

# Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

First Quarter 2020

## Starting a Business in Early BDA

I started attending Business Owners Debtors Anonymous in late 1985 when it first began in New York City. Debtors Anonymous itself was nine years old. At the time, I hadn't incurred any debt in about two and a half years and had paid down the debt I had. But I wasn't yet a business owner—thinking about it however!

A few months later in November

1986, I opened a market research and social research consultancy in the sole proprietor “doing-business-as” structure. I was inspired to start this business while working for a research company. Clients would commission original research on human rights infringements or privacy issues and then they'd commission follow up research without fully exploring what existed in our own data banks

or results in the public domain. My idealistic view was that I would save these companies a lot of money by eliminating redundancies and guide them to analyze the data in new ways.

Because of what I learned in BODA (as it was called back then before it became known as BDA), I started a solvent practice in my business, broke even Year One, and was profitable the next seven years of the business.

I had a lot of fears about starting up a business. My father was an entrepreneur. He was more of a creative type than a businessman (landscape design, swimming pool design, construction and maintenance). He bankrupted his business twice. My ex-husband worked for my father for a

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### Painting by Roger D., Los Angeles

I am an artist and a business owner. I am a painter and the president of my corporation. My business is making art and no matter how much art I made I could never get away from business. I struggled with this for close to 30 years before finding BDA.

Through BDA I had been encouraged to think about a “vision.” Part of my BDA vision was to paint every day—beginning with 10 minutes a day. I saw that it was okay to run my business and that did not make me less of an artist. Even if I made art on the side or just managed other artists, art and painting were still my passion. Whatever direction my revised career was moving in, workshops, teaching, etc., painting was something that I wanted to maintain a connection with.

As part of the vision I broke a single photographic image into individual squares and began painting it one square at a time, 10 minutes to an hour every day. I was very excited to see the progress that was made each day and I began to look forward to the outcome. I had no idea that vision work would become such a prominent part of my recovery, but isn't this the time to set aside fears and go after your dreams?

Now I am using this format in my current mural work. My clients like the pixelated look and it has given me a solid foundation for estimating jobs as well as adapting to a smaller more efficient work space. Sometimes you can accomplish great things—one square step at a time. Thank You D.A. and BDA!

## Ways & Means®

**Carrying the  
D.A. Message  
since 1988**

*Ways & Means*, an electronic meeting in print for the Fellowship of Debtors Anonymous, is published quarterly by the D.A. General Service Board. It is a forum for sharing the experience, strength, and hope of D.A. members, groups, and other service bodies. Articles are not intended to be statements of D.A. policy, nor does publication constitute or imply endorsement by D.A. as a whole, the D.A. General Service Board, or *Ways & Means*.

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Multiple copies may also be downloaded for distribution at meetings. Back issues are also available.

Submissions from readers on any aspect of D.A. recovery or service are welcome. If chosen, submissions will become the property of the Debtors Anonymous General Service Board and will not be returned. As with all D.A. publications, everyone submitting writing, artwork, or other creative work will be required to sign a standard publishing release form granting rights to the work to D.A. and releasing D.A. from legal liability. Those submitting work to *Ways & Means* automatically acknowledge that they will not receive compensation for their work and that the work may be viewed by an unknown number of readers in unknown locations.

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(*Starting a Business . . .* continued) while and then took over the maintenance business, which he bankrupted. One of my brothers had been a prolific entrepreneur and had experienced many serious financial problems. I was terrified that I would not be able to handle the administration, although I had plenty of experience doing research and designing research models.

The Twelve Steps guided my business development. Step 1 in particular showed me that I couldn't debt in business anymore than I could in my personal affairs. I'm powerless over debt; it made my life unmanageable! As for Step 2, my Higher Power spoke to me through the BODA PRGs I had. Ultimately no one in the meetings had a business anything like mine, so I had to have faith that I could get good advice. Once I put the business on a spiritual basis, stopped asking my "clueless" PRG people what I should charge for this or that service, things started to progress. By the fifth year, the business earned nearly a million dollars.

Decades ago I realized that meeting all those deadlines was going to do me in. I hired a professional coach to help me figure out what an organizational sociologist does besides research or teaching!

I talked endlessly in PRGs about a possible new career as a coach. I had my business plan for starting the new entity and

it was supposed to take only six months. PRGs, the spending plan and record maintenance made it abundantly clear that it would take far longer for my coaching revenue to match my consulting revenue. The move from one business to the other was slow but steady, and I made the shift after two and a half years.

In the past 10 years, I've deepened my use of the tools. I have had sponsors, I've received PRGs, and given PRGs for fellows in BDA. I attend BDA meetings in person and on the phone. I live by a monthly business spending plan and turn it over line by line to my sponsor. I reach out to many BDA fellows by phone.

My biggest challenge has always been paying estimated taxes. About 11 years ago, after 20+ years of solvency, my parents were dying and I took a hiatus from meetings. In that year to year and a half, I paid no estimated taxes and ended up in \$120,000 of debt to the IRS. When I limped back into D.A. and BDA, my biggest breakthrough came when I reframed my understanding of the First Step to align with what our literature says—I have a disease; I am a compulsive debtor; I don't debt because of circumstances.

Being a business owner probably brought me back into D.A. and BDA faster than I would just because I was miserable. I had contracts with suppliers, clients and contract employees.

— Meryl M.

## Focus on Stories from Business Debtors Anonymous (BDA)

The GSRs serving on the BDA Committee's BDA Story Subcommittee reached out to long-time program members to share their experience, strength, and hope pertinent to small business owners and the self-employed. These stories reflect their application of the 12 Steps, 12 Traditions and 12 Concepts of D.A. and BDA. The Tools of Business Debtors Anonymous are also highlighted.

We hope that you will find the same inspiration from them that we had reading them. The program does work if you work it as they say, sometimes more quickly, sometimes a little slowly, but in time we all can get there. That leap of faith we take, with our GPS set to Good Orderly Direction or GOD, has led many of us towards the Promises and a newer and deeper sense of serenity, opening us up to be willing to receive the loving and generous prosperity and abundance our Higher Power means for us all to share.

—Helena, BDA Story Subcommittee Chair

## No Longer Married to my Business

I worked as an electrical helper for a small electrical contractor. In 1979 I quit and started my own business, incorporated it and got an electrical license, a phone line, and some stationary. I distrusted authority figures, and watching my old boss run his business, I knew I could do it better. My business went through a lot of trials. I endured difficult customers, law suits, bad checks (both written to me and by me), and bad communication with clients. Whenever there was a recession I would take cash advances on my credit cards to keep my business afloat. I *could not* let my business fail because what would I be then? A failure or worse! I was married to my business more so than to my wife.

Thirty years later I found D.A. I was ready and grabbed on for dear life. I finally had a guideline to follow for my finances. In another seven years I would join BDA. I was overjoyed that BDA had its own tools; I have been able to apply them to my business. I have found guidance for running a business instead of basing my business model on how my old boss ran his business. I now communicate with my clients and avoid misunderstandings. I am not afraid to say "I'm sorry, it doesn't work for me" when a difficult

client wants me to do more work. I have a prudent reserve both for my business and for my personal life. I have clarity now for bills owed, money coming in, and tax due dates. I am no longer married to my business. I no longer work 80 hour weeks and I don't loan my own money to the business to carry it over a rough time.

I now believe in my own worth. My self-esteem has improved tremendously because of D.A. and BDA. I changed my definition of prosperity. It no longer means money. It means happiness. This was not a concept I was taught growing up. Years ago, at a meeting I heard someone share "enough is an abundance for a wise man." I did not understand this at first, but today I see it is all about not striving for more just to have more.

I now have annual business plans that do not deal with money. They deal with how many hours I work each day. I work half days on Thursdays and Fridays so I can attend D.A. and BDA meetings. I now understand that cars and trucks come and go, houses come and go, and maybe businesses come and go, but my recovery needs to be foremost in my life.

