

Ways & Means

First Quarter 2021 The Quarterly Magazine for the Fellowship of Debtors Anonymous

From Limitation to Serenity

My business is tax preparation. I have been doing this for the last five years. I started with 30 clients and now I have more than 350 clients. This is a second career. I was a teacher for 20 years. I needed to supplement my income. My pension wasn't enough.

I had a Pressure Relief Meeting that was inspirational. I needed to formulate a spending plan to keep me from overspending. I had a plan to travel to Houston to see my son and his family. So now

because of the program, I could spend money on my family and not overspend. Before D.A. I would justify spending money I didn't have on myself. I had limited savings that were depleted from having cancer. Now, I am able to keep my money in savings. Last year my goal was to add \$10,000 to my savings, but instead I added more than \$25,000. In the meantime I have retired all outstanding debts.

It took me a while to live on a cash basis. Finally, I got sick and tired and stepped out in faith. I don't change anything until my back is to the fire. Now, I live on a cash basis.

Walking around my neighborhood is a prayer and a blessing with gratitude for nature grounding me closer to God. The blessings have truly been overflowing, and I know it comes from surrender, Step work, and my D.A. program.

This pandemic has brought out what is most important for survival. For me that has been self-care. When I tend to myself by first identifying and then addressing my needs, I have more to give to others. I'm grateful to be of service in any way that is requested. Today knowing I have boundaries available, I am not overwhelmed by prioritizing what comes next so I can fully commit or decline. My program is not perfect and still a work in progress. This way I have more compassion for myself when things don't meet my expectations; the availability of self-love increases the kinder I am to myself and others.

Recently I attended a D.A. workshop, and it was very revealing in a good way with some spots that need major improvement. Talking to other fellows to build trust that my recovery is all on God's timeline invites me to pray for a deeper surrender and willingness daily. Just a little bit goes a long way! —*Jill I, Los Angeles*



Ways & Means®

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

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I identified that I was an underearner. More money was the solution. Now I could address the problem. At first more money seemed to be the only answer, but that wasn't the case at all. It wasn't about the money, but it was about the money. I have an obsession. Money couldn't fill that God-sized hole inside me. I was limited in my thinking when it came to God. My Higher Power now has a plan. Now I can

"One of the best things I've ever heard (or said) in the rooms is "keep coming back." Nobody can keep me out and no one has ever tried. The helping hand of fellowship and the support of a Higher Power will always be there for me and you)."

pause and trust God. Only my Higher Power can restore me to sanity. When I surrender, I get serenity. When I surrender to my Higher Power, I can handle life on life's terms.

I can now pause and have faith and know God won't send me clients who are difficult to work with. Now I can place principles before personalities. Now I can notice the competition but not worry about it. Now I can learn from my competitors and trust that it is an abundant universe.

Now I can check in with my sponsor or Pressure Relief Group before I make a major purchase. Not everything is an emergency. I can pause.

If I don't make God my center, my recovery is at risk. I have to do God's will. It doesn't matter how much I earn. I am still a debtor. If I don't earn, I debt. That is a fact of my disease. I can have faith in my Higher Power and trust. When I choose to connect to my Higher Power, God is my Protector. By having a spiritual awakening, I change. I have a new view on money. I have a new view on being a business owner. These once were difficult things to grasp. When I step out into faith, the strength comes from my Higher Power.

—Kelly, Texas

My BDA Story and my Law Practice

The WSC BDA committee kindly asked for my story. So here it is.

My current business is a law practice in NY City. I started in Little Rock, Arkansas, in 1975 as a legal services lawyer. After a couple of years, I became an in-house lawyer for a community organizing association. When the organization moved its headquarters to New Orleans, Louisiana, I followed. A few years later I got married. When we were expecting a baby, I got a job with the state of New York and we moved to Brooklyn. A few years after that I went into private practice, got fired by clients twice, and had to go into practice for myself doing real estate law to support my family. In 1992 we gave up our condo apartment in bankruptcy. Between 1992 and 2013, we bought a home. By 2013 we couldn't make our mortgage payments and sold our house at a loss.

I went into the law because I wanted a trade—not because I knew anything about the law or business. I had not ever spoken with my three uncles who were real estate lawyers in New Jersey, where I had grown up.

Before law school I taught second grade—not very well—in Atlanta, Georgia, for two years after graduating from Yale.

