

Session 2 — Surrendering to Win, Part 1

Step — *“We admitted we were powerless over debt — that our lives had become unmanageable.”*

Tradition — *“Our common welfare should come first; personal recovery depends on DA unity.”*

REMINDER — *DA Tool One, BDA Tool One, and Promise One will be covered in session 3. Concept One materials are included in this packet but will not be part of our workshop discussion.*

Preparatory readings for conference leaders and registrants:

Chapters on Step One and Tradition One from our “12, 12, and 12” book

Summary schedule for this workshop session:

9 minutes: Host (and speaker #1) and Serenity Setter open with Serenity Prayer and gets the workshop started

15 minutes: Host (or guest host) shares experience, strength, and hope on the two DA/BDA topics scheduled for the current workshop

10 minutes: Q&A with host

5 minutes: Host group members provide housekeeping details and conference-specific announcements

15 minutes: Guest speaker shares experience, strength, and hope on the three DA/BDA topics scheduled for the current workshop

10 minutes: Q&A with guest speaker

53 minutes (3-minute setup plus participant sharing on workshop topics): Share Shepherd invites conference registrants to share on each of the topics for the week individually — up to 35 minutes on the Step, allowing as many 2-minute shares as possible, then the remaining time, usually five 2-minute shares, on the Tradition, offering the last two-minute share of the day to our guest speaker

3 minutes: Serenity Setter leads us through wrap-up, preparation for next session, invitation to *After Party*, and close with Serenity Prayer

Step One — Preparatory meditation and writings for conference registrants:

Please read Step One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Step One.

Step One: “We admitted we were powerless over debt—that our lives had become unmanageable.”

- 1) Am I willing to admit complete defeat over compulsive debting?
- 2) What have I been blaming for my debting? Do I still believe that the causes of my debting are outside of me, despite so much evidence that the problem is within me?
- 3) What does it mean (to me) to be a compulsive debtor?
- 4) Do I have a compulsion to live beyond my means? At home or in my business?
- 5) Do I still think that more money will solve my debting problem? Do I understand yet that the problem is my compulsion and not my circumstances?
- 6) Am I willing to let go of my old beliefs and behaviors? Of my demand for more control? Of my fear? Of my denial?
- 7) As I slowly surrender my past and present, am I just as slowly gaining hope for my future?
- 8) In what ways are my lives — home life, work life, friend life, family life, etc. — unmanageable due to compulsive debting? Do I frequently feel stressed out and hopeless about my money situation?
- 9) Have I become aware of deeply ingrained patterns that undermine my well-being, especially my financial well-being? Am I plagued by vagueness? Am I “addicted” to the chaos I create and then hate (the chaos)?
- 10) Am I in a constant state of reaction? Do I always seek the quick fix, eliminating the possibility of a true solution? Do I put getting my comfort “needs” met ahead of my own recovery, which will likely not be at all comfortable?
- 11) Am I willing to surrender, to find not only relief but also true freedom, through the DA and BDA program? Am I willing to make not incurring new unsecured debt, one day at a time, no matter what, my primary purpose, at least for the six months of these workshops?
- 12) Have I stopped debting and committed to my solvency date? If not, can I start my solvency today? Tomorrow? Soon?

Step One — Preparatory meditation and writings for conference registrants — continued:

When we talk about Step One, we talk about surrender. How many times must we try to resolve our debting problem before we let go? At first, we just need to surrender the fights we can't win. Most of us find peace in the idea that we don't need to surrender everything at once. For most of us, once we've become compulsive debtors, we've lost the fight long before we start debting again. When we start daydreaming about how we'll spend the "extra money" on our new credit card, we have lost. When the only source of relief is our line of credit, we have lost. Whenever we think incurring new unsecured debt is the "only way," we have lost. We admit we have become powerless.

As we take the first Step as business owners, we will quickly learn that "we are not our business(es)." Yet our businesses do take on our personalities; we often demand that our employees think and act just like we do. If we are toxic and unmanageable related to debt and money, most likely our businesses are too. For the business owner, this awareness frequently creates a crisis.

