



# Doing Business Without Debting

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

March 2022

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## BDA Tool Three in a Nutshell: Clarity

When I first came to BDA, I was absolutely terrified of clarity. It seemed cold, hygienic, for other people, but not for me ... surely there was someone I could outsource that to ... or, preferably, never have to deal with at all? At early meetings I heard people say: “God is in the numbers” and “God is in clarity.” All I felt was terror. Coming up to one year of solvency, terror is sometimes still my response, but much less often.

Before I dive deeper into this topic of clarity, I want to add that I am a married woman. My husband earns very well and does not have our shared problem. I always thought more money coming in would fix my DA and BDA issues — compulsive debting, overspending, and underearning. I thought I could out earn those problems, but I could not. At our / my husband’s wealthiest I was in the most pain I’ve ever experienced, as I had absolutely no clarity over my own personal or business earning and spending.

I needed to deal with BDA Tool 3 quite early on if I was to find recovery in this fellowship:

**BDA Tool Three: We keep clean, orderly and accurate financial records, including Accounts Receivable, Accounts Payable, Cash on Hand, Inventory, Assets, and Outstanding Debts, and put all tax and bill due dates on our calendar.**

I needed to see how much of a mess I had created. Getting to clarity was very painful but, somehow, for the first time in many years, I also had a tiny feeling of gentle peace. I was slowly realising there was potentially somewhere I could go with my panic, pain, and business overwhelm, and that wasn’t into the dark, lonely streets of my own mind!

Separation of my personal and business financial accounts was already enforced by my accountant before I came to BDA. The separation of my finances into different sections or categories, though? No. With a little programme experience, I quickly realised I did not know what money I had available for what thing. Without clarity, I could not make any rational decisions about what money my business could afford to invest in what thing. I hired and fired on a whim. I spent on a whim. I accepted new business on a whim. I paid on a whim. I lived on a whim. Eventually my financial stability was on a whim. I needed to find clarity and to live in reality.

My first action was to add up all my outgoing cash. It was very hard to do, and I was shocked at how many things posted to my business bank account were unknown to me. \$5 here and \$25 there suddenly added up to hundreds of undefined dollars spent on unknown products and services. I was horrified, to be honest, but there was also a sense of peace arising within me. I shared my journey into clarity, and the pain it caused me, at meetings and

was just so grateful there was somewhere I could share about the fact I found it so painful to be precise.

Early in BDA I attended a DA and BDA Visioning Conference (<https://www.helpfordebtors.org/visioning-conference>) that was on offer. I was unclear, unaware, and frankly fairly overwhelmed by all the information provided each Sunday for two months. That said it was easier to think in terms of pictures than it was to think in terms of numbers at first, so I found the multiple approaches to visioning super helpful. I have always had this very clear picture of what I wanted around me, who I wanted around me, and how I wanted my life to be, with no plan or idea of how to get there.

The Visioning Conference allowed me the space and time to reflect on what it was I wanted. I began to question whether I had ever actually invited my Higher Power into my vision and whether it was my vision at all. Was the vision I described what I wanted or what I thought I should want? Had I ever asked God’s will for my vision? Had I ever asked God for clarity and guidance on my vision?

Through the Visioning Conference I began to uncover the seeds and sprouts of what I think God’s vision is for me. My Higher-Powered vision is smaller than my daydreams, less cool, but deeper spiritually, less pressurized than the vision I had held for myself by myself. My new right-sized vision feels peaceful and attainable. I came to DA and BDA for help with money, including help with a spending plan and a business plan. I thought money —

the lack of money or the surplus of money — was the issue, not my connection to my Higher Power. I thought the answer was the next business book, the next digital innovation — but the answer is clarity.

Next, I attended the semi-annual BDA Business Planning Conference (<https://www.helpfordebtors.org/bda-business-planning-conference>). (The next one starts on April 3rd.) I was over feeling overwhelmed and underpaid. Maybe creating my first BDA-focused, service-driven business plan was my version of Step One, especially for my relationship with my business. I was willing to do anything to take the pain and confusion away. The clarity of having a clear plan that I could and would follow, with God’s help and guidance, and the support of our BDA fellows, was the beginning of a new life for my business and for me as a business owner. For the first time I was sleeping at night.