—Jeffrey B.

## Stepping into my Vision

I'm a baby boomer born in the 50s; I came of age in the 60s and was raised during the dawning of feminism when there weren't even words like "feminism" in our vocabulary. I was raised to be a middle-class corporate wife.

Who knew in the 60s that everything I thought was true about life would be questioned and turned completely upside down by the Cosmo girl 70s?

As a teen, my mom coached me on how to spot which boys had "potential" (ie. from rich families) At school dances, mom would chaperone, pull me aside and point out the good "prospects." "Work on that one" she'd say. I was sent to college for one reason: to obtain my M R S degree. At that I failed. I attended a privileged affluent Methodist college where I took my first drink, smoked my first joint and without even applying for it, obtained my first credit card. The pot and beer I could almost take or leave, but the credit card was pure ecstasy. I majored in partying, shopping and charging it. And I graduated with honors!

After college I bounced around from job to job, waitressing, temping. passing out flyers in shopping malls. But mostly I spent my time waiting for Mr. Potential so that I could start my real day job as Mrs. Yuppie. As a young adult in the 70s I spent my time "shopping until I dropped" and waiting for that Prince Charming who was going to walk me down the aisle and make me a society matron.

1988 was my last corporate job. I'd been plucked out of the ranks of office temps to be a mystery shopper. On paper the job looked heavenly to me. In actuality it was shopping at a chain of low-priced convenience stores where the most famous label was "Borden's Dairy." Business meetings with the boss involved lunch and massive amounts of alcohol. At my last one another female co-worker and I, dragged him out to the parking lot where he lost his balance, keeled over and proceeded to barf across two car hoods. I was 36, single, and this was the best paying and highest benefits job I had ever held. The salary afforded me the ability to shop for any possession my little shopper's heart could desire. Yet, as I looked over that vomit on those car hoods, I wasn't sure I could work at this place one more second. The following week, as I mystery shopped those nasty stores my mind kept running a mantra: "God I want a break God I want a break." Be careful what you pray for.

I had a bad fall while inspecting one of the stores and got myself a break: literally. A broken back, broken knee, broken dignity. I wound up on disability and in rehab for many months. The good news was the insurance gave me a monthly disability check. The bad news was it was a roughly 20% of my salary. Naturally, I continued to live as if I was making the whole salary. Within about eight months, as you might imagine, my credit cards were all maxed out. I heard from a friend in the beverage program about a 12 step group that was described as "AA but for shoppers."

That sounded just like me, so on Memorial Day Monday, 1989, I went to my first D.A. meeting. I lived in an up-and-coming boomtown city where women had big hair and bigger shoulder pads. The room was filled with fashionable and well-coiffed ladies with sculpted nails and carefully applied lip liner. I had found my tribe. The thing was, the D.A. fellowship was mostly women and it was eight months old, so all of us were newcomers and we were very much the blonds leading the blonds. I was really just hoping one of them would fix me up with someone rich who would wipe out my credit card debt, and install me to my rightful place as a society matron.

I was 37, and at that age where my biological clock wasn't just ticking; it was clanging. My unfertilized  
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*("Stepping into my Vision" continued)*

eggs were calling out to me: "sperm donor sperm donor." Recordkeeping and spending plans did not appeal to me. But my fellowship received an invitation from another D.A. fellowship in a nearby city. Their group was about 5 years old. They were having a share-a-day with workshops. If nothing else, a weekend road trip sounded appealing: there might be some cute guys. Not to mention some experienced recovering debtors who might have a clue what they were doing seemed like a good idea.

At the share-a-day there was a workshop on taking the steps around one's vision. We were asked to take each step, turn it into a question, and reflect on a vision or goal that had eluded us. I found myself doing stepwork on my vision of what I always wanted to do if I didn't get married and make babies. If it was God's will that I earn my own living, I had always wanted a career as an entertainer, something resembling the love child of Carol Burnett and Oprah. It was something I had always been afraid to let myself ever even want!

I worked those steps and wrote out my resentments, fears and harms around every corporate job or entry-level temporary gig that I didn't like. I realized I had never really been of service at these jobs. I wrote an inventory of every way I had ever earned money. What I uncovered was that entrepreneurship was really

*"The Steps gave me the willingness to practice integrity and reliability; I hardly recognized myself."*

much more appealing to me than trying to fit in a corporate culture. Even with the risks involved, I actually did better when I did my own thing than when I tried to fit in with someone else's company structure. I said the fear prayer (from page 68 in the A.A. Big Book) asking my higher power many times to remove my fear of not holding a job and direct my attention to what God would have me be. With the fear outgrown, I saw that I could take a calculated risk and try to freelance. I had several PRG's with D.A. members who were also self-employed. We formed a small BODA group which stood for "Business Owners Debtors Anonymous". It was the predecessor to BDA.

I had a settlement coming from the accident. Once I knew how much it was, I had a PRG to see how many months of living expenses that would fund. I and my pressure relief

group and my BODA cohorts all agreed that it was worth the risk to go from disability to taking a shot at my own business rather than looking for another job. With my start-up spending plan in place, I went for it. I found the mental obsession to shop and acquire possessions was removed as I saw that planning and allocating that settlement for living expenses would buy me the time to really focus on business building and not have the distraction of needing to work part-time. I was learning to prioritize and take care of my money so my money would take care of me.

One thing that served me well was getting up, getting dressed, and going someplace to work each day. As a freelancer, I was willing to get up, get dressed...and walk into my designated home office space each day. It was essential for me to put in the hours planning, allocating, and spending time and energy focused on my business. I would not have succeeded if I sat around in my bathrobe watching game shows. I had to focus on working. My PRGs also had me take classes and seek mentorship.

In step 10 we continue to take inventory and when wrong admit it promptly. *Well!* It can be easy for me  
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*("Stepping into my Vision" continued)*

to be resentful or uncooperative with over-demanding clients as well as irritable contractors. I turned a lot of resentments over that involved business associates. I said the fourth step ("sick man") prayer for many individuals I encountered. This quelled the urge to clock many of them. When I felt fearful (either due to finances or other issues) I wrote out those fears and turned them over. Some days the fear removal prayer was a constant mantra. The harm and sex inventory kept me grounded as I learned to pray for the right ideals and ask higher power to help me live up to them. Although the original textbook calls for a harms inventory and the sex inventory, I found it would be easy to translate those ideas into business: who have I "screwed" literally or figuratively? The step questions and prayers still applied. I prayed to have my character defects removed when anything went wrong with a client or vendor and prayed for the willingness to make things right. When I was not willing, I continued to ask my D.A. posse for support and God for the strength to take those necessary actions. The Steps gave me the willingness to practice integrity and reliability; I hardly recognized myself. Four months after I started my own business, I started making a profit. In 10 months I was making enough to fund my personal spending plan. Other than a small slip after a house fire in 2014, I have made a solvent living as an entrepreneur from 1993 until today. It's a blessing to have fun earning money. Some days I felt so much joy, it hardly felt like work. I've also experienced a dark night of the soul. I have solvently lived through loss of property, debilitating physical injury, the loss of both parents and almost dying myself. At times, I wonder when God will send me my English prince who will whisk me away in a vintage Aston Martin (hey, it happened to Megan Markle), and my prayers will be something like "Yo God where's MY tiara? Get on the stick."

Today I would not trade lives with anyone. I work the steps with like-minded D.A. members. I have a network of recovering friends with whom I study program literature on an ongoing basis. We have fun keeping each other's heads in this D.A. game. In addition to action partners, I have prayer partners. I invite God into everything I think, every decision I make, and every action I take. This has helped me practice these principles in all my affairs. 30 years after I came in the rooms of the Debtors Anonymous Fellowship, I can truly say that letting D.A. and God guide me in all things, especially business, is truly the softer, easier way.

