

# THE BOTTOM LINE

May 2005

A Publication of the Debtors Anonymous Intergroup of Greater New York

## Editor's Notes

Hi, Folks,

Calling all writers out there! I am putting this plug in right now to get out your notebooks and start writing and submitting those articles to share with other compulsive debtors. We can all help each other by sharing our experience, strength and hope.

*"Lord, you gave me this day. I didn't ask for it, but I was glad to have it. I did the best I could with it and you helped me and I thank you. I made some mistakes. That was when I didn't follow your advise, and I am sorry for that. Forgive me. But I had some successes, too and I am grateful for your guidance. But now, Lord, mistakes or successes, victories or defeats, the day is over and I'm through with it, so, I'm giving it back to you. Amen."*

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, P.O. Box 452, Grand Central Station, New York, NY 10163.**

The Guidelines for writing are on the back page of this publication.

Peace & Prosperity,  
Gretchen

## John H., 1991 World Service Conference

*(Perhaps the best-known exposition of a vision for the fellowship of Debtors Anonymous is a talk given by DA founder John H. at the 1991 World Service Conference in San Francisco. It has been reproduced many times, in print and on tape. It ties the founder's personal recovery story in with his deepest thinking on where DA was headed and what its potential is. - Jan)*

I'm John. And I have a dream. I have a dream that this room tonight, all of us included, is full of incredible genius. Here tonight are some of the greatest writers, architects, artists, lawyers, doctors, that exist in the world. And my dream is that this energy, this talent, this gift, be liberated tonight.

There still remains that shadow of doubt and ambivalence and shame and blame. And what I want us to do is to join in prayer that we be freed as this shadow is lifted so that we can all march out and do what we were created to do.

When we go into a DA meeting we want to hear someone say, "I just got my new Mercedes," "We just got the new house," "The kids are all graduating from Princeton." It doesn't seem to happen. What is that thing that keeps this from happening?

All I can share with you is my own experience. In 1981, I thought I had control. I really thought I had it at last. I was going to get a spending plan, put it on a computer, push a button and say what I would do today, and it would be all balanced. At the end of the day I'd know how much income I'd made and I'd get a P&L and balance sheet pushed out every night.

I would sit and pour over my records, thinking. My son recently said to me, "You used to think something would happen by looking at those numbers." Without realizing it, I wanted to find some way that this churchgoing Roman Catholic would not have to let God into the numbers. I was going to have this private deal. God could take care of everything else except this. This I was

going to handle all by myself, and I would not have to depend on His vagaries. Something wasn't working.

At about this time in 1981, I was introduced to a book called Please Understand Me. The essence of what I got out of it was that there are two types of people in the world. There's the intuitive, who represent one quarter of the population, and there's the sensate, who represent 75 percent of the population. I'm so far on the intuitive scale it's frightening! What I understand is that that is me. Genetically, it's me. I was born that way, it works that way, and that's me. There were a lot of good parts to it. I had vision. I was creative. I saw a wide range of options. I could see things that other people didn't see. I saw relationships that other people didn't see, and I had a great opportunity to have a very remarkable, creative, and fulfilling life.

Now, what that same intuitive type did with numbers was something else! If they passed out breath, and I got a week's supply of breath on Monday, I'd be in bad shape by Tuesday night. The sensate, that other 75 percent of the people with whom I have to live and deal, are different. I see what can be; they see what is. And if we get it together, it's great. But if they're not there and I'm just going after what is possible, I'm in deep trouble.

That happens to be me. What I have to do is accept that part of me and realize that that part of me is not going to change much, and I have to live with it. I didn't know what to do with this information. I thought about it. I concerned myself with it. It seemed to me to have the key.

## 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.*

2 Perhaps there is absolutely nothing wrong with me, or with anybody else in Debtors Anonymous, except that we happened to be intuitive. We happen to be gifted. If that's the case the talk, as far as I was concerned, of disease, illness, or any type of pathology was totally irrelevant. I simply happen to be a gifted, intuitive person who had difficulty in relating to numbers. It's not just dollars, it's time, it's distance, it's space. Now, what to do with this information?

