## The Bottom Line

A Publication of the Debtors Anonymous Intergroup of Greater New York

bottomline@danyc.org

## February 2005

www.danyc.org

## **Editor's Notes**

Hi, Folks,

The subject of this
Bottom Line is Service.
Much of this issue was
put together by our
previous Editor, Lenore.
It has been updated &
the intergroup treasurers
report added.

Thank you, Lenore for your generous service.

"Service gladly rendered, obligations squarely met, troubles well accepted or solved with God's help, the knowledge that at home or in the world outside we are partners in a common effort, the fact that in God'd sight all human beings are important, the proof that love freely given brings a full return, the certainty that we are no longer isolated and alone in self-constructed prisons. the surety that we can fit and belong in God's scheme of things - these are the satisfactions of right living for which no pomp and circumstance, no heap of material possessions, could possibly be substitutes." --Bill W. - 12 & 12

your stories as a
Microsoft Word file or as
text in the body of an
email to
bottomline@danyc.
org. Or send typed or
handwritten submissions
to: The Intergroup of DA

Just a reminder -- send

- ATTN: Bottom Line, PO. Box 452, Grand Central Station, New York, NY 10163. The Guidelines for writing are on the back page of this publication.

> Peace & Prosperity, Gretchen

## The 2005 DA World Service Conference:

It's never too soon to start planning!

THE 2004 WORLD SERVICE CONFERENCE held in August in Sacramento, CA, was a great success! But it's not too early to remind members of our next major Debtors Anonymous event - the 2005 Conference which will be held in the Philadelphia Area, August 24th - 28th.

The World Service Conference is usually described as a three-day business meeting. Business meetings are the tool everyone loves to hate, but most of the General Service Representatives (GSRs) and Intergroup Service Representatives (ISRs) who attend the Conference return home feeling exhilarated and energized from an intense, spiritual experience of service.

Perhaps a brief overview of what the Conference is and does is in order. As the name suggests, the World Service Conference is the annual world conference of delegates from DA meetings. One of the remarkable features of the Conference is that each of the approximately 500 DA meetings, including dozens around the globe as well as online groups, are directly represented. This is in contrast to AA, for example, where the number of meetings worldwide makes it necessary to have several layers.

The delegates may be GSRs, elected by groups, or ISRs, who are delegates from the many Intergroups. The remarkable fact about DA is that the number of delegates increases in direct proportion to the growth of DA.

According to the DA Preamble, Step Twelve and Tradition Five, the primary purpose of every Conference, and as it is of every DA group, is to reach the debtor who still suffers. Period. That goal takes many forms, and so there is much to do. However, that is DA's goal, from the Preamble, to Step Twelve, to Tradition Five, and through all the activities of DA as a whole. That is how we recover, one day at a time, from the compulsion to incur unsecured debt.

We cannot keep what we have received unless we give it away. The Conference is where the DA program figures out how to keep the gift of recovery by giving it away. That is why Conference work is so exhilarating - the delegates are devoting their time, vision, and best energies to the most basic kind of service: the kind that invigorates recovery.

## The Conference and the Money

The conference in New York the summer of 2002 cost nearly \$75,000 for expenses such as meeting rooms, printer and copier paper and for our parliamentarian, Mike. Delegates must pay for themselves through registration fees; room and board and "pass-through" costs. Conferences are also fund-raisers for the General Service Office (GSO) and the General Service Board (GSB). At the same time, the purpose of the Conference is a great opportunity to gather DA groups from around the world in one

Debtors Anonymous of Greater New York
P.O. Box 452 Grand Central Station New York, NY 10163 917-319-

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

place, so these two considerations are carefully weighed.

"When anyone, anywhere, reaches out for help, I want the hand of D.A. always to be there. And for that: I am responsible."

## **Getting Down to Business**

The General Service Board (Trustee) Committee Reports session functions like any group's business meeting. The committees report on activity during the previous year. The Board committees are:

- BDA (Business-owners Debtors Anonymous)
- Executive
- Finance
- Information and Technology
- Literature Review
- Long-Range Planning Nominations
- Publications
- Prosperity

## The Conference Agenda

The agenda is made up of old business from the previous years and the new concerns brought by delegates to the Open Forum at the beginning of the Conference. That's it. This is an extraordinary feature of this stage of DA; Concerns expressed to your GSR become part of the Conference agenda.