—Jill P., Dallas, Texas

## Grateful Business Debtor

Mine is not a typical BDA Success Story. Nor does it crescendo with long term solvency. Yet there have been tremendous successes along the way, and I think it's important to acknowledge them even though they didn't culminate in a final case scenario of sustained abundance. That remains to be seen, but I trust that I have embarked on a path of abundance with God's help and direction. I believe that God does not require success of me so much as faithfulness. Indeed, I have kept coming back to the D.A. and BDA program since I started attending BDA in 1990 after having been in D.A. since 1982. With the help of D.A. and my other money program, I have recently been hired full time in my "B" work for an esteemable salary. I continue to have a vision of being self-supporting through my creativity—my "A" work which is writing, performing, and art.

Back before I launched my 501(c) (3), I was an aspiring actor and comedian. My focus was to use my business as an emblem of my self-worth, not necessarily to make money. I poured myself into my work, but there were years where I made no money despite artistic success. I recall endless discussions with my older brother—my investment advisor and tax preparer—about

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*("Grateful Business Debtor" continued)*

whether my work in the performing arts was a business or a hobby. I was cast to do my own comedy act in a Broadway show in 1981.

The show was panned in reviews and never made it past opening night. In 1984, I was a New York Star Search finalist. For the next 5 years, I worked professional comedy gigs up and down the East Coast.

Shortly before I got married in 1991, I reached out and formed a PRG from my BDA home group to help me launch a non-profit organization. The goal of the organization was to provide entertainment to audiences in recovery at treatment centers, conferences, and other recovery venues. The concept of this service came out of a career intensive workshop for performing artists that I attended. Each participant identified a goal to be accomplished within a certain time frame. To that end, we assigned specific tasks to others in the workshop each week to help us accomplish our goals. My goal was to have ten paid performances for audiences in recovery. I began booking myself and other comedians to perform special shows at various comedy clubs in the New York City metropolitan area for invited representatives from treatment centers all over the city. These shows were essentially auditions--a way to introduce ourselves in order to book shows for the populations whose representatives were in attendance at the comedy club shows.

We called ourselves "Comedians in Recovery." Our vision was humor to heal. I believe it was the first of such cooperative ventures. Presently, there are a number of such groups who perform for audiences in recovery across the country. We drew packed houses in all the major comedy clubs in New York City and were booked for paid performances from coast to coast. Several of our shows were emceed by a former writer for Saturday Night Live. We had a Board of Directors composed of influential and supportive people in the treatment field. We had a pro bono office at

a treatment center in Long Island City and even had an intern at one point. Yet, my business had a fatal flaw. I was the business. I did the booking. I emceed and performed in the shows. I did whatever else was needed. I had no one else to share the administrative burden on a day-to-day basis. The business was not supporting me. While I didn't incur any unsecured debt in launching the business, I was supporting the business out of my own pocket. After I had children, the need for a steady income led me to go back to my "B" profession--social work.

With the help of my inheritance, I purchased a home in a very prosperous "suburb" within the limits of New York City. A series of events devastated the stability of our home and family. Debt hit the fan in 2008. We had to short sell our home. We chose to move to the North Country of New York State. Living in the Adirondacks is like having a taste of heaven because it takes an eternity to get from one place to another. Our hardships, including cars breaking down and medical issues, continued. I was fired from a position I had taken to be closer to home.

I had hit a bottom. In my desperation to follow God's will, I took a financial 3rd Step. I committed to tithing. I chose to surrender and trust God with my finances by giving 10% of my income--basically my unemployment check--back to Him in the form of contributions to local churches and other charities. The Lord acknowledged me and blessed me in return. Not only were our basic needs met but we were given a serviceable used car by a friend in the program, and a local Christian counselor chose to retire and turn his entire practice over to me. It was like receiving a gift worth \$30,000.

I stayed in the North Country to cultivate a private therapy practice from 2010 to 2014, at which time I joined a group counseling practice. I continued to connect with BDA via a phone meeting for writers and artists. I combined my background

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## Starting a BDA Meeting in Pittsburgh

I became a member of D.A. on July 28, 1995, and first heard of BDA via another member who was a sole practitioner. Then I learned more about the BDA program in 1997 when I attended my first WSC in Los Angeles, CA. I started to attend BDA meetings in 2003.

At that time I had a full time job and was an independent sales rep for the oldest and largest international beauty product company and freelance writing for newspapers and magazines. I was in great need of the BDA program because I *did not* keep my personal funds separate from my business income. I did not have a one year business plan either, and I lacked knowledge and confidence in understand profit margins. Hence I was under earning.

The first tool of BDA I remember using was having separate bank accounts for my business funds and personal funds. I also kept neat and orderly

*("Grateful Recovering Debtor" continued)*

in comedy with my therapy practice by doing workshops for aspiring treatment professionals on integrating humor into their work as therapists.

There is a passage in the Bible that has recently struck me as particularly apt for my family and me right now. In Joel 2:25, the Lord says, "So I will restore to you the years that the swarming locust has eaten." Thanks to my panoply of recovery programs and the grace of God, I believe our family is embarking on a new era of stability. We have been reunited under the same roof as a family—an answer to years of prayer. I now am gainfully employed 25 minutes from our home by subway. And my creative work continues to bloom. What's not to like?

—Vince G.

records, paid myself a salary, and one year I even gave myself a Christmas bonus. I invoiced my clients promptly and put all letters of agreement in writing. I also noticed the competition but didn't about it because there is enough for everyone. What I didn't do, however, was work the Steps and the remainder of the Tools. Thus I was marginally successful in my businesses.

Looking back, I realize I wasn't aware of just how much in need I was of the BDA program! This led me to join with another D.A. member and small business owner, and we began to meet one day a week in the early morning for an hour at a local eatery in the South Hills of Pittsburgh. I don't remember us having any BDA literature; I think we used A.A. literature. As we shared this with others in D.A. who were business owners, it drew interest. One of these members was a photographer and said if we wanted to start a BDA meeting his studio was available as a meeting place. Thus in the early 2000's began the 7:00 a.m. Tuesday BDA meeting on the south side of Pittsburgh. We met there for several years, and our core group was about four to five people. Showing up on an early winter's morning and navigating rush hour traffic to attend a BDA meeting to acquire the tools and principles, for me was going to any lengths for recovery and prosperity. I also volunteered to be the GSR, and we began to pass around an extra envelope during the 7th Tradition. We didn't collect enough funds to pay for a trip to the WSC, so I suggested we ask the older D.A. meeting in Pittsburgh if they were sending a GSR to the Conference. They weren't, so I asked if they would like to contribute money to help send me and I would be happy to give a report from the Conference at their meeting upon my return. They were more than willing, and we had enough money so I could attend the WSC in New York City in summer of 2003.

—Betty S., Central Kentucky



# **D.A. Resources During the COVID-19 Pandemic**

## **Temporary Meeting Update**

If your meeting has changed due to the COVID-19 (Coronavirus), please fill out the online form at the link to add a temporary update to your meeting listing on the world D.A. website.

<https://debtorsanonymous.org/temp-meeting-update>

The update might include a teleconference number and access code, video conference access information, a meeting contact number, or temporarily closure. The update will appear in red and will revert back to the original listing once the World Health Organization (WHO) has declared there is no longer the need to avoid public gatherings. You will need to provide your name, email address, meeting name and meeting number. You can look up your meeting number by searching the meeting list:

<https://debtorsanonymous.org/meetings>

Click here to search the list of meetings for all that have temporarily moved to teleconference or video conference. You can add search terms or select additional filters, such as state or country. Meeting times correspond to the time zone of their location.

