is a permanent one as I have tasted life inside and outside of the fellowship. & I prefer inside. What I have learned is that I must give to others what I have freely received from the fellowship.

With gratitude.
Nina R.

Business Debtors Anonymous Debting Signals

All B.D.A. information in this Bottom Line Issue was found by searching various local DA websites & combining the information.

This is a compilation of 2 lists:

Compulsive debting in business is very similar to compulsive debting with one's personal finances. Many of us were severely lacking in clarity. Some of the experiences and behaviors that led to compulsive debting were:

- We neither knew when bills or taxes were due, nor did we remember if and what we had paid or still owed.
- We confused our personal finances with our business finances and drew from one set of funds to cover the other.
- We often did not know the exact costs of our overhead, our operating expenses, or our profit margins.
- We had no business plan.
- When we paid invoices premature-

ly instead of according to agreed-upon terms.

- When payments were not made within agreed-upon terms.
- When financial commitments were made on anticipated sales.
- When we held on to clients who were slow or bad payers.
- When a reasonable and comfortable profit margin was not factored into our pricing
- When we cut our salaries in order to save the business money.
- We used verbal agreements instead of written ones, which led to disputes later over the terms of the agreement.
- We overcommitted our time and did not spend enough time generating revenue.

- Many of us were overwhelmed by clutter.
- We lived in a state of self-deprivation for the sake of our business.
- We did not pay ourselves a salary.
- We did not take vacations, provide ourselves benefits, or grant ourselves any personal and sick days.
- We undervalued and underpriced our goods and services.
- We allowed professionals who worked for us (e.g. consultants, accountants, lawyers, etc.) to run our business life.
- In relapse, we missed BDA and/or DA meetings, and lost contact with our sponsors, pressure relief group, and friends in the program.
- We did not or were unable to ask for help when we needed it most.

Can Any Member of D.A. Attend Business Debtors Anonymous Meetings?

Technically, a business owner can be defined as a person who is principal in a sole proprietorship, partnership or corporation, and has financial responsibility for conduct of that business, including federal, state and local taxes. However, entrepreneurs, artists, contractors, craftspeople, consultants, merchants, shopkeepers, the self-employed and venture capi-

talists may all benefit from attending D.A. meetings.

As implied in the Third Tradition, members of Debtors Anonymous who are not business owners can certainly attend any B.D.A. meeting and benefit from the experience, strength and hope found there, but the focus of B.D.A. meetings is intentionally geared towards addressing

the issues, needs and concerns of business owners in the fellowship.

Every B.D.A. meeting is autonomous. However, many meetings have found it helpful to have suggested guidelines for leading, speaking, and/or holding a service position for a meeting (i.e. 90 days of not incurring any new, unsecured debt and having had two Pressure Relief Meetings).

4 Business Debtors Anonymous Beginner's Tool Kit

We have found the following suggestions helpful in recovery through Business Debtors Anonymous:

Create a personal spending plan via Debtors Anonymous

Work out a 12 month business plan: include all costs, projected revenue, and payroll—be sure to include your own salary.

Review the Business Plan with a Business Pressure Relief Group meeting.

Open and maintain a separate business checking account. Separate personal from business finances.

Create an action plan to ensure the business bookkeeping records are clean, orderly and accurate.

Be willing to be both in charge and responsible for all aspects of your business. Professional help—accountants, lawyers and consultants—are working for you and are not your business' higher power

Show up for your business and keep your focus on generating revenue. Your business collars and time spent should generate revenue.

Be very clear about your profit. Know your profit margins on each and every business transaction whether it involves a product or service. Write it down, use your calculator, run a tape, double check the numbers.

Detach from difficult personalities: clients, partners, employees, and your own DIS-ease. Remember in all your business transactions its principles before personalities.

If you have a problem with record keeping, billing or collections: BOOK-**END**. Bookending is a very valuable tool for you and the person you call. It's a form of service and commitment to recovery for all parties involved.

Be aware of the competition, but don't worry about it. There is enough for everybody. It is and abundant universe. Consider your competition as

a valuable teacher. Don't compare your business insides with your competitor's outside.