I have a very good friend, JoAnn, who's a tennis instructor. I told her of my dilemma. We're now up to 1985. I say, "What do I do with this information?" She says, "I don't know, but it does remind me of something. A man came on the tennis court one day and he said, 'I'm blind and I want you to teach me to play tennis.'" So I asked her, "What did you do?" She said, "I taught him how to play tennis. I just taught him to listen to the tennis ball, and he played tennis."

That was at 10 o'clock in the morning when JoAnn told me how she taught a blind man how to play tennis. Five o'clock that afternoon I went to church and the priest read the gospel. He said, "As Jesus was walking along he saw a man who was born blind. His disciples asked him, 'Teacher, whose sin caused him to be born blind. Was it his sin or was it his parents' sin?' And Jesus answered, 'His blindness has nothing to do with his sins or his parents' sins. He is blind so that God's power may be seen at work in him.'"

If indeed I'm blind it is so that God's power can be seen at work in me.

I still didn't know what to do with this...Now two more years go by, two very confusing years. Everybody knows the sleepless nights...Where is this going? What's it leading to? Just add to that that you're the founder of Debtors Anonymous!

I was sitting with Father Graham, a friend of mine. I said, "I think I've got this." He'd been through this with me for 25 years. I said there's two tracks here. One is a genetic track and it isn't changing. We've now been through pressure groups, spending plans, computer programs,

the whole thing, and that just doesn't change. You ask me how much money I've got, I got to check it. That's there and that doesn't seem to change.

And there's another part of it and that's cultural. I said maybe that will change. And boy, that's where it began. The beginning was the recognition that I could do nothing about the way this mind computed dollars and cents and time. What I could do something about was the healing of this relationship with these people who made this uncomfortable for me.

There begins the next pursuit. Well, lo and behold someplace in the heart of The Bronx I found a wonderful nun, Sister Anne. This nun's work is in praying for the healing of ancestral relationships. We began to pray. We began to pray hard. We began to pray regularly. She asked me to lay out everybody. And I mean not just father and mother and sisters and brothers, but everybody, all the way back for three or four generations.

And I didn't have to think about it, just write them down and forgive them, and ask for their forgiveness. And she took it and she prayed and I prayed and we prayed. And all of a sudden it's gone! That whole historical, cultural, environmental frame of reference isn't there anymore. If I knock this microphone off now, it's not because my father was a microphone knocker-offer. It just isn't there any more. I still can't figure out how those dollars work. That doesn't get any better at all.

What I now know is that if the dollars are less than I expected they would be it's not because my father fought with my mother. It's simply that the dollars are less than I thought there were, or they're more than I thought there were.

I don't know where this is going. What I do know is that God loves me. I've been sober now for 42 years, and I do know that for the last 42 years, if I'm honest with my self, every consecutive year for 42 consecutive years my life has gotten better. You can't beat that trend.

I don't know what that means materially. I don't know what that means

financially. I don't know what it means with time. I don't know what it means in a whole lot of things, but I know that next year when we get together things will be better and I'll be a little bit clearer.

One other thing has happened this year in the process. One day, sitting in church, I realized that when I came into Alcoholics Anonymous and they said you turn your will and your life over to the care of God I said "OK". I mean this has to do with jobs, marriages, illnesses, deaths, teenage children, whatever you want, God was in charge of everything except. And there was the money....I couldn't let that go.

I felt it go. Literally I felt the acceptance of God in that area of my life. What seems to have begun to happen is that I remain a very gifted intuitive person who has great vision, sees remarkable things that many other people don't see, and can do important things. With the love of God entering, I'm now prepared to allow other people to enter into this area of my life. I'm prepared, and the reason I'm prepared is because the shame I'm prepared is because the shame and the blame seems to be lifting.