<https://debtorsanonymous.org/temp-list>

## **Move Your Meeting to Teleconference or Videoconference**

Many meetings are temporarily moving to teleconference or videoconference. Here is a link to a guide for how to move your meeting quickly online:

[www.debtorsanonymous.org/virtual-meeting-guide](http://www.debtorsanonymous.org/virtual-meeting-guide)

## **Contribute to D.A. and Intergroup**

In addition to setting up online contributions to support your meeting (outlined in the guide above), please consider making contributions to your local Intergroup and to D.A. at the world level to support General Service Office operations.

Here is a link you can announce during the 7th Tradition portion of your virtual meetings:

[www.debtorsanonymous.org/contribute](http://www.debtorsanonymous.org/contribute)

## **Take Care**

If you have the desire to incur unsecured debt, reach out for help to others in the Fellowship, or call or email contacts at your local or Regional Intergroup.

We wish everyone good health and continued recovery in D.A.

Read D.A.'s response to the Coronavirus here:

[https://debtorsanonymous.org/wp-content/uploads/Coronavirus\\_update.pdf](https://debtorsanonymous.org/wp-content/uploads/Coronavirus_update.pdf)

## A Midlife Crisis—and then Hope

I grew up in a loving and supportive home with no abuse or addiction. My parents were both high school English teachers in the public school system in St. Paul, Minnesota. At that time, teachers were paid fairly and had good benefits, so we never struggled with money. My parents bought a very nice home when they were in their mid-40s, and we went on a family vacation every summer. My mother was the CFO of the family. I remember her sitting at the dining room table once a month, writing checks for bills, and driving up to the drugstore to put the stamped envelopes into the mailbox. They were open about their finances with my brother and me. We knew how much they made, and we knew how much they had paid for their house. While my mother went into teaching because of her love for kids and desire to help others, my father chose teaching because of the financial security it brought him. He knew he'd never get rich, but he knew that if he put in his time, he would be taken care of for life. And he has been. They both retired with pensions and savings. My mother died shortly after retiring, but my father enjoys a very abundant retirement.

There are no examples of entrepreneurship in my family. Even in my extended family, everyone chose safe, stable professions in the public sector, or if they were in the private sector they choose professions like engineering that were seen as lucrative and in high demand. Growing up surrounded by books, it was inevitable that I would become an English major in college. I was a highly creative kid--a writer and a musician. The assumption was that I would follow in my parents' footsteps and become a teacher, and at first I thought so too. However in college, I started working at the college newspaper and found I could use my writing skills to make a living in journalism. I had thought I would be an arts journalist since I was a creative, but I got an internship at a business newspaper after college and realized that business wasn't just about numbers and math, as I had assumed. It was about people and ideas and, yes, creativity. I started a business journalism career that I had off and on for about a decade.



My compulsive debting, along with several other addictions, started in college. I racked up credit card debt, and my parents paid them off for me a few times. Thanks to an inheritance from my grandparents, I left undergrad with no student loan debt. But the debting behavior that brought me into D.A. really accelerated as I neared my fortieth birthday and essentially had a mid-life crisis. The journalism industry had been dramatically disrupted by the internet, and the career paths of a generation earlier closed up. Although it wasn't exactly what I wanted to be doing—my dream was to be a novelist—I felt the journalism work I did was important and meaningful. Like many wayward journalists in the late 2000's, I went into marketing. It paid a bit better, and there was more demand for it. So for another decade, I worked in that industry. Nearing my fortieth birthday, however, I realized I wasn't doing what I wanted. I hated the eight-to-five

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*("A Midlife Crisis . . ." continued)*

grind, and hated not being the driving creative force. Working at agencies, there was always someone else whose creative vision I was paid to follow. I also wanted more flexibility to work on my novels.

I decided to quit my job and start my own content marketing agency. I also decided to take out an exorbitantly expensive hedge on my new entrepreneurial vision: I decided to go back to school to get an MBA so that if my business failed, I could at least get a higher-paying job in marketing, maybe at the VP level. The week I turned 40 I left my job, started my company, and started the MBA program. My business started making money right away, but I took out the maximum for my student loans, thinking I needed to do that to support my family: my husband (who was a teacher) and our four kids. The first year I made more than I had made at my former job, and I was also putting money into a retirement account. But the second year my ego drove me to grow the company too fast by hiring people. I started cashing out my retirement savings to pay payroll. Meanwhile I wasn't paying myself but was relying on my student loan excess. By my third year of owning a company, I had racked up \$150,000 in student loans, I had cashed out all the retirement I had saved over many years, and my business was bloated with needless expenses and was unprofitable. At this time, I had 12 years of sobriety in A.A., had worked the steps many times, was of service, sponsored women, lived in Steps 10, 11 and 12—and was becoming suicidal.

A woman in one of my A.A. meetings had mentioned D.A. once. I had enough experience with the 12 steps to know that if I had a problem it was a spiritual problem, and it needed a spiritual solution. I started going to D.A. I knew enough to get involved in service right away and started working the tools. Since I'd already worked the steps so many times in my other program, I think I thought I could slide by without working them in D.A., at least at first. I moderated my BDA phone meeting, was a trusted servant at my face-to-face home group, got involved in D.A. Intergroup, and even became the GSR for my face-to-face home group. But the promises were not coming true for me. I got some clarity around my numbers, but my business wasn't moving forward and I continued to feel hopeless about my debt. It was at the World Service Conference that I finally heard the message from my Greater Power. I was surrounded by all these amazing people, many of them recovered from a seemingly hopeless state of mind and body. I didn't feel a part of that. And it finally occurred to me why: I hadn't worked the Steps.

I found out about a phone meeting called D.A. Step Sponsor that went through the steps every 60 days using D.A. literature and the A.A. Big Book. Always a good student, I gathered all my materials and started dialing in every day including weekends. With the help of the gentle, loving, wise, recovered people on that call, I have now worked the 12 Steps of Debtors Anonymous. I had done quite a lot of work on financial amends through my A.A. work over the years, so a lot of my amends these days are about not putting negative energy out in the world by harboring resentments toward people. I've learned some new prayers that have helped me heal from some old lingering resentments, and I'm deeply grateful for that.

The other day our phone meeting focused on visions. A wise, experienced recovered business owner I know in the program once told me that if we debtors ignore our visions, we try to buy them. Looking back, I can see that I spent time and money trying to buy my vision or get close to my vision, not really believing that I could ever have it. I've seen and heard about enough miracles in the program of other people living their visions, maybe not in the specific way they had imagined as a child, but in a way that makes sense for them as a solvent person of integrity. I'm grateful for the hope I have now that I'll be able to have this thing, too.

—Jenny N., St. Paul, Minnesota

# Running my Business Free of Debt

I believe my compulsive debting started when I was a child. My parents are both debtors, and I learned spending patterns from them. They both grew up in alcoholic families with a lot of deprivation, and as adults they derived pleasure from spending money. When credit card usage became common, they used them freely to the point of bankruptcy. I remember going to D.A. meetings as a kid with my father. He didn't stay in program long, but it was helpful to have seen his recovery. When I got into similar trouble I knew where to go.

My parents divorced when I was young. My mother remarried an abusive man and we moved to another state, where we lived on a small island. When I was 12, they divorced. My mom had a psychotic break and she stopped communicating with our extended family, which meant I stopped communicating with them as well. That was how I suddenly lost 10 relatives.

There was a lot of sadness, and confusion in my childhood due to the divorce, the abuse from my stepfather, and my mother's mental illness. I was also bullied in school. I didn't fit in with the local kids because family didn't go back generations on the island. Plus my stepfather was wealthy, so there was additional scorn. I learned that money could insulate you but also could isolate you.

I found that I'd feel better if I could buy things for myself. If I had \$5, I could go to the pizza shop, where two pizza slices were \$3 and a cookie was \$1; that left me with four quarters to play Tetris. I was good at Tetris, so that would last me about an hour. Between the food, the games, and a break from reality, I was in heaven. That \$5 was my ticket to an hour of comfort, and that was happiness.

