Workshop 8 — Being Honest with Ourselves — The Fours, Part 1

Step 4 — *"(We) Made a searching and fearless moral inventory of ourselves."*

Tradition 4 — *"Each group should be autonomous except in matters affecting other groups or DA as a whole."*

REMINDER — *DA Tool Four, BDA Tool Four, and Promise Four will be covered in workshop 9. Concept Four 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 Four and Tradition Four from our "12, 12, and 12" book

Summary schedule for this workshop:

7 minutes: Host and Serenity Setter open with Serenity Prayer and get the workshop started

35 minutes: Speaker shares experience, strength, and hope and aanswers questions about the three DA/BDA topics scheduled for the current workshop plus announcements from steering committee members and 5-minute break

45 minutes (3-minute setup plus participant sharing on workshop topics): Host (and 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 Speaker

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

NOTE: If you do not yet have a sponsor or Step guide at the point when we reach Step Four in the conference — that is, by workshop 8 in the 26-workshop series — we encourage you to slow down and appreciate the process of DA and BDA recovery, rather than rushing to catch up. In our experience, if we do not yet have a Step guide, the Higher Power is providing direct guidance. Many of us are ready to get solvent, to take the Steps, and then to pursue other areas of our recovery, in that order. There are also some compulsive debtors who need to take the first three Steps and then focus on solvency, income generation, changing spending habits, securing basic stability, and / or finding serenity despite the amount of debt we owe or any other aspect of our financial situation. The conference is here to support every debtor with money who has a desire to stop debting, and there will be another conference cycle.

Step Four — Preparatory meditation and writings for conference registrants:

If it is not Higher Power's timing for you to take the Steps this cycle, please stick with us. Do the suggested reading, attend the workshops and share, attend *After Party* and *Fellowship Drop-in* to ask questions and to offer support to our fellows, seek support in practicing the program from where you are instead of where you want to be, and select your Step guide *for the next conference cycle*. We ask Step guides not to override this suggestion, rushing folks into the Steps, except for the first three Steps.

In all cases, please do not move on to Step Four without the support and guidance of a sponsor or Step guide. The questions below are meant to be answered before beginning our 4th Step inventories. Please read Step Four 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 Four.

Step Four: "(We) Made a searching and fearless moral inventory of ourselves."

1) Have I been avoiding, delaying, or procrastinating on Step Four?
2) Am I absorbed in self-centered fear? What will I have to look at in myself in order to be searching and fearless?
3) What do I think is meant by a "moral" inventory? Am I an honest person? Do I practice rationalizations or justifications in certain circumstances, situations, or relationships? Am I willing to see myself as clearly as possible, undisguised by my delusions?
4) Am I ready for the freedom that illuminating truths about myself, including unpleasant truths, will provide? Am I open to the spiritual process of recovery?
5) Am I willing to have a new experience of taking a Step Four inventory? Am I willing to let my sponsor or Step guide help me focus on honesty and to release my old excuses?
6) Can I let go of my resistance? Of my focus on what wrongs I feel others have done to me? Of my desire to take anyone else's inventory but my own?
7) Have I begun to practice humility, seeing myself just as I am, without grandiosity or self-loathing?
8) Am I prepared to ask myself, again and again: Where have I been selfish, dishonest, resentful, fearful, and inconsiderate?
9) Am I willing to go to any lengths to maintain my solvency, including following Step Four instructions and guidance as completely as I can?
10) Am I willing to stay focused on my work and business history for this inventory, knowing that I will be able to take other inventories on other areas of my life in the future? Am I willing to complete my inventory on track with the BDA Solvency Immersion Conference?

<u>Step Four — Preparatory meditation and writings for conference registrants — continued:</u>

The first three Steps have been preparation for stepping into a new life. Step Four is the true beginning of the personality changes we will manifest through DA and BDA recovery, and what will be recovered is our own true selves. Most of us have allowed our minds and motives to become clouded and lost by the demands of our families, our jobs, our friends and society, and our own unhealthy priorities and desires. Step Four allows us to see exactly who we have become, both good and bad. We will develop this clear understanding of who we are today through recognition and documentation of our words, actions, thoughts, habitual behaviors, and patterns. Just as important as reviewing our mistakes and failures, we must also inventory our successes and the positive parts of our personalities.

