

The Bottom Line

March 2012

And if the day count didn't impress you, she would bring out her oversized ledger in the meeting to show how she kept her numbers to say to the newcomer see this is how it works. It really works. Hers was the direct approach.

Zipora had no qualms about her commitment to DA and to service. She was a constant presence at the Tuesday night meeting first up at St. Ignatius where they struggled to keep the meeting going and then when they moved to a new location. She made it her personal project to head up the annual celebration of the DA anniversary each April by hosting a special meeting dedicated to marking the march forward in solvency.

There are so many fond memories of Zipora, how always welcoming she was at a meeting, her hugs and friendship as she shared her experience, strength, and hope. I know she's dearly missed by so many people in the fellowship who owe her a debt of gratitude for her service and how she shared her recovery with us all. Back in 2000 the World Service Conference was to be held in Albuquerque, New Mexico. I remember calling Zipora who was working at a travel agency out in Queens at the time. What a challenge recovery must have been for such a passionate and outspoken woman. For me zipping the lip was no problem, I was used to not making waves. So I called her up and asked for her help in arranging flights to Albuquerque. I've been around the fellowship a longtime and have a general rule of not mixing recovery and business, but her professional demeanor helped me step over my own boundaries by asking for her help. She found a reasonable fare and made the arrangements for us to fly from New York to Albuquerque. I will always remember her help and that beautiful flight down into the Albuquerque airport over the wonderful desert landscape and mountains — a landing to be remembered.

Her strength and encouragement helped countless people on the road to solvency. It wasn't unusual to bump into her Friday night at a restaurant down in the Village where she was meeting a sponsee before the self-employed meeting. How difficult it must have been for her when she was struggling with cancer to still get to a meeting, stand up and shout out her day count — "Thirteen years, seven months, and twenty-one days."

Thanks so much, Zipora. Thanks for everything you gave to help us all on the journey.

* * *

Faith and Abundance Skills
by Jeff N.

On a beautiful November Sunday, I was looking for something in a drawer, but found something greater that kept me indoors for the entire day. I found checks and letters to creditors

from the mid-1990s to the early 2000s that I no longer need. I spent a day at the paper shredder, emptying the bin to fill garbage bags laden with confetti. The cat, mystified by this commotion and the heavy bags, kept jumping into the emptied bin.

My mind was in a state: annoyed by this work, but somehow driven to finish. I hated the reminder of my debting history (asking myself with amazement, where did I get thousands of dollars to pay this creditor?, how did I ever afford to pay this much every month to those creditors (when in reality I could not)?, look how many creditors I had, WTF, OMG, etc.). At first I felt I was wasting my day touring the old house of horrors of an active debtor. Artifacts came to life, complete with names of creditors and collection agencies and agents with strange yet official-sounding job titles and long strings of account numbers (some of which I still remember) and dunning letters and warnings, with large amounts of (not my own) cash swirling around. (Not to mention banks no longer extant, and check designs reminiscent of style trends of the time, welcome letters making me feel special and important, my very own exclusive PIN and privileges.)

Then I saw an evolution. Check by check, letter by letter, a jumbled past became a story. At some point after starting DA, I had pressure relief groups. Soon after, the now-shredded checks and letters show, I began making payments to creditors that I could afford, putting my needs first. I began communicating with creditors on a monthly basis. Letters and checks became organized. Abundance grew; I evolved from going to an hourly computer rental store...to a dot matrix B&W printer and clunky desktop...to a color inkjet/fax/scanner/copier and laptop. While coming to this awareness of what had transpired, I was decluttering at the same time, looking forward to making room in my home and my life for more good stuff.

