

Ways & Means

The Quarterly Magazine for the Fellowship of Debtors Anonymous

First Quarter 2019

Stories of Business Debtors

The Business Debtors Anonymous (BDA) Committee has been working on a project to gather stories from members of Business Debtors Anonymous to be published in this edition of *Ways and Means*. We are so excited to be collecting these stories in an effort to bring more resources to members of Debtors Anonymous who own or have a desire to own a business.

Our hope, as a committee, is to collect these stories with the intention of eventually creating literature for members who attend Business Debtors Anonymous meetings. We thank all members who have shared their stories in this publication. If you would like to share your story as a business owner or aspiring business owner in Debtors Anonymous, please feel free to see the flyer on page 14 and submit your story to the email address listed. Thank you so much!

— In service, Mary Jane, BDA Committee Chair

The Blessings of BDA

On 9/11, when the planes hit the towers, I realized I no longer wanted to do the corporate management work I had been in for 13 years. At a management meeting that morning, I announced my retirement. I assumed I knew what to do next, and I geared up to get started before realizing I absolutely did not want to take that new step.

I asked myself what I would do with the knowledge and expertise I had. I created a personal mission statement that allowed me to recognize opportunities to put my experience in service. I told my wife/D.A. partner that I wanted to do work that allowed me to travel, stay in hotels, and eat in restaurants. After a very short time, former competitors began to call me to ask if I could come and help them solve problems in their businesses. I became a consultant making more money than I had ever made in my life, stayed in hotels, ate in restaurants, and billed someone else!

I began evaluating businesses and writing corrective action business plans for others and guiding them in implementing those plans. For a variety of reasons, two clients were unable to make the necessary changes and asked me to assume ownership and I accepted. I implemented the plans I had written, guided the businesses into doing profitable, high-quality work, sold one, kept one, bought seven more of the same type of business, and started two businesses of a different type.

I began to write about what I knew, sometimes under a nom de plume, sometimes in my actual name. Several

books are published. I am currently fulfilling a contract for my fourth book under my real name.

Before I got to D.A., I owned many businesses and some were successful, but I wasn't successful. My most successful was a clothing company that still exists, but I no longer own it. I've had a lot of businesses that involved some form of product design—I've always done design work and invented things. I wasn't able to maintain success until I got to D.A., where I learned to conduct myself soberly and solvently. As a result of D.A., I became a master of record-keeping, and this was a huge gift. By the time I opened a business in 2002, I had been in D.A. for seven years and knew how to track money consistently, and still do. My businesses have always been debt-free and solvent. I have two PRGs each month, and it continues to be a blessing. D.A. continues to teach me good business practices.

My secret behind successful business? Surrender, and conscious fiscal solvency. I start businesses when I have accumulated abundant funds to do it solvently. Six days ago I opened my newest business, and it has been solvent since the day I first conceived the idea. I know I open businesses. I don't know what the next business will be, but I know I will open it. I have already begun to fund an envelope for that future business.

I had fears decades ago when I started businesses before D.A., but I'm no longer controlled by fear. I have excitement! Everything goes well for my partner (wife) and me—we don't have to worry. We approach every challenge in that way: "It's a good thing that everything

(continued on page 3)

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*.

A PDF version of *Ways & Means* can be downloaded free of charge from the world service D.A. website at:

www.debtorsanonymous.org/share

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.

Please submit original work by e-mail to:

communications@debtorsanonymous.com

or in hard copy form by mail to *Ways & Means*, c/o D.A. General Service Office, PO Box 920888, Needham, Mass 02492. Include your full name and mailing address, phone number, and e-mail address. (This information will be kept confidential). Story ideas and questions should be sent to the same addresses.

Editing and layout for *Ways & Means* are done by the Communications Committee of the D.A. General Service Board.

ANNOUNCEMENTS

Here are possible announcements for members—especially General and Intergroup Service Representatives (GSRs & ISRs)—to make during D.A. meetings:

1. Live Speaker Fellowship-wide Calls are open to all D.A. members at the U.S. call-in phone number: 1-605-472-5540, access code: 617093#. International phone numbers (and online access) are available at www.debtorsanonymous.org/call-in-access. Let members know to mark their calendars for these upcoming calls:
 - Sunday, Feb. 17, 2019, 1:00 – 2:30 p.m. ET, titled “**D.A. Fellows Outside the U.S. Share their Experience, Strength, and Hope,**” presented by the GSB International Committee
 - Sunday, Mar. 3, 2019, 1:00 – 2:30 ET, titled “**United We Stand: Importance of Intergroups,**” presented by the WSC Intergroup Caucus, details to be announced [Flyer]
 - Saturday, Mar. 16, 2019, 1:00 – 2:30 p.m. ET, titled “**Power of PRGs,**” presented by the WSC Resource Development Committee (RDC)
 - Saturday, Mar. 23, 2019, 1:00 – 2:30 p.m. ET, titled “**Attraction Vs. Promotion,**” presented by the WSC Public Information Committee
 - Sunday, Mar. 31, 2019, 2:00 – 3:30 p.m. ET, titled “**A Spiritual Approach to Growing your Business: The Tools of BDA (Tools 10 – 12)**” presented by the WSC BDA Committee
2. Listen to free recordings of speaker shares from past Fellowship-wide Calls on the D.A. website at:
www.debtorsanonymous.org/podcasts
3. Intergroups: The deadline is Feb 15, 2019 to submit a bid for your city to host the World Service Conference in 2020 and/or 2021. Bids and inquiries should be forwarded to:
GSB@debtorsanonymous.org
4. “*A Currency of Hope*” and “*The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous*” are now available for purchase in digital format as eBooks at:
www.debtorsanonymous.org/ebooks
5. Members and groups, please consider increasing 7th Tradition contributions to D.A.!
6. Let your meetings know that members may sign up to receive eNews at www.debtorsanonymous.org/enews
7. Share your story in *Ways & Means*—the recovery magazine of D.A.—or share an article about service in *The DA Focus* newsletter. Go to: www.debtorsanonymous.org/share