My father was an alcoholic, and I knew he had gone to A.A. to get sober. But I didn't go into the rooms until I went to another 12-step program in 1999. At my very first meeting, a fellow welcomed me and said, "There is a higher power and you're not it." Truer words were never spoken. But it took me many years to understand what that meant before I

could accept and enjoy it.

Shortly after that, I somehow heard about D.A. and started going to those meetings. I've been going ever since, struggling with paying my bills on time more than getting into debt, reading—but not working—the Steps for many years, but I never stopped going to meetings and always kept my numbers. Eventually I found BDA and its tools. I accepted the tools right way. But otherwise, I was poolside with my program for a long time. Eventually I got a sponsor who helped me work the Steps. I got regular PRGs and figured out how to turn my numbers into a spending plan. And last but not least, I confronted my fear and resistance to private practice and accepted the abundance that was available to me if I didn't deny it.

One of the first things that grabbed me in D.A. was the Promises. I so wanted them to come true. And they did after I finally got out of my own way, worked the Steps, and got honest with myself, my wife, and my business.

One of the best things I've ever heard (or said) in the rooms is "keep coming back." Nobody can keep me out, and no one has ever tried. The helping hand of fellowship and the support of a Higher Power will always be there for me (and you). There is no qualification for our program other than the desire to stop debting one day at a time. Not the stopping. Just the desire. There is no other qualification, and there will never be any graduation. Recovery will always be there for me if accept it. My program is the same on day one as on day one thousand, whether I have a dollar in the bank or a million. One day at a time is all I have and all I need. And I am grateful.

—Andy in New York & New Jersey

STORIES BY BUSINESS DEBTORS

This issue was curated by the World Service Conference BDA (Business Debtors Anonymous) Committee. The BDA Committee's purpose is to carry the message to the still suffering debtor and help them apply the Steps and Traditions to all their affairs and not debt one day at a time. The BDA Committee focuses on issues specific to the needs of D.A. members who own or operate businesses, are self-employed or have a desire to own or operate businesses or be self-employed.

Good Business Management the BDA Way

Normally, I am an employee. From time-to-time, however, I take on side gigs as a consultant in my profession. By applying the principles learned in BDA, I've achieved and maintain long-term personal and business solvency.

Throughout my professional career, I've accepted short-term consulting assignments to supplement my earnings and keep my skills current. Prior to joining BDA, I became highly proficient at finding excuses to undercharge or not charge clients. Shame was a driving force, so after completing one project, I decided my work hadn't been perfect, so I wasn't going to bill the client. For well over a year, the client sent me numerous requests for an invoice so they could pay me.

For another project, the SOW (statement of work) included an understanding that I was simultaneously building skills and knowledge in order to complete the project. I, however, decided to discount the cost of my services by tens of thousands of dollars because I Should Have Already Mastered Everything (SHAME), along with other debting and underearning beliefs in control at the time.

Finally, I actually fought with a client for 20 minutes over increasing my rate. The client had heard enough of my arguments and screamed at me before hanging up, "I don't care what you say, I'm going to increase your rate and there's nothing that you can do about it!" You see, he was thrilled with my work, but I didn't know if I was capable of keeping it up. I figured he should hold off on rewarding my success to see if I had failures.

Looking back, it's easy to see the insanity of my thinking. If you had asked me what my thoughts during each moment were, I would have told you that I was being conscientious, responsible, and honest. As a result, I've probably left more than \$100,000 on the table because of this insane understanding of "good business management." Thanks to BDA, I can see the absurdity of it all and laugh. By working the D.A. and BDA programs, I've come to accept my need for help when making decisions rife with opportunities for underearning. Today I invoice

clients on time and get support from fellows before submitting new a proposal. The anxiety still exists, but watching my bank account grow has been a wonderful counterbalance.

—Andrea

Surviving and Thriving with BDA in 2020

"Thank God my relationship with my Higher Power is so strong. I felt awful for those who did not have that type of relationship. I knew who to turn to instinctively, and I needed every bit of my program more than ever."

The year of the COVID-19 pandemic is one for the history books. I couldn't be more grateful that I have been a part of D.A. and BDA for 40 years. My support team is in place and is part of my daily routine. The habits instilled by long years in program were put to the test, and those battles hard won over the years paid off royally. Not just monetarily, but most of all, spiritually.

