

THE BOTTOM LINE

May 2006

A Publication of Debtor's Anonymous Intergroup of Greater New York

Editor's Notes **WE'RE BACK!**

Hi, Folks,
Thanks to Greater New York Intergroup for giving the Bottom Line another chance to serve our DA community.

Our vision for The Bottom Line is that it be published once a month, every month, filled with your wonderful DA stories.

So, if you've been holding off, waiting for the Bottom Line to begin publication again, now's the time to send in a few good ole DA recovery stories.

& Now a word from my sponsor.

*"Great!
That's it!
You're doing it!
Don't waste your time
worrying,
don't try --
get going and
do the next thing!
LIVE YOUR
VISIONS!!!"*

Just a reminder -- send your D.A. experience strength and hope as text in the body of an email to bottomline@dany.org.

Or send typed or handwritten submissions to:

**Bottom Line
420 Wyncoop Ct.
Holland, PA 18966.**

Peace & Prosperity,
Gretchen

One Day at a Time

by F.L.B., NY, NY

I am a fast mover. As a fitness professional, runner, dancer, playwright, and actor my life has always been about moving, shaking, and getting things done quickly. In many ways, it has served me and allowed me to accomplish quite a bit in my young life. But my need for speed is also one of my biggest character defects. I tend to gloss over important details, I make rash decisions before obtaining all of the information, and I can be terribly impatient with others, with myself, and worst of all -- with my Higher Power. In DA, I am learning to take life one day, one action, and one moment at a time. Most importantly, I am learning to accept and appreciate God's time.

When I first came into DA, I was in a state of desperate need, and was willing to do anything to get myself out of the hole I was in. I did not have my rent for the month; I was two months behind in my bills, and living in extreme deprivation -- eating a steady diet of cabbage, bread, coffee, and water. I was not unemployed, but had hit rock bottom in my under earning -- averaging about \$150-\$250 per week. I did not realize my earning potential as a self-employed business owner. My self -- esteem was so low, and my spirit was so broken that I would not allow myself, or the world for that matter, to see the gold mine buried beneath my many talents, skills, and attributes.

DA was my first experience in a 12 step program. I found many aspects strange and uncomfortable different. However, I loved the idea of taking actions. That I could definitely do. I immediately started keeping my numbers. Even though seeing on paper just how small I was living was painful, I found great comfort in the clarity it gave me. I also started a 90 in 90. Within weeks of coming into program, I organized my first PRG. There were several actions suggested to me which I eagerly took without hesitation. Did I

mention I would do anything to get myself out of the dark pit I was suffocating in?

Within several months my life miraculously started to shift. My income more than doubled. I had new clients and a new roster of classes with abundant companies that paid me what I was worth. I began meeting with an action group once a week to take steps towards my vision and the results were amazing. I landed several jobs teaching playwriting, booked work as a script consultant, and later that year my one woman show was produced off Broadway.

Then, I was blessed with the gift of a sponsor. She was actually the second. I got my first sponsor a few months into program, and it didn't work out. I held on to quite a bit of resentment after that first negative experience, but can see now that I just wasn't ready for the sponsor God intended for me, nor was I ready to do the work. My new sponsor was gentle and loving, yet a dedicated "long timer" with many years of recovery. I worked on the steps diligently, anxious to get through them as quickly as possible. As I began to work the steps with her, even more abundance came. I got health insurance, took a vacation to Paris, and my show was produced again.

But beneath all of my seeming success, something wasn't right. Deep down I knew there was an unhappiness, a fear and pain that continued to plague me. But I was too busy. I was moving too fast to get at the source of my pain. I was running on empty and accelerating at such a high speed that I skipped over several details, and could not see that I was slowly slipping back down to my hole. One blaring red light that I sped through was that I chose not to count my days of solvency. A minor oversight, I thought, not a big deal, but it was just the

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2 beginning.

About a year and a half into program, one of my visions came true. I landed an amazing job where I'd be living on a beautiful Caribbean island during the winter. While my experience was truly abundant and I remain utterly grateful, it also forced me to confront how strong my disease is, and how my recovery had only just begun.

Within weeks on the island, I stopped keeping my numbers. There were no meetings, and with limited access to the phone and the internet, my contact with my sponsor and action partners was sporadic at best. Usually just a frantic message when my thoughts and feelings became to overwhelming to bear. It was all about me, and never did I think of being of service. I eventually stopped writing to my sponsor all together, stopped working the steps, in fact never picked up a piece of program literature. I was acting out so much that I figured it was hopeless.