To take Step One we need to let go of our demands for comfort and control, to admit their uselessness if we want to change ourselves and our lives. We need to surrender those demands, first to the program and later to our Higher Power. For those of us who get and stay solvent, and make progress in the DA and BDA program, we need to know that life beyond this day, beyond this current moment, is completely and totally out of our control. We can plan, we can orchestrate, we can vision, we can take action — we can even manipulate and micromanage — but we are not ultimately in control. We can fight for control if we want, but we will never win.

So, we "surrender to win." First, we surrender our old ideas and actions. Next, we surrender our demands that other people make us feel safe and comfortable. We surrender our refusal to "get with the program," including both the program of DA and BDA and the program being presented by these workshops. In AA, newcomers frequently want to rewrite the Big Book as they practice the first few Steps. Once they begin to focus on themselves, especially through Steps Four and Five, and to change through Steps Six and Seven, they realize the Big Book is fine (not perfect) as it is; it was the newcomers' beliefs and opinions that needed to be rewritten.

Something we ask everyone to surrender immediately as we begin to participate in these workshops together is any insistence on bringing in outside issues. The most prevalent breach in previous workshop cycles has been discussion of UA and dual members' experiences there. UA and DA are completely unaffiliated and sharing about UA in DA is a break with, *at minimum*, Traditions 1, 3, 5, 6, 7, 10, 11, and 12. DA has no "sister programs." Underearning as a symptom of debting is a valid topic of discussion; UA philosophies are not. If UA is helping, great; but please leave those experiences out of these workshops. *DA and BDA aren't affiliated either; they are one and the same program and fellowship.* Lastly, discussion of AA literature and application of AA principles and experiences to the problem of compulsive debting is not only allowed, but also encouraged, as is the reading and sharing of AA literature, which can be found at https://www.aa.org/pages/en_US/aa-literature.

Recovery from debting does not require membership in more than one 12-Step program, although many of us are members of more than one. The applications of the principles are different, and so is the specific practice of the 12 Steps, depending on what is placed at the end of the phrase "we admitted we were powerless over _____ ..." For these workshops, that blank is filled with the words "compulsive debting." Trying to put anything else there is to try to force a round peg into a square hole. It won't fit.

Tradition One — Preparatory meditation and writings for conference registrants:

Please read Tradition One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Tradition One. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

Tradition One: “Our common welfare should come first; personal recovery depends on DA unity.”

- 1) What keeps us together in Debtors Anonymous? What keeps people together where I work?
- 2) Is unity the same as uniformity?
- 3) How do control and divisiveness interfere with unity?
- 4) How do the Traditions relate to the Steps and Concepts?
- 5) How do the Traditions relate to the group and to the individual member?
- 6) What does the Higher Power have to do with Tradition One?
- 7) How do selfishness and self-centeredness interfere with unity?
- 8) Can we create unity without putting the needs of the group first?
- 9) Am I able to compromise?
- 10) Can I let go of outcomes?

Whether at home, at work, or at our regional Intergroup, unity begins when we are willing to make room for everyone: their personalities, their idiosyncrasies, and the limits on their skills and knowledge, even for their personal brand of insanity, which we all have at Step One. If attendees leave our business meetings, either in program or at work, seriously unhappy with each other or themselves, unity isn’t happening. If an individual member or employee is made to be a scapegoat, carrying the bad feelings and blame of all the other participants, unity isn’t happening. If there is a consensus that everything would be fine if it weren’t for *that* person, unity isn’t happening.

Unity requires a commitment to set our selfishness aside and to look at the needs and goals related to the larger group and to its service audience. It all comes down to ego. It’s ego that says we must win the argument, that the person we don’t like is always wrong, that we must not admit when we don’t have an opinion, that the leader must have all the answers, that every fight is life or death, etc. Unity is created when we leave our egos out of business meetings, at work and in service, looking instead for possible collaboration and cooperation with everyone else in the room.

Session 3 — Surrendering to Win, Part 2

DA Tool — *“Record Maintenance — We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts.”*

BDA Tool — *“We keep separate professional and personal financial records and bank accounts.”*

Promise — *“Where once we felt despair, we will experience a newfound hope.”*

REMINDER — *Step One and Tradition One were covered in session 2. Concept One materials are included in this packet but will not be part of our workshop discussion.*

Preparatory readings for conference leaders and registrants:

Meditate on the full description of the DA Tool above (**NOTE:** We have reordered the DA Tools to fit our workshop plan. The Steps, Traditions, BDA Tools, and Promises have not been reordered.)

