

Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

January - March 2008

Winter Lights

Winter Lights, one of two major annual events produced by the NCDIA Intergroup, centers around the spiritual aspects of the program.

Come renew the connection to your vision and to your Higher Power.

When: Sunday, March 2, 2008

Time: 12 noon to 5:30pm
Registration begins at 11:30am

Where: San Francisco Film Center
39 Mesa Street #107
The Presidio, San Francisco

Suggested Donation: \$20 at the door.
\$15 if you pre-register by February 20
No one will be turned away for lack of funds.

For additional information, directions, and to download a copy of the Winter Lights flyer, go to the Northern California DA website at:

www.ncdaweb.org

Help Make The Day A Success

Contact the Volunteer Coordinator at:
events@ncdaweb.org

Your service will be much appreciated.

Healing from Underearning

Many DA members suffer from a situation called underearning. They are not being paid a wage that reflects their true value and experience.

Does this sound like you?

There is a special meeting in Berkeley for those who are underearners.

WEDNESDAY 6:00 - 7:15pm
Healing from Underearning
Lutheran Church of the Cross
(Meets on ground floor of School bldg.)
1744 University Avenue at McGee
Contact: Barbara 510-235-0132

Also check out the San Francisco Underearning meeting. Many meetings have a specific focus.

BDA - Getting Started Steps 1, 2, and 3

Are you ready to begin the BDA steps and need support? Come join us as we take action together to work Steps 1, 2, and 3 on a Tuesday afternoon for 3 consecutive months

Dates: Tuesday, February 5th
The meetings will be closed after the first meeting.
Tuesday, March 4th
Tuesday, April 1st

Time: 1:30 - 3:30pm
Feel free to bring a lunch or snack.

Place: Menlo Park
Presbyterian Church
1111 University Drive
Room D-10. Entrance on University.

Suggested Donation: \$5 per meeting

Contacts: Clyde 408-246-3707 or
Brandi 408-313-4137

A portion of the proceeds will support local GSRs to attend the World Service Conference, and a portion will support the DA World Service Office in Needham, MA.

Third Annual BDA Business Plan Workshop

Give your business a boost in 2008. Develop a comprehensive **Basic Business Plan** in two days!!!

Basic Workshop:

Friday, January 18
9am - 5pm *and*
Saturday, January 19
9am - 4pm

Community
Congregational Church,
Tiburon
\$75.

Advanced Workshop:

Sunday, January 20
9am - 5pm
TBA
\$50.

You must have attended a past or this weekend's Basic Workshop in order to attend the Advanced.

Attend **both** the Basic and Advanced Workshops for **\$100!**

Advance reservations and payment are mandatory!!

Contact: Tom G. or Maria 415-435-6373
Christy 602-561-8499

GSR Fundraiser for the Friday Night San Rafael BDA Meeting.

Performing Service

Courage

I came into DA 15 years ago because once again my situation with credit cards was starting to get out of control again. I had paid off my debt when I sold my house and swore never, never to get into debt again. That lasted until my car broke down, which was about one month. I had known about DA, and now it was time for me to go.

I had been told all my life that I was dumb because I had learning defects, and they didn't know anything about that when I was growing up back in the '60s. I could not add two plus two, and I didn't think I could ever grasp the meat of the program. With the help of my PRG and talking to many people and seeing how they did the program, I finally got the courage to try it. After a few years, I really got good at it.

I belong to another 12 step program. One of my meetings was in need of a treasurer, and I was nominated. I did this successfully for several years because the meeting was going through some changes, and there was no one else there to take on the position. I then served on this program's Intergroup and was asked to be a treasurer. I instantly said "no" because I could not add. Well, the way my higher power works, about a year later, I was at another Intergroup meeting and again they needed a treasurer. I prayed to my HP and asked him to show me the way. At the very next meeting, when the topic of needing a treasurer came up, my hand went up. I was shocked, and I took a big gulp. I successfully did that treasury for 1 1/2 years and was thanked when I was done for doing such a good job.

