



Doing Business Without Debting

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

November 2021

Volume 2, Issue 8

BDA Tool Eleven in a Nutshell: Seeking Support

“Bookending” means to place supports on both sides of something or of some group of things, often books. I first heard the term in Alcoholics Anonymous when I had the brilliant idea of going to a bar within my first few months sober for a friend’s birthday. My sponsor suggested I call her from outside the bar before I went in and then on my way home. It seemed a little childish to me but since I did not take the suggestion of not going at all, I agreed. I really thought I could just go into the bar and be fine, but that was not the case. But I did exactly what was suggested with the phone calls before and after and it worked!

When I entered the rooms of Debtors Anonymous, I heard the term “bookending” again and was like “WTF?” I mean, yes, going into a bar newly sober is dumb and bookending in that situation seemed sensible because alcoholism is no laughing matter. But with my money too? All joking aside being a compulsive debtor and spender is also no laughing matter and those behaviors were next in line to take me down.

If you’re not familiar with BDA Tool Eleven yet, here’s what I’m talking about:

“We bookend before and after making commitments and difficult business decisions or actions.”

When I came into DA, I felt like my face had been planted in the ground and nothing could get me out of the dark hole I had dug for myself. To be on both sides of something — like bookends — seems so complete and balanced. Talking about bookends sounds like something is going to hold me up. How exactly would that work with my finances? I was embarrassed to even be in DA. “My god, why can’t I just handle money and pay my bills like a normal person? Why am I missing due dates and vague about what I owe? How is bookending going to help with that?”

To make matters worse in one of my early meetings someone asked me if I wanted to be their “Action Partner.” What was that? The woman told me she would call me and give me her actions in the morning and then tell me what she accomplished by the end of the day and in return I would do the same. HUH? She told me the actions would be “bookended.” She said it would not only help with small tasks, but I no longer needed to make difficult decisions on my own without seeking support. I was at bottom and willing to do whatever was suggested.

Before DA, trying to manage all but my alcoholism on my own and by myself, I never understood why the smallest of tasks used to feel like an elephant sitting on my chest: I could not breathe. I did not have willingness and was full of fear. Paying bills was torture for me. Making phone calls to creditors seemed impossible. I needed someone to be accountable to. Left to my own devices I would not have called the creditors or paid bills. This “Action Partner” relationship was extremely beneficial in getting out of consumer debt and learning how to pay my bills on time.

When this debtor — me! — became a single-member LLC, I suddenly had a whole new set of potential problems, and the chest-sitting elephant came back and paid me a visit. I found myself unable to finish cases, prepare reports, or send invoices. The smallest of tasks was too overwhelming for me. I was once again crippled with fear. If I prepared the reports and sent those invoices it would mean abundance FOR ME and that was still foreign TO ME. I could not do it. I would not do it. Everyone else can have their abundance: “I am fine over here on my own just getting by; thank you very much.” I even wanted to have a PRG over my invoicing until one of my PRG members said, “Have you tried bookending”? I just rolled my eyes.

What does my bookending look like? It looks like this:

“Hey Nancy, I am preparing a report and invoice for the Buffalo case. It needs to get out today. I will email you when I’m done.”

When the case is invoiced, I send another message that says this “Buffalo report and invoice have been sent. Yay, God!”



Bookending is not only being accountable to another DA or BDA member, but it also means I am inviting my Higher Power into the task and not having to do it on my own. I cannot do this stuff on my own. On my own I will run my business (and my life) into the ground.

It was not long ago I could not send an invoice for \$300. In the past month I have presented more than \$20,000 in invoices to my clients simply by bookending my tasks. I have created a status report for the invoices which need to be sent, and I send weekly lists to my sponsor of both what has been done and what is still outstanding.

Bookending has stopped me from being face planted in the ground. It is a confidence-building act to start a task and then finish it. It has allowed me to generate revenue for my business which not only allows me to take care of myself, but also shows my clients I am on top of my game and someone they should do business with.

I recently had to send an email to a client who owed me \$5,000. Some fear started creeping in, so I emailed a member of the program, told them I was contacting the client. I then contacted the client, asked God to guide the situation, and sent another email to my bookend friend. Task over and the client responded within half an hour to say the check was going out. Sounds like magic, right? It is not; it’s just me taking actions and getting out of the way. Bookending and the other DA and BDA tools are helping me make long-needed changes, while the 12 Steps are saving my life and rocketing me into the “fourth dimension of existence” (from the AA Big Book).

— Heather K, Ogdensburg, NY

PLEASE NOTE: We are accepting member submissions for upcoming monthly newsletters, next in early January for the January 2022 edition.