## **Before Committee Work Begins**

While some of the trustees are assigning the concerns from the Open forum to the various Conference committees, the committees elect officers. At this point some of the preliminary proceedings may change from year to year, in response to the previous year's work.

For example, in 2002, at the 16th World Conference in New York, the trustees felt that determining the Group Conscience, which, according to Tradition Two, tells us is where the group's Higher Power is expressed, was best achieved by encouraging groups, beginning with the Conference committees, to follow Robert's Rules of Order. A brief session with the new Chairs of the Conference committees was dedicated to reviewing the main principles and procedures. (As I recall, the phrase "Please wait to be recognized" was appreciated as offering a rich opportunity for personal growth.)

## **Committee Service**

The delegates break up into Conference committees and caucuses.

Delegates are encouraged to try out several if they're not sure where they would prefer to serve, and to be aware of the time commitment (committees and caucuses usually meet for approximately 12 hours during the Conference).

The first action of the committees is to set the agenda, by listing old business and prioritizing new concerns received from the Open Forum.

The difference between a committee and a caucus are that the a caucus makes motions and as well as recommendations, and has money available to them, if they present Spending Plans; the committees continue their work throughout the year.

## There are six Conference Committees:

1. The Conference Committee addresses anything that concerns the physical concerns of the Conference. for example, this committee reviews bids from various cities to host future DA Conferences, and moves to accept one at the convocation.

This committee also established the scholarship fund that is intended to bring more of the smaller or more distant, and therefore under-represented, areas to the Conference. Regionalization is another ongoing subject - how to bring the DA message to both the debtor who is aware of DA and those who aren't. (A long-range plan of the New York-area GSRs is to host a regional Conference with New York and other Intergroups).

- 2. The Fellowship Communications Committee publishes *Ways & Means*, DA's world newsletter. To subscribe, see debtorsanonymous.org or send \$8.00 to the General Service Office at the Needham, Massachusetts, address on the front of your meeting list. This committee address issues with emerging from the on-line meetings such as how to collect contributions.
- **3.** The Internal Operations Committee is concerned with the GSO, which is often the newcomer's first contact with DA. Every year the office, manned by the impressive Howard, mails out hundreds of pieces of literature, sends Meetings-in-a-Box to new meetings in underserved areas, and answers literally thousands of e-mail letters, and telephone calls.
- **4.** The Literature Committee generates ideas for new literature and reviews proposed literature.
- **5. The Public Information Committee** seeks to reach the still-suffering debtor, guided by the Traditions.

Some recent initiatives were fostering Spanish-language meetings, and performing outreach to debtors in prison.

A New York GSR committee is distributing Conference-approved public-service announcements to local radio stations. (Many DA members feel that such active outreach goes against Tradition eleven. A good group activity would be to dedicate a meeting, or part of a meeting, to reading and discussing Tradition Eleven.)

**6. Resource Development.** This is the fund-raising committee. One committee recommendation was to change the name of Wish Week, DA's anniversary on April 15, to World Service Week. They also encouraged groups to enjoy fellowship and gratitude on this occasion by hosting an event intended to raise money for the GSO, which includes the expenses of the Board.

The Caucuses are:

BDA (Business-owner's Debtors Anonymous)

- Intergroup
- Internet

The committees and caucuses often work together, sharing information or tasks. For example, the Conference Committee and the Intergroup Caucus are in communication concerning regionalization, since in Intergroups, and therefore potential regions, tend to form organically. Another example is the collaboration between the Fellowship Communications Committee.

and the Internet Caucus, dealing with concerns about the security and anonymity of online meetings.

### The Convocation

The Convocation is the Culmination of the Conference. When you hear the phrase "Conference-approved literature," it means literature that has been approved by a majority of the delegates at a Convocation. Even changes to existing literature must he approved by the Conference. This was the case last year, for example, with the "Communicating with Creditors" pamphlet.

The Convocation is the part of the Conference that's most like an ordinary business meeting and follows Robert's Rules of Order. Our parliamentarian, Mike, has been a consultant at the Conferences since 1999.

The committees and caucuses give their reports. The committees present their motions to the Convocation for discussion and voting; the committees and caucuses, in turn, present their recommendations to the GSB.

"My
dreams
are Gods
will."
-John H.