Thank God my relationship with my Higher Power is so strong. I felt awful for those who did not have that type of relationship. I knew who to turn to instinctively and I needed every bit of my program more than ever. With the help of my Higher Power, I diligently and patiently could look at my numbers, assess my immediate needs, and pivot my businesses to adjust to the unpredictability of the economy.



Herbal Viagra by Sue B.

This sketch was done at a business I frequent for alternative health care. The doctor there has reminded me that visions work benefits from offering clients what there is already a demand for as well as the uniqueness of my talents. —*Sue B, Hollywood, CA*

“The clarity of BDA was my absolute blessing this year. Many losses around me of family and friends were excruciating to fathom and process. Here too, with the fellowship and my friends in program, I was never alone. I learned how to Zoom (another skill) and continued to make improvements to adjust my businesses to just what they could do reasonably. I even managed to build a bigger prudent reserve! Although we are not there yet, there will come a day when we can put this behind us. For now, I am proceeding cautiously, knowing that in some ways things will never be the same. But if I am patient and willing to learn, things may work even better.”

Luckily I had learned to rely on my Higher Power for help in situations that had seemed overwhelming to me in the past. I knew to put my needs first. If I just put one foot in front of the other, one step at a time, one day at a time, I knew I could handle whatever was put in front of me.

As a healthcare worker, I could do the same for my clients. Being as well-prepared as we could be, we met our challenges. We anticipated scenarios, researched options, and accepted whatever circumstances were in front of us. That, I think, has made all the difference. It seemed that willfulness was, underneath it all, the most precarious situation to be in, as opposed to the willingness and acceptance that the program teaches us. Willfulness can manifest in so many insidious ways. It forms the bulk of my resistance to working the program to the best of my ability to this day.

Employees needed to be tested and dutifully followed through with afterwards to ensure that entire work teams and their families were not infected. Resources had to be accessed for them. Big decisions about which clients to take on, to pull back from, and which work was worth taking on at this time had to be made. How better than with the grace and help

of having our Higher Power as our business partner? Sponsoring BDA members brought me face to face with the challenges BDA faces in a pandemic. The banks that offered predatory loans to small businesses were often loathe to clearly discuss their terms and too ready to put businesses into long-term debt—the bane of our program. If only the large businesses who had the biggest cash reserves survive on Wall Street, how much more so does this apply to small businesses?

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Although we are not there yet, there will come a day when we can put this behind us. For now I am proceeding cautiously, knowing that in some ways things will never be the same. But if I am patient and willing to learn, things may work even better.

—H, *New York*

12 Steps Toward Abundance

I started an unfished coaching business over 12 years ago after having a vision of becoming a life coach. I was married and working as a technical recruiter. In 2002, during the IT fall-out, I saw an ad which inspired me to study life coaching, become certified, and open a business. I had the security of an ex-husband. He supported me until I became self-supporting. I had no idea how to open a business. I had other part time jobs but it was the beginning of my inner self discovery.

I always dreamed of owning a business. My father kept encouraging me—he has never worked for anyone—but I was scared I wouldn't earn enough money. Due to my own money

