

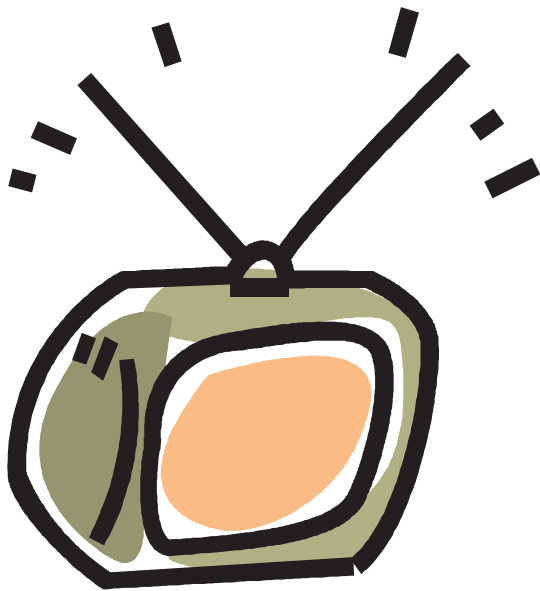
# PROSPERITY TIMES

Northern California Debtors Anonymous Newsletter and Meeting List

July - October 2010

## Re-Run Season!!!

If you like to watch TV this is, traditionally the season of new shows and answers to last seasons cliffhangers. Unfortunately due to lack of submissions (only 2) your editor is digging up past letters from here and around the country. I am saving the two new stories for the next issue. Sit back and enjoy my selection of stories like an old episode of *Gilligans Island*, or maybe *I dream of Jeanie!* They never do lose their charm.  
~ Editor



## Higher Power

Without thinking consciously much about it, I had come to think of God as either busy with people who really need him or just teasing me. Doesn't make for a great relationship with God! I often don't believe God wants to help me. I am still very Calvinistic, believing "God helps those who help themselves," and if I am not seeing evidence of God's handiwork (a high paying job or the resumption of my former business) it's because God doesn't think I'm doing enough.

I worry about NOT doing enough, like so many of us. "I'm not enough. I don't do enough. I procrastinate too much. I should triple the footwork and THEN maybe God would pay attention." Many would say, "You need to fire your punishing God and replace him" (or her).

At present, the best I can do is to place HOME, LOVER, and JOB into a God box and pray that there is a God who can help me even without more footwork, a stronger belief, a daily mediation practice or any other demonstrations. I need a God who doesn't have any more homework for me. What a relief that would be!

~ MK

## **HELP WANTED!!!**

*See page 4 for details...*

## The Seemingly Impossible has Become Possible

In giving more than 200 pressure relief meetings, I've been amazed to discover that many D.A. members don't think about saving at all. I always suggest saving as an important, eminently sane aspect of recovery, because of the powerful impact even small amounts saved regularly can have on our prosperity.

Before D.A., I experienced the horrors of compound interest spinning wildly out of control at 29.9 percent, leaving me deeper and deeper in debt. But compound interest can be just as powerful on the positive side, giving me a prosperous life out of proportion to my actual income, through a program of regular saving. Before D.A., I never imagined it was possible to save for anything. But the seemingly impossible has become possible. I accumulated a \$5,000 prudent reserve simply by saving \$10 a week and letting the interest compound for 6 years in a money market account. I've switched from a "debting lifestyle" (in which I paid large amounts in interest to use other people's money to buy things I couldn't afford) to a savings lifestyle, in which banks and credit unions pay me interest for keeping my cash in their vaults while I save for the things I want. Compound interest can either destroy me or make me prosperous, depending on how I use it.

Today I operate on a cash basis, saving slowly and methodically in several different categories for short-, medium-, and long term goals. The practice of regular saving, combined with not incurring any unsecured debt one day at a time, has made me more prosperous, more fulfilled, and more grateful than I ever had any hope of being before I came to Debtors Anonymous.

~ Jan S.

***We Came to Believe in a Power Greater Than Ourselves...***

## ***The Twelve Steps***

*Step One – Possibility of God Things*

Blissful in my ignorance, sometimes called denial,  
I spend my hard earned monthly wage,  
Spend on things I think I want  
Software, hardware, guitar strings,  
Magazines and other things.

But comes the day, and comes too soon,  
When food and shelter's what I need.  
Write those numbers down they say,  
And so I will some other day,  
Keep the numbers, keep the numbers, keep them far away  
from me.