Because of what I had seen with my parents, I didn't touch credit cards through college and grad school. But this disease is patient and persistent. Once I was out of grad school I went into private practice as a psychotherapist. A business coach encouraged

me to borrow funds to set my practice up. First I borrowed \$10,000, but eventually it was much more. Vagueness ensued as I started acting like a big shot, taking people out to lunch to help grow my business. But then I started also taking people out who had nothing to do with my business. It felt good to take people out and have them like me.

Credit card companies were happy to give me credit. The first indication of something amiss was when my wife and I moved, and I charged the move to five different credit cards. I sensed that something wasn't right. My spending was out of control.

When I got into D.A., I was really broken. I was ashamed and overwhelmed. My wife and I had almost \$250,000 in total debt between student loans, credit cards, and medical debt. I was making \$45,000 a year. I had a meditation session where I tearfully asked God for help. I didn't really believe in God yet, but I was willing to admit my powerlessness and thus take the first and second steps. Eventually I became willing to ask for help from a power greater than myself. I didn't feel God right away, but I did feel peace having asked for help.

At one of my first PRGs they asked me questions about clothes and furniture. I was totally mystified. Shame, anger and tears came up. I wasn't upset that I didn't have the money for these things; I was upset it didn't even occur to me that I needed these things. As a father, I need new clothes for myself, my child and my spouse. We need couches to sit on. We need money for medical expenses. This was new information for me.

I signed up for credit counseling and made \$470 per month payments. I did a debt moratorium to get my spending plan squared away. Cutting up my credit cards was a huge leap of faith, but after racking up another \$700 in debt without realizing it, I knew it had to be done. Our son was born one month after I did that and, in the hospital, I celebrated one

*(continued)*

*("Running my Business . . ." continued)*  
month of solvency.

The first time I went through the Steps a lot of emotions came up. I remember talking to my sponsor on the phone as I was driving, and I had to pull over because I was breaking down. I now realize I had to break open in order for God to get in. Admitting I was powerless and coming to believe wasn't hard. However, doing the inventory was hard. Once over the hump of Step Four, everything got easier. Even doing my Step Nine was okay. People I made amends to were amenable and kind.

Once I got solvent, I just started working my program hard. Old-timers told me there were no shortcuts. It had taken time to dig my hole, and it would take time to dig out. I went to meetings, did my numbers, paid my bills, opened my mail, and had PRGs. Slowly things began to turn around.

One of the things that's been helpful for me over the years is the principle of the rule of threes when you get a windfall. One-third of it pays down debt; one-third is for buying yourself something nice now;

doing something fun or necessary in your spending plan; and the final third is for savings. I got a couple windfalls early on in D.A. A family member passed away, so I inherited \$20,000. I also had a car accident from which I got \$8,000. In both cases, I used the rule of threes, and that has guided me extremely well ever since. It allows me to not feel deprived. It allows me not to get "money-drunk" and spend it all. It also allows me to build a prudent reserve, which prevents future debting. Over time I retired my debt and I built savings.

D.A. also taught me to how to negotiate with creditors. I had a debt that was \$1,000 and I got a \$2,100 windfall so one-third would be earmarked to go to debt. I called the creditor and asked, "Would you be willing to retire the debt for \$700?" They accepted. I stopped dodging my creditors and started being honest with them. I even became friendly with a few of them. I knew their names and knew about their families. I built relationships. I started to realize that debt collectors weren't the enemy. Engaging in good faith with them was a win-win; they got paid back, and I didn't have to feel ashamed.

Because I first got into debt running a small business, I realized I needed to work for others. I kept my side business, but for about nine years in D.A., my primary source of income was my "B" job. I needed the steady paycheck.

But I am an entrepreneur at heart. I started shoveling driveways at eight years old. I worked my way through college and grad school running my own business. Eventually I got an opportunity to start another business, this time

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*("Running my Business . . ." continued)*

with partners. While I had equity in the business, I didn't own the whole thing. I realized it's better to own a quarter of an actual pie than a whole pie that only exists in my head. My partners backed me financially. This kept me from engaging in dangerous behaviors. They took on debt for me. We lost money the first year and part of the second year. Then in year three we started making a healthy profit and donated significant money to local charities and providing scholarships. I believe one does well when one does good, and we do a lot of good in the world.

Today I make a salary which allows me to have a regular spending plan which covers my expenses. I also receive a quarterly distribution to pay off debt and save and invest in fun activities for my family (to this day, I still follow the one-third principle). I still make student loan payments but next year that debt will be retired.

I keep my numbers diligently and balance my books three to six times per week. Every Saturday I open my mail, pay bills and do a tenth step. Before D.A., I didn't open my mail. Now when I open what I think is a bill, sometimes it's a check. If that's not recovery, I don't know what is! Reviewing the week, I write down resentments, regrets, and fears. I sometimes forget to have fun, so I write down what I'm doing for fun as well as all the ways I've grown in my recovery that week. Debtors tend to focus on what we lack, so I practice gratitude to remember all I have been gifted with thanks to my recovery.

I haven't debted in 14 years, but I am careful. I know many D.A. people who have relapsed. Now that I have more money it's tempting to veer off my spending plan. It's easier to spend emotionally when you have more to spend. And it takes more time to manage my money now that there's more of it. When I was new to the program, I'd hear people talk about the stress

of earning more money and I would think, "Shut up and stop complaining." But now I get it. When you make more, you have to pay attention to it, and that creates challenges that didn't exist when you were debting.

Money is my drug, and gratitude keeps me sober. Money has simply become a tool that I use and have custody over, rather than something to get high off of. I try to remember that I have what I have because of God, this program, and my adherence to certain principles. If I keep doing that, I will keep having what God wants me to have.

Today, my life is very different than it was 14 years ago when I first came into this program. I now have a number of prosperous and solvent businesses. I've learned how money works and how to make it work for me. I have three passive sources of income from real estate on top of my main business, as well as the consulting LLC I've had since before I came into D.A. Recently, my partners gave me responsibility for another company. I have equity in six different businesses. All of this is because of this program and a lot of hard work.

When I came into D.A., if you'd have told me what I would be earning and what my net worth would be, I would have argued that it would never happen. But thanks to working the D.A. principles, it's my reality. Ironically, the thing that I thought would keep me from being successful in business—debting—is the thing that's allowed me to be successful. D.A. taught me how to manage my money, and that has allowed me to be entrusted with large amounts of money. Another thing I'm grateful for is our beautiful home. I love to swim and never thought I'd have my own pool. Now I do. I also own the car of my dream. But the house, the car, and everything else I enjoy are not my Higher Power. I still need to go to meetings

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*"The most important thing D.A. has taught me is how to love myself."*

*("Running my Business . . ." continued)*

and pray on my knees every day. Having more money and material things is nice and brings a certain amount of contentment. But it also brings more triggers. Nothing is ever enough for a money addict. If I don't work my program it can all be gone in an instant. It all comes back to service, the Steps, meetings, and doing my numbers. Left to my own devices, I'll make my possessions my Higher Power. The reality is I have what I have because of my Higher Power.

When I was a newcomer I was told "stay spiritually fit, stop debting one day at a time, and the money will come." I never believed it, but now I'm saying the same things. D.A. really works. I am living proof. I wouldn't be alive without it. I have a wife who

loves me, a healthy relationship with my family, and a thriving career.

The most important thing D.A. has taught me is how to love myself. All the holes I tried to fill with money and possessions are still there, but they are much smaller, and today they can be filled by God. I turn my will and my life over to the care of God as I understand God, I work my program, and the rest takes care of itself. Today I consider myself the luckiest man alive. And I "owe" it all to the program of Debtors Anonymous. Thank you to D.A. and to all my fellow recovering debtors for sharing in this journey with me, and may God bless you on your path to inner and outer prosperity. Keep coming back. It really does work!