And what I believe, what I truly believe, is that there is nothing, absolutely nothing wrong with anybody in this room. I'll let you speak for yourselves, but I believe that there is no reference to pathology here. I personally don't think anybody in this room has a problem. And if we do have a problem, what I truly believe is that we can let that problem go this very minute because it is all totally, completely in our head.

Once that shame has lifted, and once that blame has lifted, I become—incidentally, Christ happened to heal that blind man—free to do and be whatever I want.

I think there is nothing so important to the realization of what we really truly are, can be, and want to be, as to have a passionate desire to fulfill that realization. I don't mean in the head. I mean a passionate desire at a visceral level that allows for absolutely no Plan B.

When I am ready to say that this is the life I want, that I desire at a

3 visceral level, faith will come. If I have a passionate desire the faith follows and everything else comes into being. To sit around, for me, and to ever again say that I'm disabled would be an absolute, utter denial of faith. I am totally capable of

realizing and fulfilling whatever it is that God meant for me to do.

The dream, the vision I have is that all of us can be what we're meant to be, and I believe the future of Debtors Anonymous is in unlocking

the potential of the most remarkable segment of our population, that is the creative, intuitive person who is so gifted that they can build the world, theirs and ours.

- John H., 1991

**“The greatest miracle in my life today is realizing that money is a small part of abundance. I don't have a lot of money, but I have mountains of abundance. I have myself, and I have a relationship with a loving God. Anything else dwindles in importance.”** - *A Currency of Hope*, Page 45

## The Importance of Money

We cannot afford to allow our focus in life to be money. That will not lead us into the abundance we're seeking. Usually, it will not even lead to financial stability.

Money is important. We deserve to be paid what we're worth. We will be paid what we're worth when we believe we deserve to be. But often our plans fail when our primary consideration is money.

What do we really want to do? What do we feel led to do? What are our instincts telling us? What do we feel guided to do? What are we excited about doing? Seek to find a way to

do that, without worrying about the money.

Consider the financial aspects. Set boundaries about what you need to be paid. Be reasonable. Expect to start at the bottom, and work up. But if you feel led toward a job, go for it.

Is there something we truly don't want to do, something that goes against our grain, but we are trying to force ourselves into it “for the money”? Usually, that's a behavior that backfires. It doesn't work. We make ourselves miserable, and the money usually goes wrong too.

I have learned that when I am true to myself about work and what I need to be doing, the money will follow. Sometimes it's not as much as I want; sometimes I'm pleasantly surprised, and it's more. But I'm content, and I have enough. Money is a consideration, but it cannot be our primary consideration if we are seeking spiritual security and peace of mind.

Today, I will make money a consideration, but I will not allow it to become my primary consideration. God, help me be true to myself and trust that the money will follow.  
-- Douglas S., Miami

## Keep Coming Back, It Works!

I'm Gretchen and I am a compulsive debtor. As an under-earner, I take jobs that are in my field but I'm not paid what I deserve for the work I do. I have a wonderful job that I love, but it's only part time, at a local newspaper, no benefits, low pay. When I was a working photographer in NYC, I did the same work that other advertising photographers did who made hundreds of thousands a year, and I was barely covering my bills. & Living on my credit card, using it to buy my lunches. All because I was afraid to be visible, afraid to take my portfolio to the agencies that paid good money. Because I was afraid I would be scapegoated and criticized. Also because I was afraid I would lose my alcoholic father's love if I succeeded beyond him. Women are not supposed to do that in my family! & The studio I worked in was such a comfortable alcoholic family—it was so much like home! I could get lost in whatever drama was going on and forget that I needed to take care of myself and ask for a raise, or a pro-

motion.

I am presently using DA and ARTS as support for the changes I want to be making professionally. I need all the help I can get as this is a whole long career's worth of changing how I approach my professional identity. & I'm terrified of letting go. I'm terrified of making good money, as strange as that sounds.