I am now working hard, harder than ever, in my business, but I know what I am working toward. And, with the guidance of my Higher Power and my BDA fellows, I am beginning to take responsibility for my business, every aspect of my business, and of my finances, both business and personal. Thank you, God and BDA!

— Lynn C, New Zealand



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

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



# Doing Business Without Debting

## BDA Help for Debtors (registered group # 7720)

### New DA and BDA Public Service Announcement (PSA) Launched March 7th

Let's start with a couple questions we received recently:

**“How are these public service announcements ‘attraction not promotion’?”**

It's not promotion because we're not trying to sell anyone on DA or BDA. We're simply letting them know we're here to help. Rather than dissuading us from this kind of outreach, the 11th Tradition encourages us to participate in public relations, as does our 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.**

The phrase underlined above means to reach out, outside of our existing groups and membership, to carry the message to debtors. That's what the PSAs do.

**“Isn't one of the Traditions to not do any promotion?”**

The Tradition referred to — Tradition 11 — was originally meant to discourage the members of AA from promoting themselves as they claimed to be carrying the message. There were a lot of used-to-be-famous folks — movie people, sports figures, even some musicians and politicians — who, in the 1930s and '40s, used their stories of AA recovery to regain their careers and earning power. That's what we're not supposed to do. Then they would relapse and not only reverse any good they had done for AA and still-suffering alcoholics, but also be an example of AA not working as a solution to alcoholism.

In the DA and BDA fellowship, when providing public information (PI) services, we're encouraged not to make promises, which would be considered promotion, but to provide awareness to those who have never heard of us. Until we make our fellow still-suffering debtors aware that we exist, we cannot attract them to the solution we've found.

Generally, promotion in this context is about a member making the message personal rather than about program principles.

In fact, we are encouraged, via DA's Public Information Manual to distribute audio PSAs for potential airplay by radio stations. Please visit <https://debtorsanonymous.org/fellowship-services/public-information/> for more information. The problem we experienced, though, was that after many years of working together, as Public Information trusted servants in various groups and Intergroups, we never successfully got the GSB-approved audio PSAs accepted or played by any radio stations. We broke the problem down into two parts: distribution methods and attractiveness of the messaging.

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For part one — distribution methods — we simply did not have the expertise to gain the support of our local and regional radio stations. While one debtor talking with another is how our recovery begins, one debtor reaching out to one radio station was not the beginning of anything productive.

For part two — attractiveness of the messaging — we grew to understand that the messaging of the GSB-approved (not conference-approved) audio PSAs, while potentially attractive to still-suffering debtors, were not attracting airplay by radio stations. Attracting free, unpaid airplays is the goal of the audio PSAs, and we were unable to even attract one radio station over several years of effort.

So, for part one, we worked together through group conscience to select a media company to distribute an audio PSA for us. This is an example of Tradition 8 in action: “Debtors Anonymous should

remain forever nonprofessional, but our service centers may employ special workers.” After reviewing the service offerings of several media companies across the US, we selected one in Chicago which had extensive experience in successfully getting airplays for audio PSAs.

Because of our emphasis on BDA, we knew that we needed a brand-new PSA, and our media company included production of the new PSA in the cost of distribution. A committee of six active, solvent DA and BDA members approved the script, the production, and the cover letter. See <https://www.helpfordebtors.org/radio-media-outreach-resources> for details.

Through two distributions to 1,000 radio stations each time, we've received free, unpaid airplay of this audio PSA more than 11,000 times on 164 radio stations during the 10 months between April 2021, when it launched, and February 2022. In the meantime, our media special workers encouraged us to develop and produce a new PSA for 2022, which we've done via a committee of four solvent members. Here is the script for our 2022 PSA:

**30 SECONDS — MANY BUSINESS OWNERS, ENTREPRENEURS, AND INDEPENDENT CONTRACTORS CAN'T STOP THEMSELVES FROM SPENDING “ALL THE MONEY” AS IT COMES IN, THEN INCURRING DEBT TO PAY TAXES AND OTHER OBLIGATIONS. HELP IS AVAILABLE NOW. DEBTORS ANONYMOUS IS A 12-STEP RECOVERY PROGRAM TO HELP PEOPLE AND BUSINESSES STOP INCURRING NEW UNSECURED DEBT. REQUEST FREE PROGRAM LITERATURE AT “HELP FOR DEBTORS DOT ORG.” THAT'S “HELP FOR DEBTORS DOT ORG.”**

This new audio PSA launched on March 7th, with distribution to 1,000 radio stations once again. Please join us in praying for its success in reaching still-suffering debtors throughout the US.