For more announcements and flyers to distribute, visit:

www.debtorsanonymous.org/announcements

(continued from page 1)

goes well for us” (even though I have brief moments of doubt).

I make certain to:

1. Be thankful for what I have now and then.
2. Tell God, “This _____ is what I want.”

At this point in my life, what I generally want is to serve others, to be a model of solvent prosperity, to create jobs for people seeking work, and (my motto) to have enough money to do what I want, when I want, where I want, how I want, for as long as I want.

I turn my will and life over to the care of God and assume it’s a done deal, and I think my footwork is to do my best for my HP and mankind.

Step work helps every single day, as do the Twelve Tools and the Twelve Traditions. We are very conscious in our businesses to turn over the outcome and use the tools we’ve learned in D.A./BDA. We use step work on a regular basis—if something is challenging, we go back to the Third Step. My favorite tool is a Tradition: We are self-supporting through our own voluntary contributions.

We don’t fear the competition, and do all we can to become supportive peers of our peer agencies. We rely on attraction vs promotion—it’s a terrific way to a run a business. We have a business motto—Kind and Gentle—that we apply to employees and clients.

As far as I know, we alone were incapable of creating what we have. Each piece has come through the work of recovery.

Tools that are essential in our success:

- PRGs,
- Record Keeping,
- Business Planning—we have a business plan and we run our companies by that, and we always do,
- Spending Plan,
- Annual Projected Spending Plan—we are in the process now of creating the 2019 plan. We fund all chosen categories and, when each is funded, we use the money for that purpose,
- The Phone,
- The Phone,
- The Phone.

Everything that has happened since we surrendered in D.A. has been a miraculous gift.

My biggest challenge was getting over what I thought I was worth and then creating the space to surrender to being worth more than I thought I was—I’m worth so much more than I thought I was. I had to get over a dollar amount that I thought I was worth—I had to raise my consciousness.

I’ve had the opportunity to have others challenge me to make amounts of money that made my knees shake, and it has happened. Some days still make my knees shake. I had a knee-shaking day on Nov 5, 2018—one of our businesses had a dramatic increase in value on that day—more than I have ever made in a single day! It’s an amount I’ve never even made in one month and, most of my life, I didn’t make it in one year.

My favorite part of business is that I get to create jobs for people. It is an extraordinary gift to give others the opportunity to be self-supporting in work that they love. I treat employees and clients extremely well—I have never missed even one dollar that I’ve given to employees and have never taken one dollar from a client that wasn’t a contractual agreement.

All of the Twelve Promises (as promised!) have come true for me. As it is written, those Promises began to show up about halfway through the Ninth Step. They show up every day.

I’m (supposedly) 80% retired now. I want to gracefully move into full retirement while ensuring that the services we offer will continue at a very high-quality level. I trust that HP is guiding me in that process. Years ago, I made the decision to use joy as the indicator of guidance. I told HP, “From now on, if the thought of an action brings me joy, I will assume that’s you guiding me.” This way I don’t have to guess which voice in my head is HP. All has gone well since I created that communication partnership with HP.

There are moments of insanity. Through on-going surrender and the support of others, HP returns me to sanity. If I could keep myself sane I would, but I’ve never learned that skill. The single best thing I’ve ever done was to surrender to following D.A. as it is written. I just do what I’m told to do by the program. I don’t treat it as a program of suggestion. I take it on as, “If you want what we have, do what we did.” It has given me a life beyond my wildest dreams.

— Sam

Healing Is My Business

My career was built on my recovery. Unbeknownst to me I would heal (and continue to heal from trauma) through the 12-step rooms and a spiritually challenging yoga practice.

Stepwork is just like yoga. I had to face my demons. My recovery unfolded step by step with a supportive community and lots of help from others. Also like yoga, I was only able to go to the next stage when my body, heart, and mind were aligned and ready.

In program we are taught to help others, to be willing to say yes to service. In D.A. recovery, I started volunteering to teach yoga in juvenile hall. After teaching for a couple of months there, my mother reminded me that she picked me up from juvenile hall when I was arrested—and that I was previously in the same facility! Because I had forgotten that particular arrest, I was driven to learn more about trauma.

My dream was to work for myself and give back to others, to create something that was useful and helpful. Ultimately I started my own nonprofit to help others heal. I had no idea that would come out of my own recovery. Today I'm able to implement trauma-informed yoga trainings worldwide.