With hindsight, I know I reviewed a major life lesson. In DA, I moved from "hiding and denial" (from the DA Promises) and living like an indentured servant borrowing from one creditor to pay another, to "living in reality" (from the DA Promises), to paying what I could afford, to using my own earned money, and to getting my life in order (which turns out to be a lifelong project). It's interesting to see how old survival skills worked until I shifted to faith and abundance skills with the Higher Powered guidance of DA. I'm grateful that I no longer need the old files; I finally repaid my debt in April 2011. Recurring nightmares about creditors hounding me have ceased. There's more shredding to do, as I no longer need mid-2000-to-present letters as "history" or "evidence." But I am keeping the settlement letters. This review, albeit unintentional, has reinforced the memory of where I was, how I changed, and how I got here, and will linger for years to come.

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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

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The Crossroads — Spirituality & Money
By MacGyver

There's an old saying "the devil's at the crossroads". Folk wisdom holds that there is sorrow, trouble and danger at the intersection of two roads. In my life, spirituality and money were two streets that never crossed. For all I knew they were not in the same town. The lack of money had brought me to many dark solitary places, where I was in such crushing despair and emotional pain that I felt suicide was the solution to my problem and my life. There was no one to turn to as alcoholism had shredded my family. Relationships were fragile at best. I spent decades in a meditation cult where a third world born leader emphasized his twisted concept of spirituality instead of personal material ambition and generating income. Along with paying taxes, that was for the common people, not for the terminally unique devotees in his cult.

Any activity, art form or creativity that did not do something for the leader was discouraged. We were directed to cultivate an open heart and not think about money, material concerns

"You Can't Keep it Unless You Give it Away" — For Zipora

"Don't debt — NO MATTER WHAT." There she went again — like clockwork each time the chair asked for day counts, the dark haired woman with the sturdy foreign accent, waving a large green ledger sheet, would state her solvency time in days. She held on to that numbers page as if it were a life ring and she was in rough seas. The words were said in capitals. NO MATTER WHAT.

That was our Zipora who was devoted to recovering from debt and under earning one day at a time.

Her solvency was more precious than the Koh-I-Noor diamond to her and she guarded it with a fierce love.

Zipora's commitment to Debtors Anonymous was apparent to all who came in contact with her, as she did much service in meetings, sitting on Pressure Relief Groups, sponsoring newcomers and sharing her strength, hope and experience.

Zipora chose to remain in NYC when she became ill instead of relocating. That's how much DA meant to her.

She is in the Big Meeting in the Sky now, raising her hand to say, "Hi, my name is Zipora and I'm a debtor".

It is with genuine fondness, love, respect and gratitude to Zipora that the DA NYC Intergroup dedicates this issue of the Bottom Line to our "Zippy".

or our own needs. The guru's wants were to be our first concern before our own daily survival requirements. It should come as no surprise that him and his confederates became multi millionaires in short order. The majority of his followers shuffled along in second hand sneakers falling deeper into debt or black holes of deprivation.

We mediated endlessly, upon waking, before leaving the house, before eating, after activities and before going to sleep. At times 24 hour meditation sessions were held. Our goal was to be in a trance like state and to be like a child. We were expected to work with out pay at many activities and in his many business's. Sleep and rest were for the average citizen, not us special, advanced beings.

I was increasingly unhappy with in the organization and was informed that I was to blame. In the cults mind I was not grateful or spiritual enough. I was reminded that I was merely a worker bee peasant who ought to increase their cash love offerings to the guru. Often I did not have the price of a movie ticket nor was I able to afford a pair of new shoes for myself. A trip to the dentist was as possible then as a trip to the moon.

Both were not affordable options for a good devotee. After disengaging from the cult, I did not like to mediate. It reminded me too much of my life spent in captivity at the beck and call of a psychopathical con artist.

In DA I learned that I did not have to live like a third world refugee, I discovered that I have options and choices and that I live in an abundant universe. Debtors Anonymous does not dictate what my definition of spirituality is nor does it tell me what Higher Power to worship or pray to. I am reminded that this is a private issue and if I don’t want a higher power, I am not required by any person or entity to do so.