—Josh W.



Photo by Josh W.



**“Isolation will give way to fellowship; faith will replace fear.”**

Promise 6 of the Twelve Promises of Debtors Anonymous

## **D.A.’S INTERNATIONAL PROMISE 6 DAY: SATURDAY, APRIL 25, 2020 TOGETHER WE GET BETTER**

How do we practice fellowship in this period of social distancing? A pandemic has recently been declared, so we recommend having a contingency plan for any face-to-face fellowship activity.

Take the initiative to meet with another in program—if not in person then by phone or online.

**WHAT: D.A.’S INTERNATIONAL PROMISE 6 DAY** kicks off on the 4th Saturday of April in 2020.

D.A. members are encouraged to gather for fellowship. For example:

Pick a local coffee house to gather for coffee, host a potluck picnic at a park, challenge another local meeting to a softball game, or go for a hike.

If social distancing is still in effect, have a sing-a-long by teleconference, arrange a multiplayer online game, or host a video conference costume party with a poetry slam.

**WHEN: SATURDAY APRIL 25, 2020** (every 4th Saturday in April thereafter). Members are free to choose any time of day they wish.

**WHY:** To break out of isolation—a big part of our debting disease—into fellowship.

**HOW:** It can be as simple as asking a fellow to talk. Anyone seeing this flyer is encouraged to mention this special day at your in-person, phone\*, Internet\*, Intergroup, and GSR regional area group meetings. Some meetings already are planning gatherings for that day. Volunteer to help organize or form a subcommittee.

**WHERE:** Near your home group meeting? Online? It’s totally up to you.

**WHO:** D.A. members old and new.

Share your stories at [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)



# Flying by the Seat of my Pants

I never really intended to have a business because all I really wanted was to be able to do things “my way.” I was sick of working for my former employer, who screamed and regularly accused everyone of stealing from her. This was a private counseling agency with about four other social workers. I was so in fear of the director even though I had no reason to be. I often forgot appointments because I was so stressed. When the opportunity came to be grandfathered in and be licensed by the state, I jumped at the chance. I even helped my coworkers do the same, then I gave my notice and went to work for a treatment center while starting my own private counseling practice doing the same contract work with the state. I also got accepted to graduate school, and it all fell into place nicely, or so I thought. That was in the fall of 1990.

I had no inkling there was such a thing as BDA. I also didn't have a clue of how to run a business. I thought that I could just do counseling and everything would work out. I had no support and did not know where to ask for it. I operated this way until I became ill with cancer in 2009. Over the years I racked up federal and state tax debt amounting to over 80,000 dollars, and my student loans from graduate school hit the 150,000 dollar limit. I lived in constant fear of being audited, and it affected my work and home life. I eventually became too ill to continue working, and on top of that my husband had a heart attack and was found to also have cancer. He passed away after two years, and I had completely given up on working even though I maintained my license.

I was relieved not to have the responsibilities anymore and just stuck my head in the sand. Because of my age—I was 81—and the fact my only income was Social Security, the IRS put me in an uncollectible status and every few years more of what I owed dropped away until there was only a few thousand dollars left owed. My student loans have been discharged due to the fact I have a terminal

diagnosis according to my doctor. I consoled myself and assuaged any guilt by convincing myself that I had chosen a profession that paid so little and so erratically that I couldn't afford to repay what I owed. My work with my sponsor and my PRG has helped me with that, and I owe my present peace and serenity to the 12 Steps and my Higher Power.

In the last few months I have been able to have one job, thanks to HP, in which I work two hours a week. Before, I never felt as though I deserved to be paid for my work and did not feel I was competent. That has all changed, and I owe it to my program and my Higher Power. I did not feel God's Presence while I was working all those years, but I now know God was always helping me do very difficult work with families. I did contribute to many good things working out. I could not have done that alone. I believe I am a valuable and competent therapist who deserves to be paid and that my Higher Power is taking care of me throughout many tough and tragic circumstances.

I am not using BDA as I could. I know if I avail myself of the tools things can be better. I lack a vision for my practice because in some ways I feel I am just starting to get real, and it is rather overwhelming at times. I have always been a person who wanted to do things my way and feared criticism, so that probably was what led me to start and operate a counseling practice. I believe it is miraculous that I have hung in as long as this and that God is still allowing me to be of service. My one client needs my skills; I can see the difference it has made. I chose a field that involves being deeply immersed in the pain and suffering of others. I must say that in a strange way this has helped me deal with my own pain. I used to think that due to my own problems I had no business trying to help others. I think differently now, and I am very grateful to God for that awareness.

—Barbara

# Living Life by BDA Principles

**M**y name is Diane; I am a business owner and debtor. My story starts before I was born because I was born to parents with many money distortions. My mother (who had moderate wealth) rebelliously married my father because he was dirt poor. She was a business owner in the 1950s, and I come from a long line of business and property owners. I vaguely knew I had a problem when I got my first apartment furnished solely on credit cards, which my mother bailed me out of quickly. I struggled a great deal with saving money.

When I received an inheritance from my uncle (this was my second inheritance) in 2008, I purchased a multi-unit building in which to house my psychotherapy business—yes right in the height of the real estate market. My vision was clear. I wanted a group practice that was ethical with a good reputation. I would build the practice slowly by converting each unit and increasing the number of employees. What I did not count on was the limited income based upon what insurance carriers would pay per session. I also did not think through the costs of converting the unit, with the extra overhead costs. I kept plugging away tirelessly: keep the dream alive, just work harder, and just work longer. Simultaneously, I was putting my son through an out of state college, racking up student loan debt to the tune of \$60,000. I took loans for the expansion costs, and the spiral continued until I spent many sleepless nights barely meeting payroll.

A friend of mine told me about Debtors Anonymous as she knew I worked a people pleasing program, so she knew I believed in the 12-step philosophy. For months, maybe even years, I pondered the thought, “Me... a debtor?” My sleepless nights were more than I could bear, so I decided to give it a try. An hour away was the closest meeting and it was the depths of winter, but I needed to do something different because the pain was just too great. So I went to my first D.A. meeting, and for the first time I found hope.

But by this point I was beyond exhaustion both

physically and emotionally. I went to my first few meetings and set up my first PRG. I did not know the people giving the PRG; I only knew I needed a solution for this intense pain. The PRG was traumatizing for me. I felt like such a business failure. Within a month, I put the building on the market and began shutting down the business. It was one of the most difficult times of my life. I had kept “my baby” alive for 10 years, and there was no more resuscitating it; it was over.

However, I did feel like my Higher Power was in the journey with me, and he was going to restore me to sanity. I did not even know how, but that did not matter. People would ask me what I was going to do after the business closed, and I told them that I did not know at the time but God would direct me. I often felt like people thought “Now she really lost it, and she doesn’t even have work lined up.” The much-needed relief came as my nine employees exited. So much relief that I didn’t need meetings anymore (or so I thought).

After having the property on the market for about five months and no showings, I intuitively knew that God’s will for me was to keep the building. I was unhappy with this plan, yet clear that this was his will for me. So I worked on acceptance, called it making lemonade from the lemons. I decided to convert the building back to three units: one residential, one an Airbnb, and a small office to run my new business and my own private practice. The debt remained. I did what I could on self-will, refinancing \$45,000 of the student loan debt into a very low rate home mortgage. But there was still furniture debt from the last expansion, a line of credit that was maxed out, and more expenses to convert the property from commercial back to residential, which was recommended by three different realtors. My old thinking told me to debt one last time by taking out a charge card. I told myself I would then go back to D.A./BDA to work on the real problem because I was

*(continued)*

*("Living Life . . ." continued)*

debting once again. I knew enough program to know there was a better solution.