When there was a local shooting at the grocery store last year, I offered to do a free community trauma-informed yoga class at the 12-step recovery center that I attend. Many people showed up, and one of the hostages from that tragedy said it was the most help she had received. I was so honored to be able to offer what has helped heal me. I'm touched to become a board member at this same recovery center which was started by my mentor.

My life is based on service and giving, and that becomes a challenge with charging for my services and making sure that I am compensated. It's much easier to pay others, and it's too easy to put myself last. This comes from self-sabotage, lack of clarity, and needing to value myself and my gifts.

BDA meetings and the D.A. program have taught me to show up and trust God, ask for help, and to be willing to be accountable with how I am best using my time to



Photo by Jill I. — Teaching yoga in juvenile hall.

achieve my goals.

The best advice I can offer would be to surrender, get out of your own way, and show up no matter what. The good news is that this program works. I am blessed and grateful and humbled that I am able to serve in this capacity.

— Jill I., Los Angeles

SHARE YOUR RECOVERY STORY!

Please send us your lead share as an article for the D.A. magazine. You can also send an original photo, drawing, or poem that represents your recovery in Debtors Anonymous. Email to:

communications@debtorsanonymous.org

When Life Hands You Lemons,

Make Lemonade

At the time of this writing, I have been in D.A. and BDA for nearly eight years. There was a time I would have considered that to be an eternity. Being in recovery has taught me that it's a great start—and there's a lot more to do.

When I came into D.A., I was suffering intense anxiety around money. This pain did not come from debt. It was grief. I was experiencing a great loss and did not know what to do. It was like losing your balance in a fall. You teeter in the hopes of not crashing to the ground and suffering a physical hurt. It seems to happen in slow motion. You eventually hit the floor. But then you must pick yourself up and heal.

The loss I am referring to was my livelihood. It encompassed both my chosen profession and my business as I had known it for over 25 years. I was happily rolling along, earning great money using my creative training. I had devised a simple business model that worked beautifully for me. Stay small. Stay connected to the creative work. Run a tight ship. Meet people in the business community. Be nice to folks along the way. It was simple and it worked.

Until it didn't. Life has a way of throwing things at us that we cannot control. Changes in the economy. Changes in technology. These things had a profound effect on my profession and my business. I became that "deer in the headlights." I was paralyzed and did not know what to do.

Initially, I did nothing. I don't recommend this. I just hoped that things would magically change. Of course, things did not change. I was suffering extreme anxiety as I was grieving this loss. I had insomnia and could not sleep through the night. It progressed to the point that I could not fall asleep at all.

Thank God I found D.A. and BDA. The meetings and the people in the rooms supported me during this difficult time. Having discovered D.A. through another 12-step fellowship, I knew I was in a safe haven. I could tell right away that people understood exactly what I was going through. It was a comfort to know that I could share

about these things without judgment. I looked around the room and saw people nodding in recognition. I listened to the shares and recognized pieces of my own story in the words of others. It was a huge relief.

But we can't live in the rooms 24/7. Outside the rooms, there was work to do. I had to figure out how to respond to the changes that had impacted my profession and business. There are two key ideas I learned from the wisdom in the rooms. These ideas have been the cornerstone of my recovery and are embedded in how I approach my work, my business and my earning. They are:

1. Have the willingness to earn, and
2. Regard our work as a service to others.

For the first time in 25 years, I took a part-time job. This job got me back on my feet, providing income to live on and buying me time to figure out how to use my talents and expertise to continue in my business. I enjoyed this job. I was providing a good service doing what I am trained and qualified to do. My efforts were appreciated. This job was a significant part of my rebuilding. I was earning far below my level of experience, but it was okay. When you're making zero dollars, anything is a step up!

I don't say this lightly because it may sound like underearning. But it's not. It was more important that I show up and be willing. This was the start of the recovery process for me. In depleting my prudent reserve, I had dug myself into a hole. Now I was pouring a foundation. Over the ensuing years, I would be erecting the framework and then putting in the walls. This is the stage of the rebuilding process I am currently in. I mentioned that it's been nearly eight years. It takes time and "it takes what it takes." But I am on the journey, and I am making the most of it.

I am blessed with many talents that I have cultivated over the years. I do not take these for granted. I have a

(continued on page 6)

(continued from page 5)

contract with my Higher Power. I show up and do the footwork. I take action, and I agree to trust that my HP knows what is best for me. I allow him to be in charge. Every day I make a decision to turn my will over. Step Three. Through the gifts of this program, and the grace of my Higher Power, I am presented with an abundance of opportunities—miracles.

These miracles occur when I apply the tools of the program. Working the 12 Steps with my sponsor is at the heart of my recovery. In D.A., record-keeping and numbers are vital. Service in D.A. and BDA has helped me tremendously. I have served as treasurer in many meetings and as GSR in my home BDA meeting. Serving at D.A.'s World Service Conference provided an enormous boost to my recovery. I was told this would happen by someone I trust, and he was right. I share this with you,

the reader, in the hope that it may influence you as it did me. I cannot begin to describe the miracles I have received as a result of doing service.

The larger amounts of money I once earned have not yet returned to me. Perhaps they will. I hope so. But I must be patient and trust that whatever is in store for me is the right thing. God's plan, right?