I've got a book I want to get published. I've got photographs that need to be represented by a gallery & architectural firm. I need to create a stock photo website. And the only thing that keeps me from achieving these goals is my fear. And DA is the program that has taught me how to walk through my fear.

I first came into DA in 1980, in NYC. At my sixth meeting I asked John Henderson to be my sponsor and he said what he always said when asked to do service: “Yes!” Joan M. & John were my sponsors for most of

my early years in DA. They are the standard which I hold every sponsor to – I didn't know then how blessed I was to have these 2 amazing people in my life. The burning problem I walked into DA with was that my landlord was threatening me with eviction because I was chronically 2 months late with rent. I was always late with all my bills, having the power and phone cut off at times. \$11,000 in debt was driving me crazy. My PRG helped me work up a rent payment plan. I set up a meeting with my landlord's agent and presented my payment plan to her. She screamed at me that they wouldn't accept my plan, they wanted their money then and there, and threatened me with court & eviction in 2 weeks. I left that meeting and immediately called John, I was practically crying, sure I'd failed. John told me to have faith and wait the 2 weeks out to see what happened. It was the 2 weeks that made me a solid DAer! Because I went to every meeting and made constant calls to

4 DA friends and sponsors – I was terrified! What happened was that even though every time I contacted the landlord, they screamed and threatened me, they still cashed my checks. Which meant that they accepted my plan. DA worked! & I kept that apartment all throughout the 4 years it took to pay off all my debt and get completely solvent in DA.

My relationship to money before DA was that I never had any money. I knew nothing about money, or how to manage it. Couldn't balance a checkbook. I would space out around money or anything to do with money. I called it a moral choice of voluntary poverty, but it really was underearning. It was a relationship with money that reflected my Child of an Alcoholic wardrobe – my favorite clothes were old, shabby and full of holes. Hey, I'm a hippie, an artist, none of these things matter to me - THINGS are not cool, man! I mean there's nothing wrong with this thinking, just that I was lying to myself and using these moral ideas to deny my underearning and self-depravation addiction. I consider myself a depravation addict. It goes hand in hand with my brand of co-dependency. I focus on the people in my life 1<sup>st</sup> & I come 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>... I used this denial for decades to keep myself in the dark about what was important to me.

I remember an early PRG meeting, after I had gotten a SP together & taken care of all the emergencies my debting caused in my life. My PRG decided to ask me, "What do you want?" Now, you have to understand, Joan is very patient but John is not a patient man & they sat there and listened to my dumbfounded silence for 15 minutes before they began trying to pull it out of me. They talked to me of what they thought I might want based on my lifestyle choices – owning my own home, where I might want to live, a family, a good salary as a photographer. This got me talking again. My wonderful sponsors shared their visions with me. But what I learned at this meeting was that I had no idea what I wanted. My disease had beaten me so far down. & That I now had permission to find out what my dreams and visions were.

I have achieved some of those

visions: I own my own condo in the country; I'm married and have a child; I show & sell my photographs regularly in gallery shows; I am the gallery director of a unique space.

My story is really 2 stories. I am a relapse survivor in DA. I am in ACOA, OA, DA & ARTS. My recovery depends on my working all of my 12-step programs. I learned this the hard way. Not focusing on my recovery as a co-dependent did me in & stole my DA recovery from me. I had paid back all my creditors. I was focusing on my visions. I had been elected to the DA board & served on the literature committee. Then I met my husband to be. He came to my PRG meetings with John & Joan - in those days sponsors wouldn't give PRG meetings without significant others present. & I became the 1<sup>st</sup> solvent DA bride.