Hock the camera, sell the sax,  
It's not enough to pay the tax,  
Auditors extend their grasp from office towers far away,  
Garnished wages disappear.  
Damn those taxes, long ignored, blissful in my ignorance.

Bewildered by the sudden turn,  
Somewhere in me starts to burn  
The lonely and despairing thought  
That maybe I just can't be taught.  
Keep the numbers, keep the numbers, keep them far away  
from me.

Woe and tortured thoughts abound,  
Round the first step tightly wound.  
Powerless and scared to look, life unmanaged, life askew,  
Always on the razor's edge, teeter-totter this way that,  
Vision blurred and starkly grim.

Futile, desperate and confused,  
Quest for balance goes unmet,  
Brittle hope and murky faith are all that knit the safety net  
Let go, the anxious poet writes, be at peace and be serene,  
Let go and let the God you know.

~ unknown contributor

### **With Clarity, Miracles Happen**

I have learned through DA that when I move out of vagueness and gain clarity about what I want or need, miracles happen. This is one such miracle.

Due to a traumatic accident and a disability that affected my concentration, I was enormously afraid of driving. I haven't driven in years, but I feel deprived. I talked to my doctor. My disability had healed enough for me to consider taking professional driving lessons to learn about defensive driving and safety issues.

To be clear about the cost of such lessons, I called several

places. The fee was close to \$1000! This amount was definitely NOT in my spending plan so I joked to my Higher Power "If I'm going to get driver's lessons, the \$1000 will just have to drop out of the sky because I can't afford it!"

The next day, I got a card with a picture of a bird's eye view looking down on a beautiful landscape. Inside was a note that said in the voice of a little bird, "I flew over from Inverness to Oakland and flew to your building to drop off this letter because that's where Bea said it belonged." Included in the note was a check for \$1000!

Because of my fear around driving, I thought that maybe I would take the money and get a sofa instead of driving lessons. The next day the same friend called, told me that she was giving away her sofa and did I want it? Now I have that sofa, and it is the exact style I had been thinking about!

When I am specific about what I need, it appears. With clarity, miracles happen.  
- C.

### **Patent Pending**

I'm deeply grateful to my Higher Power for DA. The support, love and guidance I have received is richer than I could ever have imagined. I'd like to share some recent miracles of the last two weeks.

I had an idea 8 years ago that, prior to DA, I had been unable to act on. In DA I began to talk about the invention and to admit that it was important to me. Last March, I filed a provisional patent application, a PPA. This filing secured the invention but had a downside as well. If I didn't follow-up with a patent application within one year of the PPA filing, I would lose all rights to the invention. I'd given myself a deadline for something that felt quite beyond me. In the past I had self-sabotaged things that were connected to my dreams.

Filing an actual patent is a much more complex process than filing a PPA. The date was fast approaching. In the last year, two inventors had crossed my path, but I was discouraged. I had decided it wasn't worth it. The process felt too overwhelming. I decided to let it go. Recently I've been driving a new DA friend to a meeting. I confided in her about the patent. She gently urged me to go forward with it. She pointed out the coincidence of my crossing paths with two inventors.

Then a friend I hadn't heard from in a while called me and in passing asked about the patent. I said I wasn't going to follow up on it. I didn't think it would work out. It was too much money. He asked if a check would help. If I make a profit I could pay him back. If not, it was a gift. I've grown to trust my experience in the program and felt his sudden presence and gesture to be a miracle. It was exactly a week before the date the PPA would expire.

There were difficulties getting the patent software. I went to a meeting and spoke about the impending deadline, the auspicious

help from my friend, about the importance of the idea. I chided myself.

After the meeting a man came to me and said he wrote patents. The deadline was tight, but he'd take a look at what I had. He usually didn't go to the office on Saturdays, but this Saturday he would be there, and we could meet. He typed out the patent on the spot. I left with a fleshed out patent. I had only to insert, at various points, my provisional patent. He told me what forms to use and the total amount of the fees, which adding up to the exact amount on the check my friend had given me! I love it. The details. The numbers.

Through DA I've been able to stay open to my visions. Whether or not anything comes from the patent I feel so blessed to have received the help, love and friendship of this program.

-Ann

### **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**  
NCDIA Intergroup  
PO Box 423058  
San Francisco, CA 94142-3058
- ◇ **45% to the General Service Offices**  
General Service Office-DA  
PO Box 92088  
Needham, MA 02492-0009
- ◇ **10% to the General Service Rep**  
NorCal DA GSR  
PO Box 423136  
San Francisco, CA 94142

### **Living in Gratitude**

I had been living my life one day at a time, never quite seeing the whole picture, and feeling overwhelmed with some of the difficult situations and frustrating experiences that life brought to me.