A miraculous aspect of my recovery has been for me to understand that taking care of me, all of my many desires and being happy is the sure path to genuine spirituality. I no longer must deny my needs for food, clothing, shelter, higher education and relationships. It is not my responsibility to make an unethical guru wealthier. Abundance is spiritual. Self care is spiritual. Identifying and recognizing my needs is a spiritual practice. In order for me to live abundantly I need to nurture my soul. I can do this by practicing the 11th step by prayer and or meditation.

There is a great little 11 step meeting on Saturdays — “Sought through Prayer and Meditation” — from 4:15pm to 5:15pm at the GLBT Center on 13th Street. A silent meditation is held for 12 minutes. I often feel much more serene after the meeting than when I walked into the room. This is the crossroads of money and spirituality. Come join us, we’ve saved you a seat.

* * *

Zipora

By Murray N.

I first saw Zipora at the Friday night 12E12 meeting. Actually I should say I first heard Zipora. She spoke with a loud voice and declared things with enormous authority, including the exact number of days she’d been solvent. Not long after starting DA, I approached Zipora with a dilemma.

“Can I talk to you?” “Of course!” was her reply. “But first, tell me...do you keep your numbers?” “Sometimes,” I answered “You have to keep your numbers! That is the most important thing. The magic is in the numbers!” I was perspiring a little. She was clearly enjoying herself. “OK”, she said “Now tell me what you want to know.” I told her that I was being interviewed by a major television network about one of my projects, and that I needed new clothes. Since I didn’t have the money, someone had suggested that I buy the clothes, wear them only for the interview, keep the labels on, and take them back Zipora went nuts.

“Are you crazy?!! Have you completely lost your mind????!!!!!” People were turning their heads. I felt the blood rushing to my

face. “That is what you call debting!” she continued...I was trembling. “Darling,” she said, as her voice suddenly turned from fierce to gentle, “Do you have a shirt to wear”? “Yes”, I replied “Do you have a jacket and a pair of pants and a pair of shoes?” “I have them all” I said. “Then put on what you have, and let your beauty shine through. You are gorgeous just as you are. You don’t need new clothes”

I took Zipora’s advice. The interview was extraordinary. After that I began to call Zipora on a daily basis. Before important meetings with clients and after. She advised me about letters and friendships, even about my relationship with my spouse: “Darling, you are lucky to have someone who loves you so much. Be nice to him”

Whenever I spoke to Zipora she asked the same question. “Are you keeping your numbers?” After about three years in the program, I noticed that my life had improved radically: art, business, relationships. Simultaneously, I stopped keeping my numbers. “I don’t know what it is,” I would confess to Zipora, “I just don’t feel like it. I am resisting like crazy.” Every day she asked, and every day I told her the same thing. Not today. Not today. “It’s never too late to start your day,” she would say. “Start today.”

Two days before Zipora died, I called her from the street. Her voice was very weak. “How are your numbers darling? Are you keeping them?” “I can’t do it for myself ” I said. There was a silence, “Maybe if I do it for you, it will be easier.” “I don’t care who you do it for! Do it for me. Just do it!” I have kept my numbers ever since. I keep my numbers for Zipora.

* * *

A Gift from Zipora

By Ilana

This is what I wrote a few days after Zipora,z"l (her memory should be blessed), died, when the pain of losing her was so intense. I was at a meeting crying and someone suggested that I write down some things that she would have said to me over the years. It was a very helpful and healing exercise. Writing is a tool that I have learned in program especially doing the steps. Sometimes it still hurts to not have her around, then I look for the letter Z in a billboard or license plate and I’m connected with her again and I hear her words of wisdom. This is the letter that I wrote to Zipora:

Dear Zipora, Oh my goodness. How much I miss you. I didn’t realize that not being able to call you would be so painful. Someone suggested tonight that I write down things you would’ve told me. Here goes:

- G-d take away the fear
- Go to sleep you’re tired
- Look in the mirror and say “I love you”

- You’re the expert
- Thy will not mine be done
- I just want to give good service
- How can I be of good service
- I hate everybody, G-d bless them with health of mind, body and spirit.
- Put a tissue or napkin in your hand, it’s you holding G-d’s hand in yours.
- Saying any of the 12 step prayers that can be found on a meeting list.
- I might be a pain in the butt, but there is something in me that’s special and you want to learn from it.

