

	SUN	MON	TUE	WED	THU	FRI	SAT
UPSTATE / WESTCHESTER COUNTY / ROCKLAND COUNTY (cont'd)							
RECOVERY IN RHINEBECK – Third Lutheran Church 29 Livingston Street, Rhinebeck, NY 12572					7pm to 8pm		
WOODLAWN PROSPERITY VISIONS- St Mark's Lutheran School 7 St Marks Place, Yonkers, NY 10701—meet in school (left of church—enter through front gate on Kimball Avenue)					7pm to 8pm		
NEW ROCHELLE LITERATURE STUDY MEETING Trinity St. Paul Church, 311 Huguenot Street, New Rochelle, NY 10801 (parking in the rear)					7:30pm		
SERENITY THROUGH SOLVENCY – Grace Church of Nyack, 130 First Avenue, Nyack, NY 10960 This meeting was reported closed						5:30pm	
NEW VISIONS – Overlook Methodist Church — WA 233 Tinker Street, Woodstock, NY 12498. Park in rear (2 miles west of Woodstock on Route 212 on the way to Bearsville)							10:30am to 12pm
<p>Intergroup is not currently selling DA literature on a weekly basis. Intergroup will continue to offer literature at special events sponsored by Intergroup, such as Share-A-Day. Groups and individuals can purchase DA literature through the DA World Service Office at (800) 421-2383 or http://debtorsanonymous.org.</p>							

- B** = Beginners Meeting
- R** = Regular Meeting
- S** = Step Meeting
- T** = Tradition Meeting
- O** = Open to Public
- WA** = Wheelchair Accessible

This meeting list of
DA of Greater New York
is checked for accuracy and
updated with the latest information
with your help.

Please report corrections to:
help@danyc.info

Empire State
DA Intergroup serves Mid-Hudson,
Albany/Capital District (Kings, Woodstock,
Albany). For more information about
Mid-Hudson and Capital District DA
meetings and events, contact the Empire State
DA Intergroup at: (888) 344-1990.

Meeting List — December 2017

DEBTORS ANONYMOUS OF GREATER NEW YORK

PO Box 452
Grand Central Station
New York, NY 10163
help@danyc.info

Meeting Phonebank
(212) 969-8111
Call for latest info
on meetings & events

*For information on meetings outside our area
& throughout the world, contact:*

DA General Service Office
PO Box 920888 — Needham, MA 02492-0009
Phone (781) 453-2743 or (800) 421-2383
Fax (781) 453-2745
www.debtorsanonymous.org



Intergroup

DANYC Intergroup serves all DA groups meeting in the Greater New York area by coordinating ongoing operations, special events, meeting lists and other publications. Intergroup is supported by contributions taken at each meeting (see the "Suggested Group Contribution Policy") as well as from personal contributions from members. There are 12 elected positions in Intergroup, which require six months without incurring new unsecured debt and two pressure relief meetings. Each group in the New York area can send up to two voting representatives and one non-voting alternative representative. Ninety days without incurring new debt is recommended for group representative - however, each group is autonomous in determining its own requirements for representatives. The elected positions at Intergroup are:

- President
- Vice President
- Treasurer
- Recording Secretary
- Literature Sales Coordinator
- Website Coordinator
- Correspondence Coordinator
- Outreach Coordinator
- Bottom Line Coordinator
- Special Events Coordinator
- Spanish Language Coordinator
- Archive Coordinator
- Phone Meeting List Coordinator
- Meeting List Coordinator

Intergroup Meetings

Intergroup meetings generally take place on the last Thursday of the month at Crossroads Church, 410 West 45th Street, New York from 6:45 to 8:45pm. The nearest subway stop is 42nd St. & 8th Ave. (A,C,E) exit at 44th Street. All DA members are welcome to attend.

General Service Representatives

Elected representatives from each Debtors Anonymous Group coordinate service for the international fellowship of Debtors Anonymous. Monthly meetings of the New York area GSRs generally take place on the last Wednesday of each month from 6:30 to 8:30pm. The first meeting each Quarter is at the Crossroads Church, 410 West 45th Street. The nearest subway stop is 42nd St. & 8th Ave. (A,C,E) exit at 44th Street. Other meetings are via conference call Dial-In: 605-475-5900 access code: 520378. Visit the GSR website: www.danyc40.weebly.com for monthly location information. This is a business meeting, and is not recommended for beginners looking for a recovery meeting.

Suggested Group Contribution Policy

After each group has paid expenses (rent, literature, etc.), and a prudent reserve is retained in the treasury, the balance can be contributed to DA service bodies.