## Fun and Fellowship

Lets not forget that there is fun at the Conferences, too. When you've been working long, intense days of "reasoning things out with one another," a couple of hours dancing is very welcome indeed.

But one of the most moving, even awesome, parts of the Conference is the fellowship, talking with each other about how the program works in other parts of the country and even in other parts of the world. (So far, in the last several years. there have been delegates from Canada, London) Paris, and Nice.)

In New York, we are incredibly lucky to have so many meetings every day. A Fellowship Day has been an integral part of the Conference, with speakers coming from far and wide. One of the reasons for having Conferences in different parts of the country is to help the program grow in underserved areas.

Attendees can get an inside look at the proceedings, and, by the end of the Conference, find that their commitment to recovery has been focused and Strengthened.

This is a summary of the life-changing experience of carrying the DA message to "the debtor who still suffers:" the message that we can be free a day at a time of compulsive debting. And that, by not incurring any new unsecured debt, and by using the tools and Steps of Debtors Anonymous, we can help ourselves venture into recovery — into real life.

## What Can You Do?

You can obtain a copy of the final convocation minutes on the DA Web site at wwwdebtorsanonymous.org.

Your group's GSR should receive a Registration Packet for next year's World Service Conference. It will also be available as a PDF file at www.debtorsanonyrnous.org.

## **Service and Vision**

When you hear your GSR's Conference Report, let them know which committee or caucus interests you. There are several projects at the New York GSR that need people to work on them. Worldwide, if you have an idea for a piece of literature, go ahead and write a draft, perhaps with another member. There's even a DA translation program, so if you speak another language, think about participating.

Although the suggested requirements to be GSR are to have one year of not incurring any unsecured debt, committee work during the year is open to everyone. It can be a way to open your heart and your imagination, move toward your vision, and advance your recovery to a new level.

The suggested requirement to serve as a GSR or ISR is one year of not incurring unsecured debt. The term is three years. The New York area GSRs meet on the last Tuesday of every month from 6:30 to 8:00 at St. Bart's Parish House, 50th Street between Park and Lexington. All DA members are welcome to attend.

## **Funds and Fellowship**

The 2005 Conference will take place in Mt. Laurel, New Jersey - August 24th - 28th. A good rule of thumb is to collect \$1,000 a year to be able to send a GSR to attend the conference. Start planning now this is a good time for fellowship fund-raisers. Following are some suggestions.

Clutter groups could host a "garage sale," along with a picnic and a collection, or hold a yard sale at Share-a-Day.

Start planning a World Service Week event early. Brainstorm about activities

# "Clutter is deci-sions that haven't been

made."

that can unite us, as well us raise funds to send GSRs to this inspiring Conference.

- Make an individual donation to your group in honor of your DA anniversary, or in honor of your sponsor, sponsee, or DA pal.
- You might also make donations to the New York GSR Funding Pool. Make checks payable to New York GSR, and note on the subject line that it is for the Funding Pool. Funds received in time will he distributed for this year's Conference; otherwise, they will he distributed next year.
- If you choose to contribute to the Conference Scholarship Fund to help underrepresented groups send delegates to the Conference, you may do so through your GSR's registration form as a group, or as an individual. Make your check payable to Debtors Anonymous and be sure to specify "Scholarship Fund."

Above all, make sure the meetings you attend fulfill their service commitments by having Group Service Representatives. If you are interested in helping with the planning of the 2005 Debtors Anonymous World Service Conference please email us at: akiel@comcast.net or basket991@netzero.com. Conference updates: www.nipada.org

Alexandra B- W

## "Dream it, do it."

## Trust God, Clean House, Serve Others

Our Primary purpose is to stay solvent and help other compulsive debtors to achieve solvency" That's service in a nutshell — or, as an old wise woman in the program once informed me, "This fellowship is simple: Trust God, clean house, serve others."

I was lucky to receive this bit of wisdom early in my DA program. Those words have framed the way I continue to see my recovery in DA. What was a confusing welter of "Steps" and "Tools" when I entered the program, eventually became a coherent plan for my recovery.

The progression that DA invites us to make through the Steps and the Tools is a kind of heroic journey, or quest. It's a movement from isolation and self-involvement into the world and into service for others — into life. The jumping-off point for this journey is solvency, which is a service we do for ourselves. We stop doing injury to ourselves by not incurring debt.