BDA Tool One from the BDA Tools pamphlet

Promise One from the DA Promises pamphlet

OPTIONAL — Chapter on Concept One from our “12, 12, and 12” book (**Concept** — “The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the DA groups.”)

Summary schedule for this workshop session:

9 minutes: Host (and speaker #1) and Serenity Setter open with Serenity Prayer and gets the workshop started

55 minutes: Host (or guest host) and guest speaker share experience, strength, and hope on the three DA/BDA topics scheduled for the current workshop plus announcements from host group members

53 minutes (3-minute setup plus participant sharing on workshop topics): Share Shepherd invites conference registrants to share on each of the topics for the week individually — up to 10 minutes on each of the tools, both DA and BDA, usually five 2-minute shares per topic, then the remaining time on the Promise, allowing as many 2-minute shares as possible on the Promise, offering the last two-minute share of the day to our guest speaker

3 minutes: Serenity Setter leads us through wrap-up, preparation for next session, invitation to *After Party*, and close with Serenity Prayer

DA Tool #1 — Preparatory meditation and writing for conference registrants:

Please review the sample earning and spending categories and subcategories on the next page. You can then use the available blank lines to outline your own categories and subcategories. If you don't have enough room, you can use additional copies or blank sheets. This might be an opportunity to simplify the way you track your numbers. "This is a simple program for complicated people." Many of us overcomplicate our record maintenance at first. The simpler we can make our data management processes, the more likely we are to perform them. Perhaps give it some prayer and meditation ...

DA Tool #1: "Record Maintenance — We maintain records of our daily income and expenses, of our savings, and of the retirement of any portions of our outstanding debts."

Before maintenance of our records, let's first look at the underlying elements specified in the DA Tool above, and ask ourselves the following questions. The answers will contribute to our solvency, our peace of mind, and our ability to remain in clarity and out of vagueness. In addition to our checking accounts:

- 1) Do I know how much I have in savings? Do I have a simple way of tracking my savings accounts, including changes as they increase or decrease? Do I know my true savings number?
- 2) Have I begun to save for retirement? Do I have a retirement plan? Do I want one?
- 3) Do I know how much I owe in outstanding debts? Do I have a simple way of tracking my debts, including changes as they increase or decrease? Do I know my bottom-line debt number?

DA has no hard and fast rules for record maintenance, although there are pamphlets on this topic via the literature order form available at www.debtorsanonymous.org. There are no right or wrong categories or subcategories. Our record maintenance is either helpful or not helpful; it is either clear or it is confused. Most of us find our numbers helpful when we keep them simple, enter them frequently, and review them against a spending plan regularly. Despite the suggestion above, most of us do not do our numbers daily, except during periods when we are working to improve our practice with numbers.

The categories on the next page are those that a current BDA member used a few years ago, reflecting a life with both low income and low expenses. His life has expanded substantially in the past several years, and so have his categories and subcategories. This member holds himself accountable to his categories, using his subcategories simply as supporting information and paths to improved earning and spending. Obviously the more we earn and spend, the more complicated our subcategories may become.

This simple example is provided to suggest that we start where we are. There are no amounts of income or expenses — too low or too high — for which record maintenance is not an applicable tool. Like most new habits, keeping our numbers is hard at first, and then it grows easier. Depending on how much willingness we have, sooner or later, most of us look at record maintenance as a form of meditation and interaction with our Higher Power, as a measure of our values and a record of where we spend our time.

We have aligned record maintenance with Step One, because we believe it is the foundation of the rest of the DA Tools. Until we are tracking our numbers, and living in our financial reality, no matter what our reality is, most of us remain not solvent, or at least vague and unmanageable. Committing to knowing our financial picture and doing the work to improve it is the very beginning of our recovery, preceded only by our admission of powerlessness through Step One. Through willingness and practice of this most basic DA Tool, we "surrender to win."