It is suggested that **45% of the balance be sent to NY Area DA Intergroup** at the following address: Debtors Anonymous of Greater New York, P.O. Box 452, Grand Central Station, New York, NY 10163; **45% of the balance be sent to DA General Service Office**, P.O. Box 920888, Needham, MA 02492-0009; and **10% of the balance be sent to DA GSR of Greater New York**, P.O. Box 1215 Murray Hill Station, New York, NY 10156-0605.

WELCOME TO DEBTORS ANONYMOUS:

Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the DA recovery program based on the Twelve-Step principles.

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in DA. Our Fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

SERENITY PRAYER:

God, grant me the serenity
to accept the things I cannot change;
courage to change the things I can;
and wisdom to know the difference.

DA of Greater NY website: <http://www.danyc.info>

	SUN	MON	TUE	WED	THU	FRI	SAT
MANHATTAN							
DA & BDA: RECOVERING FROM UNDEREARNING, FEAR OF SUCCESS, & VISION ISSUES – WA Houston Street Center, 273 Bowery (southeast corner of East Houston Street) Meeting limited to 70. Arrive early to ensure access.	10:00am to 11:15am						
CREATING YOUR VISION – R The Lesbian, Gay, Bisexual, and Transgender Community Center 208 West 13th Street (between 7th & Greenwich Avenues)	12:30pm to 2:00pm						
CLEARING THE WAY – R (Focus on Clutter & Solvency) St. Ignatius Loyola Parish House Library 980 Park Avenue (between East 83rd & East 84th Streets)	4:00pm						
TOOLS – B, WA Bronfman Center of NYU located at 7 East 10th Street	6:00pm to 6:50pm						
INTEGRITY – R, WA Bronfman Center of NYU located at 7 East 10th Street	7pm to 8:30pm						
MALIBU DINER – R back booth— 163 West 23rd Street (between 6th & 7th Avenues) MON- POWERHOUSE / TUES- MORNING AFFIRMATIONS / WEDNESDAY- MALIBU MORNING / THURSDAY- STEPS / FRIDAY- FRIENDS & FAMILY		7am	7am	7am	7am	7am	
DA MONDAY LUNCHTIME MEETING – R, WA Moravian Church 154 Lexington Avenue (corner of 30th Street) red brick building		12:30pm					
STEPS – TOOLS S Holy Trinity Rectory 211 West 82nd Street (side entrance)		12:30pm to 1:45pm					
ABUNDANCE – 415 East 72nd Street (between 1st & York Avenues) ground floor, art gallery, Literature Available. For info:webmaster@dany.com		B 7:00pm R 8:00pm					
LESBIAN AND GAY ALL WELCOME MONDAY NIGHT STEP MEETING OF DA –S The Lesbian, Gay, Bisexual, and Transgender Community Center 208 West 13th Street (between 7th & Greenwich Avenues)		7:30pm to 9:00pm					
INWOOD PROSPERITY – Holy Trinity Episcopal Church 10 Cumming Street. A Train to Broadway & Dykman Corner of Seaman & Cumming, Literature Meeting		7:30pm					
ENOUGH – R St. Margaret's House, Library 49 Fulton Street (between Cliff & Pearl Streets)			12:15pm				
DA WAY – R WA St. Peter's Church 54th Street & Lexington Avenue, LL2, Heritage Room			12:30pm				
FOLLOWING YOUR INNER VOICE – Houston Street Center, 273 Bowery (corner of East Houston)			6:00pm to 7:30pm				
JOHN H. PROSPERITY GROUP – St. Michael's Episcopal Church 225 West 99th Street, Gray Lounge, entrance on 99th Street, between Amsterdam & Broadway.			7:00pm to 8:00pm				
BUSINESS OWNERS' DEBTORS ANONYMOUS St. John the Baptist Church 213 West 30st Street (between 7th & 8th Avenues) downstairs to St. John's Hall to the left of the church entrance, not wheelchair accessible				BDA B -5:30pm R -6:40pm			
A CLASS ACT: A Steps and Traditions Workshop S,T The Church of St. Mary The Virgin 133 West 46th Street 2nd Floor (between 6th & 7th Avenues) might need to ring 2nd floor bell not wheelchair accessible info:theworkshop@gmail.com				5:45pm to 6:45pm			
SOLVENT – McBurney YMCA 125 West 14th Street (between 6th & 7th Avenues)				7:00pm			
BDA – Holy Name Church (Little Room) 207 West 96th Street (between Broadway & Amsterdam)				8:45pm to 9:45pm			
VISION MEETING – WA St. Margaret's House Library 49 Fulton Street (between Cliff and Pearl Streets)					12:30pm		
COMPULSIVE SHOPPERS/OVERSPENDERS – Arts Building, 303 West 42nd Street, Room 404 (between 8th & 9th Avenues)					5:30 to 6:30pm		
SOLVENCY TODAY AND EVERY DAY O,B,S,—WA The Actor's Fund, 729 Seventh Avenue, 10th floor (between 48th & 49th Streets) wheelchair accessible info:theworkshop@gmail.com					6:30pm to 7:30pm		
SHOWING UP ACTION GROUP – The Sheen Center 18 Bleecker Street (corner of Bleecker and Elizabeth Streets) Entrance to the building is on Elizabeth Street sign in at front desk & ask for meeting room location					6:45 pm		
OVERCOMING FEAR OF SUCCESS & UNDEREARNING B R Seventh Day Adventist Church, 232 West 11th Street (between West 4th Street & Waverly Place)					8:00pm to 9:30pm		