So, on February 28, 2018, I incurred the last of my debt (to date). The pain of my self-will remained, and I was now committed to my program and consistently began attending meetings. To the north of me the BDA meeting was 50 minutes away; to the east it was 60 minutes away, and to the south about 75 minutes away. I attended a share-a-day where I had my second PRG, which again felt traumatizing to me, taking me days to keep my head from spinning. I kept going, remembering the pain. I did phone meetings, face-to-face meetings, read literature, kept my numbers, and filled out the debt sheets, totaling my unsecured debt to a whopping \$49,700 (plus the \$45,000 of student loans folded into my mortgage). At one point it occurred to me: just don't debt. This may sound very simple to many, but to me it was profound. It never occurred to me that I could live life without debt.

Eventually I got a sponsor, started working with her, and began the Steps. I made monthly payments, logged my sheets, and watched the debt go down. My sponsor suggested that I get a PRG team. The thought of this seemed overwhelming; I did not want to feel this trauma again. I knew that I needed to keep an open mind; I knew it worked for others but did not have a clue how to do this for myself and have a positive outcome. Then my sponsor suggested that she become my female PRG person, and her PRG male would help. She assured me that he was very experienced with more than 20 years in BDA, and I fearfully set up my PRG. Thanks to my Higher Power and the grace of God, it was a positive outcome—a true miracle felt in the fabric of my being. God is in the numbers, just like I heard in the meetings.

I continued to have PRGs, and each time feel such a "relief" just like the name says, just like I heard from others in the meetings. I continued to pay down debt and took on a solvency

job. The solvency job helped me to realize there was an end date. I would keep in mind that debting is just not an option, either in business or personal affairs. I would look to my list of options before debting and slow down my thinking. I learned and used the windfall method and for the first time really saved money. I prayed that money would flow to me and through me. I got a sponsee, keeping me committed and helping me learn about myself. My PRGs have helped me refinance the building, shortening the length of the mortgage with no balloon period, producing major relief (only 7 ½ years left!).

And... eventually... with a great deal of patience, less than two months ago, I paid off the last charge card. I am unsecured debt free! Today, I live my life according to the D.A./BDA principles. I have the D.A. Promises in the "I" version right above my desk and look at them when in my office. Today, I am keeping my commitment that I made to myself to no longer debt. I'm still working on self-debting and having a fully funded business emergency fund yet have more saved than I have ever had in business. I continue to work the steps with my sponsor. Today, my PRGs are my teachers that help me see my character defects in a loving, enlightening way and help me to begin with the end in mind. I continue to work with my PRG team to slow down in life and continue to believe that fear of people and economic insecurity will leave me. Today, I work towards my visions, including semi-retirement in less than 8 years (another miracle). Today, I am eternally grateful for my life in Debtors Anonymous, especially for those who show up in the meetings who teach me to live a different way and to my Higher Power.

—Diane M.

### **REQUEST FOR ARTICLES on FELLOWSHIP !**

Fellowship Communications Committee is soliciting articles on your experience of fellowship in D.A. for an upcoming issue of *Ways & Means*. How has fellowship impacted your recovery?

Please send articles by April 1, 2020, to  
[communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org)

## Input Requested for D.A. Voices from the Black Community

At the 2019 World Service Conference in Los Angeles, the Convocation passed a motion to approve the concept of developing a pamphlet entitled D.A. Voices from the Black Community. Its mission statement is to: "Give voice to the voiceless by bringing the message of D.A. to the black debtor who still suffers."

The World Service Conference Literature Committee is entrusted with developing literature addressing black debtors' unique financial problems and has formed a subcommittee for that purpose. Black debtors' experiences of incurring unsecured debt can be very different from other members. As an example, black debtors in the U.S. might be precluded from mainstream credit lines and may be limited to using other, less favorable, forms of credit. It has been observed that black debtors arrive at D.A. but may not stay. This could be because they do not identify with what they hear at meetings.

We need to hear the experience of black debtors to develop our work and for D.A. to be more inclusive as a Fellowship. We warmly encourage contributions from black D.A. members. Please pass this request along to all groups, particularly to black members. Contributors are encouraged to write or send recorded shares (e.g. mp3 file recorded on your smartphone or computer) to [wsc.litcom@debtorsanonymous.org](mailto:wsc.litcom@debtorsanonymous.org). Please complete a signed Assignment of Rights form for each submission, which can be found on the D.A. website under "Legal Forms & Documents" or at [www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release)

Yours in service,

**D.A. Voices from the Black Community Subcommittee**

### Share a photo for the D.A. Magazine.

The May/June issue will focus on the theme of fellowship. The issue is being curated by the World Service Conference Fellowship Communications Committee.

We have a need for photos that represent fellowship with D.A. members.

- Flowers on a restaurant table where you enjoy fellowship after a meeting.
- The view from a hike you take with D.A. friends.
- The look your pets give you when you're on the phone with a program friend.

Please submit your photo with a short description (50-150 words) about how the photo represents your experience of fellowship in D.A.



Make sure the photo has no faces, no logos, and that you own the copyright. And please sign a release from [www.debtorsanonymous.org/release](http://www.debtorsanonymous.org/release) so we can publish your photo and your description!

Send to [communications@debtorsanonymous.org](mailto:communications@debtorsanonymous.org) by April 1!

# Gratitude for BDA Recovery

**M**y name is Bill J., and I'm a recovering debtor. When I was the chair of CADA (Capital Area Debtors Anonymous Intergroup), I had a very impactful conversation with one of the Trustees. We talked about what happens when you've paid off all your debts and you're living on life's terms.

After years of recovery in other fellowships, D.A. gave me a chance to truly understand the Steps. I came into D.A. with \$100,000 or more in debt, and today my own unsecured debt is gone. I live my life on a cash basis. The only debt I'm still paying off is my mortgage.

I grew up in a Jewish upper middle-class home in South Florida. Everything in our home revolved around monetary exchanges. If I brought home a good report card, I got cash. If I got a bad report card, my allowance was docked. I was privileged, but secretly a stilted, schizophrenic system was in place. There was a lot of drama but the expression of actual emotions was not allowed.

At 19 I was married and by the time I was 20 I had my first round of money issues. In 1968, I had a child... and several simultaneous addictions. Money and credit abuse were constant companions, along with financial co-dependence and spiraling debt. By the time I joined D.A., I was almost \$100k in debt. I was on a gerbil wheel: I would get some money and pay down my debts but then I would spend myself back into the red.

I began attending D.A. meetings in 1988 but I went in and out a lot. Between 1988 and 1995 I received regular PRGs, gave regular PRGs, was sponsored, and sponsored others. I did group level service as meeting chair and treasurer in Washington, D.C., and was even the Intergroup Representative for the Sunday night group. Between 1990 and 1994 my former wife and I founded and managed a couple's meeting. We created a unique format where members shared as couples.

I worked the Tools and the Steps, but mostly the Tools. I had a sponsor, but we rarely talked. I was focused on getting *control*. By 1989 I was almost debt-free, and since I was living within my means, I could easily pay back the debt by 1991-1992.

But inevitably and I fell into debting. I lost my wife and everything else. I wound up living alone and the debt came back. I asked myself "How did I get here?" I realized I had strayed from D.A.. In 1998 I crawled back, started attending D.A. meetings and yet maxed out my credit cards all in one weekend. That scared the bejesus out of me, so I began to work the steps again and having regular PRGs.

I was not solvent again until sometime in 2000, just in time to lose my job. Up to this point I'd been able to "control" things because my income kept rising, and money came easily. But that was soon no longer true. I was marginally employed, mostly as a consultant, until well into 2004. I had to deal with creditors, refinance my house. I got married... but on my wife's money!

