

**SPOTLIGHT:**

## Businesses and Taxes

### The Door God Left Ajar

In 2000, I was a 32-year-old woman with a degree in chemistry and French from a good college. I also had an advanced degree, yet somehow I was unemployed, nearly flat broke and absolutely bankrupt spiritually. When I was a child, my mother used to say a bedtime prayer with us that went, "The light of God surrounds me, the love of God enfolds me, the power of God protects me, the presence of God watches over me, where ever I am, God is, and I am safe and secure." It hadn't felt like that in a long time. I didn't see any God coming down with next month's rent! Mostly what I felt was embarrassment and shame that I supposedly had so much going for me but nothing seemed to work. How did life get this bleak?

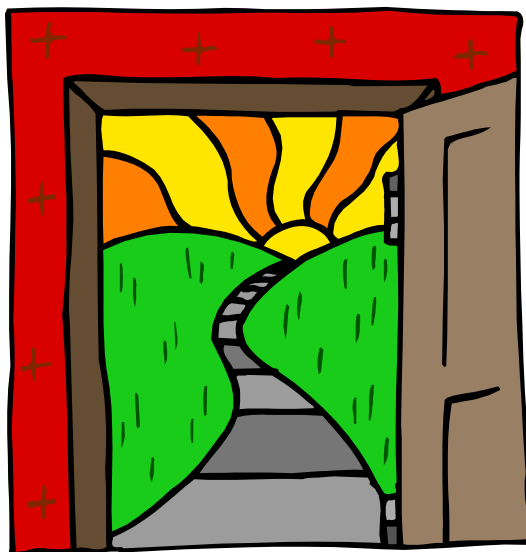
While in medical school from 1990 to 1995, I slowly realized that I didn't enjoy practicing medicine. It seemed that the extremely logical part of medicine made my brain hurt, like another more sensitive and creative part was suppressed. As my unhappiness increased, so did my need to be creative. When patients were sick or died, I would go write. It was impossible for me to stay objective and unemotional while surgeons told a man and his four daughters that his wife/their mother would most likely be dead in less than six months. But what else could I do if not medicine?

I had taken out student loans to put myself through medical school. Maybe if I just stuck it out, I'd grow to like it. That didn't work. My grades were good, and I received multiple honors, yet I found myself unhappier every year. In 1995, I left medicine and thought that my life would suddenly open up and I'd finally find happiness.

Well, by January 2000, I had been looking for five years and my time was about up. And, with \$140,000 in student loan debt, I was sick at the thought of having bad credit if I were unable to pay it back. I knew inside that it is so important to love one's work, especially when it is as serious as medicine, yet I didn't love it. I felt tricked by God, like he had led me down the wrong path and just dropped me.

I was living in Venice, CA, at the beginning of a new millennium and what felt like

the end of my life. I was down to zero savings and \$2000 of retirement money which would cover about five weeks of living expenses. A well-paying job that I had thought was a guarantee had fallen through, and I was without any real employment possibility. Most people don't picture someone with a great education and healthy body being in that predicament, but I was. Every night I went to bed and woke up worrying about money. Looking back, even when I had had \$20,000 in savings I was worried, but also afraid, afraid to take the next step.



### Announcements

#### April Fools Dance

(For Debtors Anonymous World Service)  
April 1, 2006 from 8:30 - 11:30 pm  
St. Philips Family Life Center  
730 Bestgate Road, Annapolis, MD  
(near the Annapolis Mall)

#### Second Spring Retreat

Friday, March 31 thru Sunday, April 2  
Wilson House, East Dorset, VT  
Cost: \$65 (includes meals)  
Contact Wilson House to arrange accommodations separately

#### Success Stories Wanted

The "Carry the Message Network" of the Public Information Committee would like to hear from you. Do you have a success story relating how your DA group, GSR or Public Information Representative spread the word about DA in your area? Have you spread the word to therapists, lawyers, doctors, bankers, credit unions, credit counseling agencies, religious organizations, libraries, colleges, or other 12 Step fellowships? Have you placed literature, posted flyers, mailed letters or spoken to groups about DA? Let us hear from you. Submit an article or a brief summary of your successful activities. Include your contact information and e-mail to [acucinotta@earthlink.net](mailto:acucinotta@earthlink.net).

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## Editor's Corner

As we move into the online era, new opportunities for participation in the fellowship present themselves. We have heard positive feedback from several meetings and intetgroups that have played a role in getting the word out to

DA members about the inaugural online issue of this readily available meeting-between-meetings.