I'd be lying if I suggested that my initial motivation for doing service was the appeal of going on a "heroic" quest. Someone in the rooms was talking about experiencing a spiritual shift every time he did service. I didn't have a clue what he meant by that and, of course, didn't bother to find out. What he meant, I decided, was that service was a fast-track to sainthood "That's for me," I thought.

What I discovered pretty quickly is that service throws my character defects into such high relief that even I can't ignore them. I ran out on my first service job as "We Care" Coordinator for a meeting after only a few weeks and soon stopped going to that meeting altogether. I was unnerved when I realized that even such a simple job required me to stand up, identify myself and make myself heard in a clear and unambiguous way — to be visible and vocal. I wasn't up to it.

Just watching some people do service had a shattering effect on me when I started out in the fellowship. When the bag or basket was passed at the Seventh Tradition break, I made sure to hold it at arm's length and in clear view, so that no one at the meeting would think I was stealing from the pot

The folks who were willing to serve as Treasurer were awe-inspiring to me. I couldn't believe that they trusted themselves or were trusted by other people to handle the meeting's money and at some very abundant meetings, too!

I don't think that doing service is just about having one's nose rubbed in one's character defects. My experience, and that of many others I have heard in the rooms, is that we get back much more than we give by way of service.

When I accept an invitation to qualify, I share my experience, strength and hope with other debtors, but I also get to experience the fact that I do have experience, strength and hope to share I get to hear and bear witness to my own intelligence and coherence.

When I accept a position as a trusted servant to sell literature or manage a meeting's finances as treasurer, I get to experience myself as trustworthy and dependable Nothing has taught me more about what it means to be a debtor and the importance of DA than sitting in on Pressure Relief Meetings.

Every opportunity to do service is an opportunity to show up for myself. We say, "action is the magic word" in DA. Every time any of us shows up to do service — whether it's to welcome a newcomer, to serve as GSR Rep (a three-year service commitment, one day at a time!), or to set up chairs before a meeting — we are performing actions which enable us to grow our characters, our backbones and our lives.

Equally important, the service of all DA members insures the future survival of DA, both for ourselves and for the other compulsive debtors who still suffer outside the rooms.

"We give from our abundance, not our core." You will see, I believe, if you perform service, and study and work the Steps and the Tools of DA, that solvency is not an end, but rather the means. There is indeed a progression from "Solvency" to "Service.'

I start out by admitting that I am powerless over debt and that my life has become unmanageable. Through the DA fellowship and the grace for which it is a conduit, I am increasingly self-fulfilled and empowered to be of continuing service to myself, to the DA community, to my family, and to the larger world.

Anonymous in NYC

## "Service is vital to our recovery".

## Taking Care of Others by Taking Care of Myself

Service is vital to my recovery in DA. When I came to this program. I was so desperate for a new way of living that I became willing to listen to almost every suggestion - No matter how dumb it sounded. After all, how much dumber could it be than the way I had been trying to live?

In the beginning, my first act of service was to simply show up at meetings. Attending meetings performed a vital service to both myself and others. Then I was able to do other types of service that didn't require 90 days of Solvency and two Pressure Relief groups (PRGs), such as being the "We Care" Coordinator, setting up the chairs before a meeting, or folding them up afterwards.

Service was a way for me to be seen and to get to know other memhers of the fellowship -- Isolation is the real disease for me — I am always trying to do things alone without asking for help — and this fellowship became a big part of my recovery.

Doing service allowed me to ask for help from others Since I had already given service myself, I finally began to feel like I deserved support in return. After a period of abstinence from debting and with two PRGs under my belt, I was able to do more service, such as holding elected positions, chairing meetings and qualifying.

Eventually, I found myself doing too much service and I had to reduce the amount of my giving. My own solvency started to slip when I didn't take care of my own needs before trying to help others. Saving others in this program is like trying to save yourself from drowning: First you have to grab your own life preserver and try and stabilize yourself. Then, only when you're strong and secure, you can try and "rescue" others. If you don't have enough recovery under your belt, you'll both drown.

I've learned that it's a balancing act to make sure that my needs are met first— before I try and help others through service, otherwise I have nothing to give. Since I know that too much service can overwhelm me. I need constant "check-ins" to understand what I'm capable of giving.

I've finally learned how to say "no" when I'm asked to serve and I'm already "maxed out" on helping others. Unless I take care of myself first, I simply cannot give any more without creating resentment.