Zipora knew people. She knew how to reach the heart of her fellow debtor and didn’t fool around about it. She was honest, sometimes brutally honest. That’s okay, it helped the quiet, shy and fearful person in me begin to set boundaries.Slowly things are falling into place. I miss Zipora,z"l. But, I speak with her everyday and sometimes several times.

Sometimes there’s a Z in the license plate in front of me just when I’ve reached out to her. Oy vey, its not easy. I’m grateful to be in program where I am surrounded by those who knew her, and by signs of her through many ways.

Every Friday when I would drive home from work I would speak with Zipora using my hands free cell phone. We would share laughs, tears, pain, hope, strength and experiences. The first Friday ride home after her death was very difficult. I was crying as I was driving, “Zipora, I miss you. How can we speak? This is so painful.” As I drove I suddenly saw a huge billboard on the left side of the expressway that said in large bold letters “SAVE MONEY”. I stopped crying and smiled.

At that moment I realized that we would always be connected even after her death. There have been several other moments like this one since then. So I speak with her everyday.

I am grateful to have known Zipora and look forward to continuing to learn from her. She always reminded me about “Our Primary Purpose” – is to help the compulsive debtor. That was her focus in life. She did that selflessly every day until her death. Prepared for her funeral expenses with her pressure people and sponsor so that she would be solvent even after her death. What an inspiration!

Zipora, You were a great teacher, so great that you still keep teaching even after your death. I am forever grateful to you for being in my life and allowing me to be your student. Sometimes I gave you a tough time. I wasn’t always eager to learn. As I’ve heard before, “Easy Does It, But Do It!” That’s what you taught me. Thank you, Ilana

* * *

My Two Cents

By Grateful in New York

The things that I learned from Zipora: She joined DA, as I understand it, to prove to some friends that they were wrong in thinking that DA would help her! I believe she felt that since getting laid off wasn’t her fault and she did try to find work, she wasn’t a debtor and therefore DA couldn’t help her with her money problems.

So that taught me that DA works whether you believe it will work or not! — If you work it! Which, as anyone who knew Zipora knows, she really worked it! Whoo, did she!

Next, Zipora taught me that there are many gifts in our 12-step fellowship even when we suffer from “terminal uniqueness,” and think, “I’m not like those people who have that problem, so there’s probably nothing here for me.” We just have to show up, be there, and keep our ears and hearts open, and we gain support, friendship, fellowship, and many tools to use to run our lives better. For me, I wasn’t looking for spirituality, but that’s what I have gained by showing up and keeping my terminal uniqueness bound and gagged and stuffed deep down in my backpack at meetings.

Of course I adored Zipora’s straight-from-the-hip communication style and hilarious humor! Oh, but her monologues — oops — I mean qualifications, made me laugh! And I loved that she was always so narrow-minded about the program’s being wonderful and helpful. It was “that way or the highway!” Period!

And finally I benefitted from and was moved by her support of my own artistic career. She was a fan and let me know in no uncertain terms. Of course I miss her and am so happy that she was a part of my life for a few years...

Signed, Grateful in New York.

* * *

Walking the Walk-Zipora

By Nancy S.

Since I’m a little late getting around to writing this, it’s already Rosh Hashanah 5772 and a work acquaintance just sent around a post on Facebook to see if 5772 people would friend a greeting for the new year. It reminded me of Zipora and that I should be sending off my remembrance of her to the Bottom Line.

What I recall most fondly about Zipora was her commitment to her recovery. Who was ever at a meeting with her would forget her roaring out her day count? “Thirteen years, six months, twenty-six days.” There was no doubt about how important DA was in her life and all her days of solvency.