

| | SUN | MON | TUE | WED | THU | FRI | SAT |
|--|------------------|---------------------------|----------------------|----------------|---------------|--------------|-------------------|
| QUEENS | | | | | | | |
| TOOLS & STEPS S- Our Lady of Mercy School - auditorium-70-01 Kessel St. (at 70th Ave) Forest Hills | | 8:00pm | | | | | 11:30 am |
| ASTORIA ABUNDANCE Steinway Reformed Church, 41st St. and Ditmars Blvd. Astoria, Queens- TOOLS MTNG. 630 pm | | | 6:30 pm 7:10 pm R | | | | |
| STATEN ISLAND | | | | | | | |
| HAPPY JOYOUS AND FREE Staten Island University Hospital (parking lot building) 1034 Targee Ave. | 6:00 pm | | | | | | |
| LONG ISLAND | | | | | | | |
| SUNDAY NIGHT DON'T PANIC Ascension Lutheran Church 33 Bayshore Road, Deer Park, NY (off 231, approx. 1 mile north of Southern State Pkwy.) | 6:30 pm | | | | | | |
| PLAINVIEW BDA - Plainview, NY St. Margaret's Church-1000 Washington Ave. | | 7:30 pm | | | | | |
| MERRICK Merrick, NY - Cure of Ars Church 2302 Merrick Ave. (kindergarten classroom)- TUESDAY-ABUNDANCE SATURDAY-PROSPERITY (BEG. & REG.) | | | B-7pm S R-8 pm | | | | B-9 am R-10 am |
| RIVERHEAD-PROSPEROUS & FREE -Peconic Bay Med. Ctr. (Formerly Central Suffolk Hosp.) Conference Rm. C, Riverhead, at traffic circle at intersection with Old Country Road (Route 58). | | | | 7:00 pm | | | |
| SYOSSET Community Church of Syosset- 36 Church St. (school basement)(between Split Rock Rd. & Berry Hill Rd.)- Syosset, NY- SUN.: STEP MTNG/WED.: VISIONS MTNG THURS.: NEW BEGINNINGS/ FRI.: FRI. NIGHT RELIEF GRP. | 9:30-11 am | | | 7:30 pm | 7:30 pm | 7:40-9:10 pm | |
| KEEPING IT GREEN - East Hampton Senior Citizen's Center- 128 Springs Fireplace Road, East Hampton, NY 11937 | | | | | | 8:00 pm | |
| SAYVILLE - Sayville, NY St. Ann's Episcopal Church-257 Middle Road | | | | 6:00 pm | | | |
| CONNECTICUT | | | | | | | |
| VISIONS - St. Anthony's, 149 South Pine Creek Road, Fairfield, CT (Off the Post Road in Fairfield.) (Enter parking lot, make left and look for signs to bldg.) | 6:00pm to 7:00pm | | | | | | |
| WESTPORT DA (& BDA) - Saugatuck Congregational Church (2nd fl.)- 245 Post Rd. East- Monday BDA (7:30 am) / VISIONS (7pm) / Wednesday STEPS TO ABUNDANCE / Thursday AFFLUENCE / Friday USING THE TOOLS | | 7:30 am BDA 7:00 pm | | S- 12:00 pm | R- 7:30 am | Noon | |
| TUESDAY TOOLS (BDA) - Trinity Church in Library, 651 Pequot Ave. Southport, CT 06890 Exit 19 off 95 North. Go right at end of ramp. Park in lot at 1st stop sign. Church is straight ahead. | | | 7:30 am BDA | | | | |
| PLAINVILLE DA -Wheeler Clinic- 91 Northwest Drive Plainville, CT (Call for directions 860-793-3766) | | | | | 7:30 pm | | |
| NEW HOPE - St. Catherine of Sienna Church (room 104) 4 Riverside Ave.- Riverside, CT | | | | | | 7:30 pm | |
| SHARON, CONNECTICUT GROUP -99 N. Main St - Sharon, CT | | | | | | | 5:15 pm |
| UPSTATE/WESTCHESTER COUNTY/ROCKLAND COUNTY (continues next page) | | | | | | | |
| NEW HOPE -St Paul's Episcopal Church (upstairs) Route 94 & Maple Avenue-Chester, NY | 6 to 7pm | | | | | | |
| ABUNDANCE - Christ Lutheran Church (fellowship hall- set back on left) 28 Mill Hill Rd. (near center of Woodstock, NY) | 7:30 pm to 9 pm | | | | | | |
| YONKERS MEETING -Nepperhan Community Ctr.- 342 Warburton St.-Take #1 train to end to Bee Line Bus #1 to Glenwood Ave. & walk back 1/2 block OR Metro North Hudson Line to Glenwood, up hill & right on Warburton OR Drive north from Getty Sq. 10-15 blocks (betw. Glenwood Ave. & Point St.) | | 6:00 pm B | | | | | |
| ROCKLAND COUNTY - Greenbush Presbyterian Church 77 Northwestern Highway-Blauvelt, NY | | 7:30 pm | | | | | |