Many members have used an incomplete and unthorough Step Four to distance themselves from their darkest pasts, hoping to avoid shame and remorse, by rushing from Step Four to Step Five to Step Six and so on. We suggest the opposite. We can take our time here, within the schedule and structure of the workshops. Most of us became the people we became simply to live the lives we had accepted for ourselves. With few exceptions, we will find a happier and more fulfilling life in DA and BDA, and our old attitudes and patterns will no longer be helpful. That doesn't mean they weren't helpful in the past. We can call our liabilities and shortcomings out of the dark and into the light; thank them for their service; tell them we'll no longer be needing them; and prepare for their departure.

<u>But what do we mean when we talk about taking the DA Steps with a BDA focus?</u> We begin with a chart similar to the various inventories suggested by AA — resentments, fears, sex, and miscellaneous harms. However, we will instead be focused on our relationships with our current and historical businesses, including specific clients or client companies if relevant; with our current and historical workplaces; *<u>and with ONE most memorable interpersonal relationship from each job, workplace, or business</u>*. Additionally, based on our experience, strength, and hope, we have added a positive attributes inventory and guidance for developing sane and sound ideals for our recoveries, our lives, and our businesses or workplaces.

The first three Steps are about asking for help. Asking ourselves for the help of no longer making our financial situations worse; asking the DA and BDA fellowship for help by believing in its power to help us recover IF we do our part and the spiritual work required; and asking our Higher Power for help by committing to our recovery from compulsive debting and the behaviors that *<u>always</u>* led us back to unmanageability. We want to show our Higher Power that we mean it this time. As we write our 4^{th} Steps, we might pray something like:

> "Dear Higher Power: I really do want to get and stay solvent: to stop incurring new unsecured debt, one day at a time, no matter what. I really do want to bring my spiritual connection into my business and work life. I really do want income generation — for both me and my business — to be a spiritual activity. Please guide and direct me toward your will for me and for my business, and please help me to see the obstacles that have interfered with my solvency and my connection to you in the past. Thank you, Higher Power."

We're certain to have had a negative impact on our businesses or workplaces while compulsively debting, but our recovery doesn't start at work. It must start within us, within our innermost selves. Beginning with the 4th Step, we set the course for the rest of the Steps, and we're trying to complete all 12 Steps within the structure and timing set by the six-month BDA Solvency Immersion Conference. It's absolutely possible.

We simply need to focus on the right things and point ourselves in the right direction, which ***always*** requires the help of a more experienced BDA member. When asked for help, we suggest that folks pick up the AA resentments inventory format and change the heading. Instead of "I'm resentful at," the heading can be "I had a business (or work) experience at or with." We've provided this format on the next page.

Then the recommendation we make is that we start with the first time we earned money, and we document every ***significant*** contract or job we've ever held, and every business we've either succeeded or failed at, if we have made multiple attempts to start businesses.

First, we add an organization we owned, provided service to, or worked for in the first column. Then we work across the next three columns: what happened; how we were affected, with limited responses directly out of the Big Book (see the third column on the next page); and our part, again with limited responses (see the fourth column on the next page). There's a fifth column, which is not shown in the AA Big Book. That is for notes from the discussion of wrongs, character defects, shortcomings, instincts gone astray, and harmful patterns that we'll uncover with another person as we take our Step Five. The fifth column is the space in which our Step guide will help us to list and document our personal liabilities. As we build this list, our Step guide will help us to see our primary liability patterns and problem behaviors, along with our personal assets. For this inventory we are focused on work and business but, as one of our steering committee members often says: "The way I do one thing is the way I do everything." Again, *the 5th column is to be completed during our 5th Steps*.

One point to remember: While the 4th Step must be written to be most effective, it is not really a writing project. It is simply meant to be preparation for a long discussion with the person we'll share our inventory with during our 5th Step. One of our past conference registrants pointed out that the longest "what happened" description in the Step Four inventory example in the Big Book is *19 words long*. Let's please try to keep our own entries to 40 words or fewer and not turn our inventories into novelettes, at least not this time.

Before moving on to the next business or contract or workplace, we'll want to choose the one most memorable relationship we had in the work or business situation we've just written about, and put that person in column one — on its own line — then complete the other three columns. Throughout our 4th Steps, we need to include more than just our negative work and business experiences. *We can learn a lot from our positive experiences, too.*

Let's pause here for a moment to suggest a reframed mindsight. Instead of wrongs, defects, and shortcomings — as we take this and the next several Steps — let's think in terms of personal liabilities and assets. This is an inventory of our business and work lives after all, so let's use business terms. We know this may be growing repetitive, but it's also important to list our assets. We're asked to do that when we practice the 10th Step, let's begin to form that habit and to exercise those muscles now. If we want to see ourselves clearly, we cannot focus only our liabilities.

