



Doing Business Without Debting

A monthly publication of **BDA Help for Debtors (registered group # 7720)**

October 2021

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BDA Tool Ten in a Nutshell: Courage and Freedom

Recently, in the eighth month of what was supposed to be a three-month project, my relatively new DA sponsor insisted that I send an email to a challenging and uncooperative client to announce that I would not be available to provide services to her after a set date. I wanted to fulfill my commitment to completing her current project in terms of every aspect of our signed proposal, and I was able to do just that because of my Letter of Agreement. Because of my clear and specific documentation, I had freed myself from any extraneous or underdefined obligations to my client, while remaining within my own terms and commitment. I could leave in good conscience.

With no new client or next project to move onto immediately, though, I was initially torn as to the wisdom of extricating myself. My client was difficult, but her project was quite profitable financially. But my client's insane behaviors, including accusing me of "not finishing anything," after restricting my paid laborers to work in her home only one day per week, became intolerable and I only wanted out ... alive!

To save myself, I put my fear into my Higher Power's hands and began a difficult separation from this most difficult client within the context of BDA Tool 10:

"We separate ourselves from difficult personalities and poor-paying clients and place principles before personalities."

I had worked for this woman before, on smaller projects, but hadn't heard from her in years. This new project was HUGE. She contracted me, in July 2020, to oversee all the painting and decorative painting aspects of her 14-room Park Avenue apartment which was, at that time, undergoing all new construction. I knew this former client was a difficult person, having observed her abusive behavior towards handymen in her previous building. But she had always treated me with respect and trust, paid her bills promptly, and honored my Letters of Agreement, so I proceeded — carefully and with my eyes wide open.

Years of DA and BDA recovery work had given me the guidance I needed to state my overall business policies, and to provide clarity on estimates and invoicing, both orally and in writing. I was nervous about this proposal because of the higher-than-ever financial level this project was placing me on, having to calculate tens of thousands of dollars more in markup, let alone labor and materials, than any of my previous projects.

Fortunately, in the meantime, I had also met and observed a program friend offering similarly artistic services, although also quite different, mark up his labor and materials costs by sometimes as much as 40% for corporate clients. I didn't dare go that high in marking up my own services (at least not yet); that would have felt like hubris. But I did push myself to mark up my materials and labor by 30%. I could not have done that without observing the success other DA and BDA fellows had when taking risks with raising their prices and turning the results over to their Higher Power.

The first real sign of trouble with my difficult client came when she required the General Contractor to tear out and change major aspects

of the architect's plans, forcing my team to redo time-consuming elements of our work, room after room. She insisted on moving into her newly purchased apartment long before even the construction was done — during a snowstorm! — never mind the painting being completed. She caused unimaginable stress due to her intolerance of any dust, not to mention the massive crates, furniture, carpets, and artwork now crowded into every room.

Some business owners might think a client creating significantly more work would be a good thing, providing a steady flow of income; however, the way in which she demanded, intimidated, contradicted, pressured, and disregarded whoever was involved with conforming to her changing preferences was beyond belief and beyond my tolerance. Started in October 2020, what had begun as a three-month project was now becoming a job with no end in sight, just constant reworks after painstaking effects had been labored over for weeks, and newly invented project additions perpetually demanded on the fly.

Just as I was beginning to fear for my sanity and long-term serenity, I met and made several outreach calls to a new BDA friend. Through discussions of narcissism and family origin — both often considered outside issues for our meetings but always fair game for our one-on-one interactions — I was guided to further understand the psychological dynamic of such a personality and took ownership of "my side of the street."

First, I followed a four-step strategy my BDA friend said he had learned for dealing with narcissists:

- 1) Know myself;**
- 2) Embrace reality;**
- 3) Set boundaries;**
- 4) Seek reciprocity.**

Next, I prayed and meditated on my own personal family and relationship history and recognized

how familiar this client's impossible-to-please behavior was to me, along with my unhealthy reactions and responses when confronted by a "constant critic."

Then, I practiced our program principles through a quick run, with my new DA sponsor, through ALL 12 Steps:

Admitted powerlessness; sought sanity; recommitted to my Higher Power as my employer, even in my own business; inventoried my resentments and fears; shared my inventory with my sponsor and welcomed her feedback; became entirely ready to change; humbly asked to be changed; looked at my part in this troubled relationship, free from fear and resentment; clearly communicated with my client, unhindered by emotional responses; continued to inventory my internal and external reactions to this woman; prayed for guidance and direction; and performed as I believed Higher Power would have me perform.