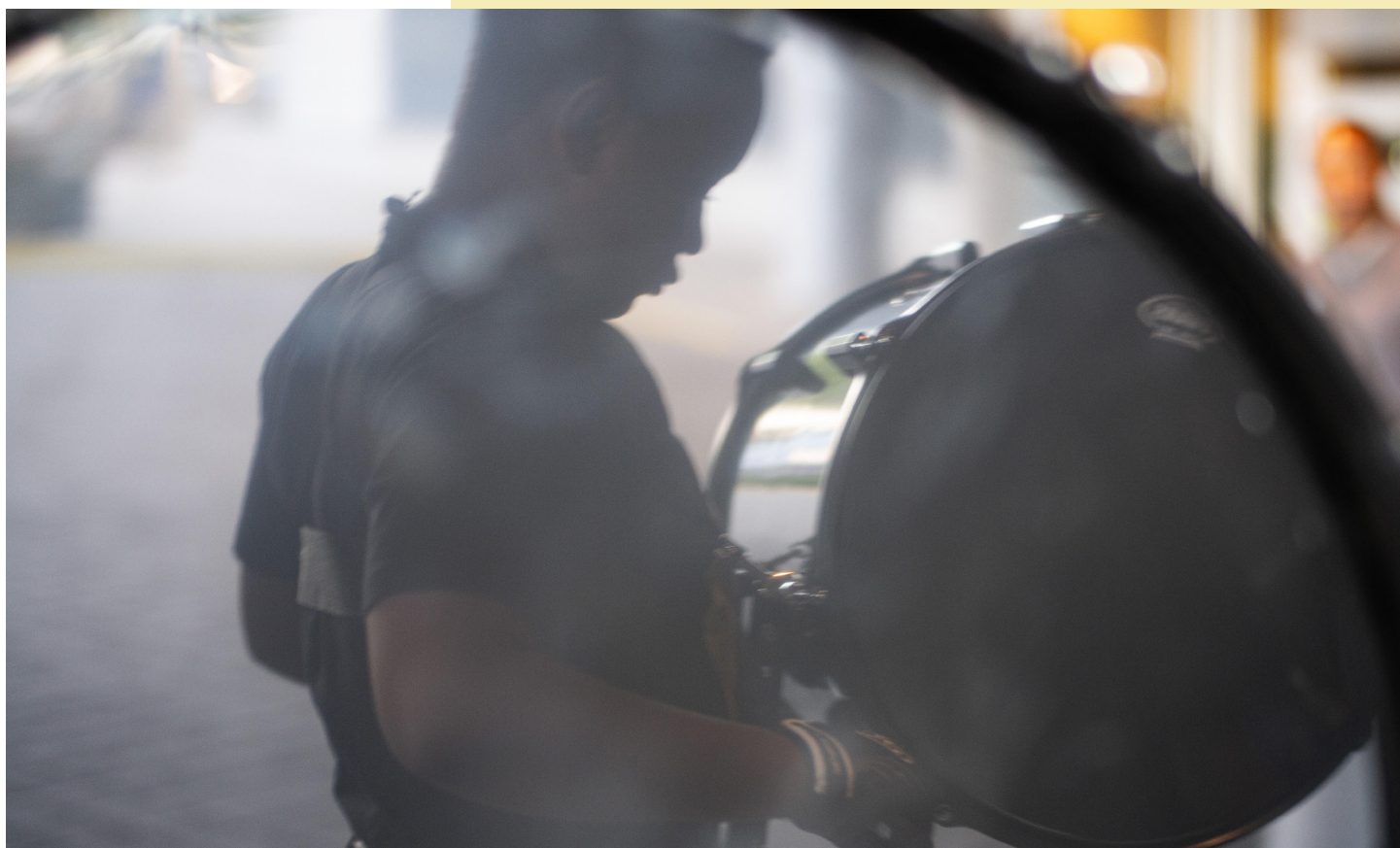
“Reflection in Drum Study”

“Please state your name and vision,” I was asked at a BDA meeting one night and many thereafter. Terrifying. OK: “To work with non-profits and foundations to create content that makes people’s lives better AND live abundantly doing so.” The last part was the most uncomfortable. For 30 years I was a marketing executive at larger companies earning high and feeling low with no personal purpose to my work. How could I do the work I always wanted to and live abundantly? That happens to other people. Four years later this vision has manifested itself. It was gradual. One project at a time—one hurdle at a time—one Step at a time—one breath at a time. #1 remains taking direction from fellows in BDA and to use our tools and principles, as challenging as they may be at times. How to keep my own books. How to source clients. How to ask for what the work is worth versus under-earning. How to surrender outcome. And that it is okay to be imperfect. That last one has saved my life more than once.

When I say this vision out loud now, it stops me in my tracks. I find joy in my work, and living abundantly doing so—they are one and the same—again, imperfectly, as it should be!

This photograph comes from a project with an organization helping kids in New Orleans each day by teaching them marching band skills.

—photo by Mike B., Virginia



issues and low self-esteem, I didn't have the courage until my divorce. I had no other choice. I was in my mid-forties and lost careerwise. I planned on having a family and working from home, with my then husband. It all fell apart and I lost my way. I had to leave the very first apartment I had before my marriage. I was devastated. The next few years were very hard. I had to move back in with my mom until I recovered. I had fallen into some funds. They assisted me in getting back on my feet. I handled a great deal of money from my father's estate for over seven years. I got my mojo and confidence back and felt whole again. That's when I discovered what I was meant to do. I no longer felt unemployable

I never dropped my faith, but I often questioned why I had to suffer. I was forced to go on welfare when my ex-husband refused to settle financially, but God stepped in to save me and I got what I was entitled to, however small. I knew God was my employer. I sought deep spiritual healing and therapy to get through my trauma and disappointment. The worst was not being able to be a mommy but I did everything in my power to see if I could achieve it. I had not considered BDA until a few years later and then I only dabbled. I struggled to commit to the only two BDA meetings that existed in NYC. They were inconveniently located and scheduled at inopportune times. I stuck with this until I had to relocate to California in 2014 when my father passed away. I still went to meetings, but my business was on hold as I tried to reinvent myself.