By 2001, my solvency was on more solid ground, and I volunteered to be the Vice Chair of CADA—the Capital Area D.A. Intergroup. Between 2002 and 2005 I chaired Intergroup and attended three World Service Conferences as a GSR. In 2004 I founded the BDA Sunday night phone meeting, where I've served over the years as meeting chair, treasurer, and email group moderator. I've also held similar positions for the Don't Debt online meeting.

I am a person who, despite having an MBA, cannot control my money. I need to work the Steps intensively. My wife and I work a spiritual program around prosperity together. I have found support and sponsorship to work the steps and the long-term prosperity issues. Today, I have 15 years of back-to-back personal and BDA solvency. In 2007, I became completely debt-free. My wife and I founded a business together in 2004. We run

*(continued)*

*("Gratitude for BDA Recovery" continued)*

it using BDA spiritual tools, and it has prospered. Today we employ over 150 people!

My BDA story starts like many people's. As a youngster, I delivered newspapers. The thing about newspaper deliveries is you buy the papers at cost and then you ride around on your bicycle and deliver the papers in bad weather and good.

On the bad weather days, you have to buy the little plastic wrappers that prevent the papers from getting sodden, and that increases the cost.

I also had to fold the papers so they could be flung from the bicycle I rode around all over town. This was in South Florida on hot days, even in the early morning. It was a very physically intensive activity.

Then I sold plasticware: cups and bowls and so forth. The good news about that was this was less labor-intensive. I was older and I had access to an automobile. This work kept me in hamburgers, chips and all the other snack foods that I desired. I could also afford to attend sporting events.

I had no financial discipline. I just did what I did in order to support myself. I was a kid living on my parents' dough. Once I went away to college, most of my entrepreneurial and business activity was put on the shelf. Shortly thereafter I was married and then had a child.

I worked as an employee for various colleges and universities and then eventually went to work for companies, which brought me to the DC area, where I currently reside. It was then that I began to create hobby businesses. I could sell almost anything, I had a good reputation, I understood the value of integrity, and I had communication skills. For some reason I couldn't make a profit.

BDA Tool #6 states: "We maintain clarity about the overhead and profit margins of every product or service we sell." The fact is, without BDA, I have no clarity around how much overhead costs I incur or the profits I earn. I used to regularly dip into my personal funds to run these hobby businesses.

I enjoyed being an entrepreneur but I didn't know

how to make a profit. It wasn't until I began to just sell my own services that I really understood the notion of an hourly rate. I began to look at what BDA had to say about how to run a business.

Soon I had spending plans for both my personal life and my business life. I paid myself a salary and put aside money to pay my taxes and other upcoming expenses.

It was a very simple concept and totally completely beyond me. I was so grateful that BDA came into my life and that I began to really practice the principles of BDA and get help for these things.

Did I mention that I have a Master's in Business Administration (MBA) degree? That means I understand double-entry accounting and cost  
*(continued)*

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**[debtorsanonymous.org/register](http://debtorsanonymous.org/register)**

*Register your meeting annually for the website.*

**[debtorsanonymous.org/contribute](http://debtorsanonymous.org/contribute)**

*Contribute to D.A. as a member or a meeting to help publish literature and support the GSO.*

**[debtorsanonymous.org/podcasts](http://debtorsanonymous.org/podcasts)**

*Listen to audio recordings of speaker shares.*

**[debtorsanonymous.org/channel](http://debtorsanonymous.org/channel)**

*Access PSAs and non-English speaker shares that can be embedded on Intergroup websites.*

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*Visit the official Author Page of Debtors Anonymous to purchase digital books.*

*("Gratitude for BDA Recovery" continued)*

accounting and all those kinds of things in business management and organizational development. Despite that I still can't stay solvent without D.A.

Due to my education, my spreadsheets are beautiful. Unfortunately, well-designed spreadsheets have nothing to do with solvency. Solvency comes from understanding the relationship between my expense and the amount of money I need to charge for my services.

I began to attend BDA meetings and work their tools and connect with other successful business owners in BDA recovery. Things started to happen. In the late 1990s I was still working for companies. I had shut down my unprofitable hobby companies. Then right after the events of 9/11, the company I was working for shut down and I found myself unemployed.

I began to put together a consulting business, doing what I had loved for years and years. I think that's a critical factor in establishing a BDA business—that you truly have a passion and a vision of what it is you're doing and how that engagement is part of being of service. I began to understand why I wanted to do what I wanted to do and how to do it.

I met and married the woman who is my wife and also became my business partner. We are at the opposite ends of the business spectrum. My wife, in spite of being a math-challenged English major, understands how to run a profitable business, while I understand exactly how to generate revenue. And so, we went off to Las Vegas, got married (an Elvis

impersonator performed our wedding ceremony) and came back and opened up our doors. From a business standpoint and from a BDA standpoint, we were extremely successful.

Today we run a business that employs a total of 150 people (100 employees and 50 or so subcontractors), providing service for the U.S. federal government. We've been ranked on Washington Technology Fast 50 list and the Inc. 5000 list. We are a success. We run this business along BDA lines and use the BDA tools. The BDA Tools can be applied to every business in every size and in every circumstance. I use these Tools running our large "million dollar" business and use them when I consult or sell my personal services.

There are 12 extra tools for BDA, on top of 12 Steps, 12 Traditions, 12 Concepts and 12 D.A. Tools, and 12 Promises of the program. That's a lot of 12s. But back when I was trying to run my own life, it would have been helpful to use any of those 12s and thus escape from my own self-will run riot. Today, because I work the Steps, the Tools, the Traditions, the Concepts, and the BDA Tools, the Promises come true in my life. Whoa, what a concept!

In 2012, I was elected to the Board of Trustees of Debtors Anonymous. Service at any level is awesome, but service at this level was exhausting. Not only was there a large amount of work, but every decision I made as a board member affected D.A. as a whole. I actually had to think about what's best for the Fellowship and not just "go with my gut."

*(continued)*

**W S C**  
*"Trusting our Traditions"*

**NEW YORK CITY 2020**

(“Gratitude for BDA Recovery” continued)

This was an awesome and sobering experience.

I have a bucket list of goals. 144 of them, 12 each in 12 categories. I started back in 2005, and the goals have changed over the years and some have even been achieved. Becoming a Trustee was one of them. I got to cross another one off when I led an in-person BDA 12-step weekend, following in the footsteps of the legendary A.A. circuit speakers, Joe and Charlie. In 2020, a friend, aptly named Bob, and I are putting together an online BDA study group imitating the famous Bill and

Bob. It’s just amazing where I’ve come from, and where I’m headed.

In Alice in Wonderland, by Lewis Carroll, Alice says to the Queen of Hearts that there’s no using trying because one can’t believe impossible things. The Queen responds, “Why, sometimes I’ve believed as many as six impossible things before breakfast.” As part of my own daily prayer and meditation life, every day I affirm that I can imagine specific impossible things that are part of my goal set for the day, for the week, for the month, and for the rest of my life—one day at a time.

— Bill J.



**Photo by Deborah J.**

I have been in and out of Debtors Anonymous for over 18 years or so. I am vague on the exact date I entered these rooms in so much pain and shame. Debtors Anonymous has always been there for me and anyone who is suffering.

I am so grateful that I came back into the rooms at the beginning of 2019. I knew the drill. But I have always found it hard to ask for help. I know that when I do take action, even in my fear, I come through in such a healthier state and better mood than when I am left to my own devices. My own thinking got me in D.A. in the first

place and thought it was a good idea to leave D.A.

I have had to learn this lesson over and over again. Too many times. I am so grateful for the tools, community, and structure that D.A. has given me. I think they should teach it in elementary schools.

I see how my tendency for vagueness and spending comes from coping mechanisms that I developed from generational and childhood/adult trauma. It is not about the money. D.A. has helped me learn to have compassion for myself, and others so I can continue on the beautiful road of recovery. I am forever grateful.

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