B = Beginners Meeting
R = Regular Meeting
S = Step Meeting

O = Open to Public
WA = Wheelchair Accessible
BDA = Business Owners' DA

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.

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 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.

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 and we can help you. It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers and absorb the D.A. concepts. If you then think D.A. is for you, you can arrange to have your first pressure relief meeting.

Closing Statement

The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting what we hear and who we see at the meeting.

If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems.

Talk to each other, reason things out with someone else; let there be no gossip or criticism of one another, but only Love, Understanding and Companionship.

| | SUN | MON | TUE | WED | THU | FRI | SAT |
|---|-----|--------------|-----------------|---------|--------------------|-----|----------|
| UPSTATE/WESTCHESTER COUNTY/ROCKLAND COUNTY (continued) | | | | | | | |
| NYACK —First Reformed Church of Nyack-18 South Broadway (North Side entrance on Burd St. between Broadway & Cedar Street) Monday 7am EARLY BURDS / Thursday 8 pm NYACK DA | | 7:00 am | | | 8:00 pm DA | | |
| WATCH US GROW — St. Andrew Episcopal Church-10 N. Main Ave.-Albany, NY (Directions: Pine Hills, center of Albany, corner Madison Ave & Main, enter on N. Main) | | | 7:30-8:30 pm | | | | |
| NEW BEGINNINGS —St. James Methodist Church- Corner of Pearl and Fair Street-Kingston, NY (Use Pearl Street entrance ramp and go upstairs.) | | | | 7:00 pm | | | |
| WESTCHESTER CANDLELIGHT COFFEEHOUSE MTNG. Underearning, spending, debt. WA. Literature avail. Lighthouse Coffee Co. (coffeehouse) 222 Beekman Ave., Sleepy Hollow, NY [Directions (914) 804-6118] | | | | 7:15 pm | | | |
| CROTON ON HUDSON - Holy Name of Mary Parish Ctr.- 2nd Fl. Libr. (School Bldg.) 110 Grand St.- 7pm: Freedom from Compulsive Spending / 8pm: Freedom from Compulsive Underearning | | 7 pm 8 pm | | | | | |
| ROCKLAND COUNTY —Greenbush Presbyterian Church 77 Northwestern Highway- Blauvelt, NY | | 7:30 pm | | | | | |
| UPSTATE MEETING —First Presbyterian Church- 31 Bedford Road (Route 117 at Valley Road)-Katonah, NY | | | | | 7:45 pm | | |
| GOD'S HOPE —Clintondale Christian Church- 302 Crescent Ave. (bldg. nearest street.) off 45/55 & Maple Ave.- Clintondale NY [See DA website for directions] | | | | | 7:30 to 8:30 pm | | |
| NEW VISIONS — Overlook Methodist Church- 233 Tinker Street- Woodstock, NY- (2 miles west of Woodstock on Route 212 on the way to Bearsville) | | | | | | | 10:30 am |

Debtors Anonymous Literature is available for group or individual purchase at the DA Abundance Meetings (B-7pm & R-8:10pm)
Literature Sales: Monday evenings, 7:00-8:30 pm
Gracie Square Hospital, 420 E. 76th St., First Floor, Room 100 (between First Ave. & York Ave.)