Once we've completed this chart, beginning at the beginning and ending with our current work or business situation, we can then move on to positive characteristics and sane and sound ideals. In our experience, this approach provides coverage of our entire work and business life, if we are intentionally searching, fearless, and thorough. This will also set us up for a continuing deep dive on the rest of the Steps, as we continue through the workshop cycle together. *During the rest of the Steps, we will widen our view to our whole life once again.*

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

For best results, please read the instructions on the previous two pages and ask questions of your sponsor or Step guide and during *Fellowship Drop-in* BEFORE beginning your inventory. We've developed a BDA-focused inventory, based on the inventories presented in the AA Big Book, pages 63-71. Step guides will have already used this format themselves. When you're ready to share your inventory, ask your desired person if they would be willing to receive your 5th Step. (See our Step Five materials for guidance on choosing the person to share with.) Asking is important to the process, even if you think you already know the answer. Here is our recommended **business and workplace inventory** format. You will probably need more than one page.

I had a business (or work) experience at or with: (Include your businesses, significant customers, workplaces, and primary interpersonal relationship — on a separate line — at each)	The cause: (What happened?)	Affects my: ▪ Self-esteem ▪ Financial security ▪ Ambitions ▪ Personal relations ▪ Sex relations ▪ Pride	Was I _________? ▪ Selfish ▪ Dishonest ▪ Resentful ▪ Fearful ▪ Inconsiderate	What personal liabilities, assets, patterns, and behaviors are revealed in this situation? (Let your Step guide suggest what goes in this column during your 5th Step.)

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

Here is our suggested **positive attributes inventory** format. We made this one up to help you maintain balance. You will probably need more than one page, *but we suggest no more than two*. Whether in this or some other format, don't be surprised if this is the most difficult part of your Step Four inventory.

Who have I helped or served during my life so far? **(Include 6-12 people, individually or in groups, you may have helped or served and may still be helping today)**	**What happened?**	**Was I _________?** ▪ **Generous** ▪ **Honest** ▪ **Forgiving** ▪ **Courageous** ▪ **Thoughtful**	**What positive attributes, character assets, and useful patterns are revealed in this situation? (Let your Step guide suggest what goes in this column during your 5th Step.)**

As a final piece of preparation, before calling our Step Four inventories complete and moving on to Step Five, we suggest developing a recovery vision for each of the areas of our lives addressed by the previous pages of our inventories. The AA Big Book suggests writing a sane and sound ideal for sober members' sex lives. We suggest writing **<u>sane and sound ideals</u>** — or visions — for every area we've now brought into the light through Step Four. For instance, we might write brief, bulleted visions for each of the following with headings such as:

> My sane and sound ideal for my relationships to DA and BDA and my fellows
>
> > (if we're members of additional 12-Step programs and / or other spiritual organizations, we might write sane and sound ideals for each)
>
> My sane and sound ideal for doing service and volunteering
>
> My sane and sound ideal for friends, friendships, and socializing
>
> My sane and sound ideal for romantic and intimate relationships
>
> My sane and sound ideal for my family relationships
>
> My sane and sound ideal for my living situation
>
> My sane and sound ideal for my business and work life
>
> My sane and sound ideal for repaying my debts
>
> My sane and sound ideal for relating to money
>
> My sane and sound ideal for mental and emotional health
>
> My sane and sound ideal for physical health
>
> My sane and sound ideal for spiritual health

The fact that there are 12 ideals suggested above is coincidental, although we — DA and BDA members — do well with 12s in general. Setting a goal of including 12 items on a list is expansive in times of deprivation and appropriately limiting in times when we can't focus. Try it sometime.

One DA and BDA member we know misunderstood the directions and wrote "safe and sound" ideals during a period of great fear and material insecurity. That worked well for him in setting visions that he is still happily pursuing almost ten years later.

We encourage working with our sponsors or Step guides to customize this Step Four activity for ourselves and for the items we've uncovered while writing our Step Four inventories.

For Step guides: This part of our inventories is incredibly personal and many of us feel highly vulnerable while sharing it. We suggest muting ourselves as guides, listening as closely as possible while taking notes, and offering feedback, if any, after all ideals have been shared. Feedback for this section is usually positive and may include some of our own experience, strength, and hope in manifesting our own visions in DA and BDA.