BDA Tool One — Preparatory meditation and writing for conference registrants:

Please read BDA Tool One in the BDA Tools pamphlet, then spend several minutes reading and meditating on the details below. Ask yourself: “Which of these unhelpful habits am I currently practicing and what will I need to do to change them?” For those habits which you cannot imagine letting go of, please do some writing. No long essays are necessary, just a few paragraphs or a bulleted list in direct answer to the question: “What needs to change to keep my business and personal money separated?”

BDA Tool One: “We keep separate professional and personal financial records and bank accounts.”

Separating professional and personal cash and bank activities will require discipline and commitment to change bad habits into good ones (or unhelpful habits into helpful ones, if you prefer). Below are the most common unhelpful habits related to commingling funds. This assumes that we have now or will soon establish a business checking account, separate from our personal bank accounts. This is neither tax nor legal advice, but simply a sharing of our experience on this topic:

Mixing personal and business transactions: A business entity is distinct and separate from its owner or owners. Some small business proprietors might be tempted to use existing personal checking accounts for business transactions. Part of ensuring accuracy in the financial statements of a business is having the reconciled checking account balance on the company books that matches the bank statement. This may be much more difficult to do accurately if there are personal transactions in the company bank statement or vice versa.

Paying personal bills from a business checking account: This is not recommended because the payee trail is not accurate for the business. There will not be a record of this payment for personal files, and the transaction might cause concern and distrust during an audit. This absolutely should not be done with certain entities, such as when others’ assets are held in trust, unless we’re willing to spend some time in jail.

Making business purchases from cash in pocket: Many times these types of expenses never get recorded on the books or get recorded at some later date when the receipt is found (in the glove compartment of a truck, for example). This violates IRS control expectations for handling cash transactions.

Purchasing business and personal items on the same receipt: It is possible that the personal items will not be deducted from the receipt or bill prior to recording on the books of the business. It is just as possible that the entire bill will be paid personally and that the business items will never be expensed on the organization’s books.

Handling payments to employees and contractors improperly: When an individual is paid for labor on behalf of an organization, that person is either an employee, an independent contractor, or casual labor. Taxes must be recorded and withheld accordingly. In rare cases, payments, which are made to a single individual in a year and which total under the minimum required, may be expensed as casual labor.

BDA Tool One — Preparatory meditation and writing for conference registrants — continued:

Handling payments to employees and contractors improperly — continued: The ability to pay a person as a contractor depends upon meeting certain qualifications. All other payments to individuals are considered payments to employees, for whom paperwork must be filled out and taxes must be withheld and paid to the government. The government applies heavy penalties for errors in this area. It is also prohibited to pay certain employees a set annual salary when they should be paid as hourly workers eligible for overtime pay. Be sure to check the labor laws frequently and conform to the current state and federal laws.

Posting refunds through the personal account instead of the business account: A refund of an overpayment on a bill should be credited to the appropriate expense category. This is not income, but it is money that belongs to the business. It is a reduction of a specific expense.

A refund to a customer for a sale should be debited to the appropriate income category. This is not an expense. It is a reduction in income. A business may want to track the amount of refunds and allowances and will create a separate category for this purpose. The category should be created as an income category or subcategory that would normally have a debit balance.

Taking money out of a business inappropriately: The specifics of how to pay an owner or owners from the proceeds of an organization should be discussed with a CPA, since this affects the tax situation for a business and for the owner(s) personally. Any transactions between closely related parties need to be handled carefully. Different types of entities require different types of transactions and record keeping.

In a proprietorship or partnership, for example, which includes many LLCs, an organization would write a check to an owner. This would be posted as a credit to cash and debit to the owner's distribution account in the equity section of the balance sheet. In the US, a Schedule C would then be filed with the owner's 1040 tax return; and taxes would be paid on the net income of the business, regardless of how much of that net income was actually paid to the owner. In whatever country you may live, please check with an accountant to ensure you are filing the correct tax forms on time.

In a corporation:

Owners may pay themselves a salary.

Owners may personally purchase the land and buildings used by the business. Owners can then charge a fair market rate for rent.

Owners may personally loan the business money. Owners can then receive loan payments with interest. *For our purposes, in BDA, we recommend paid-in capital instead of loans.*

Owners may earn dividends.