Then funny things began to happen. I cut down on my meetings, too much in love. There was always a reason not to go. I began deferring everything to my husband. I began to see him as all I needed, the answer to all my problems. My codependency was taking over and I had no program to help me break through my denial. Then I dropped out of the DA board & at my PRG meeting John tried to talk me out of it & lost his temper. I focused on his behavior and not his message & decided to fire him as my sponsor. When I called the next day to fire him, he tried to convince me that I was doing the wrong thing and that I was heading for a fall. I took what he said as anger talking and fired him. Now I know he was right. I wish I could have heard it at the time, but I was so high on my codependent glomming onto my husband that I was blind.

I had the mistaken idea that I had to pay 50% of our expenses – even though my salary was 1/3 of my husband's. This insidious bit of misinformation did 2 things: It kept me living in depravation and gave my husband the windfall that enabled him to increase his compulsive spending. More than anything else, it was this thinking and the resentment it caused in me that pushed me out of DA. And after a couple more years of having it my way, I left DA. I wasted years of my life blaming my husband

when it was my disease that did me in. I self destructed, my recovery was getting too close to focusing on my underearning so I picked up my disease of codependency & got drunk on it.

As a single person, I had been in DA for 9 years. I moved to PA & didn't connect with DA for another 5 years. By that time my husband (who is also a compulsive debtor) & I had built up (& paid off twice & built it up again) \$35,000. in unsecured debt. I've been back in DA for 10 years and it has been very difficult going. As a single person I had only me to contend with, and I used all the tools in order, got an SP right away. Learning how to be solvent as a couple, when one of us was not working a program was hard. But now, that my husband is in DA another dream of mine has come true. In Alanon I had seen all these happy recovery couples & wanted what they had – now I have a partner in recovery.

We're not perfect, we're still struggling with a SP because we don't yet bring in enough money to fill one out. We keep records. We have family business meetings instead of the knock-down-drag-out fights we used to have. We take all our financial stuff to our PRG & bring god into our decisions. Our latest DA wonder is that we have a prudent reserve. With the OK of our PRG we decided to take \$600. of our xmas bonus and put it in a savings account. Now, instead of using a credit card, which we had been doing, whenever we have a financial emergency we use our prudent reserve and pay it back for the next time. This simple tool has brought us consistent solvency at last. It's amazing to me that such a small amount of money has made such an enormous difference in our recovery! When I got my car inspected 2 months ago, I wound up with a \$800 repair bill. When my husband automatically put half of it on our credit card I reminded him of our prudent reserve & he called the repair co. back told them we will pay cash, instead. We used \$400. of our prudent reserve & \$400 from checking. We have used our prudent reserve a few times since. & It may seem like such a simple thing but being solvent feels so good! I'm even getting my library books back on time!

5 What I have to share is that no one graduates from DA and stays solvent. I didn't incur any debt for the first couple of years out of DA but after I started, my husband and I wound up tripling my original debt. And coming back was a very slow process, it took me the first year to even commit to getting to meetings regularly. For the first time in 10 years, I have 3 consecutive months of solvency. It took 5 years before I cut up my credit card. & Then I still would call my husband and have him use his card when we ran out of money. But thank god that's behind me now.

When I came into DA, the first time, I just wanted the pain and fear and terror I was living under to stop. I wanted some magic bullet to cure me of this problem I was having with money & I wanted it to happen right

I have a retirement plan, and substantial savings for many short-, medium-, and long-term needs. I live in a beautiful home, drive a beautiful new car, and live a life of balance and grace.

My perceptions remain, to some extent, insane when it comes to money. I still, to some degree, manufacture a sense of impoverishment in all I see and do, and still very much relate to that trait in other D.A. members. And yet, those perceptions no longer rule me. With the help of sponsors, pressure groups, and a Higher Power, I have become able to live beyond my "limitations" and my

away so I could get on with my life. I just wanted all those people, my boss, parents, etc. to stop being stingy & give me more money – I thought more money would solve all my problems & I thought they owed me!

