

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 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.

You are more important than your money.

THE MAGIC TOPIC JAR

I had no spare time for DA service since I moved twice in 2011, both all consuming life projects. Even though I planned to have a crisp new edition of *The Bottom Line* available for *Share a Day* January 2012, it wasn't possible. I was very disappointed as I had zilch, a big fat zero, nothing to bring to *The Bottom Line* table. Well, it was just like what happens at meeting when there's no speaker. The show must go on! Us Debtors live life on life's terms. At those times, we either read from DA literature or have open discussion on a DA topic.

That's how *The Magic Topic Jar* was born. At Share a Day 2012 DA members randomly chose recovery issues from it to write about. The enthusiastic response was infectious. The themes picked provided food for discussion and contemplation. Everyone wanted to experience *The Magic Topic Jar*. What recovery topic would the universe reveal to them? It was better than a Chinese fortune cookie. Some of those *Magic Topic Jar* articles are in this edition. For those of you who did participate please send your article to bottomlineeditor@yahoo.com. You can't keep it unless you give it away.

Chief Editor: Yarrow; Layout/Design: Elizabeth; Proofreader: Grateful Debtor

received on a previous production job. But instead of turning my will over and asking for help from my HP, and calling my sponsor before having an adult conversation with my friend over the incident, I fed my self-will and let it run riot. Out of festering anger, hurt feeling, and pride I may have destroyed this relationship simply because I forgot basic program concepts: having restraint of tongue and asking for help from HP and my 12 Step network.

Obviously I need to take responsibility for my actions, make amends and not repeat them in the future, let alone tell a friend how wrong my actions were. Also know that making the amends is unconditional. This is about taking care of my side of the street, not trying to elicit an apology from him. Whatever the results, it's the act of making the amends that's important. I know this because it has been my recovery experience I will change and grow from taking action.

The very act will help me to walk further and deeper into my spiritual path. Something I didn't have before finding recovery in DA and 12 step programs.

None of this will be possible if I don't first turn my will over and ask for help. Why? Because if I don't, my first instinct is to defend myself in all things. As such, I guarantee you what should be a healing act, the amends, will turn into a fight and I'll create even more destruction.

⇄HOSPITALS, INSTITUTIONS & PRISONS

By Elly B.

But for the grace of God, this recovering debtor/spender could be working the DA program...writing this article for *The Bottom Line*...from a hospital, institution, or prison. Instead, I sit gratefully in the comfort of a cozy, mortgage-free home, reaching out to the DA fellowship for help in doing service.

Among the miracles of my DA experience was my selection to represent 2 groups as GSR in Seattle at the 2012 World Service Conference in August; an opportunity to be of service "beyond my wildest dreams." As a first time GSR, I learned we join a committee of our choosing, which will meet via conference call monthly for the rest of the year to work on the action plan agreed upon at the 2 face to face meetings in Seattle.

I selected the HIP (Hospitals, Institutions & Prisons) Committee as a place my experience, strength, and hope might best serve. In my debting history, my disregard for the legal and societal consequences of my actions and the fact that I was never brought to task for them continues to amaze me. I see carrying the message of recovery to others who are where I might be behind locked doors as way of

working Step 9, and making amends. My gratitude for and trust in DA fuels my willingness to carry this message of recovery to the debtor who still suffers in HIP.

One of our actions is to compile a set of stories of persons who may have been or are now in such a facility and working the DA program. Have YOU experienced a stay in a hospital, institution, or prison? If so, we would like to hear your story and encourage you to write about it as it regards your DA program... that is, to share your experience, strength, and hope. *The Bottom Line* would like your story. It can be signed "Anonymous". We would also like to have it sent to the newsletter of the General Service Board, WaysandMeansDA@hotmail.com or mailed to: **Ways and Means c/o General Service Office, PO Box 92088, Needham, MA 02492.**

Your full name and contact information will be kept confidential. In addition, the HIP committee would like to know how we could have helped you in your situation, or to all readers, what suggestions come to mind on how we can better serve this population of compulsive debtors. If you choose to respond or if you are willing to be a speaker at a New Jersey women's prison, contact me at bottomlineeditor@yahoo.com. A solvent and prosperous day to all.

⇄ACTION PARTNERS

By Yarrow

By keeping in close contact with my recovery buddies via text, email or telephone I am using the DA tool of Action Partners. I bookend my actions and receive valuable feedback.