As a separate legal entity, a corporation files its own tax return to pay taxes on business income. Only the money that owners receive from a corporation — either directly or indirectly, such as unearned benefits like personal mileage on a company vehicle — should be taxable income on personal tax returns.

Promise One — Preparatory meditation for conference registrants:

Please read Promise One from the DA Promises pamphlet, then spend several minutes meditating. Next check the correct box beside each of the elements below. Perhaps meditate a few more minutes, feeling whole-body gratitude.

Promise One: “Where once we felt despair, we will experience a newfound hope.”

What a difference DA and BDA recovery make!				
	How did I feel pre-BDA?		How do I feel now?	
	Despair	Hope	Despair	Hope
Income / Work / Business				
Spending and Debting				
Home and Family				
Health and Appearance				
Entertainment				
Transportation				
Savings and Debt Repayment				

Most of us have attained Promise One simply by joining DA and BDA, becoming part of a “we” in which our debting, spending, and earning no longer need to be secret sources of shame causing greater and greater isolation. If we still have despair in any of the areas listed on the left above, or any area unique to us, we can reach out to members who now have hope and ask what they did to break free from hopelessness. We can also take a hard look at how we might be holding on to despair and refusing to experience hope when we take and share our personal inventories in Steps Four and Five. This is true of any negative emotion or thought that we hold on to because that feels safer and more comfortable than surrender. *We have the choice of what to think and how to feel; we just aren’t exercising that choice yet.*

BONUS — Concept One — OPTIONAL meditation and writings for conference registrants:

Please read Concept One in our “12, 12, and 12” book, then spend several minutes meditating on each of the questions below. We suggest answering every question we’ve posed; first in writing, then reading your answers aloud, sharing with a fellow BDAer or two. No long essays are necessary, just a paragraph or two in direct answer to a question. These questions are posed by the author and editors of the workshop materials based on our own experience, strength, and hope and a deep read of Concept One. Most if not all of the questions below can be applied to our personal and business lives, as well as to our interactions with our fellow DAers.

Concept One: “The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the DA groups.”

- 1) Who (or what) is ultimately responsible for DA World Services? Who (or what) is ultimately responsible where I work? (HINT: It’s not you.)
- 2) Who (or what) has ultimate authority for DA World Services? Where I work?
- 3) How are responsibility and authority expressed in DA? How are they expressed where I work? Am I familiar with DA’s “inverted triangle”?
- 4) What does the Higher Power have to do with Concept One?
- 5) How does frequent, clear communication support responsibility and authority?

Let’s pause for a moment to talk about the Concepts in general, and their place in our service and recovery structure. Our Steps are usually aligned with our Recovery; that is, they help and guide us in becoming the people we want to become. Our Traditions are usually aligned with our Unity; that is, how we behave in group settings, both in and out of the DA and BDA program. To practice the Traditions as intended, and in alignment with the Higher Power’s will for us, a complete and intentional trip through DA’s 12 Steps is usually required. Our Concepts are usually aligned with our Service; that is, how and what we offer in service, both locally and globally, both in and out of the DA and BDA program. To practice the Concepts as intended, and in alignment with the Higher Power’s will for us, a complete and intentional trip through DA’s 12 Steps and a purposeful adherence to DA’s Traditions is essential.

Concept One is one more exercise in surrender, especially surrender of control. No DA member, and no business owner, can be everywhere, see everything, make every decision. So responsibility and authority must be shared. Yet there must be a point where “the buck stops here.” For DA, that’s the World Service Conference (WSC). For individual members to participate fully, we must send our best representatives.

At minimum, we want them to have taken the Steps in DA and BDA at least once — yes, all 12 Steps — WSC service is 12th Step service. Let’s have our spiritual awakening before entering a space where our character defects will come to life in new and painful ways. Painful for us, painful for our Committee and Caucus members, painful for our GSB Liaisons, and vice versa on all counts. We also want representatives who have a successful service record of completing service commitments, doing what they say they will, and cooperating with others. Last but not least, we want representatives who can and will listen to us and carry the message of our groups to WSC. If we take the selection of our representatives seriously, we will have contributed much toward our responsibility to DA’s World Services. We can exercise our authority in selecting the best possible people at work too. Then we can trust them to do their jobs, keep us well-informed, and support us in running our businesses.