Six months later, I returned home with no money, no clarity, very little support, and just barely enough hope to get myself back into a meeting. But gratefully, by the grace of God, I did return. It was a humbling experience, I was right back where I started, and knew then that this was going to be a long process.

I have been back in program for three months now, am currently on day 65 of a 90 in 90, and ,by but with the grace of God, have 46 days of solvency. Today, my approach to the program has changed. Now, I count the days of my solvency. Writing that golden number down each and every day along with my numbers is my solid commitment to not incur any new debt one day at a time.

I am also taking things much slower, in the program and in life. As challenging as it may be sometimes, I meditate daily and I can't believe how powerful and moving it is just to sit still, get very quiet, and allow my higher power to take over. Although I

do have visions of grandeur, my immediate focus is simply to not debt and take care of myself one day at a time. I attend my meetings everyday, and rather than trying to leap through huge hoops, I take small actions one at a time.

Some days I feel frustrated and anxious. How long is it going to take before things really get better? When will this pain be lifted? Some days I want so much it can overwhelm me. Then I remember where I was 47 days ago – stuck in vagueness, self-pity, and debt. Then I realize I am changing, I am growing, and I am recovering. I may not have all the things my heart desires, but I have enough. Just for today I have my solvency, I have a program, I have health, shelter, and food. I have support and I always have my higher power to guide me. I have enough.

Finally, I am learning to accept the fact that my recovery will not be a quick fix, but rather a long journey towards spiritual harmony.

Vision Development Worksheet

Mid Atlantic Debtors Anonymous

Visions are an important aspect of the D.A. program. The purpose of the Vision Development worksheet is to help guide you towards your vision. We hope you find it useful.

1. Name your Vision – what is it?
2. How will you involve your Higher Power in achieving this Vision?
3. What, if any, are your fears or concerns around this Vision? How do you resist going for it?
4. When do you want your Vision to become a reality? What month and year?
5. How much money will you need?
6. How much time will you need?
7. What steps are required? Try starting at the Vision and back up to the beginning, naming each step and how long it will probably take.
8. Name the support people you can rely on to help you with this Vision. How will you involve them? *Pressure Relief Groups; positive, loving friends and family members; teachers; mentors; experts in the area of the Vision.*
9. What are the tools available for you to use?
10. What unexpected things might arise, and how could you handle them?
11. Who will be affected by my Vision?

“First, DA helped me to experience financial security, and now it's helping me to realize my visions.”

-- Anonymous, Empire State Debtors Anonymous.

3 Heard at a meeting: "My Higher Power has only 3 responses to my requests --
Yes.
Not right now.
I have a better plan."

-- Prosperity Times Northern California DA

Cluttering breeds Stress

By Sheila T.

Where are my keys? Where'd I put that bill? I need that recipe now, where the heck is it? I won't even ask if this sounds familiar. We've all had this happen sometimes...and some of us have it happen more often than not... because we are "The Clutterers."

My cluttering was unmanageable and I didn't know how to change it. I couldn't find things I needed. I'd spend endless time searching. I'd say to myself I'm just not neat. I'd tell myself some people were naturally neat, I just wasn't one of them. I'd wish I had the knack my ex-mother-in-law did to make everything look perfect in what seemed like minutes, much like Tabitha did by twitching her nose on the television show "Bewitched." I'd vow to straighten up, to throw things away, to make my life easier in the doing and sometimes it worked for a very short while. It never looked really neat though and I believed I just didn't have the touch. I knew I didn't have the inclination. The word lazy also springs to mind.

It was wasting lots of time and driving me crazy to be writing myself notes in four different books, rather than one, and not be able to find even one when I needed it in my small studio apartment. It was driving me crazy to have to straighten up by throwing things into closets and stuffing them into drawers when someone was coming to visit. It really upset me that more than once a day I'd ask myself "where did I put that?" (There's a favorite pair of earrings I still can't find.) It was horribly inconvenient to keep replacing my debit card because I didn't know where I'd left it. More annoying to go through the trouble of getting a dupli-

cate driver's license and then finding the original under a pile. Looking for phone numbers written on scraps of paper frustrated me so... my messing was stressing me out. Cluttering is a very heavy burden.

And then I came to DA. I didn't choose to go to a clutterer's meeting, but it did choose me. I live on eighty-fifth street and CLEARING THE WAY-SPECIAL FOCUS: CLUTTER AND SOLVENCY is on eighty-fourth. A good time too, Sunday at four in the afternoon and so I just happened to go there. Lo and behold, cluttering was a symptom of our disease.