It was hard, but once I went deep into the Steps I was forced to look at some very painful and deep-seated issues. There are so many wonderful

tools available.

God is now running my life and, at 50 plus, I am on a deep spiritual path of joy and happiness. I keep striving. I have been very careful and had a lot of guidance and learned from my many mistakes. I started underearning when my wages were cut on a job I got during the COVID pandemic and lost my solvency. But now I am back on track. I tried to get a zero percent balance transfer, and I am still working on that.

I want to finish my web site and market my business properly and continue to work with the amazing professional organization I joined three years ago when I returned to NYC.

It's not easy, but with help from God and prayer and meditation, everything is possible. I rely on my friends and support system. A lot has changed and has been changed over the years ... as I have.

—Lisa T.

2021: New Beginnings in Business Debtors Anonymous

I came into Debtors Anonymous in 1997. It was my first 12 step recovery group experience. I had no experience or awareness of recovery groups before this time, despite my career in prevention (prevention of child abuse & neglect, substance abuse & mental health, domestic violence, and rape). Like many others, I would later realize that I did not come from a loving and supportive home, and therefore my self-confidence was based purely

Seeking stories on the theme of The Joys of World Service for the next issue of Ways & Means magazine.

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Word count is 500-2000 words.

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Please share this announcement at D.A. and BDA meetings!



—Painting by Roger D, Los Angeles

My name is Roger, and I'm a debtor. I'm a former muralist for 30 years, and due to a number of circumstances beyond my control I gave it up for something less physically demanding. My latest work is based on my local mountains and some principles of recovery I have learned during my years of D.A.

My latest vision (something reinforced in D.A.) is to paint an hour every day and have a body of work to show. I have found it to be the basic building block to making paintings. It's kind of like doing my numbers, which I consider to be the underlying structure of our D.A. program. Painting an hour a day is also based on the concept of ten minutes a day which is also prominent in D.A. I adapted it to fit my life, but it constantly proves to me that huge tasks can be accomplished in small chunks. This has been a key to my recovery thus far as I worked the program one day at a time.

D.A. has permeated my life in so many ways and I am very grateful to have found it, use it, love it, and share about it. Hope you enjoy the results as much as I do.

was traumatized, my children were traumatized, and the word trauma had not yet been acknowledged in family dynamics.

I discovered D.A. as a new executive director of a family support center in a rural area in which we provided respite care and parenting education in the home and in the center. We had money we needed to spend on resources and I, with the approval of the board, moved forward in spending this money on a community lending library. In the process of selecting books I had this thought, "We need books on how to handle money." I turned the project over to another employee and was impressed with the selection of books we put up on the shelves.

One day, as I walked through the library towards my office, I glanced at the library thinking, "I wish I had time to read some of these books!" All of a sudden one tiny book sandwiched in between two larger books caught my eye. I pulled it out to look at it. It

upon how well I could perform, not on who I was as a human being.

I achieved my education as a returning adult after two unhealthy marriages and while raising three children all on my own. Looking back now, seeing myself through recovery, I realize how tenacious and brave I was to get up every day and move forward. I

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was a book about debting. I later learned this book was written by a D.A. member. I devoured the book.

At the end of the book, the author introduces the D.A. recovery group, my first 12 step group. Only there were no groups in the state I was in at that time. I ordered the author's second book about earning. I knew the D.A. program was where I needed to be. As a child, I came to believe that if my parents had enough money, they would be kinder, more loving, and stable. That couldn't have been farther from the truth, as I later learned.

I had reached a point in my life where I realized my resume represented my successes; however, my soul did not. I have to say, I did have a connection to my Higher Power prior to this who guided me many times. What was missing was my belief that I was

worthy: that I was enough. I made a choice to leave the state where I was underearning, convinced that sexism was the main reason I could not get ahead financially. I had no idea how to negotiate salaries, which was the real issue for being underpaid. I also was tired of the politics regarding the field that had chosen me.