In the end, I earned enough money to fund a career transition from a nightmarish seven-year teaching job to my vision work as a full-time fine artist and decorative painter. Thanks to the BDA Business Planning Conference, I have hope that 2022 will exceed even this year's prosperity, ideally with fewer difficulties. Thank you, DA, BDA, and Higher Power! — Anonymous BDA member

PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in early November for the November 2021 edition.

Our front-page topic will be "Seeking Support" based on our interpretation of BDA Tool Eleven. Look for more information at <https://www.helpfordebtors.org/>.



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BDA Help for Debtors (registered group # 7720)

Developing Service Consciousness

Based on the Steps, Traditions, and Concepts of DA and BDA

In our group, **BDA Help for Debtors (registered BDA group # 7720)**, we don't have business meetings. We have service meetings. What's the difference between a business meeting and a service meeting?

To begin with, our emphasis is not on the "business" of our group or on "participation in running our own program." Our emphasis is on DOING SERVICE, specifically as defined in our fellowship's threefold purpose:

"In DA, our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other compulsive debtors."

Our discussions and the decisions we make at our monthly service meetings are not about ourselves, our needs, our wants, our preferences, nor our opinions. Our shared thoughts and input are about how we can serve our fellow debtors, and the actions we initiate usually begin with questions rather than statements. All our service contributions and offerings are guided by these three questions, in one way or another:

- 1) How can we help our fellow debtors to get and stay solvent?**
- 2) How can we help our fellow debtors to take the Steps, follow the Traditions and Concepts, practice the DA and BDA Tools, and live the DA Promises?**
- 3) How can we carry the message of DA and BDA to compulsive debtors and business owners who need to know we can help them, but are not yet aware that DA exists?**

Please note that our emphasis is not on newcomers alone. We are available to serve all debtors, no matter where they are in their DA and BDA program, solvency-wise: newcomer, old-timer, everyone in between. To our way of thinking, no one "is the most important person in the room." We're all important. We are all worthy of solvency and spiritual recovery from debting through the 12 Steps. And that is our group's 5th Tradition message, which we gladly share with **BDA Workshops, registered BDA group # 122319, bdaworkshops.org**:

Solvency first, Steps second, everything else third or later.

Please also note that WE are a service group. In our shared service vision:

"We are a peaceful, collaborative, high-functioning service team, energizing each other and fueling each other's recovery and participation. We are focused on the recovering debtor and business owner, plus those still-suffering, both inside and outside our DA and BDA rooms, and are enjoying great diversity, including ages, genders, cultures, and nationalities. We have fun in BDA service!"

Back to the three questions above, we believe they represent the three folds in our threefold purpose, and they are each supported by ACTION. Those actions are not supported by talking about our opinions endlessly in business meetings, while refusing to let those who are ready to serve DO SERVICE, because we're afraid, angry, or otherwise antagonistic toward progress in helping debtors to recover. We're not big talkers, and we don't compete for time or attention.

We're leaders, coordinators, planners, presenters, decision makers, doers, follow-uppers, follow-throughers, and honored by the opportunity to serve our fellow debtors.

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Through giving of ourselves through service, and maintenance of our own solvency and recovery by practicing our DA and BDA program every day, all our needs and wants are satisfied, and our visions are coming true.

We also do our best to follow ALL the Traditions — the long form of the Traditions as published in our own DA 12, 12, and 12; in the AA 12 and 12; and in many other pieces of conference-approved literature in DA and AA — ALL the time. Yet we apply the Traditions in such a way that they move us forward into and through service, not in such a way to move us backward into control and divisiveness. **We rarely count votes; instead, we seek consensus and work through objections together, serenely and sincerely, with little emphasis on ourselves.**

In order to maintain this focus on service, we need to protect our space and to avoid surrendering our group's conscience to dominators, bullies, harassers, and abusers. We had both a zoom bomber and an email bully, both BDA members, harassing us in August. We agreed not to overreact to either of these situations. Instead, we worked together to develop a definition for "**Who is a voting member of our group?**," along with our service position qualifications, protocols for filling positions, and stability in service roles.