Our front-page topic will be “Boundaries” based on our interpretation of BDA Tool One. Look for more information at <https://www.helpfordebtors.org/newsletter-coordinator>.



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BDA Help for Debtors (registered group # 7720)

Have you heard what recovering debtors are saying about the BDA Solvency Immersion Conference (bdaworkshops.org)?

Registration now open for January through June 2022.

The comments below are direct quotes from surveys submitted by DA and BDA members who completed the BDA Conference in 2021:

"I highly recommend the workshop."

"Jump in and do the work; the more you put in the more you get out. It can feel fast and like a lot, but it is manageable and has had a huge impact on me and others. Show up, be open and honest, trust the process and the HP, and let the results unfold. The meetings are more fun and engaging when people share what their takeaways were from the topics of the week."

"I think this was laid out well. I like how there is a team of trusted servants and it's growing."

"It keeps getting better."

"Excellent."

"All the sessions were productive."

"I liked that there was a different speaker on each set of topics every other week; it kept the perspectives / experience fresh and interesting."

"I feel totally included."

"I liked working on two pairs of three topics."

"So well rounded and cohesive and the themes were helpful."

"Extremely useful — I would not engage with this material otherwise."

"It was a lot over a short amount of time, but given how much there was to cover, I think it was great."

"I'm glad money is being raised for awareness and 12-Step work."

"This is awesome."

"Amazing!"

"Cool."

"The well-rounded understanding of the program definitely helps me feel more confident and have more experience to share."

"Extremely helpful to my being of service."

"I am not sure when I will get all this incorporated. 'Progress not perfection,' as they say."

"The conference showed me what to focus on, in my business, and what not to. It's slow going, but worth it."

"I have more courage and vision now."

"Loved the guest speaker and then the host sharing on the three topics each week, with time after for Q&A."

"The focus on my business recovery was welcomed and done well."

The comments below are direct quotes from surveys submitted by DA and BDA members who completed the BDA Conference in 2020:

"The workshop is well worth the time investment and for any small business owner it can be invaluable."

"This workshop structure (speakers, content, expectations) will change your life for the better if you let it. If you engage and treat it like a professional commitment, there is a wealth of spiritual return that is hard to put to words. But it's worth it."

"Jump in, do the work and participate. This has been an amazing experience and I truly believe I got out what I put in. I jumped in like my life depended on it, and my world has transformed beautifully in just 6 months. I can't wait to see what continues to unfold."

"Riveting, incredible amount of info. Can't think of how to improve. There is something for everyone."

"Excellent. These materials have been the most helpful tool to me in my journey in DA. Out of this workshop I wound up pursuing an additional job of consulting and am bringing in additional resources which helps my individual DA journey."



This is a stock photo, not DA or BDA members.

"The materials were amaaaaazing!!! Congrats for the work!"

"Extremely helpful; this really deepened my journey."

"I really grew in my DA journey through participating."

"I am in the US, but I really appreciated having international fellows in the workshop."

"The international attendance was very cool."

"Terrific!"

"This gave me a good foundation for getting started in BDA. I'm most grateful! I went from a BDA bystander to working the Steps ... yay!"

"This deepened my understanding of applying recovery to my financial life."

"I feel like I know myself better and am able to pass on what I have learned and my experience, strength, and hope in a way I could not before."

"I LAUNCHED MY CONSULTING BUSINESS DURING THIS TIME."

"I found that the workshops helped me establish a more conscious contact with HP and my Business practices derive from that relationship."

"The workshops gave me solvency that I am maintaining with the help of God, the Steps, and my sponsor. I don't have to lie or be afraid."

"I launched my business this week! Thanks to the program!!"

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YTD Treasury @ October 31, 2021