The big shift, a new beginning, happened when I looked at these experiences in retrospect. I was suddenly aware that although difficult to deal with at the time, my Higher Power was guiding the events to help me learn an important lesson or take a path that I otherwise would not have taken. I can now look at many difficulties with thanks and gratitude.

I first noticed this when I went to my studio and the limited parking spaces in front of the building were filled. I was forced to park down the street and walk past unappealing buildings. One day when I parked down the street, I discovered that if I went a slightly different way, I could walk through a beautiful

park and over a charming bridge spanning a brook. How did I not see this before? Then, to emphasize the benefit of not getting a closer parking spot, I discovered another way through a gate, down a winding brick path beside a stream lined with beautiful flowers. One day a humming bird sipped from a flower about a foot in front of me. I could have (if I was quick enough and the little guy tolerant enough!) reached out and stroked it! I would have missed these magical moments if I had remained in the perception that I was forced to walk an ugly path. This caused me to look at other parts of my life from a new angle.

Divorce took me out of a situation of subtle emotional abuse that over the years had eroded my self-esteem. I am stronger than ever. I have two children who I adore and who enhance my life. Thank you.

Breast Cancer was caught early. Family, friends and members of DA stepped up to help, encourage and give support. I learned to ask for help. I learned that others felt good about helping. Thank you.

I often find myself saying a silent "Thank you". Car breaks down, and I am forced to walk and strengthen my endurance. Thank you. Bus comes right away. Thank you. Have to wait for the bus and while waiting notice the beautiful sunset, amazing cloud formation, or feel the breeze brush against my face like a little kiss. Thank you. See - it can work either way! Living a life filled with thanks and gratitude has shifted my perceptions and created a feeling of joy and abundance. Thank you for DA. Thank you.

-Janet

**PROSPERITYTIMES** has more of your great stories!  
Thank you for submitting your experience, strength and hope!  
**Please, Keep 'em coming, and thank you to all the "Regular Contributors"**

*(Secret: The web edition WILL have additional stories if we get them from you)*

**Next Topic, Wide Open, your choice!!**

Tell us what's worked, how it worked and how you have changed in the program of Debtors anonymous, we'd really love to hear!

Please submit your story no later than December 10, 2010  
to  
wadeheirloom@gmail.com

It may seem like a long time away, but don't wait, write your story and send it in right away!! *Editor*

### **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.

# Stories of Recovery

*(continued)*

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 programs 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.



## HELP WANTED!!!

**Needed:** Editor for the Prosperity Times

**Salary:** Zero

**Rewards:** Beyond your wildest dreams!

**Duties:**

Organize DA member submissions into a visually and emotionally pleasing newsletter four times a year. Contract with a printer in your area and arrange delivery to Intergroup; Intergroup pays all printing fees by debit card.

*Thanks Northern California DA Intergroup for allowing me to edit the Prosperity Times for nearly two years! In all my service commitments to DA this is my favorite, and the one I look forward to the most. But as my business situation has changed dramatically (for the better, whew!) I need to let this one go.*

*If you are interested in taking over this position please contact me at wadeheirloom@gmail.com. We'll talk and I'll send you the templates I've been using if you like, and I'll help you get on your way for as long as you need, just as my predecessor did for me. This has been a very rewarding position for me and most of the communication is by email, even with the printing company. There is no money to handle and Intergroup has given its PT editors wide latitude in editorial discretion.*

*I have been using Microsoft Publisher for production. If you have Office you probably have publisher. You need to have moderate computer and typing skills, and be able to send and receive email. But mostly you need about four hours every three months as a time commitment, and a genuine commitment to Debtors Anonymous.*

*This needs to be my very last issue so I can devote all my energies to my business so I would love to get you on your way as soon as possible. As in all 12 Step work, you need not be struggling on your own; I will always be here to help you if you ask, and others too. Talk to your PRG and your Sponsor, pray and listen. If the answer is yes, email me and we'll get you on your way!*

*Thanks! Wade, a grateful member of DA/BDA*

Please do feel free to make copies of  
**PROSPERITY TIMES** and share it with  
others.

Or, save a tree and download it from:  
**www.ncdawe.org**

*(Secret: The web edition may have additional stories)*