On 10/29/12 as I was checking in with an action partner, water was rapidly overtaking my garden and headed up onto my back porch. He suggested a course of action that included gathering what I would need for a few days including tools to break into the apartments on the 2nd or 3rd floor in case the flood went higher. I was terrified telling him that I didn't have any permission to do that.

My action partner reminded me that this was a serious emergency. There was no time left to coordinate a pressure relief meeting around the issue! He told me to bang on the ceiling with a broom and yell for the other tenants. My upstairs neighbor came down. In the dark hours before dawn we battled the hurricane together having no idea of the many fires or other destruction not that far away. I credit my DA friend's suggestions and calm influence with saving my life that day. I am grateful for my Action Partners.

I have been solvent now for 1 year and 50 days and I am grateful for every one of you. It is because of you that I am living a calm, serene and abundant life. It is because of you that I keep coming back each week. It is because of you that I shine bright. Thank You HP! Thank You DA!

☞WHERE HAVE ALL THE SPONSORS GONE?

By Edward

This summer, after five years of searching, I finally have a new sponsor with whom I am working the steps. What a blessing to have found a sponsor with such deep wisdom about the program and about life in general. But why are they so few and far between?

Granted, I did not pursue my quest as assiduously I could have. My chief strategy for finding a sponsor was to use the “We Care” sheets circulated at most meetings. I typically put a big “X” in the “Needs Sponsor” column, noticing in frustration that the “X’s” in the “Needs” column far outnumbered the “X’s” in the “Can Give” column. At times I felt myself to be in a frenzied competition for the prize, like a Clubland groupie clamoring for entree at the red velvet rope.

Why are experienced DA’ers so selfish, I thought, resentfully? Haven’t they read the Third Tool, which says in no uncertain terms that “it is essential to our recovery to have a Sponsor and to be a Sponsor”? This is the only time that the word “essential” appears in any of the Tools. My resentment was only compounded when Intergroup released a report last year indicating that the vast majority of DA’ers in New York do not have sponsors.

What is wrong with you people? I thought. I’m just asking for an hour of your time every now and then — I’m not going to stalk you at all hours of the day and night with my monetary woes. I’m not asking you to be a surrogate parent, lover, guru, or grand vizier. I just want what you have, and I know I can’t get there without working the steps in a methodical fashion.

I was so frustrated that I considered submitting an overture to the General Services Conference this summer asking them to proclaim this as the “Year of the Sponsor” with a goal of everyone in the program “having a sponsor and being a sponsor” by 2013. I still think that is a worthwhile objective because it supports the “circulation theory” that is so much a part of DA abundance: we can’t keep this to ourselves; the message must be shared.

My sponsor is very different than I am. He is younger, a person of color, in a different job and family situation. We are yoked by our mutual recognition of our powerlessness over debt. I am thankful that Higher Power has brought us together. He reminds me that, far from being a burden on

his time and energy, I am actually giving back to him every time we meet. This is the spirit of true sponsorship: it’s not a one-way street. The wealth of the program is not meant to be hoarded, but circulated.

I solemnly promise, one day at a time, that I will offer my services as a sponsor as soon as I have the qualifications. I encourage every DA member to do the same.

☞SERVICE IN D.A.

By Pat J. from South Jersey Solvency at the Shore Meeting

I’ve been recovering in Debtor’s Anonymous since Oct. 20 of 2010 so my anniversary is right around the corner. In that two years I haven’t debted once, have paid my bills on time and was able to cover unexpected expenditures by using my prudent reserve. I still have a ways to go as my income is not sufficient to allow me to replenish my reserve. But, a day at a time, I haven’t debted and the weight of my debt and my uncertainty about what I owe is not killing me anymore and for that I am very grateful.

Service has been the one thing that has insured I would keep coming back. Right from the get-go I volunteered to chair a phone meeting and have continued to do that. It has been a pleasure to meet people over the phone and I found my present sponsor through phone meetings.

I also started a DA meeting in my home town and although we are small, it has made a difference in my life and I think in others. I continue to announce the meeting in other twelve step programs when they ask for any non-AA or OA announcements. Otherwise, I don’t promote the meeting. The sense of being able to give back is certainly a spiritual part of any 12 step program and I do have a better sense of self-worth because of it.

I would encourage anyone who feels they need to increase their spiritual life to consider doing service. I’ve heard “You can’t keep it unless you give it away,” and that goes for sharing at a meeting. Just opening your mouth with the intent of helping another suffering human being is a spiritual gift.

Thank you for letting me do service by writing this small article.