B = Beginners Meeting
R = Regular Meeting
S = Step Meeting
O = Open to Public
WA = Wheelchair Accessible
BDA = Business Owners' DA

DANYC Intergroup Emergency Number
In case of emergencies, if you need to talk to another DA member, you may call

(917) 319-2819

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:
nydameeting@yahoo.com

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

Connecticut DA Answering Service:
(860) 793-3766

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

Meeting List – Fall 2008

DEBTORS ANONYMOUS OF GREATER NEW YORK

P.O. Box 452
Grand Central Station
New York, NY 10163
www.danyc.info

Meeting Phonebank
(212)969-8111

Call for latest info on meetings and events



For information and meetings outside our area and throughout the world, contact:

D.A. General Service Office
P.O. Box 920888 • Needham, MA 02492-0009
Phone (781)453-2743 or (800)421-2383
Fax (781)453-2745
www.debtorsanonymous.org

PREAMBLE

DEBTORS ANONYMOUS is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from compulsive debt. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees for D.A. membership; we are self-supporting through our own contributions. D.A. is not allied with any sect, denomination, politics, organization or institution; does not wish to engage in any controversy; neither endorses nor opposes any causes. Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt.

General Service Board

Elected representatives from each Debtors Anonymous Group meet for general service for Greater New York at St. Bartholomew's Church, 190 East 50th Street (between Lexington and Park Avenues) from 6:30 p.m. to 8:30 p.m. the last Tuesday of each month. Check information board in the entrance lobby for the room number. All elected GSR's receive a newcomer's orientation packet. All DA members are welcome to attend.

Intergroup

DANYC Intergroup serves all DA groups meeting in the greater New York area by coordinating ongoing operations, special events, and publications. Intergroup is supported by contributions taken at each meeting (see the "Suggested Group Contribution Policy") as well as from personal contributions from members. Intergroup is made up of 12 elected positions in addition to 2 individuals elected or appointed to represent each meeting. All positions require 6 months solvency and 2 pressure relief meetings. Those positions are:

- Intergroup President
- Vice President
- Treasurer
- Recording Secretary
- Literature Sales Coordinator
- Website Coordinator
- Hotline (Cell) 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 take place on the last Thursday of the month from 6:45 to 8:45 pm at: St. Bartholomew's Church 109 East 50th Street (between Lexington and Park Avenues) New York, NY. All those interested in serving and sustaining the local DA community are welcome to attend. Tool 11 states that **only through service can we give to others what so generously has been given to us.**

Suggested Group Contribution Policy

After each group has paid expenses (rent, literature, etc.), it is suggested to send **45% of the balance to Debtors Anonymous**, checks payable to Intergroup DA, at the following address: Debtors Anonymous of Greater New York P.O. Box 452 Grand Central Station New York, NY 10163 And **45% of the balance to: DA General Service Office** P.O. Box 920888 Needham, MA 02492-0009 And **10% of the balance to: DA GSR of Greater New York** P.O. Box 1215 Murray Hill Station New York, NY 10156-0605.