Tradition Four — Preparatory meditation and writings for conference registrants:

Please read Tradition Four 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 Four. 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 Four: "Each group should be autonomous except in matters affecting other groups or DA as a whole."*

1) Have I accepted our program's suggestions and our mutual need for interaction with other debtors? Have I accepted my need for interactions with other businesses and business owners, including my competition?
2) Practicing autonomy, what sets my BDA home group apart from other groups? What sets my business or workplace apart from other organizations?
3) In what ways is my BDA home group interdependent with other groups? In what ways is my business interdependent with other businesses?
4) Do I experience both freedom and responsibility in my BDA home group? At work?

In our experience, the Steps and Traditions are meant to be taken in order. They build upon one another. By the time we reach Step Four, we have been prepared for this phase of our recovery by being as clear as possible about the depth of our powerlessness; the life-saving opportunity we're being offered by DA and BDA; and the necessity for us to commit to the full process, ending with Step Twelve, and often beginning again soon after by a return to Step One as we help someone else who needs and wants recovery from debting. Wash, rinse, repeat.

By the time we reach Tradition Four, we participate in group and fellowship unity by agreeing to set our selfishness aside and to look at the needs and goals related to the group and to its service audience; by relying upon our Higher Power for guidance and direction, and by trusting others, especially leaders, by breaking free from a child-like need to challenge perceived authority; and by avoiding refusal of service to any member as long as they have a desire to stop debting (with money) and back that desire up with sincere efforts at solvency.

From the AA Big Book: "If you have decided you want what we have and are willing to go to any length to get it — then you are ready to take certain Steps." We believe the opposite is also true: for debtors who do not want what we have — that is, solvency, sanity, and serenity — or who are unready to take the Steps, who are not ready to go to any length to recover, we have little or nothing to offer them through our groups and meetings. Our group autonomy does not allow us to ignore or override DA's threefold purpose.

Back to Tradition Four itself, we and our groups have autonomy until we affect other groups or DA as a whole. Not until someone thinks there's going to be an effect, not until someone is afraid of a possible effect, but when there is actually an effect on another group or DA as a whole. The Traditions have been built on mistakes made by our fellows and fellowship in the past. We need to continue making mistakes today. "Anyone who has never made a mistake has never tried anything new." (Albert Einstein)

Workshop 9 — Being Honest with Ourselves — The Fours, Part 2

DA Tool 4 — *"Awareness — We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending."*

BDA Tool 4 — *"We pay ourselves a salary including benefits, medical insurance, vacations, and sick days."*

Promise 4 — *"We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt."*

REMINDER — *Step Four and Tradition Four were covered in workshop 8. Concept Four 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 Four from the BDA Tools pamphlet

Promise Four from the DA Promises pamphlet

OPTIONAL — Chapter on Concept Four from our "12, 12, and 12" book (**Concept 4** — *"Throughout our Conference structure, we maintain at all levels a traditional 'Right of Participation,' ensuring a voting representation."*)

Summary schedule for this workshop:

7 minutes: Host and Serenity Setter open with Serenity Prayer and get the workshop started

35 minutes: Speaker shares experience, strength, and hope and aanswers questions about the three DA/BDA topics scheduled for the current workshop plus announcements from steering committee members and 5-minute break

45 minutes (3-minute setup plus participant sharing on workshop topics): Host (and 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 Speaker

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

DA Tool #4 — Preparatory meditation and writing for conference registrants:

Please read Tool #4 below, then spend several minutes meditating. Then go on and read and meditate on the information we have provided from our own experience, strength, and hope. If you don't have the 2020 eBook collection of ALL of DA's and BDA's pamphlets, you can request that here — **https://www.bdaworkshops.org/free-literature**.

> *DA Tool #4: "Awareness — We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending."*

What Are My Triggers?

Most of us have triggers to relapse and triggers to recovery. Triggers to relapse — that is, negative or nonproductive triggers — include the elements of HALTS (hungry, angry, lonely, tired, stressed out); work or relationship problems; loss and grief; over-spending and under-earning; deprivation; creditor and other advertising; and consumer-focused holidays. Triggers to recovery — that is, positive or productive triggers — include taking the Steps with a Step guide, sponsor, or someone else we trust; daily prayer and meditation; service and financial generosity in and out of DA; use of the DA and BDA Tools; positive relationships with fellow debtors and business owners.

Please use the lines below to write about your triggers to relapse:

____

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Please use the lines below to write about your triggers to recovery:

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

Please read BDA Tool Four in the BDA Tools pamphlet, then spend 15-20 minutes meditating on the details below. Are you willing and able to take care of your personal financial needs through your business?