Today, I am happy to be in a new city where there are fresh opportunities to serve in the Fellowship and the wider community. Amazingly, at the age of 60 when many of my friends are nearing retirement, I continue to rebuild and restructure my business. Thanks to D.A. I do not view this as a hardship, but a gift. I am working hard to earn back my business. Sometimes it's tiring. But the rewards are great, and I believe the best is yet to come!

— Jeanine C., Tucson, Arizona

An Important Message from the Debtors Anonymous General Service Board:

Over the last several years, expenses for the General Service Office, the Board, and other administrative requirements have increased while contributions and literature sales have remained basically the same. This has resulted in a deficit which the General Service Board has met by using a small portion of our prudent reserve for the past two years.

Continuing to use our prudent reserve to make up for shortfalls in income is not sustainable long-term. To avoid using more of our prudent reserve, the Board is asking all D.A. groups and individual D.A. members to **consider increasing contributions to Debtors Anonymous.**

Some D.A. members may not know that in addition to putting funds in the basket at their D.A. meetings, they can also make direct contributions to D.A. to help cover the expenses of the Fellowship as whole. A number of D.A. members already do this every month—they include the contributions in their monthly spending plan and send their contributions to the General Service Office on a set schedule. Other D.A. members send contributions when they are able. Both types of contributions are important to meeting the goals of the Fellowship.

Any amount that fits into your spending plan is welcome. A contribution of even \$5 or \$10 made every month can make a big difference. The maximum donation per member for any given year is \$12,000. For D.A. members in the United States, direct contributions may be tax-deductible.

Regarding Seventh Tradition contributions from groups, D.A. members can remind their Treasurers that their group's commitment to regular contributions is a part of their group's commitment to support the Fellowship.

Thank you for your continued support.

The General Service Board of Debtors Anonymous

www.debtorsanonymous.org/contribute

Fire! Oops. Ready! Aim!

Fire! Oops. Ready! Aim! That sums up the trajectory of my business—a business I started for all the wrong reasons, which I uncovered when I did my 4th and 5th Steps in BDA.

Coming from an alcoholic and abusive home, bullied in school, I had spent most of my life feeling “less than” and striving to prove my worth to others. This began my debting disease—using credit to buy the impressive lifestyle my underearning could not afford. I underearned because I felt less than. It was a vicious cycle—one I thought I could break by going into business for myself. My leap into real estate entrepreneurship began as a way to “flip off” my then-employer who I felt underpaid and underappreciated me. I would show them!

I cut myself and my husband a salary from the business that was enough to cover our living expenses. The business, however, wasn't earning enough to support that salary. Month after month, I dipped into one of our five lines of credit to meet business expenses, which included the minimum payments on several maxed-out business credit cards. I was looking around online one day, trying to find inspiration. I googled “business debt” and up popped the “Additional Tools of Business Debtors Anonymous.”

I was one for twelve. The First Tool—maintaining separate bank accounts for personal and business finances—was the only Tool I was using. Business plan? What's that? Clean, accurate records? Now that was funny! I thought about how every August, just before the extension to file income taxes ran out, I would be combing through piles of receipts and bank or credit card statements trying to cobble together something to give our accountant. We had been in business eight years and had never paid an estimated quarterly. We were so vague and disorganized that we just paid the penalty, if applicable.

I read on and found the section called “How Does One Know if He/She Might be Compulsively Debting in Business?”

“We often did not know the exact costs of our overhead, our operating expenses, or our profit margins.”

I actually had to look up the definition of “profit margin” because I didn't know what that meant! I was using verbal agreements, overwhelmed by clutter, and living in a state of deprivation for the sake of the business. My family hadn't had a vacation in four years.

I found the phone meeting list on the D.A. website (there were no face-to-face meetings near me) and jumped on my first BDA meeting in May of 2016. I heard people talk about their “disease” and was confused. I didn't think I had a “disease,” and I certainly wasn't an addict. I eschewed all drugs and alcohol because of my

father's addictions. I wasn't sure I was a “debtor” either. Debtors go to the mall, max out their credit cards, and come home with bags of shoes—and I didn't do that. I used credit as a tool to build my business. Still, I liked the Promises of D.A., and I liked the challenge of not incurring new unsecured debt one day at a time, so I kept coming back.

I got a sponsor and started working the Steps, having a lot of trouble admitting powerlessness. I was a woman of action. How could I be powerless? But as I wrote out my story and shared it with my sponsor, I started to think maybe there was something to this. I was using credit to prop up a business and support a lifestyle so that other people wouldn't know I was failing. I was making all the mistakes one makes in business, but I couldn't let anyone see because I would be humiliated. They—the school bullies and the employers who underpaid me and then cut me loose—would all be right about me. I was a loser, truly less than. I realized I would rather die than let them see that they were right. I also realized that was likely to happen if I kept down this path of debting, so I surrendered.

I was doing a 90 in 90 (90 meetings in 90 days) but only got up to 70 phone meetings before I realized it was August, and I had to get the taxes done. But I did come back to D.A. on January 2nd of 2017.

(continued on page 8)

“... I am moving past shame—the belief that I Should Have Already Mastered Everything.”