We hope that you all will continue to carry the message and alert your meetings and program friends about this downloadable publication. You can do this simply by telling people about it or by printing out the download and bringing it to your meetings. We hope that this publication can become a beacon of clarity and unity as the fellowship reaches out to the still suffering debtor.

Since it is tax season once again, this issue focusses on individual recovery concerning tax debt. It also contains two articles in which members describe their experience, strength and hope running businesses in recovery. You will also notice on page four the publication schedule for upcoming issues and a brief set of suggestions for anyone who is considering submitting material to the publication. Step out, be brave, and send something in.



**Kieran K.**  
(Los Angeles)

## WAYS & MEANS

A Quarterly Newsletter for the  
Fellowship of Debtors Anonymous

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*Ways & Means*, our "meeting in print," is a quarterly electronic newsletter for the fellowship of Debtors Anonymous. It is a forum for sharing the experience, strength, and hope of DA groups, members, and service entities. Articles are not intended to be statements of DA policy, nor does publication constitute endorsement by either DA or *Ways & Means*. A PDF version of the *Ways & Means* can be downloaded at no charge

from the Debtors Anonymous Web site, [www.debtorsanonymous.org](http://www.debtorsanonymous.org). The newsletter may also be distributed electronically via an email subscriber list.

Submissions from DA members for publication in *Ways & Means* are welcome. If chosen, submissions will be published anonymously by the Debtors Anonymous General Service Board. If requested in writing, your first name, last initial and city will be placed at the end of your submission (for example, James X., Hazzard, KY); otherwise your submission will be attributed to "Anonymous." By submitting work to *Ways & Means*, you are acknowledging that you understand you will not receive any compensation for your work, and your work may be seen by an unknown number of readers in unknown locations. Your submitted materials and all rights therein will become property of the Debtors Anonymous General Service Board, and will not be returned.

If you accept this agreement, please submit your materials to the editor at [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com). Include full name, address, phone number, and email address (this information is not for distribution or publication, and will be kept confidential). If you do not accept this agreement, please do not submit your materials.

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## Building An Abundant Business

I first started my own business about 18 years ago. I had attended a seminar that told me how to start it. I tried a lot of marketing ideas I had read about but they just didn't seem to work for me. Of course, when I first started, I was still drinking and had poor self-esteem issues. In my business, you are essentially selling yourself to other people instead of a product, so if you don't like who you are, that is a hard sale to be sure. I became aware that I did not have enough real-life experiences to draw upon, so I took a position for two years in my field. I also began my recovery from alcohol about the same time.

After working for two years in a regular job, I came back from Alaska and started my consulting business

again. I was still working on my recovery very hard. I decided to take a part-time position while also working in my consulting business. Having fringe benefits and not paying the overhead helped me quite a bit and I did fairly well during this time. However, I still had times when I was an under-earner and was accumulating debt from my business. One symptom of my disease was that I did not separate my business income from my personal money.

For the next six years, I continued to build my business. I went through a

divorce during this time and bankruptcy in 1990. I also lost my house due to foreclosure when I went through my divorce. Even though there were some hard times I was able to keep my head above water. I continued to bounce checks, and I did not keep track of my personal or my business income and expenses.

Even though I had a good supervisor and a good work situation at a university, I made the decision to conduct my consulting business full time. I am a risk taker, and so I felt like I was ready to take the plunge. I took out \$10,000 from my retire-

ment which I used to pay off my debt and to help sustain my income during this time. Within a year my savings was depleted and I

was in a major under-earning cycle once again. They say the definition of insanity is doing the same thing over and over again expecting different results. I could identify with that.

Three years later I was still struggling. I continued my recovery from alcohol but I was completely powerless and my life was unmanageable regarding my business and personal finances. So, when in 1998 I found out about DA, I went to my first meeting. I remember how scared I was but also how much I identified



with everything people shared. The best part was knowing I was not alone. Although I had a lot of shame about my finances, I knew I had a place where I could share my feelings about my debting and my vagueness around money.

Then in 2000 I found Business Debtors Anonymous (BDA). Here the light came on even more. One of the things I really liked about this program was the emphasis on abundance and also the specific issues that members talked about regarding their businesses. I started making some changes. For example, I found an accountant to do my books for me. I began to separate my business from my personal finances for the first time. I started calling people in the meetings for support. I also had several pressure relief group meetings (PRGs) which helped me get through some difficult crises. I am always impressed with the presence of our Higher Power whenever I receive a PRG.

