Grace

Sometimes, one needs a bit of grace. For whatever reason, when two of my friends suggested that I might have a problem which was manifesting in the area of money, and which could be helped by going to a twelve-step meeting, I listened to them. I didn’t say that twelve-step was fine for my father, who was sober for fifteen years before he died, or for my mother, whose life was totally changed by Al-Anon, or for two of my brothers, who followed my father into A.A. I simply listened. All they asked me to do was go to a single D.A. meeting.

I picked a meeting whose title I could live with: *Finding Your Inner Voice*. No confronting mention of high debt, no mention of money at all. I turned up and found myself in the middle of a long business meeting. It was intricate business and lots of people had strong opinions on what needed to happen. The Business Chair kept everything moving fluidly—and had a clear grasp of Roberts’ Rules of Order. He was firm, inclusive, compassionate—and focused on allowing those in the room to govern themselves. And the business got done. My mouth was open. I thought: This is the way I’d like to handle my finances. I want some of this.

One of the people who spoke had just come from court where he had been dealing with debt for his business. He was going into his third consecutive round of ninety meetings in ninety days. I started writing down my numbers. I went to an “Old timers meeting.” Two of the old timers gave me an emergency pressure relief meeting. One dictated a moratorium letter that I was to send to all my creditors. I was made to understand that I could do this in my own ninety on ninety. With encouragement, I started doing everything I could recall that I owed. I started doing the paperwork when I got home and enter the amount (and date) I was owed. It worked. I was able to show up in court with something approaching a sense of serenity. I was beginning to give up trying to resolve things in my head and on my own. I was picking up the telephone and asking for help. When I listened I experienced enormous support: Practical, emotional, psychic and spiritual. People doing service gracefully. I began to do service myself at meetings. Twice I turned over my ninety on ninety. I began to clear my father in the Big Book and to let go of some of my resentments. Gratitude began to take root in my life. I’m beginning to feel more graceful. May this tree continue to blossom. One day at a time. -Michael H.

So Where am I at with DA?

It’s like I have gone the first 99 miles but now it is time to go over the finish line and get that gold medal. It won’t come from doing anything perfectly but it will come from taking the “suggestions” more seriously.

My life has completely turned around as a result of working the steps in DA. Let there be no doubt about it. But have I worked the tools--especially lately? No. And has it hurt me? Yes. I want ALL of what DA has to offer. That is why starting today, right now, I am going to keep my numbers, add them and start having PRGs regularly again. I am making that commitment right here and now. I did it in the past and it helped so much. That was BEFORE I did the steps. Now in this important period AFTER I worked the steps, I have nowhere to go but toward my vision and my destiny. But only if I take advantage of ALL that DA has to offer-- the DA-approved suggestions--not just the parts that I have approved.

Over the course of two years I went to court eight or nine times to deal with my debts—and confront my fears of authority. Showing up became a part of how I was beginning to live my life. The spiraling interest rates dropped back to 8% when the collection process reached the court system. After a series of adjournments that allowed me to find my balance and catch my breath financially, I made payment arrangements with three of my four creditors.

What was most surprising to me was that I began to show up in court with something approaching a sense of serenity. I was beginning to give up trying to resolve things in my head and on my own. I was picking up the telephone and asking for help. When I listened I experienced enormous support: Practical, emotional, psychic and spiritual. People doing service gracefully. I began to do service myself at meetings. Twice I turned over my ninety on ninety. I began to clear my father in the Big Book and to let go of some of my resentments. Gratitude began to take root in my life. I’m beginning to feel more graceful. May this tree continue to blossom. One day at a time. -Michael H.

Message from the editor:
Welcome to the New Improved Bottom Line, first edition since December 2007. Please consider doing service by sharing how you have worked the program of Debtor’s Anonymous. This is wonderful way to give back what we have been freely given to carry the message to those in DA and to those outside the room.

Grateful Recovering Member of D.A.

It is so hard for me to write what I am writing today because I don’t feel worthy enough or smart enough or articulate enough, ad infinitum. At the time of this writing I have 106 days of sobriety, the longest I’ve had since entering DA in March of 2007. What I’ve found in those 106 days is raw emotion followed by a feeling and reality that I am worthy enough smart enough articulate enough and most important: I am Enough (because I finally feel that I am growing up) to share my ES&H –Experiential, Strength and Hope with you.

My experience with Debtor’s Anonymous has been a very spiritual one. For me it’s like having an unlimited number of parents guiding me in becoming an adult.

Another gift I am receiving is the support and guidance in raising my soon to be 14-year-old daughter. It’s amazing. It’s as if I’m growing up along side of her. This is all just the tip of the iceberg in clarity & growing up. There is ACTION and more ACTION. If I continue in using the tools of DA which are free, my higher power who allows me to do so (to utilize the tools) will take care of me!

Grateful to be of service. -Philip

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June 2010  A Publication of Debtor’s Anonymous

Intergroup of Greater New York

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).

If you do not have a literature person at your meeting and want to distribute the Bottom Line, please feel free to make copies of it and charge only for the cost of the copying.

You are encouraged to contribute your own story, please see 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 electronically to: bottomline@danyc.info, or by mail to:

c/o Debtors Anonymous of Greater New York
P.O. Box 452 Grand Central Station
New York, NY 10163

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The Books Stolen from my College Library

A few years ago I mentioned to a potential sponsor that I needed to put off an amendment to my college library for having stolen books when I was a student. I was thinking about shipping the books I still had to the library, with a letter of explanation. He suggested it, but I declined. It seemed too risky.

I was taken aback. This was more of an amends than I had been prepared for. For me, the idea of making financial reparations seemed overwhelming. I decided to put off this particular amends.

Later, I worked for a while with a small 9th step group, which included the person who had given me the suggestion about an amends for my stealing the books from my college library. The three of us met monthly, shared about the amends we wanted or were making to prepare, and supported each other. The process was slow and we each struggled with resistance. We talked and read about the spiritual meaning of making amends, about how making an amends might help us with our spiritual progress.

When I began planning to visit my college for a weekend dance festival, and to be there on both Friday and Monday, it occurred to me that this might be an opportunity to make the amends about the library books.

A few years ago I had begun to set these books aside in a box, the ones I still had, those which had not been lost, destroyed, given away or (in one case) sold. I had two or three large boxes of books, including textbooks on philosophy, psychology, art, and music. These books were still valued for their intellectual achievement, whose authors I still respected. I had them in various places in my apartment, waiting for me to decide what to do with them.

I think of the Big Book: although reparations take innumerable forms, there are some general principles which we find guiding. Reminding ourselves that we have decided to go to any lengths to find a spiritual experience, we ask that we be given strength and direction to do the right thing, no matter what the personal consequences may be. We may lose our position, our reputation or what we hold dear in the world and still go on with our work. We must not shrink at anything. We are some suggested easier, softer ways. These included making the amends anonymously, writing an anonymous letter, asking a confidant to help, or having a trusted interpreter of “Made direct amends except when to do so would injure them or others,” which might mean that “the others” included myself. I called a possible sponsor who discussed how to handle late fines on books like these. But whereas these books hadn’t been returned, they were books I had stolen.

I found this in the Big Book: although reparations take innumerable forms, there are some general principles which we find guiding. Reminding ourselves that we have decided to go to any lengths to find a spiritual experience, we ask that we be given strength and direction to do the right thing, no matter what the personal consequences may be. We may lose our position, our reputation or what we hold dear in the world and still go on with our work. We must not shrink at anything.