(continued from page 7)

That month we sold a house we had flipped and brought in a tidy profit. Someone on a BDA phone meeting strongly urged me to set aside at least some of that money for a prudent reserve, rather than throwing it all at the debt. I put aside \$20,000 and used the rest of the money to pay down a nice chunk of our debt. On January 19, 2017, I made the decision not to incur any new unsecured debt in business. I'm happy to say I have kept that vow of solvency. On January 30th my Higher Power took me by the hand, led me to my car, and I drove 50 miles to my first face-to-face meeting. I met my new sponsor there and began working the Steps again.

We burned through the \$20,000 prudent reserve by May. The business simply wasn't bringing in enough income to meet the expenses. Before D.A., credit was my Higher Power. This time I didn't go to credit; I went to God. And God provided. We got a property rehab business from some fellow investors who came with deposit checks. I asked my mother-in-law if she would give us a loan secured by one of our rental properties. She said no, but she cut us a check for \$5,000 as a gift.

I had my first PRG in May, and there I learned that at least one of our rental properties was killing us with expenses that far exceeded its income and was draining any profits from other sources. My husband and I immediately made plans to sell the building.

Through the summer I went along happily recovering, living one day at a time without incurring any new debt. Income exceeded expenses until around late October. Money from the construction arm of our business was drying up. The houses we flipped hadn't yet sold, and there were still expenses to pay. Plus the school real estate taxes for all the rental properties were to come due in November.

I prayed daily. I kept coming to meetings. I was not going to debt, no matter what. We had two of our apartment buildings under contract for sale, both scheduled to close in December. I could easily pay back a loan from my IRA within the sixty day window allowed by the IRS to avoid penalty with the proceeds from those sales. And that's how God got my business through the cash flow crunch.

The remainder of the sale proceeds have provided a nice financial cushion while we restructure. I continue to recover in D.A. by working the Steps with my

sponsor, and doing a little work on them each morning before my day starts. I made a New Year's resolution to focus on one D.A. and one BDA Tool each month. It's February as I write this, so I am focusing on Record Maintenance and the writing of a Business Plan.

I am moving forward with the lessons I have learned so far—that I don't have to do everything perfectly, that I have the right to be wrong and make mistakes, and that I don't have to do everything by myself. Finally I am moving past shame—the belief that I Should Have Already Mastered Everything. This business just might succeed.

Or, it might not. And if it fails, I know now that does not mean that I am a failure. My Higher Power may have even bigger plans for me than this. All I need to do is show up every day, do the work of recovery, and let my Higher Power guide me in my work on the business. As I hear so often in the rooms, "More will be revealed."

— Kelly R.

IMPORTANT LINKS

www.DebtorsAnonymous.org/enews

Sign up for special announcements from D.A.

www.DebtorsAnonymous.org/announcements

Download single-page flyers to share at meetings.

www.DebtorsAnonymous.org/register

Register your meeting annually with the D.A. office.

www.DebtorsAnonymous.org/contribute

Contribute to D.A. as a member and as a meeting to help publish literature and support D.A..

www.DebtorsAnonymous.org/onlinecontribute

U.S. members are able to contribute directly online.

www.DebtorsAnonymous.org/podcasts

Listen to free audio recordings of speaker shares.

www.DebtorsAnonymous.org/ebooks

Visit the official Author Page of Debtors Anonymous to purchase digital versions of D.A. books.

www.DebtorsAnonymous.org/wsc

Attend the 2019 World Service Conference in Los Angeles as a delegate or guest.

View the Registration Packet and read about service at the world level of D.A.

From Failure to Recovery

Finding D.A., finding BDA, and getting fired are the three best career moves I ever made. I became a member of another 12-step program when I got sober at 23. I went back to school, got a law degree, and was working as a partner-track attorney in a law firm when I went to my first D.A. meeting and thought, "How nice that this program is here for these people!" Five years later I'd been fired from that job and was working as an administrative assistant at the law school I'd graduated from when I walked into my second D.A. meeting. I had already given a three-month notice at my job because I had decided to start my own business without a business plan or savings.

Because of D.A., I heard: "You don't get out of debt by borrowing more money" and "If you can't afford it today, you don't need it today." That meant that I started my business, a law firm, in a corner of my dining room using my husband's computer with a spare table as a desk. I used my home address on my letterhead since that was the only address my business had. Thankfully many of my clients had issues related to their land and I often met them at their homes. When that didn't work, we sometimes met in coffeeshops where we could find a private table. Amazingly, my clients didn't seem to care or mind this. I focused on my work, not the trappings, and did good work for my clients who seemed to come from some inexplicable channel in the universe. I still remember buying my first desk with cash earned from my business, and then my first computer. Two years into my practice, I was able to lease my first real office. I worked the steps in D.A. and saw how my own inadequacies contributed to my stalled career prior to D.A. I saw that I had not really believed that I deserved my position, and my subconscious helped me live down to those expectations. My annual income literally doubled after I did my 5th Step.

Some members of D.A. started a BDA meeting in our area and after attending BDA meetings for a while, I had a vision that I would like to buy an office building for my business. With the support of D.A., BDA, and my

sponsor, I started my "building fund" by depositing 3% of my gross that month (\$300) into a designated account. The thought that I would ever be able to purchase a \$300,000 building with \$300 in a savings account seemed ludicrous. The "% of goal" category on my spreadsheet was so low it didn't even register until I expanded the field to three numbers (.001%). It felt like trying to fill a bathtub with a teaspoon. I did it anyway. After a few years the balance in my building savings account grew, and I had about \$10,000 in that account when a \$305,000 commercial office building came on the market. You can probably guess the rest of the story. I used the \$10,000 for my earnest money, my husband and I took another \$50,000 from our home which by then had real equity, the seller financed the rest, and I now own my own building with an affordable monthly payment at reasonable interest.