Although some things improved I was still not making as much progress as I would have liked. Of course, I didn't have a sponsor, had not worked the steps, was still not tracking my daily expenses, and would still bounce checks on occa-

*“. . . I could share my feelings about debting and my vagueness about money.”*

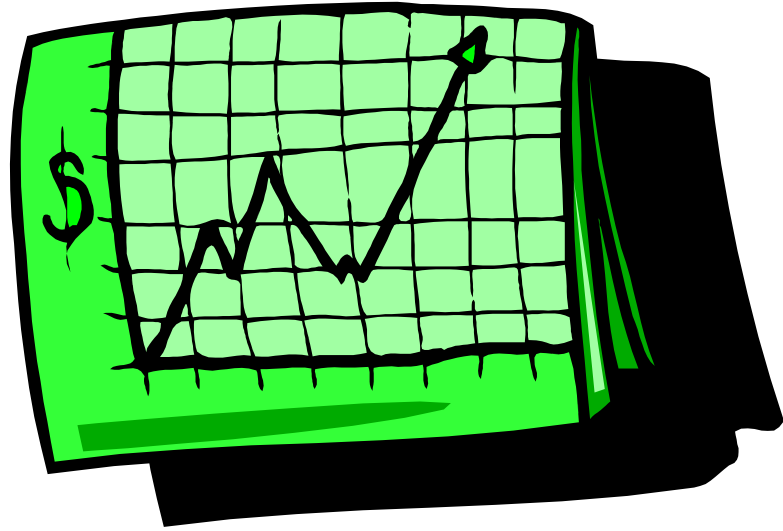
## Building An Abundant Business . . . (← page 3)

sion. My underearning was another issue and I had more than a few domestic conflicts due to my not pulling my weight financially.

Then I moved to Seattle and went through a period of not working for four months. I felt I had hit my bottom. I became cynical, sarcastic and negative about my situation. My favorite place was the pity pot. For about a month I did not go to any meetings. Then I realized I had to do something, so I went to my first BDA meeting in Seattle.

I was accepted right away and started going to DA meetings to supplement my BDA program. I eventually got a long distance sponsor and worked the Steps. I also did some different things in marketing my business and planted some seeds. I became a GSR from my BDA group and then was elected as Intergroup Service Representative for Washington. I also participated in a number of PRGs.

Gradually my business income began to increase. Within a few months after I had worked the steps my business income increased by 500%. I was able to put money into my retirement fund for the first time and to put money aside for a prudent reserve. I no longer introduce myself as an underearner, because I have not been one for six months now. I have enough business guaranteed for the next year to insure that I will meet



my spending plan. I have been abstinent from compulsive debting for two years and I have been debt-free for about the same amount of time. With the type of business I am in this is about as good as it gets.

I just recently attended my first World Service Assembly and I am getting more involved with the BDA program on a national level. The more abundance I have in my life the more I want to give back to others. I have a lot of talents and gifts that my higher power has given me and now that I am actively working my program I can use these gifts to serve others. 🍀

**Anonymous**

## Ways & Means 2006 Publication Schedule

Issue Date	Submission Date	Publication Date	Theme
Spring, 2006	April 15	May 15	TBD
Summer, 2006	June 15	July 15	WSC/Service
Fall, 2006	Sep 1	Oct 1	Holiday survival
Winter, 2007	Dec 1	Jan 1	Taxes and Clarity

Submit articles, preferably in a Word document, to: [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com). If you are interested in submitting an article to Ways & Means, take a look at previous issues to get a sense of the kinds of articles we publish. The recommended length for articles is 400-800 words, although shorter pieces are welcome too. Articles are usually written in the first person and often detail a member's experience, strength, and hope regarding some aspect of their recovery from compulsive debting. Articles focussing on the Steps and Traditions are particularly welcome, and we also appreciate

jokes and illustrations. We also have special sections such as the Forum, which is for letters to the editor, and the 12<sup>th</sup> Step Corner, which provides a platform for updates about the fellowship's Public Information efforts. We welcome articles from Intergroups providing updates about DA doings in their region and from DA groups and individuals around the world. If you would like to inquire about the suitability of a particular topic for publication, feel free to contact the editor at [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com).