THE TWELVE STEPS OF DEBTORS ANONYMOUS

1. We admitted we were powerless over debt—that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

DEBTORS ANONYMOUS TWELVE TRADITIONS

1. Our common welfare should come first; personal recovery depends upon DA unity.
2. For our group purpose there is but one ultimate authority—a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for DA membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or DA as a whole.
5. Each group has but one primary purpose—to carry its message to the debtor who still suffers.
6. A DA group ought never endorse, finance, or lend the DA name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
9. DA, as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

12 Steps and Traditions
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	SUN	MON	TUE	WED	THU	FRI	SAT
MANHATTAN (cont'd)							
COURAGE TO CHANGE – WA St. Peter's Church 54th Street & Lexington Avenue						11:30am to 12:30pm	
BLUEPRINT FOR PROSPERITY – S Metro Baptist Church 410 West 40th Street just west of 9th Avenue (ring bottom bell)						12:30pm	
SELF-EMPLOYED First Presbyterian Church 12 West 12th Street (entrance on 5th Avenue)						B 7pm R 8:15pm- 9:27pm	
STEPS TO PROSPERITY St. Ignatius Loyola Church Rectory, ring bell 980 Park Avenue (between East 83rd & 84th Streets)						7:15pm to 8:45pm	
BDA: TOOLS & RECOVERY O R Hazeldeen/Betty Ford 283 West Broadway (1/2 block from Canal Street A,C, & E station)						8:00pm to 9:00pm	
DA VISIONS Realization Center 25 East 15th Street, 7th floor (between Union Square West & 5th Avenue) ask receptionist for room number							9am to 10:15am
WRITERS' PROSPERITY MEETING The Lesbian, Gay, Bisexual, and Transgender Community Center 208 West 13th Street (between 7th & 8th Avenues)							11:15am to 12:45pm
UPTOWN VISIONS All Angels Church 251 West 80th Street (between Broadway & West End Avenue)							11:30am to 1pm
SATURDAY RECOVERY St. Peter's Lutheran Church 619 Lexington Ave.(enter on 54th Street, ground floor of Citicorp Building)							B 2pm R 3pm
JUAN H. (Habla Español / Spanish Speaking) Public Space at 56th Street & Madison Avenue (Spanish language meeting)							4pm to 5pm
DA SOUGHT THROUGH PRAYER & MEDITATION Lesbian and Gay Community Services Center 208 West 13th Street (between 7th & 8th Avenues)							4:15pm to 5:15pm
BEYOND YOUR WILDEST DREAMS: ENDING UNDEREARNING Holy Name Church, lower level AA room 207 West 96th Street (between Broadway & Amsterdam Avenue)							6:30pm to 7:30pm
BROOKLYN							
CROWN HEIGHTS BACK TO BASICS Epiphany Lutheran Church 721 Lincoln Place (between Nostrand & Rodgers) Room 5. Not wheelchair accessible		4pm to 5:30pm					
SHOWING UP ACTION GROUP – Williamsburg Northside School 70 Havemeyer Street, Brooklyn, NY 11211 G or L subway, B24 bus to Metropolitan-Lorimer stop enter and go downstairs to the left to meeting room		7pm to 8pm					
PARK SLOPE TOOLS All Saints Church — enter through the garden 286 7th Avenue (7th Avenue & 7th Street) Brooklyn, NY 11215		12pm to 1pm					
BDA: SELF-CARE AND EARNING 461 6th Street (corner of 7th Ave.) Enter on 6th St. F Train to 9th Street. By bus- B61, B67 or B69		6pm to 7pm					
MONEY DRUNKS R US Devoe Street Baptist Church, Williamsburg 140 Devoe Street (between Manhattan and Graham Avenues) enter through gate and down small staircase, side of church		6:30pm to 7:30pm					
SUNRISE VISIONS Tio Pio (Diner), across from the movie theater 119 Court Street, Brooklyn, NY			7am to 8am				
COURAGE TO CHANGE STEP MEETING – S Plymouth Church of the Pilgrims, 75 Hicks Street (corner of Orange Street) Brooklyn Heights 11201. Step meeting first meeting of the month				6:30pm to 7:30pm			
TOOLS FOR ABUNDANCE – Christ Church 326 Clinton Street, Brooklyn, NY 11231 Enter through gate on Clinton Street. Contact: 347-457-7628							9:30am to 11am
QUEENS							
STEPS & TOOLS – S Our Lady of Mercy School (auditorium) 70-01 Kessel Street (at 70th Avenue), Forest Hills, NY 11375							12pm to 1:15pm
SUNNYSIDE SOLVENCY Young Israel of Sunnyside 43-01A 46th Street (at 43rd Avenue), Sunnyside, NY					6:30pm to 7:30pm		
NEW JERSEY for a more complete list of meetings in NJ & PA: www.njpada.org							
SOLVENCY NOW – This meeting was reported closed 8th Street at Washington Street (storefront), Hoboken, NJ 07030 easily accessible via the PATH train or bus #126 out of Port Authority					7:00pm		