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



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YTD Treasury @ February 28, 2022

	Jan - Feb 22	Budget	\$ Over Bu...	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Contributions from BDA Groups	0.00	600.00	-600.00	0.0%
Contributions from BDA Members	480.00	300.00	180.00	160.0%
Contributions to Literature	3,000.00	300.00	2,700.00	1,000.0%
Contributions to Public Info	0.00	1,200.00	-1,200.00	0.0%
Event -- BDA Biz Plans Spring	500.00	0.00	500.00	100.0%
Event -- BDA Solvency Immersion	260.88	2,500.00	-2,239.12	10.4%
Event -- Help with PRGs	363.00	0.00	363.00	100.0%
Event -- Visioning in New Year	175.00	2,500.00	-2,325.00	7.0%
Event -- Visioning in Summer	125.00	0.00	125.00	100.0%
<b>Total Income</b>	<b>4,903.88</b>	<b>7,400.00</b>	<b>-2,496.12</b>	<b>66.3%</b>
<b>Expense</b>				
<b>Literature</b>				
Books and Pamphlets from GSO	2,112.00	1,200.00	912.00	176.0%
eBooks	671.00	700.00	-29.00	95.9%
Shipping and Supplies	1,100.00	600.00	500.00	183.3%
<b>Total Literature</b>	<b>3,883.00</b>	<b>2,500.00</b>	<b>1,383.00</b>	<b>155.3%</b>
<b>Overhead Expenses</b>				
Gratitude Contributions to GSB	300.00	0.00	300.00	100.0%
Tech Expenses	0.00	100.00	-100.00	0.0%
Transaction and Bank Fees	69.46	200.00	-130.54	34.7%
Website and Related Services	17.63	100.00	-82.37	17.6%
YTD Change in Prudent Reserve	0.06	0.00	0.06	100.0%
<b>Total Overhead Expenses</b>	<b>387.15</b>	<b>400.00</b>	<b>-12.85</b>	<b>96.8%</b>
<b>Public Information</b>				
Radio Outreach Media Project	3,100.00	3,500.00	-400.00	88.6%
Undefined PI Activities	0.00	200.00	-200.00	0.0%
<b>Total Public Information</b>	<b>3,100.00</b>	<b>3,700.00</b>	<b>-600.00</b>	<b>83.8%</b>
<b>Total Expense</b>	<b>7,370.15</b>	<b>6,600.00</b>	<b>770.15</b>	<b>111.7%</b>
<b>Net Ordinary Income</b>	<b>-2,466.27</b>	<b>800.00</b>	<b>-3,266.27</b>	<b>-308.3%</b>
<b>Other Income/Expense</b>				
<b>Other Income</b>				
Offset prudent reserve trans	0.06	0.00	0.06	100.0%
<b>Total Other Income</b>	<b>0.06</b>	<b>0.00</b>	<b>0.06</b>	<b>100.0%</b>
<b>Net Other Income</b>	<b>0.06</b>	<b>0.00</b>	<b>0.06</b>	<b>100.0%</b>
<b>Net Income</b>	<b>-2,466.21</b>	<b>800.00</b>	<b>-3,266.21</b>	<b>-308.3%</b>

## ASSETS

### Current Assets

#### Checking/Savings

General Fund	89.68	3.3%
Literature Fund	174.63	6.5%
Overhead Fund	30.02	1.1%
Public Inform Fund (in paypal)	367.29	13.7%
Savings (Prudent Reserve)	2,000.23	74.5%
Tech and Web Fund	24.35	0.9%

**Total Checking/Savings** 2,686.20 100.0%

**Total Current Assets** 2,686.20 100.0%

**TOTAL ASSETS** **2,686.20** **100.0%**

### LIABILITIES & EQUITY

#### Equity

Retained Earnings	5,152.41	191.8%
Net Income	-2,466.21	-91.8%

**Total Equity** 2,686.20 100.0%

**TOTAL LIABILITIES & EQUITY** **2,686.20** **100.0%**

To view and / or download any of our monthly treasury reports

July 2020 through February 2022, plus our 2022 action and income / spending plans, please visit:

<https://www.helpfordebtors.org/treasury-plans-and-reports>

## Celebrations

### Anniversaries Listed by Solvency Dates

March 4, 2020 — Valerie H, Brooklyn, NY  
— Congratulations on 2 years, Valerie!

