

The Bottom Line

A Publication of the Debtors Anonymous Intergroup of Greater New York

January 2005

Editor's Notes

Happy 2005!
Congratulations! We made it through another holiday without debt. How good solvency feels!

Hi, I'm Gretchen & I'm a grateful longtime recovering debtor, underearner & depravation addict - & the new editor. This is our first Bottom Line in a while & it is my vision to keep it current. My dream is to publish every month. But this depends on all of us.

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

DA has given me my life, my HP, John Henderson as my sponsor & constant mentor as well as the power to see and believe in my wildest dreams & visions.
Thank you all!

Peace & Prosperity,
Gretchen

Dear DA Friends:

One of my keenest interests since joining Debtors Anonymous has been the history of DA. We have a history that is interesting, colorful, inspiring, and (sometimes) roguish since our founding by John Henderson in 1976.

Unfortunately, we've done little as a fellowship to preserve DA history. Year by year, with the death of our founder and the aging and loss of other old-timers, we are losing more and more of this important information.

The General Service Office and GSB Trustees have identified this as a priority, but don't have the resources at present to hire an archivist to collect and organize historical information or artifacts.

I'm hoping to preserve at least part of this information by starting an online meeting and archive for all interested DA members. This will not be an online DA meeting, with sharing on recovery issues. It will be devoted exclusively to our fellowship and its history.

I'm looking for DA members and friends of the fellowship to contribute writings long and short on such topics as the history of individual DA groups, intergroups, and area groups; the history of DA in various states and cities, the General Service Office and General Service Board, various World Service Conferences, DA issues and controversies, founders, old- and long-timers, DA literature, newsletters, meeting lists, and other publications, and our history vis-a-vis the steps, traditions, concepts, charter, etc.

I'm hoping to get both objective writings full of facts and figures, as well as subjective accounts and vignettes about DA in its earlier days.

If you're interested in reading about, and hopefully contributing to a growing archive of DA history, consider joining the group. It works just like any other yahoogroup. You have to be a member to post to the group and access the archives, but all group members will be able to post and access the archives at any time.

To join, simply send a blank e-mail to DA-History-subscribe@yahoogroups.com, and reply to the e-mail asking you to confirm your membership. Once you've joined, you can begin posting and access the archive.

There will be no charge for participating in the group, and I will not be asking for any contributions from anyone. The group is not an official DA group, and all opinions expressed will be those of the individuals expressing them, and not of Debtors Anonymous as a whole.

Jan S.

HOW TO KEEP RECORDS *SEEING THE FOG CLEAR, FINALLY!*

Jerrold Mundis states in his book *"How to Get Out of Debt, Stay Out of Debt & Live Prosperously"* that a spending record is simply a record of the money you actually do spend. It allows someone, for possibly the first time, to see where all their money is going. You will never again put \$100 in your pocket book or wallet, and not know exactly where every penny went for each purchase.

What a simple concept - keep an accurate track of your purchases. Something a person could be doing. But for this compulsive spender and debtor, it took coming into Debtors Anonymous for the first time to even admit I didn't have a clue on what I was spending my money on for purchases. Yes, not even a clue! Not knowing that the convenient store down the street was one of my worst spending habits - or - paying the grass cutter down the street was in fact a purchase of a lawn service. Debtors Anonymous enabled me to see that a little spending record kept daily and summarized monthly would be the first time in 30 years that I knew who I was and how I could identify myself with my spending. After one (1) year, here is what I have learned through DA meetings and my DA sponsor about the important tools of record keeping.