THE TOOLS of DEBTORS ANONYMOUS

Recovery from compulsive debt begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debt by practicing the 12 Steps and by using the following tools.

- 1. Meetings-** We attend meetings at which we share our experience, strength and hope with one another. Unless we give to newcomers what we have received from DA, we cannot keep it ourselves.
- 2. Record Maintenance-** We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.
- 3. Sponsorship-** We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.
- 4. Pressure Relief Groups & Pressure Relief Meetings-** After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formulation of a spending plan and an action plan.
- 5. Spending Plan-** The spending plan puts our needs first and gives us clarity and balance to live within our means. It includes categories for income, spending, debt payment and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a prudent reserve, retirement and special purchases.
- 6. Action Plan-** With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.
- 7. The Telephone and the Internet-** We maintain frequent contact with other DA members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other DA members before and after taking difficult steps in our recovery.
- 8. DA and AA Literature-** We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debt.
- 9. Awareness-** We maintain awareness of the danger of compulsive debt by taking note of bank, loan company and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debt or spending.
- 10. Business Meetings-** We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery.
- 11. Service-** We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what so generously has been given to us.
- 12. Anonymity-** We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other DA members at any time will not be repeated.

B = Beginners Meeting
R = Regular Meeting

S = Step Meeting
O = Open to Public
T = Traditions

WA = Wheelchair Accessible
BDA = Business Owners DA

SUN	MON	TUE	WED	THU	FRI	SAT
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LONG ISLAND

SERENITY SUNDAY STEP WORKSHOP Syosset Community Church 36 Church Street, Syosset, NY 11791 (school basement)	9:30am to 11am					
DON'T PANIC-O Ascension Lutheran Church, Room 9 33 Bayshore Road (off Route 231) Deer Park, NY 11729		7pm to 8pm				
ALL SEASONS DA/BDA VISIONS – The Yule Room, The First Presbyterian Church, 350 Main Street, Amagansett, NY entry at the rear of the church on Meeting House Lane		7pm to 8pm				
SOLVENCY THROUGH SERVICE – St Thomas of Canterbury Church 90 Edgewater Ave. meets in Parish House, (corner of Brookside Drive & Edgewater Avenue). Smithtown, NY 11787		S 7:30pm R 8:00pm				
MERRICK ABUNDANCE / PROSPERITY , Cure de Ars Church 2302 Merrick Ave. (Rm 210-2nd floor of school) Park in rear parking lot of church, walk to the left of school to 2nd entrance (sign for 'meeting rooms') TUESDAY-ABUNDANCE (BDA, B - S, R) SATURDAY-PROSPERITY (B, R, BDA)			BDA 6pm B-S 7pm R 8:15pm			B 9:10am R 10:15am BDA 10:40a
JUST SHOW UP! Ascension Lutheran Church, Room 9 33 Bayshore Road (off Route 231) Deer Park, NY 117				7pm		
KEEP IT GREEN – East Hampton Senior Citizens' Center 128 Springs Fireplace Road, East Hampton, NY 11937					8pm to 9:15pm	