> *BDA Tool Four: "We pay ourselves a salary including benefits, medical insurance, vacations, and sick days."*

Looking at the tool above, we must set aside medical insurance for this conference. Health plans and the associated costs have simply grown too complex for any sort of summarized discussion. We encourage working with a reputable expert in the benefits field who can help us obtain medical, dental, vision, temporary disability, and life insurance coverage. Once we have found the right coverage and plans for us and our families, we can build up a six-month prudent reserve as soon as possible, specifically for healthcare and related costs. We stay healthy; we stay safe; we take care of ourselves.

We must also set aside other benefits, especially retirement planning. The options are far too numerous to discuss briefly. Our best bet would be to find two BDA members who already use this Tool and ask them about their benefit-related decisions and actions. A PRG can also help with medical insurance. We can then use the next BDA Tool, #5, which suggests that we compare prices (and plans) before making purchases.

Back to the topic of paying ourselves, let's begin with the idea, from BDA Tool One, in the BDA Tools pamphlet, that we are "stewards of a business that actually belongs to our Higher Power." What most of us find, in BDA solvency and recovery, is that if we serve our Higher Powers and our clients well, if we are the best guardians we can be of Higher Power's businesses, we get paid well. There will be plenty of money coming into our businesses to pay us, including during our vacations, holidays, and when we're sick. Faith in our Higher Powers — along with the daily practice and application of our best talents, knowledge, education, and experience — will ensure the success of our businesses, which will in turn ensure our own success and the serenity that comes with solvently, spiritually earning without debting.

Let's next take a fresh look at the prayer we offered for Step Four on page 60 in these materials:

> "Dear Higher Power: I really do want to get and stay solvent: to stop incurring new unsecured debt, one day at a time, no matter what. I really do want to bring my spiritual connection into my business and work life. I really do want income generation — for both me and my business — to be a spiritual activity. Please guide and direct me toward your will for me and for my business, and please help me to see the obstacles that have interfered with my solvency and my connection to you in the past. Thank you, Higher Power."

We think this is the proper attitude in service to our Higher Powers and through our businesses. The days of doing business only to generate money and personal income *must be in our pasts*. We are ready for a new experience, the experience of reciprocity, of giving and receiving, never seeking just to take anymore. We give our best, and we receive the best our Higher Powers have to offer us. Not only in terms of income and cash flow, but also in terms of business and work experience: of solvency, sanity, serenity, and happiness.

When we were obsessed with "money, property, and prestige" (see Tradition Six), we attracted others with the same obsessions. As we failed or began to fail, financially and otherwise, we lost clients, colleagues, and friendships — or began to hide and separate from them — making our losses and failures even bigger, our isolation ever deeper. Let's turn this around. If we must be obsessed at work, let's be obsessed with doing our best, giving our best service, and meeting or exceeding our potential as people first, business owners second. And let's pay ourselves what we're worth, generously and consistently, creating the lives we've always wanted.

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

As for successfully paying ourselves salaries and paid time off (PTO), it will require several actions: planning, funding, saving, practicing discipline, and proper accounting protocols:

1. **Planning:** The first step in planning for our salary is to create our personal spending plan, clearly defining our personal needs and wants. We usually do this with our sponsor or PRG and involve our spouses or partners if our spending plan affects them, which it often will. The amount of income from our personal spending plan is what we seek to pay ourselves through our businesses. If our business revenue and / or profit is higher than planned, we might bonus ourselves. That will also take planning. The amount we pay ourselves may be much more or much less than market rates, depending on the amount of time we work, our skill and education levels, and the point we and our businesses are in terms of business life cycle, for example: startup; growth; stability; exit strategy and retirement, etc.

   Next, we'll want to create our paid time off plans, ensuring that our business continues to operate and generate revenue even in our absence. If we have to start over every time we take two or three weeks off, taking time off is more effort than it's worth, and ultimately harmful to us and our businesses. Instead, we ensure that all of our known vacations and holidays go into our annual plan and make room for unexpected time off with pay.

2. **Funding:** Next, we'll need to make sure that our salary and benefits are funded. Once we know what our planned salary, bonuses and / or commissions, payroll taxes, and all related benefits will be for a given plan period, we can begin to fund them in the long term. Again, we suggest six months' prudent reserve to cover our salaries and benefits. (We suggest three months' reserve for all other planned overhead and administrative spending.) We can't pay ourselves first if we don't guarantee funding.