**"Plastic
is not a
precious
metal"**

The SIX (6) Habits of Good Record Keeping:

1. Always ask for a receipt. Do this consciously 10 times and it starts to become a natural habit. A hard copy of a record (receipt) is always safer than thinking the mental record of any purchase can be retrieved out of your memory hours after any purchase.
2. Don't record your drug store or food store purchases as one purchase (total dollar amount). You need to categorize items like over-the-counter drugs of \$15; cigars of \$15; food of \$150; cosmetics of \$35 and, flowers of \$15. A record of \$230 for the food store does not tell a lot about what you purchased, in fact \$230 would still leave you in the fog about your money, and how it was spent.
3. Don't leave home without it. No, not American Express, your spending record booklet! If you can record the expense right when it happens, you are less likely to forget to record the transaction.
4. Count everything. What, everything? Yes, everything! Every item, no matter how small or incidental, just record it, write it down. Yes, the \$1 tip to the paper person, the \$5 donation to the corner car wash for the girl's soccer team fund raiser, or even the \$.25 pack of gum at the convenience store. All these purchases are money coming out of your pocket and you need to clear the fog and know exactly where your money is being spent on purchases.
5. Review your pockets or pocket book nightly. It is one thing to be good at asking for receipts, it is another thing to remember at the end of a day to record the transaction into the record booklet. Don't let the valuable receipt end up in the washer, dryer, or dissolve in that sweaty shirt pocket during a hot summer day.

6. Don't have too few or too many categories. The proper amount of spending categories is about 15 to 30 categories for each month's spending summary. If you have less than 15 categories, the category called "OTHER" will most likely be your largest category and really keep you still in the fog about your spending. If you have greater than 30 categories, you may be headed for an "analysis of paralysis".

Too much detail can keep you from getting a clear picture of your purchasing behavior. You need to know you are spending \$10 a week on coffee. You would be going overboard if you broke it down as \$1.50 on coffee with cream, \$7.50 on deluxe coffees, and \$1.00 on Cappuccino. The fact that you spent \$10 on coffee last week is fine because it tells you that you spent \$10 on a drink that you enjoy - or—I can save \$10 a week by bringing my home brewed coffee in a thermos when I travel around town.

By following these 6 simple rules, I have been able to transfer my Monthly Spending Records to "Quicken" to analyze my spending. Whether it be Quicken, Excel, Lotus 1-2-3 or any other spread sheet, an electronic file or a hard copy record enables an individual to analyze their spending with the greatest deal of accuracy. I have been put on the road to know: when, where, what, and how I spend my money.

According to the Debtors Anonymous 12 Step Pamphlet, by practicing my spending record daily, I am practicing my 10th Step on a daily basis. I ask my Higher Power (HP) daily to keep me from debting, One Day at a Time. To be conscious of my spending record has enabled me not to debt, be solvent, to stay solvent, and to have an opportunity just for today to be out of the fog. Read and re-read the DA pamphlet on "Record Keeping". It helped me and started to clear away the fog to give me a daily avenue to stay solvent and free from debt.

*Submitted by John L. (Thorndale,, PA - Chesco Solvency Tuesday Night Group)
Reprinted with permission from "Freedom Thru Solvency," New Jersey, Eastern PA,
Delaware DA Newsletter.*

**"A
vision
without
solvency
is a
halluci-
nation."**

Meriweather Lewis May Have Needed DA

Dear fellow debtors:

A few nights ago, I camped along the Natchez Trace in Tennessee, near the grave of noted explorer Meriwether Lewis. As an avid student of American history, I've long been fascinated by Lewis and the famous Lewis and Clark expedition that charted and ultimately opened up the American West. More recently, I've had other reasons to be intrigued by the man. It's long been known that Lewis died in 1809 under strange circumstances while traveling the Natchez Trace by horseback, on the way from St. Louis to appear before Congress in Washington, D.C. But what I discovered only recently, is that most reputable historians familiar with the case believe Lewis' death was the direct result of suicidal depression brought on by an obsession with his extensive debts.