| | SUN | MON | TUE | WED | THU | FRI | SAT |
|--|----------------------|----------------------|-------------------------|---------------------------|--------------|---------|----------------------|
| MANHATTAN | | | | | | | |
| DA & BDA: RECOVERING FROM UNDEREARNING, FEAR OF SUCCESS, & VISION ISSUES – St. Vincent's Hosp.-O'Toole Bldg, 203 W. 12 St. (Btw. 7th & Greenwich Aves.), 6th Floor (Saturdays- Small Conf. Rm.)(Sundays- Lg. Conf. Rm.) | 9:30 am (DA and BDA) | | | | | | 8:30 am (DA and BDA) |
| CREATING YOUR VISION R The Lesbian & Gay Community Services Center 208 West 13th Street | 12:15pm | | | | | | |
| LIVING WITH HIGH DEBT R Church of the Holy Name (Little Room) 207 W. 96th Street (btwn. B'way & Amsterdam) (Tools workshop 1st Sunday of the month) | 2:45 pm | | | | | | |
| CLEARING THE WAY R (Focus on clutter & solvency) St. Ignatius Loyola Parish House Library 980 Park Avenue (between E.83rd & E.84th St.) | 4:00pm | | | | | | |
| ENVISIONING PROSPERITY–OVERCOMING COMPULSIVE SPENDING Church of the Holy Name (Little Room) 207 W. 96th Street (btwn. B'way & Amsterdam) | 5:45 pm | | | | | | |
| INTEGRITY B-6pm R-7pm WA St. Vincents Hospital - 6th Floor O'Toole Building 203 West 12th Street (betw. 7th Ave. & Greenwich Ave.) | B-6 pm R-7 pm | | | | | | |
| MALIBU DINER R-back booth- 163 West 23rd Street (between 6th and 7th Ave.) MON- POWERHOUSE / TUES- MORNING AFFIRMATIONS / WEDNESDAY-MALIBU MORNING / FRI-FRIENDS & FAMILY | | 7:00 am | 7:00 am | 7:00 am | 7:00 am | 7:00 am | |
| EARLY BIRD STEP 60 West 13th Street, 1st floor, Suite A (bet 6th & 5th Aves.) | | 7:30 am (DA/BDA) | | | | | |
| AWAKENINGS: Cusi - 2186 Broadway (77th – 78th Streets) MON- CODEPENDENCY&MONEY/ TUES- QUALIFICATION/ WED- SOLVENCY/ THURS- STEPS/ FRI- TOOLS Meets on holidays (AND SATURDAY) at 9am | 8:00 am | 8:00 am | 8:00 am | 8:00 am | 8:00 am S | 8:00 am | 9:00 am |
| HOPE OF A HIGHER POWER Conservatory Garden, Central Park, 5th Ave. at 105th St., South Fountain (Child friendly) | | 12 Noon | | | | | |
| STEPS – TOOLS S Holy Trinity Rectory 211 West 82nd St. (side entrance) | | 12:30pm | | | | | |
| ST. BART'S: St. Bartholomew's Church 109 E. 50th St. (bet.Park & Lex.) NOON MTNG. Mo R WA / MIDTOWN Tu R WA / Wed STEP MTNG. S WA / PROSPERITY Th R WA | 12:30pm | 12:30pm | 12:30pm | 12:30pm | 11:30am | | |
| SOLVENCY IN ACTION 74 Trinity Place- Wall St. area near Rector St. station of N & W trains) | | 1:30pm | | | | | |
| ABUNDANCE Gracie Square Hospital (First floor - Rm. 100) 420 East 76th Street (btwn. 1st Ave. & York)- LITERATURE | | B-7:00pm R-8:10pm | | | | | |
| DA COUPLES ISSUES Westside YMCA, Fireside Lounge- 5 West 63rd St.- near Columbus Circle- All welcome! | | 7:00 pm | | | | | |
| LESBIAN AND GAY ALL–WELCOME MONDAY NIGHT STEP MEETING OF DA S Lesbian and Gay Community Svcs. Ctr. 208 W. 13th St. | | 7:30 pm | | | | | |
| ENOUGH R St. Margaret's House Library 49 Fulton Street (near South Street Seaport) | | | 12:15 pm | | | | |
| FOLLOWING YOUR INNER VOICE O- St. John the Baptist 210 W. 31 St. (bet 7 & 8 Ave.)(near Madison Sq. Garden) | | | 5:30 pm | | | | |
| JOHN H. PROSPERITY MEETING B [New Location] Albert Ellis Institute- 45 East 65th Street- Between Park Ave. and Madison Ave. | | | B-6:15 pm R- 7:30 pm | | | | |
| PEOPLE IN THE ARTS - All are Welcome Realization Center (7th floor) 19 Union Sq. W. (next to the American Eagle Outfitters) | | | 7:45 pm | | | | |
| COMPULSIVE SHOPPERS/OVERSPENDERS – St. Vincent's Hospital - O'Toole Building, 6th Fl. 203 West 12th St. Small Conf. Rm. (bet. Greenwich and 7th Ave.) | | | 7:30 to 8:25 pm | | | | |
| BUSINESS OWNERS' DEBTORS ANONYMOUS St. Vincent's Hospital - O'Toole Building, 6th Floor 203 West 12th St. (between Greenwich and 7th Ave.) | | | BDA- 8:30 pm | | | | |
| STEPS TO ABUNDANCE –STEP READING & WRITING S- Lesbian & Gay Community Services Ctr., 208 W.13th Street (between 7th and Greenwich Aves.) | | | | 11:45 am S | | | |
| CAME TO BELIEVE R 303 West 42nd Street at 8th Avenue Room #404 | | | | 12:30 pm | | | |
| BUSINESS OWNERS' DEBTORS ANONYMOUS St. John the Baptist Church 210 West 31st St.-Basement (betw. 7th & 8th Aves. across from Madison Sq. Garden) | | | | BDA- B-5:30pm R-6:40pm | | | |
| A VISION FOR YOU R- Westside YMCA (near Columbus Circle) 5 West 63rd Street- Fireside Lounge | | | | 6:15pm | | | |

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 D.A. 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 D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose—to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. 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. D.A., 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.