What I have learned from DA is how to negotiate with creditors. To work up a plan with my PRG. How to bookend my creditor phone calls with another DA friend so I'm not out there all alone. I call a creditor and present my plan to them and if the person I am speaking with doesn't have the authority to make the decisions I need made, I move on to someone who can. I have called Corporate headquarters to speak with a Vice President who was able to accept my plan. I have learned how to live with money, to keep records, to pay taxes, bills, etc. on

time. I have learned that my money is mine and it exists in my life to help me create my dreams. That abundance is a way of life. That I can be happy with just enough money in my pocket to pay for a token home from work, as long as I walk to a DA meeting. That all gifts are freely given. That I go to any lengths not to incur new debt, even if it means taking a train to another city to meet a deadline or giving a friend my camera to hold as collateral. I have learned this past year that even though I do not have a SP I can still pay private school tuition for my child & that somehow with god's help, I have the funds for this. To depend on my DA friends because god works through us. That everything is in god's hands & god wants us to live prosperous lives.

Thank you.

## Living beyond "limitations"

inaccurate perceptions of the world. My insanity around money and my faulty perceptions of the world of personal finance no longer leave me a crippled, beaten, crisis-ridden animal, reacting only out of fear and deprivation. I have breathing room for life, and for an increasing prosperity.

I still have a long way to go yet in this program of Debtors Anonymous. I feel that my growth and my prosperity have barely begun. One of the most incredible gifts of this program is our limitless horizons. Although the default setting in my head is that of a gloomy, pessimistic, crazy, chronically deprived person, I no longer have

to live that way. My possibilities are endless, Even if I can't yet imagine myself there.

I love what Debtors Anonymous has done for me, and because I want more of the program's promises, I intend to keep coming back. I am so grateful to John H. and to the legion of recovering debtors who came before me, who kept the focus of the program on the real issue: the need to not incur unsecured debt one day at a time. Because of these D.A. pioneers, I am getting better, despite myself.

Jan S.

### SLOGANS --

God is greater than any problem I have.

I will not expect to change all my habits overnight – GENTLENESS not perfection is the key word.

Abstinence is the first step in treating anger.

I have outgrown my need to suffer.

I will not give-in or give-up, but give-over to the power of god.

My Higher Power knows my needs and is caring for them.

HP, help me to accept myself, exactly as I am, today.

DA is the ANSWER.

## 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](http://www.debtorsanonymous.org)** and **[www.njpada.org](http://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.

## Ways and Means

Ways and Means, DA's meeting in print comes out quarterly.

The most recent issue featured a lovely article by a loner taking step four and five in this program.

The theme for the summer issue will be the conference and the editor is seeking ESH on service, particularly World Service - I know there is a lot of esh on this topic among us!

Submissions are due by June 1,

2005 for the Summer issue that will come out at the conference.

To submit an article, announcement, or contact the editors, write waysand-meansda@hotmail.com

<p><b>SLOGANS --</b> Shame will bury me alive.  Who am I to tell god what to do?  I'm good enough just as I am.</p>	<p>I accept with gratitude whatever progress I am making – however small.  God's formula for living – Serenity – Courage – Wisdom.</p>	<p>Trust the process.  Don't forget to surrender.  Being willing to change is an act of courage.</p>
---	--	--

## Request from DA Public Information Chair

The Univision TV Network has contacted Debtors Anonymous and would like to interview a DA member for a program on debting. They are looking for someone who is Hispanic and a Spanish speaker. I have spoken with the producer about honoring the DA members anonymity and they have agreed to do so by blurring out their face or having their face in shadow.

The PI Committee suggested

requirements for members giving interviews are:

- 2 years of abstinence from incurring unsecured debt
- Have worked the 12 Steps in DA (not just another program)
- Understand the 12 Traditions
- Willing to read the PI Manual

If you or someone you know meets this criteria please contact me immediately via email (lisawda03@yahoo.com) or phone (512-289-7418.) The reporter would like to speak to (pre-interview) someone in this week, if possible.

Thanks in advance for helping to carry the message to the debtor who still suffers,

Lisa W., Chair, PI Committee

## 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](mailto: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.*