

prayed this for years. I can drop the pleading or beseeching for Serenity, Courage and Wisdom.

God has granted me Serenity, Courage and Wisdom. It is now my responsibility and privilege to use these gifts. I say, “Thank you, God, for granting me my prayer for these precious gifts. Help me now to access them.”

I suggest trying it: God grants me the Serenity to accept the things I cannot change, the Courage to change the things I can, and the Wisdom to know the difference.

I continue to be open to the unending joy of improving my conscious contact with HP, at meetings, through books, readings, at church and through interaction with my fellow man. Thank you, God, for leading me to the 12 step programs and the invitation I find there to be closer to You.

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A Reprieve from Debting By BCS

After being a member of Debtors Anonymous for close to six years I still ponder when it was that I became powerless over my compulsion to spend and debt. (As if there was a specific moment.) I consider my infancy when I was traumatized by events beyond my control. I was adopted into a family in which religious values and fiscal conservatism were extolled. My three siblings and I were heavily disciplined and often by violent punishment. Compulsive behaviors began to help me escape my unhappiness. Early on I would steal change from my mother’s bowl of quarters. I would earn money babysitting and spend it on others while begrudgingly depositing dollars into a savings account. I didn’t enjoy saving money. I needed desperately to spend money to feel better.

The progression continued and in my early twenties credit cards were maxed-out immediately. I never intended to pay back anything I borrowed. All the while I was getting high and developing insane spending habits. I would spend my rent money on drugs and alcohol and be in a continual state of confusion and despair.

At 32 years old my partner/enabler was paying my rent and expenses while I worked full time and never had any cash. By this time I was no longer using credit cards so I had begun owing money to the IRS. No matter what I HAD to debt. I always had enablers to help me elude my responsibilities.

By the time I crawled into DA at 50 years old as a bottomed-out full-blown compulsive debtor, spender and under-earner I was thirteen years off of all substances through the grace of working 12-Step programs and I could not stop my compulsion to debt. I was being ravaged by the progression. I was hopeless. I had not considered my Higher Power and the act of surrendering up until that moment of grace in April of 2005.

I’m enjoying a slow recovery. Once I was able to become aware and accept that I was powerless over my compulsion to debt my recovery in the program of Debtor’s Anonymous began. It took me a year to get a sponsor and to start working the steps. I’ve attended meetings regularly and I continue to pray for spiritual progress. I’ve had wonderful real world results. My hundreds of dollars spent on overdraft fees annually went down to zero. I retired my one credit card debt as well as my IRS debt. I’ve had regular PRG’s and been able to give PRG’s. I count my days of solvency and have often had to accept the ego-blowing exercise of re-counting my days of solvency. I’ve learned more about being a worker amongst workers. After losing my corporate job last year I took a pay cut and currently work at an hourly wage in a job that I adore. I pay my own health insurance premiums and go to the doctor as needed. I live within my means, which is often extremely painful. Self-care has been my on-going challenge and with my Higher Power, my sponsor, my action partner and my fellow DA’s I have been able to have hope injected into my life where I never believed there could be any. A day at a time I have been granted a spiritual reprieve from my compulsion to debt.

“I thank the Lord for the people I have found.”
Elton John”

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

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The Bottom Line

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► *The Bottom Line* is a collection of recovery stories written by D.A. members. It is available here (some issues can be viewed online, others can only be downloaded to your computer as a PDF).

You are encouraged to contribute your own story; please consult the submissions guidelines (pdf version). Also, we encourage you to bring the submissions guidelines to your meeting, in order to inform those who may not have internet access.

Submissions may be sent by e-mail to: **bottomlineeditor@yahoo.com**, or by mail to: The Editor, *The Bottom Line*, c/o Debtors Anonymous of Greater New York, P.O. Box 452, Grand Central Station, New York, NY 10163

www.danyc.info

You are more important than your money.

I was just standing there on Bleecker Street minding my own business when.....

The big old light bulb went off over my head. Poof! Pow! Shazam! The combined strength, hope and experience of NYC past and current Intergroup & General Service Reps would make darn good reading.

How they did it—What it was like then and what it is like now—before, during and after working the program of Debtor’s Anonymous.

This is my challenge, my throw down, to you and you know who you are, yes you do! Don’t lie to me!

I, The Bottom Line Editor, challenge you to write an article, a letter, a complaint, a rant, or a poem for our newsletter.

You can’t keep it unless you give it away.

600 words or less. If you can’t type, we’ll bus in a typist. If you can’t write, we’ll bus in a ghost writer.

Give it to the world, send it to: bottomlineeditor@yahoo.com

Thank you for this fabulous, amazing and wonderful opportunity to be of service. With love from Yarrow

Credits — Yarrow, Editor; Elizabeth, Layout; Michael H. & Dylan L., Proofreaders

I Want T___M_____ Back

By Joshua

I ran into the Editor at the organic grocery store and she asked me to write for *The Bottom Line*. I said yes.