Knowing when to say "yes" and when to say "no" has been my most rewarding experience when it comes to serving others. I've learned that I need to pm myself first — which is new for me. It's only when I put my needs first that I put myself in a position to try and help someone else or to help the group as a whole.

Thanks for my recovery,

R

## **NYC DA Intergroup Treasurer's Report**

## Treasurer's Report Account Balances:

TOTAL EXPENSES -As of 1/27/2005

As of 1/27/2005	
<u>ACCOUNT</u>	<u>Balance</u>
BANK ACCOUNTS	
Citibank Checking	0.00
CitiBank Savings Prudent Reserves	0.00
CommerceBank Checking	1,927.93
CommerceBank Savings - Prudent Reserve	7,829.47
TOTAL Bank Accounts	9,757.40
OVERALL TOTAL	9,757.40

## 1/1/2005 Through 1/25/2005 Intergroup Treasury Transactions

<u>Date</u>	Account	Num	Description	Memo	Cir	Amount		
INCOME	INCOME							
Contributi	ons	A Gift		DEPOSIT	С	24.58		
Groups		Uninde	tified Meeting (Eka	DEPOSIT	С	24.60		
1/21/2005	Commerc	Group	#367	DEPOSIT	С	97.49		
1/21/2005	Commerc	Awakei	nings	DEPOSIT	С	52.71		
1/21/2005	Commerc	Moonst	ruck Men'ss	DEPOSIT	С	36.95		
1/21/2005	Commerc	StepsT	ools@ Holy Trinity	DEPOSIT	С	18.80		
1/21/2005	Commerc	Creatin	g Your Vision @G	DEPOSIT	С	25.33		
1/21/2005	Commerc	Integrit	y @ St. Vincent	DEPOSIT	С	180.84		
1/21/2005	Commerc	Group	#309	DEPOSIT	С	106.11		
TOTAL G	roups					567.41		
Personal	Contribution							
1/21/2005	Commerc	<u></u> Barb	ara M	DEPOSIT	С	400.00		
TOTAL Pe	ersonal Cont	ribution				400.00		
TOTAL C	ontributions	5				967.41		
Literature Sales								
1/11/2005 CommercDEPOSIT Lit. Sales Collected from Bill on 1/11/05 233.75								
1/25/2005	Commerc.	Lit. Sal	e Collec	ted from Bill o	n 1/24/05	200.75		
TOTAL Li	terature Sa	<u>les</u>				434.50		
TOTAL IN	ICOME					1,401.91		
EXPENSES								
Literature Purchases								
1/25/2005	Commerc	1007	DA-GSB (Literatur	e Order)		-581.67		
TOTAL Literature Purchases -581.67								
Office - Bottom Line - Printing								
		DEBIT	Universal Copy			-108.63		
Message Bank								
1/21/05	Commerc.		eGix #000300714			-131.99		
1/21/05	Commerc.	1004	eGix #000300714	8 Feb. 2005		-132.02		
	sage Bank					264.01		
Rent 1/11/05 Commerc.1003 St. Barts Rent for Thurs. 1/27/05 -70.00								
Telephone Vol. Response1/21/05Com.1006 ATTWireless9173192819 -140.09								
Total Offi						-582.73		
TOTAL E	<u>XPENSES</u>					<u>1,164.40</u>		
OVERALL TOTAL					TAL	237.51		

Jan. 26, 2005

Hi, Everyone:

Two weeks ago we had a pressure meeting to set up a suggested Spending Plan for the Intergroup for 2005. Saul, our current President, Maryanne, the Intergroup Rep from the Abundance Group, and I, Treasurer, attended.

We are fortunate and grateful that our Bottom Line has been finally restarted by Gretchen. The first issue is now available to all groups. At this point the Bottom Line is free, and group literature people can pick it up either at 7:00PM on the last Thursday of each month at our monthly Intergroup meeting at St. Bart's or at 7:00PM on Monday's at Gracie Square Hospital, here the Abundance Group Meets in Room 100, 426 East 76th Street, New York, NY 10021. The Bottom Line is a monthly publication and we should allocate at least \$200 per month (\$2,400/yr.) for its printing.

Similarly, the Meeting List that we will be printing at least twice this year (2005) will have to be budgeted at about the same \$200 per month (\$2,400/yr). These are tentative numbers and we will review them up or down as we go.