I went and I heard and I recognized myself. I wasn't alone. I didn't vow to declutter because I didn't know how and what good would another empty promise do? But, I was very interested to know I wasn't the only one... and I did listen.

One day, after being primed by the meetings and somewhat heightened awareness, when I saw this line in a womens' magazine it clicked. "If you don't need it, it isn't beautiful or you don't love it, throw it away." And, I happily thought to myself that these were directions I might be able to follow. Suddenly, I was willing to cast away the unmanageability of my life with clutter.

Knowing that I'd never know how to carry through without some expert advice, even with the best of intentions, I went to my local bookstore and skimmed two books on organizing, making notes all the while. One that stands out was to put like things together-like all the books on theater really should be together on the same shelf, the books on relation-

ships all kissing. Great concept!

I decluttered a lot remembering need, beauty and love and it started to show. I could walk through my room without stepping on clothes or papers or books. I could gleefully carry trash to the trash room. I could give away clothing I hadn't worn in years and know that it would help someone else besides. I could do it...and I knew I wasn't doing it alone.

Sometimes I'm dismayed that with the slightest lack of conscientious keeping at it, my room starts to be cluttered again. My desk even more so. My wish that it could be done once and stay that way will never be granted. So I've realized that teeth have to be brushed every day, beds have to be made, papers have to be filed or discarded, clothing must be hung up and dishes have to be washed. One day at a time, every single day. I'm one third through a ninety/ninety and I'm learning that if I can attend a meeting every day (or at least make it up quickly) I can straighten up every day. (or at least make it up quickly) A day at a time. And since being in program I can do this even if I don't want to...and as I'm writing this I'm thinking that since I'm making progress, I do want to as I never have before.

I'm very grateful to DA for this shift in my being for now that I'm aware how much mess breed stress and neat serenity.., I also know that neat is sweet. With the courage to change the things I can, I'm committed to remembering it's easier to spend fifteen minutes putting something I need, find beautiful or love away than fifty looking for it...one fifteen minutes at a time.
-- Sweet neat to all.

"We learned to be our own advocates. We stopped expecting that our employers or clients would magically recognize our needs and take care of them. Our Sponsor and our Pressure Relief Group helped us learn how to ask for and get better pay for our work or find new work. We stopped selling ourselves short."

-- DA Underearning pamphlet, page 5

A Savings Lifestyle

Albert Einstein was once asked which of the mighty forces he devoted his life to studying--gravity, time, light, or some other--was the most important. Without hesitation, he said: "Compound interest is the most powerful force in the universe!" This most famous scientist of the 20th century was not only a great physicist, but a great investor too, a man who understood the laws of money as well as he understood the laws of matter. Einstein knew a fundamental principle that should be important to every recovering debtor -- that compound interest can either destroy us, or make us prosperous, depending on how we use it.

Before D.A., most of us had experienced the horrors of compound interest spinning wildly out of control at 29.9 percent, leaving us deeper and deeper in debt. But even after they become solvent, few debtors realize that compound interest can be just as powerful on the positive side, giving them a prosperous life far out of proportion to their actual income, through a program of regular saving and compounding of interest.

After many years back in DA, my husband and I are finally solvent, meaning that we are not debting anymore and haven't for 5 months! Major miracle. A long time coming. Recently, because one of our old cars died, we also just bought a used car-with cash! Another miracle. Didn't use the credit card or borrow from anybody! & We did a good deed by buying the car from friend in need. (Money can do good for others while doing it for us, too.)

We are flat broke & living on a reduced Spending Plan. As part of the car payment, we used our vacation fund and it is one month away. We absolutely know that HP will supply the \$\$ on time for our vacation. It's a good feeling to know that god and DA & a little courage will get us through whatever life throws at us. This is completely different from expecting some sugardaddy or credit card to pick up the tab.

I am an underearner. Yet I'm committed to earning the extra \$\$\$. On my day off, I walked into a friends' office and walked out with a freelance job.

In giving more than 200 pressure relief meetings, I've been amazed to discover that few D.A. members think about saving at all, or accord much importance to it. I always suggest saving as an important, eminently sane aspect of recovery, because of the powerful impact even small amounts saved regularly can have on our prosperity.

Since coming to D.A., I have accumulated a prudent reserve of \$5,000, paid cash for a beautiful new car, taken numerous vacations, and also paid cash for many of the smaller "wants" and "needs" in my life. I live in a lovely home and do not feel deprived in any area of my life.