	Jan - Oct 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	1,765.00	1,600.00	165.00	110.3%
Contributions to Literature	363.83	650.00	-286.17	56.0%
Contributions to Public Info	4,716.19	2,550.00	2,166.19	184.9%
Event -- BDA Biz Plan Fall 2021	2,260.00	5,650.00	-3,390.00	40.0%
Event -- BDA Biz Plan Spring 21	2,650.00	2,500.00	150.00	106.0%
Event -- BDA Solvency Immersion	11,612.10	11,250.00	362.10	103.2%
Event -- BDA Tool 2 2020 Wksp	935.00	1,500.00	-565.00	62.3%
Event -- Holiday Spending Plans	258.61	0.00	258.61	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	30,626.73	37,900.00	-7,273.27	80.8%
Expense				
Literature				
Books and Pamphlets from GSO	3,548.88	4,950.00	-1,401.12	71.7%
eBooks	2,761.00	4,100.00	-1,339.00	67.3%
Shipping and Supplies	1,800.00	2,650.00	-850.00	67.9%
Total Literature	8,109.88	11,700.00	-3,590.12	69.3%
Overhead Expenses				
Project and Coordinator Expense	481.29	700.00	-218.71	68.8%
Prudent Reserve	300.12	1,600.00	-1,299.88	18.8%
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	1,150.12	3,000.00	-1,849.88	38.3%
Public Information				
Radio Outreach Media Project	26,000.00	26,000.00	0.00	100.0%
Undefined PI Activities	0.00	900.00	-900.00	0.0%
Total Public Information	26,000.00	26,900.00	-900.00	96.7%
Total Expense	35,260.00	41,600.00	-6,340.00	84.8%
Net Ordinary Income	-4,633.27	-3,700.00	-933.27	125.2%
Other Income/Expense				
Other Income				
Offset prudent reserve trans	300.12	1,600.00	-1,299.88	18.8%
Total Other Income	300.12	1,600.00	-1,299.88	18.8%
Net Other Income	300.12	1,600.00	-1,299.88	18.8%
Net Income	-4,333.15	-2,100.00	-2,233.15	206.3%

	Oct 31, 21	% of Column
ASSETS		
Current Assets		
Checking/Savings		
General Fund	28.20	3.5%
Literature Fund	387.60	47.8%
Overhead Fund	30.02	3.7%
Public Information Fund	6.04	0.7%
Savings (Prudent Reserve)	300.12	37.0%
Tech and Web Fund	59.61	7.3%
Total Checking/Savings	811.59	100.0%
Total Current Assets	811.59	100.0%
TOTAL ASSETS	811.59	100.0%
LIABILITIES & EQUITY		
Equity		
Retained Earnings	5,144.74	633.9%
Net Income	-4,333.15	-533.9%
Total Equity	811.59	100.0%
TOTAL LIABILITIES & EQUITY	811.59	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.



This is a stock photo, not a DA or BDA member.

Outreach

BDA PSA Activity Summary

Our PSA and cover letter have been distributed to 1,000 radio stations each, across the US, in both mid-April and early October. Here are our results for last month and for year-to-date 2021:

October 2021

Radio stations who played in October: 65

Number of PSA plays in October: 1,227

Audience impressions in Oct: 1,518,800

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

Total radio stations played YTD: 137

Number of YTD PSA plays: 8,346

YTD audience impressions: 10,107,450

Note on terminology: An "audience impression," broadly defined, is any interaction with a piece of content and an audience member.

Visions

My vision is to lead an international coaching business that provides a full array of coaching services to those who work in corporate environments and no longer feel the work satisfaction they once did. To prepare and finetune my vision, I'm working with my own coach as well as participating, for the third time, in early 2022, in the BDA Solvency Immersion Conference (bdaworkshops.org).

Combining my 30 years of corporate work experience with 30 years of Mind / Body / Spirit work in pursuit of my best life and best self, I work with people in corporate who recognize that their lives are no longer working, maybe they never were. I help my clients release what doesn't serve them. I help them sweep away their spiritual and emotional debris, leaving them with the room and the energy to embrace what serves them. I help them make changes and reach their goals by assisting them in removing all the nonsense that blocks them.

My vision is to help 20 or more clients per year to recognize that they do not have to live out anyone's expectations or beliefs except their own.

— Nancy J, Philadelphia

Promise Eleven — "Honesty will guide our actions towards a rich life filled with meaning and purpose."

— A Few Quotes about **Taking Action** from *A Currency of Hope* —

"I spent my energy on dreaming, wanting, and visioning and never got around to the doing. In other words, I didn't work at my craft. It was safer to dream and complain than to take action and risk change."

— from "An Underearner Discovers Real Recovery," a member's story in *A Currency of Hope*, 2nd Edition

"I formed a Pressure Relief Group, and a most incredible miracle occurred: I quit worrying about money. Somehow, I realized that I would be OK, one day at a time. My Higher Power is taking care of me, and as long as I continue to take action and do the footwork, I will make it through anything."

— from "There's a Monster Living Inside Me," a member's story in *A Currency of Hope*, 2nd Edition

"I used to love the old opening of the DA Tools that said, 'action is the magic word.' I can isolate and procrastinate and get nowhere, or I can keep taking actions that move me forward."

— from "Thank God for a Long, Slow Recovery," a member's story in *A Currency of Hope*, 2nd Edition

"From a poor, struggling household, from the floor of a one-room apartment, I have gone on to a great place to live, stable income, a thriving new business, and I move toward my vision proactively. I no longer wait for my money to run out before I take action. I have overcome, one day at a time, my almost terminal procrastination."

— from "The Escape Artist," a member's story in *A Currency of Hope*, 2nd Edition