I packed up my family and moved across the country to Florida. When I arrived, I was perusing the newspaper for employment and discovered in the local activity column there was a D.A. meeting! I was so excited and showed up promptly to my first meeting. There were two other people, and one of

them had started the group at about the same time I had read that book clear across the country.

It wasn't easy to achieve solvency, although I finally did when I stopped incurring debt one day at a time. Keeping my numbers illuminated the real issue. I was underwater with a mountain of student loan debt which I had secured as a replacement

for child support and the near-decade I was a stay-at-home mother.

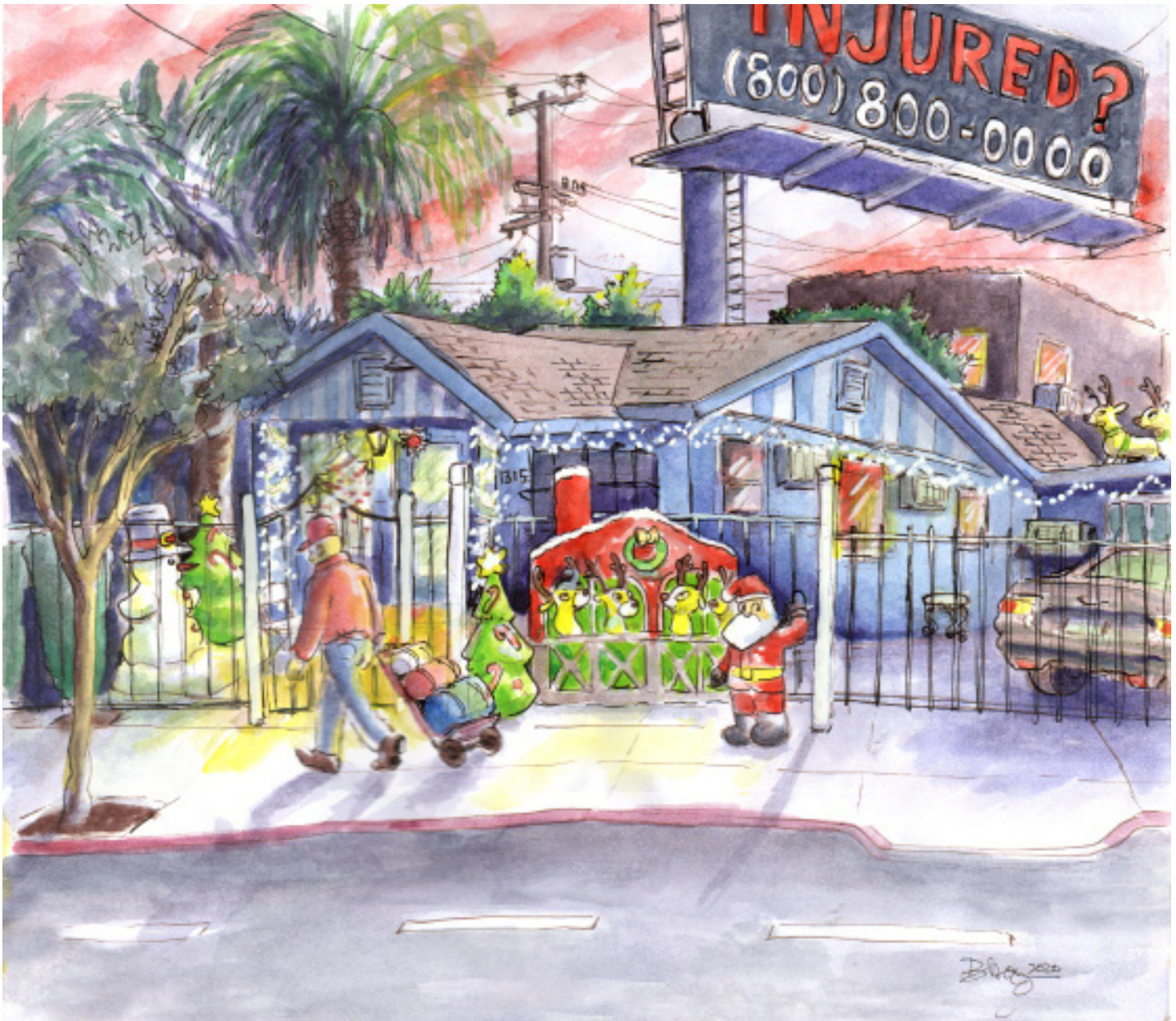
After the move, I filed bankruptcy to once again keep food on the table and clothes on my children. I felt humiliated. Thankfully D.A. did not have an opinion on bankruptcy or student loans. I had enough shame all by myself. I did not need further humiliation. Fast forward, after I worked the program for a

while, I realized how much of my career had been as a direct result of trying to "fix" myself from the childhood trauma.