3. **Saving:** In order to fund our prudent reserve, we have to avoid "spending all the money" as it comes in. In our experience, this is not easy in early solvency and recovery. The first step in saving is to create a BDA business plan, see BDA Tool Two, with our sponsor or a PRG. (This support is usually beyond what a Step guide can offer. Build your community and seek the help you need.) Once we have our plan, we use ALL of the rest of the DA and BDA program to learn to live and function within our means, trusting over time that plans created with our fellows are an expression of Higher Power's will for us.

4. **Practicing discipline**: Like any other prudent reserve or savings account, we've got to maintain our discipline, and leave money set aside for our salary and benefits untouched except on paydays, remembering that paying ourselves well and first are both BDA principles. As our businesses grow, and we have developed a pattern of paying our taxes, both business and payroll, in full and ontime, we can begin to look at additional payment options to ourselves, like distributions to owner. If this is an unfamiliar term, it might be a perfect topic for a business owner PRG.

5. **Proper accounting protocols**: It is important in our businesses to be consistent and in integrity whenever we are earning and spending money. The one-off, special, urgent payments to ourselves and others are financially deadly, both for the operation of our businesses and for legality and integrity, not to mention our solvency and recovery. We recommend using a payroll service, even if just for ourselves. Companies focused on payroll processing are experts in their field. They can represent and advocate for us with tax and other authorities, and many can help us with benefits planning and activities.

Promise Four — Preparatory meditation for conference registrants:

Please read Promise Four from the DA Promises pamphlet, then spend several minutes meditating. Next check the correct box or boxes — all that apply — beside each of the lifestyle elements below. Perhaps meditate a few more minutes, feeling whole-body gratitude.

> *Promise Four: "We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt."*

Which of the following experiences and feelings apply?					
	Prosperity	**Fear**	**Worry**	**Resentment**	**Indebtedness**
Income / Work / Business					
Spending and Debting					
Home and Family					
Health and Appearance					
Entertainment					
Transportation					
Savings and Debt Repayment					

We used a similar table for Promise One. Most of us are probably already feeling much more prosperity than we were at Step One. We can be assured that if we continue and complete our Step work, even if this is not our first time on this path, things will continue to get better. We're still at the beginning of the recovery process. As we share our Step Four inventories with fellow debtors and with Higher Power, we will begin to feel relief from a lifetime of debting. As we begin to change and then go on to make our amends, we will experience freedom from debt and from the debting lifestyle. We will be looking at a similar table for DA Tool #10; it will help mark our progress.

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

Please read Concept Four 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 Four. 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 Four: "Throughout our Conference structure, we maintain at all levels a traditional 'Right of Participation,' ensuring a voting representation."*

1) Do you consider most people your equal? At home? At work? In DA and BDA?
2) At work or in your business, do you operate as a democracy? If yes, is everyone's vote equal?
3) Do you have difficulty waiting for or trusting others' participation in decision making?
4) Do you ever use tricks or manipulations to get your way in groups making decisions?
5) Do you truly appreciate diversity and variety when it comes to opinions and viewpoints? At home? At work? In service?
6) Do you help ensure that everyone gets a chance to speak up and be heard? Do you make sure that you speak up and get heard?
7) How would you define meaningful participation?

Throughout history, the most expedient way to control outcomes and decisions has been to silence those who disagree. Character assassination often works; wholesale dishonesty through lies and manipulation works too. Some may think we are talking about governmental politics, but we are not. Most everywhere decisions are being made, someone or some affiliated group is undermining the democratic process. "But that could never happen in DA service," some might be saying. We shouldn't kid ourselves.

The difference, though, is that we know better. Unlike the Steps, the Traditions and Concepts did not appear to Bill W, AA's co-founder, through prayer and meditation. The latter two sets of Higher Power-given principles came to that fellowship, and much later to ours, through 20 years of hard-won, sometimes hard-fought, experience. Yet they are still just principles, not rules and not laws.

If we want to ensure that every member is offered the "Right of Participation," every one of us must be ready to stand up and defend that right. If we see someone who is otherwise qualified to participate silenced at a business meeting or in a committee, regardless of the level of service — group, Intergroup, or World Service — we must speak up. To take away any qualified member's right to participate is to risk the loss of the same right for every other qualified member.

NOTE: Qualifications for participation in service are often based on fulfillment of an elected or volunteer position; an agreed amount of time in solvency; commitment to the wellbeing, informed group conscience, and seeking of the Higher Power's will for the group, Intergroup, committee, etc. Random drop-ins rarely qualify.