We have also stated a zero-tolerance policy for harassing, abusive, and / or slandering behaviors. Anyone who acts out in any of these ways will be immediately removed from future service meetings without discussion. We approved this action unanimously.



Yes, the only requirement for membership is a desire to stop debting (with money), but there are also responsibilities that come with every right. The behaviors described above are not responsible and are completely out of alignment with the Steps, Traditions, Concepts, and our threefold purpose.

We made several more unanimous decisions, in August and September, in the interest of following the Traditions and of protecting our *informed* group conscience as an expression of Higher Power's will for us. Please see our minutes at

<https://www.helpfordebtors.org/service-meeting-minutes> for all the details. We offer our experience, strength, and hope in case:

- 1) The safety and sanity inherent in the clarity and structure we've shared here might attract you to join us in service to debtors.**
- 2) Your group's conscience is often ill- or un-informed, focused on personalities rather than principles, detached from program principles altogether, a lousy example of "a loving God as He may express Himself," or ineffective at encouraging your group members to DO SERVICE.** Each group has the autonomy to ask Higher Power for guidance in how to best serve our fellow debtors. Please feel free to reach out to us for help in *informing* your group conscience.

Our monthly service meetings are on the last Tuesday of each month, 5-6:30pm pacific, 8-9:30pm eastern, etc. For the rest of 2021, those dates will be: October 26, November 30, and December 28. Please join us for this amazeballs adventure in DA and BDA's 12th Step and all 12 Traditions! Some of the 12 Concepts, too, especially the General Warranties ...



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YTD Treasury @ September 30, 2021

	Jan - Sep 21	Budget	\$ Over Bu...	% of Budget
Ordinary Income/Expense				
Income				
Contributions from BDA Groups	61.00	2,200.00	-2,139.00	2.8%
Contributions from BDA Members	1,665.00	1,500.00	165.00	111.0%
Contributions to Literature	363.83	450.00	-86.17	80.9%
Contributions to Public Info	4,716.19	2,050.00	2,666.19	230.1%
Event -- BDA Biz Plan Fall 2021	2,260.00	4,750.00	-2,490.00	47.6%
Event -- BDA Biz Plan Spring 21	2,650.00	2,500.00	150.00	106.0%
Event -- BDA Solvency Immersion	11,369.82	11,250.00	119.82	101.1%
Event -- BDA Tool 2 2020 Wksp	935.00	1,500.00	-565.00	62.3%
Event -- Holiday Spending Plans	38.12	0.00	38.12	100.0%
Event -- Visioning in New Year	625.00	0.00	625.00	100.0%
Event -- Visioning in Spring	1,910.00	7,500.00	-5,590.00	25.5%
Event -- Visioning in Summer	3,470.00	2,500.00	970.00	138.8%
Total Income	30,063.96	36,200.00	-6,136.04	83.0%
Expense				
Literature				
Books and Pamphlets from GSO	3,548.88	4,550.00	-1,001.12	78.0%
eBooks	2,717.00	3,750.00	-1,033.00	72.5%
Shipping and Supplies	1,800.00	2,400.00	-600.00	75.0%
Total Literature	8,065.88	10,700.00	-2,634.12	75.4%
Overhead Expenses				
Project and Coordinator Expense	454.60	700.00	-245.40	64.9%
Prudent Reserve	1,600.10	1,600.00	0.10	100.0%
Tech Expenses	165.26	350.00	-184.74	47.2%
Website and Related Services	203.45	350.00	-146.55	58.1%
Total Overhead Expenses	2,423.41	3,000.00	-576.59	80.8%
Public Information				
Radio Outreach Media Project	24,000.00	24,000.00	0.00	100.0%
Undefined PI Activities	0.00	900.00	-900.00	0.0%
Total Public Information	24,000.00	24,900.00	-900.00	96.4%
Total Expense	34,489.29	38,600.00	-4,110.71	89.4%
Net Ordinary Income	-4,425.33	-2,400.00	-2,025.33	184.4%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	1,600.10	1,600.00	0.10	100.0%
Total Other Income	1,600.10	1,600.00	0.10	100.0%
Net Other Income	1,600.10	1,600.00	0.10	100.0%
Net Income	-2,825.23	-800.00	-2,025.23	353.2%