I was losing interest in the field I was in, except for parenting education. That is where my passion lay. While working full time for the state in the same field, I began dabbling as a family consultant. I had neither a business background nor a vision other than I wanted to be global and support children via teaching parenting education. I also had not heard of Business D.A.

For a decade, I went along teaching parents and taking their calls regarding parenting issues. I did not

"God make me an instrument of your Peace. Where there is vagueness may I find clarity. Where there is low-self esteem may I find that I am enough and can live within my means. Where there is hiding and denial may I joyfully live in reality. Where there is fear and isolation may I find fellowship and faith. Where there is self-pity may I be embodied with perpetual acceptance, gratitude generosity, and cease to compare myself with others."



I was drawn to sketch this home/business address of a psychic who makes themselves visible and eye-catching in the neighborhood. My BDA recovery is leading me to consider how I could become more visible and send the message that I am open for business. —**Sue B, Hollywood, CA**

make a lot of money and certainly not what my time was worth. I had no idea how to price my work, as I kept looking at what the market would bear. When I did find BDA, I did not jump in the way I had with D.A. It was hits and misses.

It has only been since I changed careers, chairing, and teaching at a university in my area, that I realized I still was not content. I wanted to work for myself even if it was only part-time outside of my full-time work. I am clear that I am once again a beginner in BDA. It was only last year that I saw changes coming. I am brand new in BDA, as dabbling is not

a commitment. This year I am seeking a sponsor, a PRG group, and am meditating daily. As soon as I made this commitment to myself, support has been arising around me:

- A website developer approached me to review my website for free with only a company link to their website (I've seen her work!)
- A call to a BDA member gave me insight into my self-perception when she said, "You are not scattered, and you are an entrepreneur!"
- One of the certifying agencies I belong to developed an online calculator this year to support

me in pricing my classes. The calculator included spending categories, so I feel comfortable with the outcome.

- I struggled with different Learning Management Systems for a year trying to decide how I want to teach these classes online rather than face to face. I developed the graduate courses I teach, so why couldn't I do this successfully? Last week after meditating I realized the answer was so simple. I have a website on a free blogger and unlimited access to developing page after page. The total cost for developing my classes is \$12 a year for the domain name and my time.
- This brings me to my next healing area: time management. Turns out there is a 12-step recovery group for this issue as well. It was working through the 12 Steps that I realized how isolated and alone I had felt my entire life.

As I read the D.A. and BDA stories and have come to understand that I am not an exception to recovery I realize that I am worthy, I am deserving, and I am “hope-fully” recovering in D.A. and BDA. What’s my purpose? To be of service. What’s my service? Deepening the connection between parents and children, as everything begins in childhood.

Today I am solvent, blessed beyond measure as the recovery has also strengthened my relationships with the people who mean the most to me: my adult children and grandchildren. My recovery is the mod-

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el for the next generation. I no longer worry about their inheritance.

I do not work the program perfectly. I just work it. I trust my Higher Power and realize it is like everything else in life: a learning curve. My Higher Power is like GPS. When I miss the turn my patient HP guides me to my destination by an alternative route. I get where I need to go, and I enjoy the view as I pray only for knowledge of HP’s will and the power to carry it out.

—Mary Kay K.

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

The 2019 World Service Conference 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 this literature addressing black debtors’ unique financial problems. 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 recorded on your smartphone or computer) to 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

Yours in service, D.A. Voices from the Black Community Subcommittee

Help and Inspiration in BDA

My name is Allegra H. I was brought up by two narcissists who taught me to doubt myself, and so it became natural for me to think I was wrong and uninformed. I was not allowed to share what I saw, heard, or felt, and grew up terrified.

I quickly learned to stuff my feelings, and so my deprivation mindset began. My mother questioned my memory and made me feel “less than.” My father victimized his children with emotional and sexual abuse. As Spanish was my first language, I was bullied at school.