All of these things happened by only earning a little more money than before D.A. The key is that I've switched from a "debting lifestyle" (in which I paid large amounts in interest to use other people's money to buy things I couldn't afford) to a "savings lifestyle", in which banks and credit unions pay me interest for keeping my cash in their vaults while I save

DA does it again!

Today I woke up determined to do something about a chronic but non-emergency health problem that has many solutions. But I chose one that would cost me \$55., plus gas, that I do not have. & I made a call, left a message asking to set up an appointment. When I got off the phone I said, "OK, HP, if this doesn't happen, then I'll know it's debting."

I had set up a follow-up appointment with my hairdresser because I wasn't happy with the cut I paid for a few weeks back, and I wasn't sure if I was to be charged or not for a re-do. As I was getting ready to leave for this appointment, a DA newcomer called asking for help.

She was trying to decide whether to take another job or not & wondering whether it was OK to call and get information without committing to the job. I told her that one of the most important DA tenets is to get ALL the necessary information before making a DA decision. To go ahead & call and get as much information as she could without committing herself to the job - but she could say that she is interested.

for the things I want. Before D.A., I never imagined it was possible to save for anything. But the seemingly impossible has become possible. For example, I accumulated my \$5,000 prudent reserve simply by saving \$10 a week, and letting the interest compound for 6 years in a money market account. I've met dozens of other big and little savings goals this way.

Today I operate on a cash basis, saving slowly and methodically in several different categories for short-, medium-, and long-term goals. I buy much more shrewdly when it takes time to accumulate the money first, and I appreciate and care for things I've saved for, whereas I used to let many of the things I bought impulsively with credit cards become neglected and broken.

The practice of regular saving, combined with not incurring any unsecured debt one day at a time, has made me more prosperous, more fulfilled, and more grateful than I ever had any hope of being before I came to Debtors Anonymous.
-- Jan S.

After I hung up, I realized that I needed to listen to what I had just shared. That I hadn't gotten all the information I needed & was probably about to walk into a debt trap at my hairdressers. & What had held me back from getting all the information I needed? I had made phone calls to the Presidents of major corporations for my DA solvency & was afraid to call my local hairdresser and ask a financial question? Because I have a lot of adolescent shame wounds and the hairdressers feels just like the place where I was wounded. So, as soon as I was able to see this, I asked for HP's help. Then called the hairdressers to find out what their policy was for re-dos. The owner informed me that if I had called within 2 weeks time they wouldn't have charged me - but as it was 3 weeks, I would be charged full fee. So, I canceled the appointment.

The health care provider never called back, so, I was saved from spending \$55 for health, \$20 for gas & \$40 for my hair = \$115. Today that would definitely be debting! Thank you, DA.
-- Anonymous

DANYC Intergroup serves all DA groups meeting in the greater New York area by coordinating ongoing operations, special events, and publications. Intergroup is supported by contributions taken at each meeting (see the "Suggested Group Contribution Policy") as well as from personal contributions from members.

Intergroup is made up of 16 elected positions in addition to 2 individuals elected or appointed to represent each meeting. All positions require 6 months solvency and 2 pressure relief meetings.

Service opportunity:

Volunteers needed to answer the DANYC cell phone (on-call support line). A one week service commitment.

Requires 6 mos. solvency & 2 pressure relief meetings.

Call Coordinator at 917-374-7911 to volunteer!

Intergroup service positions open:

Secretary - requires 6 mos. solvency,

2 PR mtgs.

Outreach Coordinator - requires 6 mos. solvency, 2 PR mtgs.

Come to the May 25 Intergroup meeting to volunteer.

Intergroup meetings take place on the last Thursday of the month from 6:45 to 8:45 pm at::

St. Bartholomews Church
109 East 50th St.
New York, NY
(between Lexington and Park)

Preserving DA.s History GSB Establishes ad hoc Archives Committee

-- *The DA Focus*

The General Service Board has created an ad hoc Archives Committee to consider what DA wishes to do about protecting and preserving its historical legacy. At present, there is no central file of DA documents, and no collected record of the thoughts and aspirations of its founders or early trusted servants. In light of the fact that DA is thirty years old this year, and in view of the fact that records are so few and memories are rapidly disappearing, it appears that the time has come to face up to the task of collection and preservation of those existing documents and other materials that relate to DA's history.

The Archives Committee views the process ahead as involving two separate steps. First, to ensure that newly created documents do not disappear, an archive of relevant current materials must be created. This would

include an electronic database of all records, documents, books, pamphlets, publications, committee and Conference reports, Board minutes, manuals, correspondence, and legal documents that now exist. Additionally, as new records of this type are created, they must be added to the database.