	Sep 30, 21	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	48.85	2.1%
Literature Fund	371.03	16.0%
Overhead Fund	30.02	1.3%
Public Information Fund	209.90	9.0%
Savings (Prudent Reserve)	1,600.10	69.0%
Tech and Web Fund	59.61	2.6%
Total Checking/Savings	2,319.51	100.0%
Total Current Assets	2,319.51	100.0%
TOTAL ASSETS	2,319.51	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,144.74	221.8%
Net Income	-2,825.23	-121.8%
Total Equity	2,319.51	100.0%
TOTAL LIABILITIES & EQUITY	2,319.51	100.0%

Celebrations

Anniversaries Listed by Solvency Dates

Want to celebrate your or a friend's upcoming solvency anniversary?

We suggest a gratitude donation of \$10 for each year of solvency being celebrated.

Outreach

BDA PSA Activity Summary

Our first PSA project included a distribution of our PSA and cover letter to 1,000 radio stations across the US in mid-April. Here are our results for last month and year-to-date 2021:

September 2021

New radio stations playing: 19

Number of PSA plays: 1,125

Estimated listeners: 1,235,600

Year-to-date 2021 (beginning mid-April)

Total radio stations playing: 124

Number of PSA plays: 7,119

Estimated listeners: 8,588,650

Our next PSA distribution went out to 1,000 radio stations on October 4, 2021.

Visions

My vision is to be the CEO in my business, every day and in every moment.

I had spent more than a decade, since stepping into my father's role in our family's business, serving as the company's office manager. This was completely inappropriate, since I was the highest-ranking manager in the business, but had the lowest self-respect and self-confidence.

Since taking the 12 Steps in BDA this year, with an emphasis on my work and business life, I have had a spiritual awakening. I have awakened to my own personal character assets: financial effectiveness and efficiency; competence; intelligence; sense of humor; engagement; spiritual connectedness; commitment to recovery; acceptance; open-mindedness; and generosity. I didn't make up these assets; my BDA sponsor and I uncovered them together during my 5th Step.

Through this recognition of my TRUE worth in my family's business, and in the new business I'm starting myself, I can now recognize my worthiness to be respected by myself and those I do business with. I AM the CEO, and now I act from that position and in that context.

— Nita D, Northern California

Promise Ten — “We will no longer fear the truth; we will move from hiding in denial to living in reality.”

— A Few Quotes about **Living in Reality** from *A Currency of Hope* —

“My first discovery in DA was my belief that if I ignored my problems they would cease to exist. I came into the program at a time when I had decided to take the family finances back into my own hands. In desperation my husband had been throwing the unopened bills into a cardboard box. The job of sorting and clarifying our debts was enormous. The job of contacting each creditor was even bigger, and it was extremely emotional and exhausting. But the payoff in DA was regaining my dignity as I faced reality, when the cloud of vagueness began to fade away.”

— from “Higher Power Is Driving,” a member's story in *A Currency of Hope*, 2nd Edition

“As one of my gifts of DA, I came to realize that I could begin to balance income with outgo. Much of my spending had been ‘fix it,’ with ‘it’ being anything from a disturbing encounter that day to my entire life. I used spending and debting to feel better, to appear grown-up and in control, and to make myself OK. All of these are addressed in DA. Now I don't have to do those things. I can step back, think, and walk through uncomfortable feelings without debting.”

— from “Recovery in New Hampshire,” a member's story in *A Currency of Hope*, 2nd Edition

“Now I live one day at a time, trusting that it's OK to live this life in the real world rather than in my head. I've found that reality can be a good friend, not a bleak, empty wasteland; that Disney tales can be cruel, but most important of all, that my HP (Hope Perpetual) is always there for me, my Prince on a white steed, and that the truly abundant life is not one of imperial, aristocratic, glamorous rescuer illusions and fantasies, but a life of service, love, honesty, and purity, which the Promises offer. I guess I'm finally OK, and it's great!”

— from “Financial Fantasy Gives Way to Bright Reality,” a member's story in *A Currency of Hope*, 2nd Edition

PLEASE NOTE: If you do not yet have your own copy of *A Currency of Hope*; of DA's 12, 12, and 12; or of all of DA's pamphlets (if you're willing and able to receive and accept an eBook on the Kindle app), please visit <https://www.helpfordebtors.org/free-da-and-bda-literature> to request this conference-approved literature for free.