If you feel either high or low when closing "deals" or financial commitments: **BOOKEND**. Try not to dramatize!

Pay bills promptly and get payments due to you promptly.

Put all your business agreements in writing. To save money and confusion, write your own letters of agreement before seeking legal advise.

Take care of yourself. Remember **HALT**: don't get too Hungry, Angry, Lonely, or Tired.

Begin building cash reserves—no matter how humble.

Compare prices before contracting, giving an order, or signing a check. When it's time write a check, stop all other activities and **THINK**.

Don't debt "one day at a time" and keep coming back to D.A. and B.D.A.

Business Debtors Anonymous Recovery Issues

This is a compilation of 2 lists:

Our goal is to be willing and able to build a prosperous, debt-free and solvent business using the principles of the program in all our business and personal affairs. To accomplish this, we took the following actions:

- We detached from the business with a renewed commitment to the business.
- We surrendered to the idea that we are neither our business nor our debts.
- We made a commitment to ourselves, to God and our pressure Relief Groups to repay all our creditors.
- We took the salaries, benefits and vacation time due us on a regular basis, just as we expected our employees to do.
- We worked spiritually with other people—employees, vendors, clients, and competitors—remembering that it is principles before personalities.

- We came to know that through business highs and business lows, we were going nowhere unless we were on our spiritual track.
- We accumulate cash reserves, pay our bills and employees on time, pay ourselves a regular salary with benefits and vacation time and build a thriving, prosperous, debt-free and financially solvent business.
- We take responsibility for our business commitments and obligations and remember that we are in charge of the professionals who work for us.
- We maintain clear and orderly financial records and eliminate unnecessary clutter.
- We have clear knowledge of our overhead, operating expenses, pricing, profit, accounts receivable, accounts payable and all our assets and liabilities.
- We have a business plan, and goals and visions for ourselves and our businesses.
- We learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable.
- We place all agreements in writing.
- We budget our time realistically and focus our work time on generating revenue.
- We value our goods and services and price them accordingly.
- We maintain contact with our sponsors, pressure relief group and friends in the program, continue to attend DA and BDA meetings, and perform service in our recovery.
- We are willing and able to ask for help when we need it and trust in the care and guidance of our higher power.
- We are at peace with ourselves and allow our businesses to grow and expand harmoniously.

5 Additional Tools for Business Debtors Anonymous

We keep separate professional and personal financial records and bank accounts.

We write annual one-year business plans with definable and accountable goals & targets.

We keep clean, orderly and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on our calendar.

We pay ourselves a salary including benefits, medical insurance, vacations, and sick days.

We remain mindful that dollars spent should generate revenue and com-

pare prices before making purchases.

We maintain clarity about the overhead and profit margins of every product or service we sell.

We pay our bills and invoice our clients promptly.

We put all our business agreements in writing and write our own Letters of Agreement.

We notice the competition, but don't worry about it. We learn from our competitors and trust that it is an abundant universe with more than enough for everyone.

We detach from difficult personalities and poor paying clients and put prin-

ciples before personalities.

We bookend before and after making commitments and difficult business decisions or actions.

We are willing to be in charge and responsible for our business.

Professionals such as accountants, lawyers, and consultants who work for us are not our higher power.

As grateful as we are for these tools for business owners and other tools of DA, we have found that it is only through working the Twelve Steps of Debtors Anonymous that lasting solvency, recovery, and serenity may be obtained for our businesses and ourselves.

"I am grateful to be a part of this mutually supportive community of people committed to their visions, D.A. has expanded my belief in what's possible, encouraged me to go for my vision, and erased my willingness to 'settle.' I have faith that with continued commitment to the D.A. principles that are true for me, my gratitude and loving partnership with the Universal Life Spirit, and my willingness to grow and change, I will complete the creation of my vision: a life where I am happy, successful, prosperous and of service, doing what I love to do." - *A Currency of Hope*, Pages 93 & 94

The Third Step

A west coast DA member shares her experience with the Third Step.