“... real success
to me is
reflected in my
relationships
with the people
in my life ...”

Using the BDA tool of making an annual business plan, one year I thought about what I wanted to gross in the next year for my business and realized I had no idea what that meant. I took the number, divided it by twelve, and that became my monthly goal. It was a big number, so I divided it by 21, the average number of workdays in the month, and that became my daily goal. That first month, every now and then I would hit my daily goal, and I noticed what that felt like. I hit my monthly goal three times that first year and noticed what that felt like too and what it took to meet that goal. I've been setting new annual goals ever since.

One thing that surprised me about D.A. and BDA was the idea that debt repayment comes last, after living abundantly. A few years into BDA when my children were 10 and 12, I calculated that I could repay my student loans in four years if I quadrupled my payment. When I excitedly shared this plan with my sponsor, she pointed out that by doing that I would effectively eliminate any money in my spending plan for vacations, school activities, and recreational

(continued on page 10)

(continued from page 5)

opportunities with my children for the next four years. Thank God I listened. Now that my children are grown and in college, I am blessed to know that they enjoyed a childhood filled with camping trips, outdoor activities, sports, pets, art lessons, parties, and family vacations. One of our last adventures before my son left for college involved a complicated series of cheap flights, shared hotel rooms, and travel in our used

minivan that resulted in me and my daughter eating a lobster roll on the Maine coast one day and the next day riding the waves with my son and four of his friends in California at the Santa Monica Pier. We had a spending plan, and I shared a hotel room with six teenagers, but the abundance and gratitude I felt were incredible.

Not all of my business goals are monetary. With God's help I work towards diversifying my client base. I provide sick leave and vacation for my employees and assist in paying for their health care. I am doing footwork on how to make my 100-year old building ADA accessible. I am grateful that I've never had to debt my business. I don't have overdraft protection, I don't have lines of credit, and I've never taken out an unsecured loan. Sometimes this means waiting for what I want. When I was just starting out, it meant picking up a paper clip off the floor and reusing it. When it comes to business, I try to remember a bumper sticker I saw shortly before coming into D.A., just after being fired from that job I hated: "If it isn't fun, why do it?" Some days are challenging, but I believe God wants me to enjoy my work. I think if I'm ever not enjoying it, God will be telling me to look for something else or a way to do it differently.

My recovery isn't perfect. I'm still repaying my student loans. I have incurred overdraft fees when I did not keep enough money in the right accounts, and I have used my own savings to cover payroll or taxes. I sometimes make promises to my employees that I later regret, but I'm working on it. My last PRG recommended daily meditation and I'm working on that too. My disease would tell me success is in the numbers, but real success to me is reflected in my relationships with the people in my life, including me, and with my Higher Power and the world around me. Thank you BDA for my life!

— Susan J., Oregon



Photo by Susan J. — Hawaii.

"I had a vision of swimming with dolphins in Hawaii, and I made this trip in 2013 . . . and swam with them in the wild! I never would have had the vision without D.A."

My BDA Story

I started in business in 1986 because I wanted to be an entrepreneur and make lots of money with no income ceiling. I graduated college and worked for a few companies. I always knew I would pursue a sales career because God gave me amazing talents and gifts in this area.

I started out in business with my ex-wife, and I sold while she did everything else. The only problem is that I had a drug problem and didn't know how to function. I finally found sobriety in 1992 and have been clean ever since.

My BDA story began when I filed for divorce from a 22-year marriage, and the attorney asked me to fill out a questionnaire asking about my income and expenses. I just about vomited on the spot. You see, I was told I couldn't do the money and bills because I wasn't good at it and I should just stick to selling because I was good at that. I internalized that and bought it hook, line, and sinker.

I had no choice now because no one was going to do the bills any further for me. It was all up to me and that was about as scary as I could imagine. "Where would I start? Who would I talk to? OMG, I'm a mess."

Fast forward, I'm sober many years and I'm sitting at the kitchen table with my soon-to-be new wife. She pulls out jars from my cabinet and begins to list all of my expenses and corresponds the size of the jar with the size of the expense. I tell her what my income is and soon see that there is no way I can afford this apartment. I don't even know what criteria I used to determine that I could afford it in the first place.

It was clear to me that I needed to get out of this place and cut my expenses. My soon-to-be wife mentioned a program called D.A. and wondered if we should go. I agreed and was introduced to the graduate program.

Here I am blessed with a business that makes money and not a clue how to run a checkbook, read a profit and loss statement, or have any clarity let alone a spending plan. God led me to D.A. to begin the next chapter of my life, and this would be quite a ride.

I was so confused by what people were saying that I felt stupid and lost, but I'm 50 years old. I didn't just jump off the turnip truck.

I did what I knew best, which is go to meetings, talk to people, and do something they called a PRG. What the heck could a bunch of money drunks do to help me? I was a successful business owner and no spring chicken. I was unique and no one had it as bad as me. I was now saddled with a six figure alimony and child support payment.