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| SUN | MON | TUE | WED | THU | FRI | SAT |
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MANHATTAN (continued)

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|--|--|---------|---------|-------------------|------------------------|-------------------|
| DEBTING & EMOTIONS R- Cabrini Hospital 227 E. 19th St. (near 3rd Ave.) (16th Fl., near the Café) | | | 7:00pm | | | |
| FEAR OF SUCCESS- St. Vincent's Hosp.-O'Toole Bldg, 203 W. 12 St. (Btw. 7th & Greenwich Aves.), 6th Floor Small Conf. Rm.) | | | | 6:15pm | | |
| ARTS AND ENTERTAINMENT The Actor's Fund - 11th floor- 729 Seventh Ave. (between 48th and 49th Streets) | | | | 6:15pm | | |
| BUSINESS OWNERS' DEBTORS ANONYMOUS 619 Lexington Ave. at 54th St.- Basement "Conference Room" (Enter on 54th betw. Lex & 3rd) | | | | 6:30 pm | | |
| RECOVERING FROM UNDEREARNING The Lesbian & Gay Community Services Center 208 West 13th Street (betw. 7th and 8th Aves.) | | | | 7:30pm | | |
| NUTS & BOLTS - STEP MEETING Church of St. Andrew and St. Paul- 263 West 86 Street (between West End Ave and Broadway) | | | | 8:00 to 9:20pm | | |
| DA PROMISES MEETING St. Patrick's Youth Center 268 Mulberry Street (downstairs)- near Prince Street | | | | | 12:15 pm | |
| BLUEPRINT FOR PROSPERITY S Metro Baptist Church-410 W. 40th St. Just west of 9th Ave. (Ring Bottom Bell) | | | | | 12:30pm | |
| A GIFT 74 Trinity Place (Room 74L - back basement) (Wall St. area near Rector St. station of N & W trains) | | | | | 1:30 pm | |
| SELF-EMPLOYED First Presbyterian Church - Lower Level 12 West 12th St. (corner of 5th Ave.) | | | | | B-7pm R- 8:15 pm | |
| STEPS TO PROSPERITY St. Ignatius Loyola Church Rectory - ring bell 980 Park Ave. (between East 83rd and 84th St.) | | | | | 7:15 pm | |
| A TIME TO SHARE- St. Vincent's Hosp.-O'Toole Bldg., 203 W. 12 St. (Btw. 7th & Grnwich Aves.) -Sm. Conf. Rm. | | | | | 8:30 pm | |
| STEPS & TOOLS S Realization Center - 7th floor-19 Union Square West | | | | | | 9:00 am |
| WOMEN'S MEETING Lesbian and Gay Community Services Center 208 West 13th St. | | | | | | 10:00 am |
| WRITERS' PROSPERITY MEETING Lesbian and Gay Community Services Center 208 West 13th St. (betw. 7th and 8th Aves.) | | | | | | 11:00 am |
| SATURDAY RECOVERY St. Peter's Lutheran Church- 619 Lex. Ave. (enter on East 54th St., ground fl. of Citicorp Bldg.) | | | | | | B-2pm R-3 pm |
| JUAN H. SPANISH SPEAKING MEETING- Cabrini Hospital 227 East 19th Street (bet 2nd & 3rd) Grace Hall, 3rd floor | | | | | | 4 to 5 pm |
| MOVING TOWARD PROSPERITY WA St. Vincent's Hospital O'Toole Building- 6th Floor Small conference room 203 West 12th St. (Off 7th Ave. South) | | | | | | 4:00 to 5:15pm |
| VISIONS TWO Lesbian and Gay Community Services Center 208 West 13th St. (betw. 7th and 8th Aves.) | | | | | | 4:15pm |
| BEYOND YOUR WILDEST DREAMS: ENDING UNDEREARNING Holy Name Church - lower level AA rm.- 207 W. 96th St. (betw. B'way and Amsterdam Ave.) | | | | | | 6:30 pm |
| STEPS ON SATURDAY - SOS St. Vincent's Hospital - O'Toole Building, 6th Floor 203 West 12th St. (between Greenwich and 7th Ave.) | | | | | | 7:00 pm |
| BROOKLYN | | | | | | |
| PARK SLOPE TOOLS All Saints Church- Corner of 7th Ave. & 7th St. (enter through the garden)- Park Slope, Brooklyn | | 12 Noon | | | | |
| SUNRISE VISIONS Connecticut Muffin (mezzanine) 115 Montague Street Brooklyn Heights | | | 7:00 am | | | |
| COURAGE TO CHANGE STEP MEETING S Plymouth Church of the Pilgrims- 75 Hicks St (corner of Hicks & Orange St.)-Brooklyn Heights | | | 6:30 pm | | | |
| TOOLS FOR ABUNDANCE Plymouth Church of the Pilgrims 75 Hicks St. (corner of Hicks & Orange St.) | | | | | | 9:30 am |