☞GOOD MORNING, GOD

By Lisa M. / Philadelphia, PA

Every morning when I open my eyes I say “Good Morning, God”. I say this because I heard in another 12 Step program that I have a choice. I can say “Good God it’s morning” or “Good Morning God”. I choose to say Good Morning God

because it is a new day of recovery. I then say the Serenity, 3rd, and 7th Steps Prayers. This is my way of letting God know that he is in the driver’s seat. I became a passenger when I came into DA.

I am grateful to my Higher Power who I choose to call God that He led me to DA because I had \$4,000 in credit card debt and a \$7,000 loan from my 401K which I used for a down payment for my condominium. Also, decisions were being discussed as to whether my office would be closed. I did not know how I was going to pay this debt without a job. I am still in the same job; however, my job may be in jeopardy again as the Federal government approaches a significant fiscal crisis on January 1, 2013.

By the Grace of God, I was not jailed for writing bad checks. I would write checks knowing that I did not have enough money in the account to cover the checks. I had this sick thinking because I grew up with my family telling that God will take care of your needs. Therefore I would write checks because God knew that I need to pay my bills and He would give me the money to place into my account to cover the check.

I am grateful to my Higher Power because I did not lose my job because I was not paying my government credit card on time. If I had gone on business travel, I would take my reimbursement check and pay my personal bills. When I received my paycheck, I would pay the government credit card bill. I was not looking at due dates. One time when I paid my government credit card late, my supervisor had been notified of the fact. He came to my desk and asked me why I did not pay my credit card bill. I told him that I had paid the bill. He asked what happened. I told him that I had some financial problems and paid my bill late. Well, from that day on I paid my government credit card on time. However, I continued to play the shell game with my other bills. I would take the money that should have paid my bill and go to the theatre, or go out to dinner with friends, or take a trip. When I came home, the bills would still be there. Bigshotism is what is called.

Today, I do not use credit cards. In fact, I destroyed my personal credit cards. I paid the loan to my 401K. I have a sponsor, a spending plan and monthly Pressure Relief Meetings. I am in service for my online DA group. Today, I am celebrating a little more than seven months of abstinence. It is still not easy, but I have to practice this program one day at a time. A few weeks ago I had to pay a plumber \$165, but I was grateful, because I have a saving account for home maintenance with \$100. I fell \$65 short and I know that I need to increase the funds in that account. I do not have a perfect spending plan where I stick to it perfectly, but I am grateful to God that I have a plan.

My Higher Power is the driver and I am the passenger. Also, God allowed me to find a bill in the midst of my clutter the day before it was due. I was able to pay the bill by phone on the due date, Columbus Day. I am grateful that I was allowed to pay the bill on a Federal holiday. I have become sick and tired of being sick and tired of finding bill among mounds of clutter. I have begun decluttering. I am taking my abstinence seriously. I do not want to disappoint myself and my sponsor. I have a sponsee and I do not want to have to tell her that I lost my abstinence. I am trying to believe that my Higher Power is my employer. Sometimes, it is not easy when I encounter situations at work. I have to work for Him which means that I do my best each and every day. I have to practice the principles in all of my affairs including principles above personalities.

☞DEBTORS ANONYMOUS THIRD STEP

By Peter B. – DA Member

Third Step: “Made a decision to turn our will and our lives over to the care of God as we understood Him.”

My daily Mantra is:

HP, please accept my will today and I place the care of my life in your hands. I pray for the knowledge of your will and the power to carry it out. I pray that today you remove from me my character defects so I may be of use to you. Use me as a channel for your will and wisdom so that I might be a power of example for your way of life.....etc.

I know, that’s quite a mouthful and my Mantra continues to evolve, but it always begins with the 3rd Step. It’s my way to set the tone for the day. Yet, on any given day I may only be capable of saying, “HP, HELP!!” And then only if I remember to ask for it. My HP is very respectful of my right of free will. The HP of my understanding, while loving, kind, and compassionate is perfectly willing to let me wallow in my character defects until I ask for help. There is nothing passive about turning my will over. It is a direct and conscious act.

Even after 25 years in 12 step Recovery and 15 plus years in DA, it takes me each and every day to have a focused willingness to get out of my way and ask for help from my Higher Power. If I don’t, I can easily revert back to my old self-destructive ways and I still do. For example, right now I’m dealing with having said unprofessional statements several months ago to a friend and colleague, who has been my advocate. He has loyally hired me for production work for the last 18 years. My lack of restraint may have ended our personal and professional relationship.

It was off-handed comments I made over a number of days, many in the presence of others that I know now were an angry reaction to an incident and treatment from him I