This gave me the courage to do treasury for a DA group, and again that went very well.

Today I have no problem with doing someone else's money because I can understand what I am doing. And if I don't, today I know how to ask for help rather than trying to figure it out myself.

Other services I do in DA, are PRGs. I have two for myself because I am a business owner, and I also have a personal one. I then give PRGs. Right now I am doing about 6 PRGs and every once in a while I give a one timer for someone. I also sponsor a few people, and I find that sponsoring and being a sponsee, is a win-win situation. I always get more than I give in these situations.

Last night at my Sunday night meeting, we read the pamphlet on service, and it mentioned about being almost addicted to doing service. That is something that I must look at constantly. If I start doing too much service, and I start to build up resentments, then I better stop and take a look at what I am doing wrong and set about to correct it. That usually means that I am people pleasing, which is one of my character defects. I then get to make an amends and correct the wrong I have made.

I am very grateful for the lessons I have learned in DA and am no longer afraid of money.

- Mary S.

Surprising Benefits

At the encouragement of a friend, I started attending DA meetings and quite frankly did so only to support her. I paid my bills and didn't feel in debt, but I did have money issues and lived paycheck to paycheck. By listening to the shares, I quickly came to realize that this group was of value to me.

But I still did not completely understand the program. All those terms (PRG, GSR, Intergroup) and all that 12 stuff (Steps, Traditions, Promises, Tools) were bewildering. It took me months to realize that using a credit card was considered unsecured debt! After all, I paid my monthly minimum. I paid my bills. I was under the illusion that using a credit card was a natural and grown-up thing to do!

Then a situation occurred. Week after week, meeting after meeting, it was announced that a treasurer was needed, and no one volunteered. I started to get annoyed and thought, "What is the big deal? You take the money, write down the amounts in the register, take the money to the bank and pay the rent." It seemed simple to me. Although I was relatively new, I volunteered, and because I did not satisfy all the requirements yet, I was voted in through a group conscience. I successfully held the position for more than the 6 month term until I realized that for the group's health, I needed to end this part of my service and allow and require another to step into the position. I, of course, learned that being Treasurer is not a simple issue for many in DA. Yet the initial impulse to volunteer started me on a path of service.

Being responsible to the group made me look at the steps to be more responsible to myself. And, a very

Performing Service

unexpected thing happened. When I was in service, a feeling of love and contentment happened as though I were taking care of a dear friend. There was a detachment from anxiety, and a feeling of abundance arose. I was amazed that in doing service I actually received more than I felt I gave.

Since that time I have been the Literature person and the Intergroup Representative. To have literature and tapes available supported the struggling debtor. To offer service at the Intergroup level has allowed me to not only serve my home meeting but also to connect to the larger DA community. Both positions have given me much more than the time and effort to do the service have required. That doing service would benefit *me* was both unexpected and a heart filled experience.

I also learned that even if not holding an "official" service position, that sharing at a meeting, setting up the meeting room or clearing the chairs afterward is of service to others in a meaningful way. Witnessing another's share is being of service to them. Thank you DA for opening my eyes to the benefits of service both to myself and to others.
- Lee

Spiritual Service

The disease of debting is an emotional illness, with a physical symptom, which requires a spiritual solution.

Service is a spiritual action and essential to the spiritual solution to the disease of debting.

"Having had a spiritual awakening as a result of these Steps, we tried to carry this message to other compulsive debtors and to practice these principles in all our affairs".

I would like to put in a pitch for sponsoring a spiritual service.

Sponsors have provided me with a safe relationship where I can be honest with someone who supports my spiritual recovery. I take my messes to my sponsor and my messages to the meeting. This intimacy is what I was seeking in my debting compulsion, a spiritual connection. Nothing rings more true to me than a person sharing from their own personal experience. When listening to other debtors who I can identify with, I often receive a

message which I feel is coming from my Higher Power through that person's share. On the other hand, in sponsoring another, I often hear myself saying the very words I myself need to hear. Another great benefit is that sometimes my Higher Power intervenes with a program call from a sponsee when I am facing temptation to slip. The timing is amazing! Sponsoring provides emotional and spiritual satisfaction that no amount of spending can fulfill.