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 D.A., 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 and 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 in our spending. It includes categories for income, spending, debt payment and savings (to help us build cash reserves, however humble). The income plan helps us focus on increasing our income. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. Savings can include 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 D.A. members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.
- 8. D.A. and A.A. 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. In A.A. literature we can identify with many of the situations described by substituting the words "compulsive debt" for "alcohol."
- 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 D.A. members at any time will not be repeated.

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DA NYC Meeting List Changes November 2008

| New/Changed Closed | Day | Time | Meeting Name | Location |
|-----------------------|-----------|----------------|--|--|
| New/Changed | Monday | 7:30 | Croton Solvency First | Holy Name of Mary Parish Center 2nd Floor Library (school building) 110 Grand St, Croton on Hudson, NY |
| New/Changed | Sunday | 5:45-7:15pm | Envisioning Prosperity - B | Church of the Holy Name (Little Room) 207 West 96th Street (between Broadway & Amsterdam) |
| New/Changed | Monday | 7:30a.m. | "Early Bird Step" (DA/BDA) | 60 West 13th St, 1st floor, Suite A (bet 6th & 5th Aves) |
| New/Changed | Friday | 8pm | Keep It Green | East Hampton Senior Citizens Center 128 Springs Fireplace Road East Hampton, NY 11937 |
| New/Changed | Wednesday | 7:30 pm | BDA/Visions | 36 Church Street Syosset, NY 11791 |
| New/Changed | Wednesday | 6 pm | DA Meeting (prev. in Medford) | ST. ANN'S EPISCOPAL CHURCH 257 Middle Road Sayville, NY 11782 |
| New/Changed | Tuesday | 7:30 pm | Watch Us Grow | 10 N. Main Ave., Albany, NY |
| New/Changed | Thursday | 7:45 - 9:15 PM | Katonah DA | First Presbyterian Church in Church House 31 Bedford Rd Katonah, NY 10536 United States |
| New/Changed | Thursday | 8pm - 9pm | Beginners Visions Meeting (BDA) | Saint Savours Church, 611 8 Ave Park Slope, Brooklyn |
| New/Changed | Saturday | 9 - 10:30 am | Visions | Cosi Cafe WA 2186 Broadway, (btw 77th – 78th) |
| New/Changed | Sunday | 6:30 - 8pm | "Don't Panic!" | Ascension Lutheran Church 33 Bayshore Road, Room 9 (off Route 231) Deer Park, NY 11729 |
| New/Changed | Friday | 12:30pm | Blueprint For Prosperity S | Metro Baptist Church 410 W 40th Street Just west of 9th Ave |
| Closed | Thursday | 6:30pm | BDA | St. Peter's Church at 519 Lexington Ave (at 54th St.), Manhattan |
| Closed | Wednesday | 7pm | DA | 227 E 19th, Manhattan |
| Closed | Tuesday | 9:30am | BDA Visions | St. Anthony's 149 South Pine Creek Road Fairfield, CT 06824 |
| Closed | Wednesday | 7:30am | Early Bird | Manhattan |
| Closed | Thursday | 6:15-7:30pm | Fear of Success | 203 West 12th St, Manhattan |
| Closed | Monday | 7pm | Freedom From Compulsive Spending | Holy Name of Mary Parish Center 2nd Floor Library, 110 Grand Street, Croton on Hudson, NY |
| Closed | Monday | 8pm | Freedom From Compulsive Underearning | Holy Name of Mary Parish Center 2nd Floor Library, 110 Grand Street, Croton on Hudson, NY |