My father was in charge of technical assistance for a major intergovernmental organization. My father’s father was an ambassador and later left Havana during political turmoil. My grandmother was British and held seances for diplomats by reading palms. Growing up I was curious and afraid of her gifts. They took all their possessions and purchased a beautiful diamond and exited Cuba. That mine cut diamond was given to me. I made a stunning engagement ring for myself when I married in 1987. It is a symbol of independence, freedom, and abundance, and how my recovery programs continue to co-create my true self.

When it came to my deprivation mindset, I would take the shirt off my back to care for others financially and not be definitive on repayment. Growing up, my maternal grandmother had money. I was the first grandchild. My parent were always struggling with money, as my brother was constantly sick with encephalitis and epilepsy. When my grandmother gave me money I never felt here nor there. Each year I would come back more vague and reckless with my money. I never felt like I had to pay it back.

Once I graduated from university in metal smithing, anthropology, and modern dance, I moved to New York and found a job as a textile designer. I earned a good living within my means and continued to study jewelry design.

In 1984 I started my own gallery and jewelry business and paid my rent on time for four years and negotiated a good lease with three other partners. After practically losing my life to lead and cadmium poisoning, I retired from chemicals after five months of chelation. I soon married, and the greatest gift

was granted to me—giving birth to two healthy daughters three and a half years apart.

After 16 years of marriage, my ex-husband—a deacon in the church—dropped me for the soprano who sang next to me in the gospel choir. Our director of the choir exclaimed, “When the devil starts messin’, here comes the blessin’.” I share this with you as the devastation of my ex leaving me became the best thing that ever happened to me. The devil can also be credit card debt. I am a debtor and an under-earner who has been brought to my knees believing that my self-sufficiency and deprivation could create changes that I have been looking for in my relationships, parenting, and by continuing to run my small retreat business for women in recovery. My D.A., A.A., and other programs help me deconstruct the ego-driven behavior which can guide me to actualize God’s will for me.

I took three steps toward the Great Spirit, and the Great Spirit took ten steps toward me. What I know to be true is I need a lot of supervision because

- I write checks without knowing my balance
- I borrow money from savings accounts and don’t pay it back.
- I take way too many classes because I am a boomer with an old school brain.

Today is my time to shine like the sun and help others know and own who they are becoming. All I have to do is get out of the way and be professional and cooperative and share my light.

God, make me an instrument of your peace. Where there is vagueness may I find clarity. Where there is low-self esteem may I find that I am enough and can live within my means. Where there is hiding in denial, may I joyfully live in reality. Where there is fear and isolation, may I find fellowship and faith. Where there is self-pity, may I be embodied with perpetual acceptance, gratitude generosity, and cease to compare myself with others.

All of you here in B.D.A. continue to help and inspire me greatly. Thank you. I never had it so good.
—Allegra H.



Nature waves at me everywhere. We found an outdoor market in my hometown on a whim and managed to secure some fresh items from the local farmers. God is everywhere. DA reminds me of my generous spirit and how rich I feel in the present moment.

—Jill I, Los Angeles

using all the principles. In fact, I am far from it. Before the pandemic, my sponsor encouraged me to practice self-care and go on vacation. I haven't taken that suggestion yet, but I'm getting closer. I can't wait to see how that exercise in self-care will affect me spiritually. I'm not perfect, but I know that if I continue on this path there are more surprises on my horizon. Thank you BDA for your principles, your fellowship, and the spiritual lessons you have given me.

—Susan

Serenity in the Numbers

didn't fly into BDA on the wings of difficulty. It was quite the opposite. The plane crashed and my body rolled in, all tattered and on fire. BDA promptly put the fire out and I began my rehab. I quickly saw the difficulty of putting my old ideas—my sloth and my total lack of willingness—aside and trying it someone else's way.

It took a while to find a sponsor that worked for me. I still struggle with keeping my numbers consistently, but I'm getting better every day. In January I started separating my personal and business numbers. I quickly learned that it made me feel oddly more secure. I am taking a paycheck, and today I feel worthy of my hire, worthy as a child of God, and more worthy of the help I found here.

I stopped using credit cards to purchase materials. I was afraid at first, but I practiced the Third Step and found peace. I have a prudent reserve for payroll that means I am not stressing about money.

I'm not perfect at



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