CONNECTICUT

BDA MEETING Christ & Holy Trinity Church, Main building, Back entrance Ground floor - Enter continuing to the right, Classroom K-2 75 Church Lane, Westport, CT 06880 Enter parking lot from Elm Street.		7:30am				
VISIONS Saugatuck Congressional Church Room 206 245 Post Road East (Route 1) Westport, CT 06880		7:00pm				
WEST HARTFORD PROMISES MEETING-O, WA Elmwood Community Church second floor (follow signs) 26 Newington Road Church shares driveway with CVS. If lot is full park across the street. To leave a message/inquiry for a group member, or to get directions, phone: (860) 459-4611 or email: dawesthartford@gmail.com		7:30pm				
DA MEETING-ACTIONS TOWARDS VISIONS The Presbyterian Church of Old Greenwich, Room 102 38 West End Avenue, Old Greenwich, CT 06870			6pm to 7pm			
WEST HARTFORD BDA MEETING 10 Crossroads Plaza Wellness Center Albany Avenue West Hartford, CT 06117. Located on second floor above the post office. To leave a message/inquiry for a group member, or to get directions, phone: (860) 459-4611 or email: dawesthartford@gmail.com			7:30pm to 8:30pm			
ABUNDANCE, NOT AFFLUENCE Saugatuck Congressional Church Room 206 245 Post Road East (Route 1), Westport, CT 06880				7:30am to 8:30am		
BRISTOL DA STEP & VISION MEETING – First Congregational Church 31 Maple Street Bristol, CT 06010. Ground floor of school building. Enter back parking lot. Downstairs to meeting room. To leave a message/inquiry for a group member, or get directions, phone (860) 459-4611 email: info@ctabundance.org website: www.ctabundance.org				7:30pm to 8:30pm		
NEW HOPE St. Catherine of Siena Church (Room 101) 4 Riverside Avenue, Riverside, CT 06878					7:30pm to 8:30pm	

UPSTATE / WESTCHESTER COUNTY / ROCKLAND COUNTY (cont'd on next page)

NEW HOPE – St Paul's Episcopal Church (upstairs) Route 94 & Maple Avenue, Chester, NY 10918	6pm to 7pm					
DA MEETING DELAWARE COUNTY Tom Kelly CPA office (2nd floor) 118 Main Street Delhi, NY 13753 1st & 3rd Monday of each month. No meeting on Monday holidays		12:00pm to 1:00pm				
CROTON SOLVENCY FIRST Holy Name of Mary Parish Center, Bottom Floor back of the Church second room on the right 110 Grand Street, Croton-on-Hudson, NY 10520		7:30pm to 8:45pm				
STEPS TO SOLVENCY -O 19 Robert Pitt Drive Suite 113 - Monsey, NY 10952 Focusing of the steps and tools of DA - not handicap accessible			7:30pm to 8:30pm			
NEW BEGINNINGS (focus on Steps & Tools)– Old Dutch Church front entrance, upstairs, follow signs to meeting room location is NOT handicapped accessible 272 Wall Street, Kingston, NY 12401			7pm to 8:15pm			

B = Beginners Meeting
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S = Step Meeting **T** = Traditions
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BDA = Business Owners DA

THIRD STEP PRAYER:

God, I offer myself to Thee— to build with me and do with me as Thou wilt. Relieve me of the bondage of self, that I may better do Thy will. Take away my difficulties, that victory over them may bear witness to those I would help of Thy Power, Thy Love, and Thy Way of Life. May I do Thy will always! Amen.

SEVENTH STEP PRAYER:

My Creator, I am now willing that you should have all of me, good and bad. I pray that you now remove from me every single defect of character which stands in the way of my usefulness to you and my fellows. Grant me strength, as I go out from here, to do your bidding. Amen.

ELEVENTH STEP PRAYER:

Lord, make me a channel of Thy peace that where there is hatred, I may bring love that where there is wrong, I may bring the spirit of forgiveness that where there is discord, I may bring harmony that where there is error, I may bring truth that where there is doubt, I may bring faith that where there are shadows, I may bring light that where there is sadness, I may bring joy. Lord, grant that I may seek rather to comfort, than to be comforted to understand, than to be understood to love, than to be loved. For it is by self-forgetting that one finds. It is by forgiving that one is forgiven. It is by dying that one awakens to Eternal Life. Amen.

STATEMENT OF PURPOSE

In Debtors Anonymous our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors.

A WORD TO NEWCOMERS

If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with DA before deciding whether or not this program is for you. If you identify with some or all aspects of compulsive debtors, we hope you will join us on the path of recovery and find the peace, joy and love

RESPONSIBILITY PLEDGE

I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.

CLOSING STATEMENT

In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without the fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose—to recover from compulsive debtors one day at a time.