Second, efforts must be made to generate a physical collection of those historical items that are most relevant to an understanding of the creation and continued development of DA. This would include many of the types of documents to be incorporated into the electronic database, as well as other physical items such as first editions of DA's literature and audio tapes of our early members as they recollect matters of historical importance. This would involve a search through out the Fellowship

and beyond to ascertain first what materials exist, and second whether they can even truly be made accessible to the Fellowship through the General Service Board and the General Service Office.

As this search progresses, decisions will have to be made about preservation and storage of these materials. Such decisions should be made carefully and after full consultation with the Fellowship. At present, however, the G S B is interested in learning the identities of those who would be interested in working on this project, particularly those who have special training or knowledge of archival collection, storage and research. If you would be interested, please contact Paul S., Chair of the G S B ad hoc Archives Committee at Sherpa111@aol.com.

DA Publications Advisory Statement

Since all publications cannot go through the conference approval process, the DA World Service Conference recognizes that the Ways & Means is by tradition the international meeting in print of DA. The Steps, Traditions and Concepts are our guidelines, always wishing to reflect DA and nothing but DA. The DA Focus and the DA Web site are service publications for the DA Fellowship.

-- Presented at the 2005 WSC by the General Service Board. Send your comments to the GSO at da-gso@mindspring.com.

"Growing a vegetable garden on our farm taught me about the true nature of time. In magic time, I plant and harvest on the same day. In my garden, I learned that making the way clear and preparing the soil takes time.

Composting is like the inner work of recovery that transforms garbage into rich soil. Envisioning and planning the garden must come before the seeds are planted. Many seeds must be planted, as not every plant will flourish. There are many days of watering, weeding and protecting new seedlings, or ideas, before they become established. For a long time the ground stays barren, and we can't see if anything has sprouted.

Then it seems like the work is futile when gophers and insects devour of the plants. Obstacles rise to block my visions, and I think I have to give up my dreams. By starting small and protecting the vision, I allow my life and my garden to unfold in their own way and time. Eventually, it's time to harvest and bring in all the bounty.

Harvesting my life is when I enjoy and share my abundance. Then it's time to feed the soil again and dream new dreams. Being present is the key to living abundantly. Realizing that I am part of a Power greater than myself and that Higher Power is in charge of time has allowed me to relax and trust. When I ask my Higher Self what is the best use of my time now, I feel peaceful and able meet whatever is next."

Currency of Hope page 104

How To Love Yourself

Stop All Criticism

Criticism never changes a thing. Refuse to criticize yourself. Accept yourself exactly as you are. Everybody changes. When you criticize yourself, your changes are negative. When you approve of yourself, your changes are positive.

Don't Scare Yourself

Stop terrorizing yourself with your thoughts. It's a dreadful way to live. Find a mental image that gives you pleasure & immediately switch your scary thought to a pleasure thought.

Be Gentle and Kind and Patient

Be gentle with yourself. Be kind & patient with yourself as you learn the new ways of thinking. Treat yourself

as you would someone you really loved.

Be Kind To Your Mind

Don't hate yourself for having thoughts. Try to change self-hatred thoughts. Praise Yourself - Tell yourself how well you're doing with every little thing. Praise yourself as you can. Support Yourself - Reach out to friends & allow them to help you. It is being strong to ask for help when you need it.

Be Loving To Your Negatives

Acknowledge that you created them to fill a need. Now you are finding new, positive ways to fulfill those needs. So lovingly release the old negative patterns.

Take Care Of Your Body

Learn about nutrition. Learn about exercise. What kind of fuel does your body need to have optimum energy & vitality? Cherish & revere the temple you live in.

Mirror Work

Look into your eyes often. Express this growing sense of love you have for yourself. Forgive yourself looking into the mirror. At least once a day say: "I love you, I really love you".

Do It Now

- Don't wait until you get well, or get the new job, or the new relationship. Begin now - do the best you can.

— Nancy S.

This is your newsletter. We are always interested in your contributions, comments and experience in the D.A. way of life. Publication of any contributions or editorial opinions does not imply endorsement by D.A. as a whole, but of the individuals who wrote them. Material submitted cannot be returned. We reserve the right to edit all material. Please send contributions as typed or handwritten submissions to:

**Bottom Line, 420 Wyncoop Ct., Holland, PA 18966.
Or send as text in the body of an email to bottomline@danyc.org.**