How was I going to make that work? The only way I knew how was to ask someone to rescue me and bail me out. "Hi Mom and Dad!" I didn't have to do much to get that train started, and before you know it I had borrowed \$100k from my 80-yr-old parents. Oh the IRS thought they should be paid as well and I couldn't understand how they had any part in this because, after all, I was different and exempt. They didn't see it that way as they accepted a payment plan that would last until I was 103!!

"No problem here, Ma—ain't it grand that the wind stopped?" My denial was so thick and deep I didn't even recognize it. I had not clarity nor a process. This D.A. thing rocked me to my core. This addict has nowhere to hide. The jig was up.

However, the real recovery began. I needed all of that other time in all of those other rooms to help me to get here and be strong enough to endure.

I am now at the spot that I have had several PRGs and have been given a ton of actions as well. I have been through several sponsors and now I have clarity and direction. I have even started the D.A.-H.O.W. program.

I have been giving service at the group and individual levels and realize that I can't keep what I have unless I give it away. I want to keep what I have. I worked too hard to let it go.

I decided to write this to see it on paper and help another suffering addict. It actually feels so good to see it in black and white and see the timelines.

This program has given me so much that I cannot put in words. I don't know how I made it this far for so long without all of the gifts from this program.

My business is profitable, I know what I earn, I know what I need to pay, and I work with my numbers each day. I'm starting to feel more comfortable in my new skin. Thank God for D.A./BDA. May you find it now as well.

— Anonymous

A Spiritual Path to Solvency

When I first came through the doors of BDA I wasn't quite ready to surrender. The second time, one year later, I was on my knees. Today, through the grace of my Higher Power, I am standing tall and have been solvent for five years.

The failure of my business brought me to D.A.. After several years of success, I fired my business partner for unethical conduct. Unfortunately it was his acumen that was keeping the business profitable and over the next few years my income dwindled. When I finally crawled into D.A. the second time, I was renting a room in a house with five other people and driving a 20-year-old car that threatened to fall apart at any moment. I needed food stamps to pay for food, and I was forced to declare bankruptcy. But I still thought that I could solve all of my money problems with sheer willpower.

I was raised in a middle class environment by a divorced single mom and grew up with scarcity consciousness. My father was an alcoholic and unable to contribute any money to my support. Even after my mother remarried, we often had barely enough food in the house. But as poor as we were, my mom bought a new car every four years, shopped at Saks 5th Avenue, and purchased beautiful homes. In high school I shared the clothes and shoes in my mother's closet because there wasn't enough money for me to have my own wardrobe.

As an adult, I dove into wild bouts of overspending at first, running up large amounts of debt on credit cards. I know now this was because I was reacting to all those years of deprivation. I still didn't feel I deserved anything, even though I was always wildly successful when I worked in corporate jobs and received raises, bonuses, and promotions. As a business owner, I had no outside validation to tell me when I was doing well and, without that, my deprivation thinking took over dooming me to failure.

Because I had so little self esteem, I didn't charge enough for my time or feel confident enough to market myself. Marketing seemed terrifying, and I would do it sporadically in bursts and then run back home and cower in fear. I started my first business in the days when the Internet was just beginning, so marketing required phone calls, flyers, and networking events.

After that first business failed to take off, I went back to work full time. And now with my son only 5 years old I was going through another divorce.

I found a great job with high pay and went into a spending and debting frenzy. I had been living in deprivation on one income with my husband for five years. I traveled, bought clothing, rented an enormous house I couldn't afford, and partied nonstop for a few years. After about a year at the job, my contract ended and I decided to start a second business. At least this time I had the help of someone who was healthy with money, and so the business steadily grew and flourished, especially with the aid of Internet marketing. However my debts also grew, and I was completely vague about the numbers. Each month I would make myself sit down and look at our income and expense reports, but it was like I had money dyslexia—my fear just wouldn't let me make heads or tails of the reports.

When I broke up with my business partner (who I was also in a relationship with) my life came apart. I limped the business along for a few more years, just barely making ends meet, until finally my income dropped below what any reasonable person could live on. At that point I'd been working with a business coach, religiously keeping my business numbers, and doing every marketing thing I could think of.

For me it wasn't a lack of doing the appropriate actions that led to my hitting bottom; it was my spiritual condition. I *knew* in my soul that something *inside* me needed to change.

I was already familiar with 12-step programs which had completely transformed my relationships through 12-step work—so I knew that D.A. could do the same thing for my money life.

Almost immediately in D.A. I got a sponsor and an action partner and had my first PRG. I began to experience many miracles. Odd jobs magically appeared out of nowhere, and I started to have enough money to reliably pay my rent. I was able to create a prudent reserve—something that had never before happened in my life. And I even was able to buy a newer car. I began to have multiple new clients in my business who were all delightful to work with, and I created several new products and services.

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Then I hit a second bottom.

All of a sudden, the clients dried up, my landlord decided to sell the condo I was sharing, and I realized I was close to having absolutely no income at all. I was afraid of losing my car and the respect of my friends and clients. I became suicidal and had to return to therapy. I applied for jobs, but nobody would hire me since I had been self-employed for so long.