Joining DA felt like being colonized. Then growing up in the dysfunctional childhood—complete with absent father, insane people, and overly-strict number-inspectors I’d heard about in ACOA meetings.

I kept coming though, and I went to another fellowship (of which they say DA is the applied version). And at length I went back to my village and did a ritual I hadn’t done for many years, and that began to change things more deeply.

As a pagan, I’ve had a hard time with the Twelve Steps. God as we understood Him? Him? You’ve got to be kidding me. First of all, we don’t understand God. You don’t understand God, I don’t understand God, and anyone who claims to is probably going to try to kidnap my children and put them in a missionary school, like they did with my teacher. But after

this village ritual, I found myself led to go to a meeting in another fellowship where, just by “coincidence,” that day something unusual was happening: a group inventory.

It was a heart-centered and moving process; one by one, people spoke about what they valued about that meeting—that the format guaranteed that everyone got a chance to share at every meeting; that people were intellectually astute; that people were very honest about the problem. Then, about what could be different. People felt there were cliques. There was more sharing about the problem than about the solution. It would be better if more people shared on the topic of the meeting, and if more were working the steps.

And I realized how valuable a thing I’d had for a long time but hadn’t been able to feel or see; and that the things that seemed oppressive and destructive about it were things I had the power to change.

I started a meeting of my own in another money fellowship. I became acquainted with someone, who does World Service in another fellowship, who mentioned he was concerned that

in all the fellowships a great deal of homogeneity was taking over, and a uniformity of viewpoints was spreading, so that you heard the same thing at every meeting. I was elated to hear that that was not considered a solution—I deeply cherish diversity, and my reading of the First Tradition is that it’s there to assure individual freedom as well as unity, not conformity.

And I finally found—not looked for, but found—a DA sponsor, that Holy Grail of the program.

He was a great help. He helped me trust my own knowing. He told me to cross out “alcoholic” in the Big Book where it says “only an alcoholic can help another alcoholic,” and write “Joshua.” That dreaded Big Book was really saying the same thing my spirit had been saying in my heart for many years: you have medicine. No doctor, no therapist, no coach or counselor or policeman or prison guard or soldier can help another debtor, but Joshua can help another debtor.

Joshua has strong medicine.

The same night I was asked to write this article, I’d had a conversation with someone in program who said, “as for miracles. Say to Spirit, Give me my miracles.” Don’t plead. Don’t beg. Say, Give me what I need to do my work. And it will happen.”

I knew she was right, that we can demand from God. But at first, what to ask for, I didn’t know.

And then I found myself saying, “Give me back the baby”- -that baby who was taken from my village by the adoption agency seven years before. I hadn’t even known this was on my mind until that moment, but when I said the words I felt they were the truest prayer I’d ever spoken. Give me back T___ M_____.

That’s what recovery is about. Not money, but relationship. As they say in my village, Ashe.

* * *

Money Isn’t That Important... Except When It Is
By KM

When I got sober, I started to pour gasoline on the smoldering fire of my compulsive debting.

Ironically, I believe that my early recovery from alcoholism unleashed a dangerous character defect—my grandiose assumption that money was not really worthy of my concern. When I was still drinking, living small, I couldn’t do much damage. But now that there were important decisions to be made, I needed my wits about me. Unfortunately, getting sober did not cause me to think clearly about everything right away. I persisted in a kind of magical thinking—that as

long as I continued to focus on my dreams, then the universe would cooperate. Now that I was sober, vagueness was a perfect “substance” for me to use to avoid experiencing reality.

The fall happened so fast. By the time I was 5 years sober, my business partner and I had more than \$600,000 in debt. I continued to share my troubles in Alcoholics Anonymous, and it was a fellow member there who urged me to try DA.

I was happy to start keeping track of all my spending, because it was one of the few things I seemed to have control over. I dove into the program, going to many meetings and getting active. My business partner also joined the program for a while, and somehow we were able to stop debting, both personally and in our business. It lasted for 9 months, and then we had a business setback. We fell back into a debting pattern “to keep the business going,” and I fell into an 18-month relapse, continuing to get into more debt. Of course, the new debting didn’t help the business at all, which eventually closed, It did, however, help to convince me that I was truly a debtor and that any kind of new debt was poison to me.

Because much of my debt was tied up with my business partner, I couldn’t see how I could make my own financial decisions without his agreement. Finally, when I was telling a DA friend that all my problems were really relationship issues, he said, “If you had an AA sponsee who told you she would stop drinking when she was able to straighten out her marriage, what would you say?” That stopped me cold and pushed me into making a serious commitment to stop debting one day at a time, no matter what. Somehow, that commitment allowed me to leave that business in less than a year and take a pleasant “recovery job.” I gradually began to pay down my debt and began saving for my retirement.