# Taxing My Serenity

Step Three is about making the decision “to turn our wills and our lives over to the care of God as we understood Him.” This isn’t a one-time decision. As a compulsive debtor, I find that I have to return to this step time and again when I stray and follow my own self will. However, the beauty of 12-step recovery is that I can always come back and rededicate myself to my Higher Power.

Paying my 2003 taxes is a great example of this principle. I now have a new abstinence date, April 15, 2004, because of my self will. My taxes were due on that date and I debted after two and a half years by not paying them. In fact, I didn’t even have clarity on how much I owed at that point. That took until April 15, 2005, after several PRGs, a tax workshop, an action partner specifically for taxes, and a lot of unnecessary gnashing of teeth.

It was my Higher Power who opened up the way for me to become an independent contractor for a research project in 2002-03. After being in DA for two and half years, I was certain I had learned my lesson about money management.

To prove it, I made sure to go to BDA meetings, I opened a separate checking account, my Higher Power helped me acquire an accountant, and I set aside 30% of my earnings for taxes. Everything was great at first. Then the project’s funding changed, I was slowly cut back and eventually let go. How quickly all the BDA lessons go out the window for me when the money supply dwindles. I let shame and fear take over.

In 2003, instead of continuing to set aside 30% of what I earned from self-employment, I started to live on the tax nest egg I had already set aside. This caused major embarrassment with my accountant. In summer 2003, he started to ask about my quarterly estimate payments so I stopped calling him. I figured I’d just do my own 2003 taxes when the time came. Well the time came and went, but nothing happened with my taxes. By tax time 2004 I had a full-time salaried position. I let myself believe that my 2003 taxes would probably even out, since taxes were taken out directly by my employer. I tried to come clean at a couple of PRGs. The furthest that got me was to add doing my taxes to my action plan. I was too full of fear and shame actually to take any action.

I thought a tax workshop this past February would be the

final push I needed. It was wonderful. One of the exercises involved writing our impressions of Uncle Sam and the IRS. We were all given two copies of the classic picture of Uncle Sam. We were suppose to write down on the first one what we thought he would say to us, then on the second one what we would like him to say to us. My first sentence was, “You were self-employed and didn’t follow through with your responsibilities.” Can you see the fear and shame that I felt? The second one was “We will do everything we can to get your records straight.” I didn’t believe it. Still, the workshop was a turning point for me, because I realized there were a

lot more emotions attached to my tax situation than I acknowledged to myself.

Two months later, after a lot of calls to my action partner and a couple more PRGs, I ended up at a national tax preparer’s office this past April 15. There was too much shame to go back to my accountant. I was told I owed about \$4,000 for federal taxes and \$400 for state taxes. To get that clarity was a huge relief in itself. But the story does not end there.

After I sent in both sets of tax forms I received a letter from the State telling me that I only owed \$110. I called them

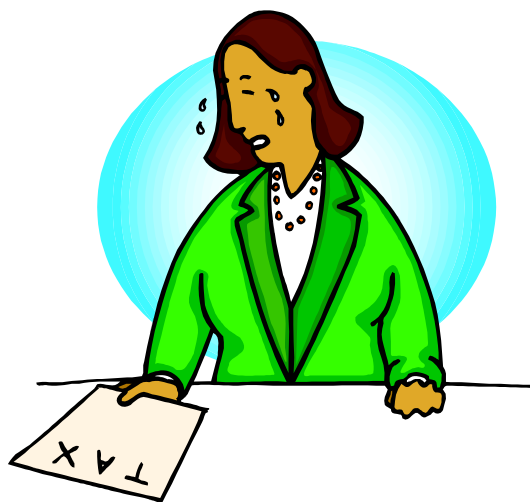
up to get clarity, and it turns out that that accountant who I was so ashamed to call had taken better care of me than I realized. The lack of clarity on my part through this whole experience continues to astound me. When he did my taxes in 2002, I got a smaller refund than I was owed because he had indicated on the 2002 forms to pay my first quarterly estimate for 2003 out of my 2002 refund. I couldn’t believe it. All the fear and shame blocked me from realizing what he did. At this point, I’m still working out the federal situation.

I suffered so unnecessarily. I tied myself up with so much fear and shame that I lost sight of how my Higher Power was taking care of me all along. Looking back now, I wish I had stayed the course with him, but I’m a debtor. What I need to remember is to let go and let God just like Step 3 tells us.

Do I regret what happened? Not at all. Because of 12-step recovery I can now laugh at myself. This disease is so cunning and baffling. The next time that I get scared about money all I have to do is to turn my will and my life over to my Higher Power. Plus I now have experience, strength and hope I can pass on to you. Remember: “It works if you work it!”