March 30, 2020 — Nita D, Northern California — Congratulations on 2 years, Nita!

April 1, 2020 — Nancy G, San Ramon, CA  
— Congratulations on 2 years, Nancy!

April 20, 2020 — Chona S, Novato, CA —  
Congratulations on 2 years, Chona!

May 11, 2020 — Julie R, Maryland —  
Congratulations on 2 years, Julie!

May 13, 2021 — Heather K, Syracuse, NY  
— Congratulations on 1 year, Heather!

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

#### February 2022

Radio stations who played in Feb: 64  
Number of PSA plays in February: 894  
Audience impressions in Feb: 1,138,000

#### Since April 2021

Total radio stations played: 164  
Number of PSA plays: 11,451  
Audience impressions: 15,603,050

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

## Visions

In DA, discovering one's vision can come about in many ways. First, we must stop debting — as debting distracts us from self-knowledge and connecting to our Higher Power. Second, we must seek to know God's will for us — by using prayer and meditation and working the Twelve Steps of Debtors Anonymous. It is through working the Twelve Steps that our blocks and resistances are removed. Third, we use the Tools of DA to help clarify and support our vision.

Specifically, by:

- ✓ working with a sponsor talking about our needs, ideas, and feelings
  - ✓ listening to other DA members share their experience, strength, and hope on the subject
  - ✓ having Pressure Relief Meetings
  - ✓ following our action plans
  - ✓ being of service
- from DA's *Visions* pamphlet

Next DA and BDA Visioning Conference will be hosted by BDA Help for Debtors every Sunday in July and August 2022.

## "We will live within our means, yet our means will not define us."

### — A Solvent BDA Member Shares About Promise Three —

I grew up in what is referred to as an "upper middle-class family." I suppose that my upbringing was typical of that social stratum where I was born. I went to private schools, had access to private membership clubs, and spent summers on the coast in the Northern part of the country. I even went on international trips regularly with my mother; however, I always sensed a discrepancy between our lifestyle and our "means."

I spent most of my growing up years judging my parents. I judged them for not making sound financial decisions that would have landed us in a better economic situation. I judged them for not being flexible during the massive economic and demographic upheaval that swept the country which would have also led us to live in better economic circumstances. As I worked the program, I realised that my parents did their absolute best within their means. They never incurred unsecured debt and, in fact, made very sound financial decisions. When I joined DA, I had to let go of my favorite excuse (i.e., my parents' financial decisions) and to look at my choices, my decisions, and my means.

Although I had not accumulated a massive debt by the time I joined DA, I certainly did not live within my means. I also realised that "living within my means" did not only refer to financial means but also referred to living within my skill set, temperament, and life experience. Here are some of the ways DA has taught me to live within my means:

- ✓ I cannot live within my financial means if I have no idea what they are. Therefore, having absolute clarity around my income, my expenditures, and my savings is the building block to living within my means.
- ✓ Planning for the future will ensure that I continue to live within my means. For me, this means setting up a retirement plan. I am still working on this one.
- ✓ I am neither my purchasing power nor my earning capacity. The best way to cement this in my consciousness is to practise. First, I practise choosing NOT to buy things when they are NOT in my spending plan. This is true even when I could afford those things and I would not debt by purchasing them. Second, I practise saying no to job offers or business transactions that are not aligned with my vision.

I have been in the DA rooms for close to 14 years now, solvent and debt-free (two different things) for more than 10 of those years. I still attend DA meetings regularly and am now working the Steps with a BDA focus to the best of my willingness and ability. I know and trust that by continuing to work the Steps and by carrying the DA and BDA message, my means will continue to expand and grow, and I will continue to remain content and at peace living within those means but not being defined by them.

— Amany A, Egypt

**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.