Today, 15 years later, I really have a life beyond my wildest dreams. I have a challenging and responsible position in a creative business area. I’ve paid off more than \$50,000 in debt. I was able to care for my mother during her final years, manage her money responsibly, and manage her estate after she died. I can afford to visit places and people that are important to me. The list goes on and on.

DA has given me the tools to face my financial situation honestly and responsibly, yet in a balanced way. I can hold on to my good ideals and replace the mistaken ones. Money isn’t that important. I have much greater blessings in my life than money, yet giving the right sort of attention to the material realities of my life has let me enjoy the very best that life has to offer.

* * *

Visions: In All Our Affairs

By Mary Z-C

All the sayings in DA are true. But one that is true that I didn’t hear until it was too late is, “Stay abstinent in all your affairs in order to keep moving forward with your visions”. The other slogans have also been true for me: Be careful what you pray for. Today’s visions are tomorrow’s problems. Visions are hard work. The grass is greener on the other side. Geographics change your location but we take ourselves wherever we go. Each new experience is another opportunity for growth. It’s not about the money but it is about the money.

I was 11 years solvent living in NY and having had so many visions come true, I got overly confident and over-elated. I relapsed in another recovery program. Six months later I ended up moving to a country where I couldn’t speak the language, couldn’t work in my profession, and married to a man that I barely knew. What followed was hitting bottom, losing my hard-earned success and vision, but also finding a new enriched relationship with my higher power and a new understanding of my recovery and humility. Slowly, I am once again cleaning up the past and moving on to new visions and prosperity in DA. The second time around is much harder than the first.

Yet I stayed solvent, or abstinent, one day at a time, now for 17 years. How did it happen? I kept working my DA program and that is how I stayed solvent, with the will of my higher power. I don’t know why. But the message is clear. A relapse in any program is sure to hamper any progress with visions. Visions are real work, and they need the same dedication and tender loving care that it took to stay solvent, or abstinent, at the beginning. Every new level of functioning is another call for more surrender, more step work, and more program. No, I don’t regret the past but I am happy to pass along this message. A vision is just another step along the road of recovery. Don’t let the successes of DA go to your head. Stay close to your path with any and all addiction or compulsive disorders that you may have. Use the program honestly and thoroughly to your best ability and don’t debt, use substances, or act out one day at a time. I thank all of you who came before me and especially to the people who passed on this message to me.

God bless and with great gratitude, Mary Z-C, debiteur compulsive.

* * *

DA – Closer Conscious Contact with God
By Frederick M.

Upon first hearing the phrase “Improve my Conscious Contact with God” I thought, “Not a problem—many years of Catholic schooling, prayer and of Sunday Masses, qualified me as having accomplished close contact with Higher Power.

After a year in Debtors Anonymous I heard an inspired qualification. I realized I conceived of God as a rich uncle who has all the money under his control, I must make sure that my uncle (God) believes I am a good boy in order to be in the will. Some day in a mysterious future, I would receive the gifts and prizes. Until then I would have to walk on egg shells, holding my breath, manipulating myself to be a “good boy”. I realized that I had to release this flawed concept of God, to find a God who loved me as one of his perfect creations.

Another aid in helping me to expand my concept of God was reading in a spiritual book that God says it is not “sin” that separates us from God, but fear. And the best concept of HP is as an entity of Love. When we are in a state of Love we are close to God. When we are in a state of fear, mistrust or despair we are distant from Higher Power.

How do I get to know a God who truly wants the best for me, who has given me hours, days, years filled with miracles, support, opportunities, fellowship and love?

Simple Ways that put me in closer contact with Higher Power are: Gratitude Lists: I keep them in my journal. Gratitude for my health, the view out of my window, modern plumbing, breathing delicious fresh air, living in New York City.

I continue saying “thank you” for any kindness, consideration, compliment, advice, support, gift, or surprise that I am given. Finding a penny gets a “thank you, God”. It is evidence of prosperity being showered on me. I let others know that I do appreciate their compassion, assistance or support. They are instruments of God.

“Thank you for holding the bus.” Thank you for directions.”

Actions I take for self-care are ones that bring me closer to God. I am a precious creation of God’s. By respecting myself, giving myself spiritual, physical, mental nourishment I honor one of God’s precious creations.

My greatest act of self care was to attend a DA meeting 10 years ago. The lightness and relief I felt that evening was evidence of the spirits surrounding me joyfully singing of self respect and growth in taking a wise, healthy action.

While meditating this past holiday , I had an image of God as a kind man, a loving father, at Christmas time seated in the green velvet wing chair next to our family’s fireplace. I thanked him for all the gifts he had given me. It was an empowering, moving moment to go to God in child like innocence, love and gratitude, with a kiss to say “Thank you.” This vision was evidence of releasing my judgmental, stingy uncle concept of HP.

I acknowledge the power of words in seeking contact with God. One exercise I do is to make an adjustment in the Serenity Prayer. I change the word “grant” to “grants”. I have