**Rani B.**  
(Los Angeles)



# The Forum: Letters To The Editor

Editor's Note: The Forum is a setting where DA members can write in to raise questions, express concerns, and make suggestions about issues that seem relevant to their experience in recovery. Members may respond to these questions, concerns, and suggestions in subsequent issues as a way to foster constructive dialogue between DA members, rather than solicit expert opinions. To respond to these letters or to address any issue, email [waysandmeansda@hotmail.com](mailto:waysandmeansda@hotmail.com).

## Re: "What is Debtors Anonymous?"

Thanks to the author of "What is Debtors Anonymous?" in the Spring 2005 issue for a terrific, thoughtful article. I agree that DA has a focus problem, but I'm disinclined to try to come up with an "official" definition of compulsive debting.

I certainly have a personal stake in the definition of DA's primary purpose. I have never been in serious debt, have an excellent credit rating, and am not in the least tempted by credit cards. I also was the co-founder, seven years ago, of the small but thriving DA group in my midwestern town.

Both I and the other co-founder identify ourselves as compulsive underearners. Our group also has members who call themselves compulsive spenders, shopaholics, hoarders, clutterers, workaholics, deprivation addicts, and vision-avoiders. Somehow we manage to hang together and relate during most meetings, and some of us have experienced significant recovery.

I hate to think what would happen to my group if we suddenly had to limit membership strictly to "true" or "classic" compulsive debtors. How does one decide that anyway? Is \$500 of debt too little? What if—as happened in our group—someone comes to DA because they have received a large inheritance that they

are afraid they will squander? Should we have told them, "Come back when the money's gone?" I'm not sure our rural community of less than 100,000 could support a more narrowly-defined DA group.

I believe what keeps our group going is that we all feel powerless over our money-related obsessions and compulsions, and believe that they will eventually lead us to debt, if they haven't already. Just as you don't have to be actively drinking to be an alcoholic, you don't have to be actively debting to be a compulsive debtor. Self-identification, an important concept in AA, is just as valid for DA.

I also believe that self-identification is the key to solving DA's focus problem. Many of us entered our first 12-Step program, did some inventory work, and discovered that we qualified for several more. My own progression was Al-Anon, then OA, then DA. We may also have discovered that each of our "isms" contributed to the others which, again, was true in my case. In Al-Anon, I identify myself as a member of that program only, and address my other "isms" as character defects that lead me to behave like a codependent.

I confess that, until I read the "What is Debtors Anonymous?" article, I never thought of doing the same in my DA group, though I will from

now on! Even though I'm definitely an underearner-workaholic-deprivation addict-codependent-overeater, these can all be easily re-framed as character defects that lead to debting. All I need to do in DA meetings is identify myself as a compulsive debtor; then I can share all I want about any character defects that have led me, or that I fear will lead me, into debt.

To see why this would work, check out the chapter on Step Four in AA's 12 & 12. In this chapter, the discussion of character defects that lead alcoholics to drink includes "sex run riot" (sex addiction), "emotional insecurity" (codependence), "power driving" (workaholism), and, yes, "financial insecurity" (debting, underearning, hoarding and gambling are all mentioned). You can be sure that AAs have always talked about these things in meetings, while remaining solidly identified as alcoholics.

In summary, I believe that a clearer DA focus will help old timers and newcomers alike. However, I think this can be achieved best by limiting the way we identify ourselves in meetings rather than by adopting an official definition of compulsive debting. When we walk through the doors of DA, we are compulsive debtors only, and each member decides on that identity for him- or herself. Our other "isms," from alcoholism to workaholism, become character defects to be talked about only as they relate to debting (and hopefully addressed in step work outside meetings). 🍀



## The Door God Left Ajar . . . (← page 1)

In 1995, I drove to California from Maine and took matters into my own hands. It didn't get better. In fact, each day I felt worse. Almost every day, someone echoed my own silent fear that I was wasting my education and had made a big mistake by not doing medicine. Thank goodness I had three different people suggest BDA to me. I blew off the first two suggestions, but the third time it was mentioned to me, I decided to check it out. I had nothing to lose. I jumped in full force, working the steps from the yellow booklet with a sponsor who had worked the steps. After about year, I was still unemployed but I was feeling better.