Made a decision to turn our will and our lives over to the care of God as we understood him.

I'll never forget the day I cut up my credit cards, and made a commitment to myself and to my Higher Power to not incur any new unsecured debt, one day at a time. I had three credit cards and a pair of scissors. My hand was shaking and I was sobbing. It wasn't enough to just cut them in half, or even quarters. I cut them each into about twenty little pieces. By the time I was done my sobbing had turned into a wail, and I

fell onto the floor. When I had collected myself I got up and scooped my pile of credit card pieces into my God Box. That was the day I first took the Third Step in DA. The credit cards have stayed in God's hands for over two years, and miracle after miracle has kept me from debting, one day at a time for the entirety of those two years.

The loving, caring God of the Third Step is such an important part of my life. There have certainly been times I have doubted I was being taken care of. Once I was walking down the sidewalk, gripped by fear, wondering how I was going to have enough money that month for even

my most basic needs. I was angry with God, and was mumbling obscenities as I walked. I came across a crumpled piece of paper that looked like money, so I reached down and picked it up. It turned out to be a \$100.00 bill. God is taking care of me.

Keeping myself close to the Third Step is an important part of my program. Believing I am being taken care of by a loving Higher Power is what gives me courage to take frightening action steps towards improving my life. I thank God every day for the many blessings that fill my life.

-- P. J. L.

Dear God,

So far today I've done all right. I haven't gossiped or lost my temper. I haven't been greedy or grumpy or nasty or selfish or indulgent. And I'm very thankful for that. But God, in a few minutes, I'm going to get out of bed - and from then on, I'm probably going to need a lot more help! Amen!

--Anonymous

6 *“It did matter what our spiritual condition was. . . . Money gradually became our servant, not our master. It became a means of exchanging love and service with those about us. . . . We found that freedom from fear was more important than freedom from want.”*

Negotiation

What I have found is that it's best in any negotiation to immediately move up to the next person (supervisor, VP) whenever I am being told that I can't have what I want. That usually means that the person I am talking to doesn't have the authority to make that decision. So I need to find someone who can. Many times it's the VP in charge of that department.

I have negotiated with Eckerd Drugstore to drop legal fees of \$130. added to a bounced check (\$7.57). I went up the ladder, from supervisor to supervisor & no one could give me what I wanted. So I got the phone # of the corporate office & called the President's office. They made a call & I finally got what I wanted—to pay the amount I owed them without the legal fees.

This is the DA way. We are learning to be negotiators, and damn good ones. One of the first things I learned in DA is that all the people I negotiate with are just people doing their jobs.

They are not the big horrible all powerful authoritarian corporate conglomerate monsters I thought they were. & I never have to beg again.

Another thing I learned in DA is that my needs come first. That my financial health is important, my life depends on my staying solvent & this is the attitude I bring to any negotiation. That I have a spending plan and am living my life on a cash basis & I know exactly how much money I have in each category & exactly how much money I can afford to put toward this transaction. & I am willing to show my numbers, exactly how I am paying back all my creditors equally in proportion to what I owe each of them. That I am turning my life around with the help of Debtors Anonymous. That I am committed to pay back all my debts. That bankruptcy is not an option for me. The whole thing changes once I see these negotiations this way, and I represent myself as a pro. There is nothing like it. In DA I learned to calmly,

assertively repeat, over & over, what I want in a negotiation, I don't give in to offers, I hold out for what I want and need to stay solvent & abstinent from debting.

Making bookending calls is essential for me. It helps to keep me reminded that I am not alone in this. That the whole DA program is behind me.

If a creditor is pushing me to make a deal, I tell them I need to consult with my financial advisors (Pressure Relief Group) & will get back to them about this in a specific amount of time. Then when I call again, if they don't accept my proposal, I don't get angry or start begging, I just move up to that person's supervisor or the VP of that department, & tell my story again. It works when we work it, so work it we're worth it!

Keep trying, it gets better all the time, we cannot fail, with DA.

-- Gretchen

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).

Information will be updated regularly 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.

Editorial Policy:

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