The Intergroup Pressure Meeting also reviewed our "one year" or minimum Prudent Reserve plan & after extensive debate agreed to approve Mark, GSR rep's, motion that the Prudent Reserve be set this year at \$7,500.

Please note that our contributions from groups in 2004 were very low, only about \$407 per month, and this is, in fact, the only revenue that we can count on. Since the Literature last year (2004) ended up with a positive cash flow, we did not allocate any prudent reserves for Literature this year (2005).

Please also note that last year (2004) during the Second and the Fourth Quarters; periods that ended up with a positive cash flow, we disbursed our "45-45-10" contributions totaling \$960 to GSB-Needham (45%), and \$204 to NY GSR-s (10%). We also disbursed back to us \$960 to NY Intergroup Savings (45%) - our Prudent Reserve account. From now on, this 45% quarterly revenue overage will be the only way we will be able to augment our Prudent Reserves. We are committed to maintain these contributions in 2005.

In anonymous service,

A/ New York Intergroup Treasurer



## JOIN US

## 19th DA World Conference

Philadelphia area: August 24-28, 2005

Your Host Committee of the New Jersey/Eastern Pennsylvania Intergroup of DA (NJPADA) has already been working for several months to assure all General Service Representatives that this year's World Conference will be well-organized, productive and enjoyable. Within another month, we hope to begin sharing some of the program details with all GSRs.

Now is the time for your DA group or Intergroup to focus extra energy on making it possible for your GSR to attend. Here are some ways DA groups raise money to send a representative:

- •Hold special fund raising events (yard sales, car washes, etc.)
- •Take up an extra collection at meetings, or at Share-a-Days.
- •Have smaller groups combine to send a representative, sharing the costs, then reporting back to all groups contributing.
- •At Intergroup functions, or in larger meetings, raise "scholarship money" to help another group attend.

Help us spread the word that the l9th Annual DA World Service Conference will be TRULY GREAT!!! We hope you can join us.

(Look for other updates on our website: www.njpada.org)

## Guidelines for Writing for the Bottom Line

All Debtors Anonymous members are invited to share your experience, strength and hope on the pages of The Bottom Line, a publication of the Debtors Anonymous of Greater New York Intergroup. It features the writings of Debtors Anonymous members and is something like a meeting in print. It is available in its Web form at www.danyc.org as The Bottom Online. Old issues are also available online.

## Why Write?

Writing for the Bottom Line is a great way to do service. Without your written experience, the Bottom Line cannot be an effective tool for solvent and serene living, or a vital, accurate picture of the ever-growing DA Fellowship. So, if you've hesitated, thinking you can't do it --perhaps these guidelines will give you a better idea of how to proceed. Everyone's input is valuable, whether you're a newcomer or an old timer.

## **Guidelines**

As far as what to write about, virtually any DA topic is fine. Tell us about your recovery in DA, tips on using the Tools, experience with the Steps, thoughts on the Traditions--anything is good, as long as it's DA related. Length may be a one-liner, recounting something you experienced in a meeting, a short but sweet incident that you want to relate, or a longer article on a particular subject. No matter how short or long your contribution, the important thing is that you say what you need to say. The average contribution ranges from one to three pages. If the editorial staff feels that a lot of editing is needed, we will seek your permission. We usually edit for grammar and clarity of thought and normally the editing is very slight. Of course, strict anonymity will be kept. You can sign your article with first name only, initials, or any other name or phrase you like.

Please keep in mind that many factors influence the publication schedule, but be assured that all writings will be published unless deemed unsuitable. In accordance with the spirit of the 6th and 10th Traditions, we do not publish anything that could be considered an outside issue. The DA of Greater NY Intergroup retains all copyrights. We do not accept anything published elsewhere, except with appropriate permissions. You do not have to live in NY to contribute.

Where to send your Bottom Line article: The preferred method is to send your submission as a Microsoft Word file or as text in the body of an email to **bottomline@danyc.org**. Or send typed or handwritten submissions to: **The Intergroup of DA - ATTN: Bottom Line**, **PO. Box 452, Grand Central Station, New York, NY 10163.** 

These guidelines are published by the Debtors Anonymous of Greater NY Intergroup and were adapted from the guidelines for submissions to the AA publication *The Grapevine*.