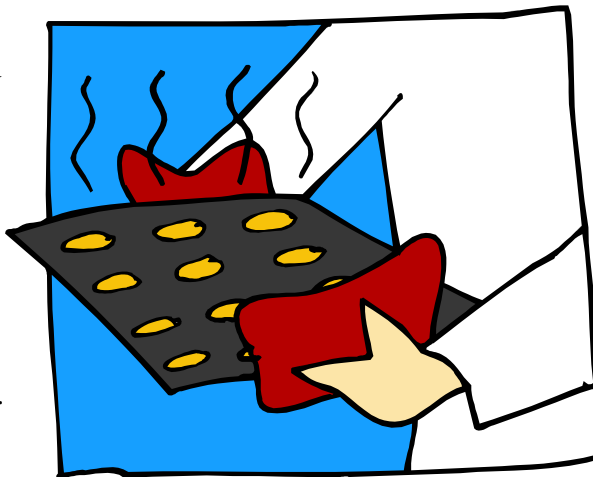
One day, out of the blue, a BDA friend suggested, "You make those good cookies you brought to the party? Why don't you sell those?" Cookies? Sell cookies? Was she out of her mind? I was both surprised and a little insulted. Didn't she know I was a DOCTOR! Making cookies sounded

so...unsophisticated, below me and certainly couldn't be lucrative enough to make payments on my loans. Even so, we opened up the phonebook, called a local coffee shop, and made contact with a person who looks at new products. For the first time in a long time, I felt a glimmer of excitement and joy lurking beneath my discouragement and pride. Maybe, just maybe, it could work. Maybe just maybe, my life and abilities were not going to go to waste. Shortly afterwards, I met someone who had business experience and a small amount of savings. We decided to give it a shot as partners.

It took two and a half years to sell our first bite-lettes. Until then, I was doing odd jobs to pay the bills and then came home to work on the cookies. Our first paycheck from the business was fifty dollars a week. Fifty dollars had never felt so wonderful! Flash ahead to January 2006. Our little cookie company grossed over a million dollars in 2005. It has become home to a wonderful family of people, who, just like myself and my partner, needed a new beginning and a happy place to work. We have nine people ranging in age from 21 to 65 who work with us. Laughter and integrity are paramount. All of us had been down and out, and somehow, this little cookie that is sweetened primarily with dates, uses oats as its first ingredient and has no cholesterol, is sweeping the nation.

And, as far as wasting my education...I don't think so. Several PhDs told us that our cookie formula would never work. We took the recipe back into the lab (my kitchen) and worked on it until it did! My business partner is a chef and we formulate (a fancy word for making recipes) for the company, so I use my

knowledge of chemistry every day. As for wasting my medical knowledge? Hardly. I use what I know about the human body, health, and nutrition to make every product the best that I can. Our goal is to make people smile by creating great tasting, healthy products. I have always been upset when a company got my business then went down hill in quality or was more interested in new clients and stopped taking care of me. We still



watch the cookies being made, even though the quantities are so great that we can't make them ourselves anymore. I personally answer nearly every email so that people can have a thorough response to their concerns. I write to many parents whose children have dietary restrictions and help answer their questions.

I learned two major lessons along the way. First, sometimes God's plan appears completely illogical. A friend of mine says that her name for God's will is "out of the blue" or "out of left field". For example, "Then, out of the

blue, my friend suggested I sell cookies." Every other door around me was closed except for the "cookie door" so I walked through it. I had been so angry with God for closing so many doors when all he was trying to do was steer me towards what would bring me joy and success. Second, when we walk through the door that God has open for us, things fall in place with hardly any effort. For example, my business partner, who had food and wholesale experience, just happened to meet me at the exact time I needed. And when my partner and I were about to collapse from exhaustion working 16-hour days running the cookie business, a smart, funny 55-year-old woman was put right in front of us. She was having trouble getting a job because of her age. She now works 40-hours a week on computers and sales and is an absolute godsend. And God's will works for her too. She's a homebody with two cats and she gets to work 100% from home.

The doors just keep opening. With nine existing cookie flavors, and healthful, gourmet salad dressings and syrups coming out in 2006, our line continues to grow. People often ask what I did right. The only answer I can come up with is I gave faith a teeny, tiny chance, kept my numbers, added them up at the end of the month, did the steps in the yellow booklet with a sponsor, and received PRGs. It took walking through that one unlikely door that God had left ajar, persevering when it felt like we'd never sell a single cookie, and then receiving all of the blessings as they continue to come.