Eventually I wound up living in an RV trailer in a gravel parking lot with my boyfriend who was an active addict. I was in a full relapse in both of my 12-step programs and not sure how I got there. The only thing I did not do was debt, one day at a time. Through some miracle I was able to stay solvent.

I remember sitting with my pressure relief group and sobbing because I was to the point where it was clear that I would have to take whatever job I could get. I felt completely useless, completely unemployable, and completely unable to earn and support myself.

I started doing 90 meetings in 90 days, praying and meditating longer each day, and I committed to 10 marketing phone calls or emails per day. Right about this time, my sponsor left the program. I wasn't sure I'd be able to go forward. I decided to just keep trying.

Eventually, a miracle happened. In the course of marketing I discovered a job listing that I was actually qualified for and applied. I kept seeing the same listing, in multiple places, and I applied each time. I was hired, and have worked for that company for 2.5 years. Through my recovery, I've become the kind of employee they love, and I've received the maximum raises and bonuses every

year at my review. Not only that, but the company I work for has a spiritual focus that aligns with my own values.

I'm rebuilding my financial life. I have money in my prudent reserve, a 401K, medical insurance, health savings, and a beautiful apartment. Slowly and prudently I'm replacing all the furnishings that had to be sold or given away over the years when I had no home of my own. Now I'm working toward buying a home and have rebuilt my credit enough that I can qualify for a secured home loan.

And my business? Well, now that my life has stabilized, it's being reborn. I've just finished writing and self-publishing my fourth book, and I've realized that I want my business to focus on my writing and speaking efforts. I recently held a book-signing that was well-attended, and I'm learning how to market myself as an author. I'm taking baby steps, making a spiritual business plan that meets my spiritual needs first, redesigning my websites, and creating sales targets. Recently I've discovered marketing tools I can use that actually feel like play.

I continue to attend meetings, meet with PRGs, and work with a sponsor. After five years I'm on Step Eight, and that's ok because this is a spiritual journey. There is no final destination to get to, just learning to live a life where I am more serene and healthy with money and where I can sustainably live a solvent life.

Eventually someday I may support myself fully through my business . . . or my Higher Power may lead me to remain employed while also running a business. I've learned that there isn't one right way to recovery in BDA—just my Higher Power's way.

—Kypris, San Diego, California

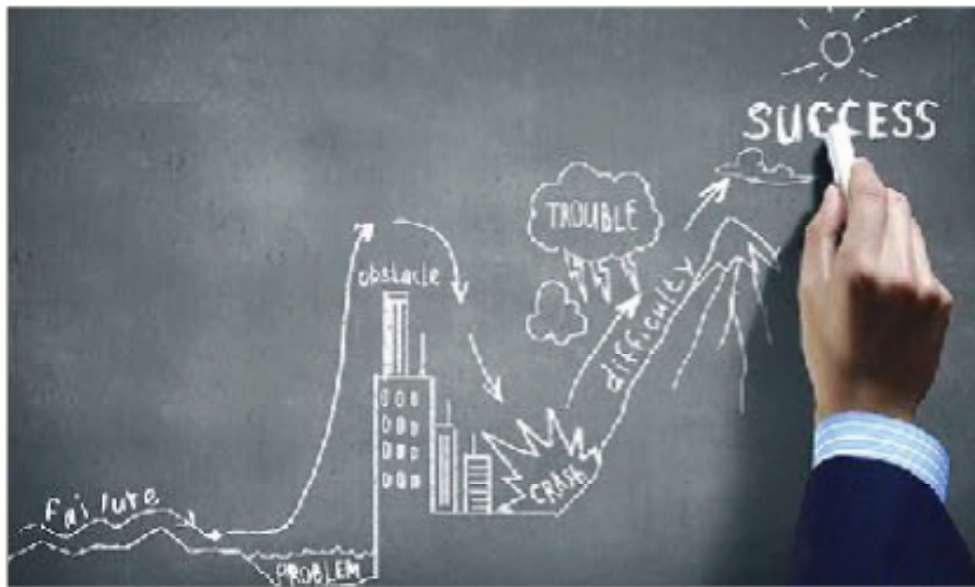


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CALL FOR BDA STORIES

The WSC Literature Committee is calling for stories focused on Business Debtors Anonymous to include in our literature.

We would love to hear your story! Here are some guidelines to keep in mind:

- o Please keep your story between 500-1350 words
- o We ask that you share your experience, strength, and hope from a DA perspective about how your business has been an integral part of your recovery.
- o Please share a bit about your background in business as it relates to BDA, while still maintaining your anonymity.

Optional points to include in your essay:

- o How your business has helped you to fulfill the promises of D.A.
- o How you use the DA tools and BDA Tools in your business.
- o How you take a spiritual approach in your business.

Send submissions to:
BDASstories@gmail.com

Please include your first name, phone number and email address



Photo and Painting by Ros R.

“Before I became a member of Debtors Anonymous, I dreamed of going on an art retreat, especially one that combines being in nature and painting. Because of my debting, I never had the money or time to make that happen.

This is a photo of Point Reyes on the coast of California where I had the good fortune to attend a painting workshop for 5 days last year! The art workshop was better than anything I could have imagined! The experience of this retreat continues to enrich my soul and inspire my art as I actively develop my art career. Thanks to Debtors Anonymous, my dream became a reality.”

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