"Helping others is the foundation stone of your recovery." (Big Book, page 97)

- Anonymous

Intergroup Snippets

I am an Intergroup Representative. It has helped me with clarity in my money issues. This position has helped me with the vagueness in my personal life. It has also helped me with depression to get out of myself.

- Fran F.

When I volunteered to be an Intergroup Rep., I thought it was mainly to benefit my home group and connect it to the larger California DA community. I never dreamed of how it would personally impact me. Through this service, I feel more compassion for and connection to other DA members, and my heart has opened in a way that was totally unexpected. I have received positive and encouraging feedback. In the law of physics, I left a position of rest and remaining at rest to one of action and choosing when it is appropriate to be in action. Being in inaction was a major character defect for me to have overcome. It is a crucial shift that has helped me move toward my vision.

- Janet

Filling the service position of WebGuardian has given me the opportunity to contribute to my larger community by providing instant access to meeting information and other DA resources to people searching for a way to create sanity, financial health and prosperity in their lives. I often remember how I found my home meeting on our web site during a time of urgent need. I am grateful for having found DA and grateful for the opportunity to maintain our web beacon for others.

- Jacob

World Service Office

It is now possible to register your meeting ONLINE with the DA World Service.

Debtors Anonymous World Service is updating its worldwide meeting list. To be included, register your meeting online by going to:

http://www.debtorsanonymous.org/start_meeting/register_new.htm

or download and complete the PDF form at:

<http://ncdawebsite.org/MeetingUpdateForm.pdf>

This form can also be used to communicate updated meeting information with World Service.



Please Check The Meeting Listings

If your group's listing is incorrect, please send the correct information to:

registrar@ncdawebsite.org

This will assure that both the WebGuardian and the Prosperity Times editor receive the information in a timely manner. It is important to include a current contact person for your group so that new members will be able to get the latest, most accurate information.

GROUP DONATIONS

It is suggested that each group, after meeting its own needs and establishing a prudent reserve, send a 7th Tradition donation:

- ▶ **45% to the local Intergroup:**
NCDCA Intergroup
P.O. Box 31224
San Francisco, CA 94131

- ▶ **45% to the General Service Offices**
General Service Office - DA
P.O. Box 920888
Needham, MA 02492-0009

- ▶ **10% to the General Service Rep.:**
NorCal DA GSR
P.O. Box 423136
San Francisco, CA 94142

GSR's Meetings

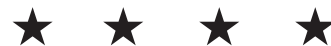
GSR stands for General Service Representative. GSRs act as a link between the individual groups and the World Service Board, attend the World Service Conference, and serve on various committees to support the fellowship as a whole. The GSRs from Northern California meet once a month

All DA members are welcome to attend GSR meetings

WHEN: The second Saturday of each month

TIME: 10:15am to 12 noon

PLACE: San Francisco Public Library
Main Branch, 3rd floor Conference Room
(across from the Civic Center BART station.)



NCDCA Intergroup

The role of NCDCA Intergroup is to serve the local meetings held in Northern California. Representatives from the local groups meet once a month.

All DA members are welcome to attend Intergroup meetings

WHEN: The fourth Saturday of each month
(November and December meetings are held on the third Saturday.)

TIME: 10:15am to 12:45pm

PLACE: San Francisco Public Library
Main Branch, 3rd floor Conference Room
(across from the Civic Center BART station.)

Submission Guidelines

Prosperity Times welcomes your personal story of experience, strength and hope.

The next issue's theme is:

Abundance

Please send submissions in the body of an email. Length may be up to 300 words. Articles may be edited to fit the space. Send to:

prosperitytimes@ncdawebsite.org

or mail to:

NCDCA P.O. Box 31224 San Francisco, CA 94131

Attn: Prosperity Times, Editor

Submissions must be received by March 5.