Meriwether Lewis may not have been America's first debtor to commit suicide,

tragic story, one of the most needlessly tragic in our country's history. Lewis was recognized as a man of exceptional ability at an early age. A Renaissance man and child of the Enlightenment like so many of our Founding Fathers, he showed exceptional intelligence and leadership from adolescence on. He became a military leader, and still in his 20s, personal secretary to President Thomas Jefferson. Jefferson was so impressed by him that he chose him to lead the most important expedition in U.S. history, a venture in which he performed so well that he was subsequently named governor of the vast new Louisiana Territory in his early 30s. Lewis became, for a while, the most famous and most acclaimed hero in America. A life of great promise lay ahead. But he had two afflictions he was unable to deal with; alcoholism, and the disease of compulsive debting. Both were to contribute to a life of great misery and a tragic death decades before his time.

And although there is some disagreement about his death in Tennessee, most historians believe that it was his third -- and successful attempt -- to end the torment he lived in over his financial condition.

**"I am
not my
debt"**

Early in the planning process for my current cross-country trip to Texas, I felt a strong sense of guidance that I should visit Lewis' grave. I am so glad I did. While there, praying for his soul and my own, I had a strong and meaningful spiritual experience. I'm not sure how to explain the affinity I feel for this man. Perhaps it is because his face is one of the most benevolent, kind, and pleasant I have ever seen. Or perhaps it's because we are both drunks and debtors, who have experienced the kind of hell that only drunks and debtors live through. Or maybe it's a sense of identification with all debtors, and the torment we put ourselves through. So many of us in D.A. are just so damned smart, so damned talented, and so damned full of the most wonderful potential. And yet we've turned our lives into nightmares time and time and time again.

I left the gravesite along the Old Trace with a profound sense of gratitude for Debtors Anonymous. My life, which just a few short years ago seemed so tragic, is good today. Perhaps I'll never be a genius or a hero or a famous anything, but I can be a successful human being, full of love and delight and integrity in the small circle of people around me. And I'll never again have to live in the kind of fear and terror and paranoia that we compulsive debtors know so well, nor will I ever have to contemplate suicide, thanks to my D.A. fellowship. Rest in peace, Meriwether. May your soul find light and goodness and joy.

Signed by J. / On the road, submitted by Tracey S. via Miami DA

Going Postal

There was this fellow who worked for the Post Office whose job it was to process all the mail that had illegible addresses. One day a letter came to his desk, addressed in a shaky handwriting to God. He thought, "Oh boy, better open this one and see what it's all about." So he opened it and read:

"Dear God, I am an 83 year old widow living on a very small pension.

Yesterday somebody stole my purse. It had \$100.00 in it which was all the money I had until my next pension check. Next Sunday is Christmas and I had invited two of my friends over for dinner. Without that money I have nothing to buy food with. I have no family to turn to and You are my only hope. Can you please help me?" It was signed Mary Ethel.

The postal worker was touched, and went around showing the letter to all the others. Each of them dug into their wallets and came up with a few dollars. By the time he made the rounds, the postal worker had collected \$96.00 which they put into an envelope and sent to the desperate woman. The rest of the day all the workers felt the warm glow of the kind thing they had done. Christmas came and went and a few days another letter came from the old lady to God. All the workers gathered around while the letter was opened. It read:

"Dear God, how can I ever thank You enough for what you did for me? Because of Your gift of love I was able to fix a glorious dinner for my friends. We had a very nice day and I told my friends of your wonderful gift.

By the way, there was \$4 missing. I think it must have been those thieving bastards at the Post Office."

Respectfully Yours, Mary Ethel

**"If
you're
here
you're
solvent."
- John H.**

**DA WORLD SERVICE
CONFERENCE
Clarity, Sanity, Serenity
"The DA Way in PA"**

August 17-21, 2005

**At the Crowne Plaza Hotel,
18th St. & Market, Philadelphia, PA**

We are looking for volunteers for service to work with the following committees: Fellowship Day, Gala, Finance, Registration, Host, and Logistics.

Please speak to your home group about offering service, and/or consider service as a group. We are also looking for speakers for Fellowship Day.

If you are interested in being part of this tremendous event, please contact:

Diana D. - basket991@netzero.net

or

Al K. - akiel@comcast.net

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.**