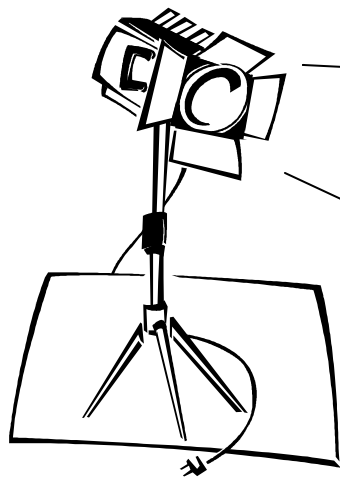


PROSPERITY TIMES

Northern California Debtors Anonymous Newsletter and Meeting List

July-September 2009



Spotlight on **The Twelve Steps**

Get the Inside Story

from Newcomers and

Old Timers alike

Northern California, 2009, and the world economy is in turmoil. Yet there seems to be a small group of individuals who are remaining calm, Serene even. What is their secret? This reporter has followed them to their meetings, joined their ranks, and heard their stories. I kept hearing about something called the Twelve Steps of DA. Keep reading but prepare to be shocked!

The interviews:

I asked casually if people would tell me about these Twelve Steps mentioned so very often and this is what I heard;

"The 12 steps have been challenging, practical, magical, and mostly spiritually enlivening for me. Getting past step one was big but letting others and a Higher Power 'help' me have brought the biggest huddles and breakthroughs. I'm so grateful for DA, The Steps, and my DA community." ~ Michael G

"Dependence in DA is participating in a God Centered fellowship and being willing to ask for help and to offer help when it is requested. I am more willing to be vulnerable and reach out for help when I need it and be open to the suggestions being made. Its being willing to really spend quiet time and reconnect with God. To slow down and release my dependence on people, places and things to take care of me. Its being willing to take actions and turn over the results. Its being willing to release expectations things will go my way or I won't participate. Its using dependence in harmony with God and using my independence to carry out God's will for me." ~ Ami H

"Program will get you through times of no money better than money will get you through times of no program." ~JT

"I just finished a fourth step around underearning. I had a lot of resistance to doing it as so many names (50+) came up for me on my resentment list. I kept with it though and today I feel much relief, compassion, love and joy. Each resentment held a treasure for me once I was willing to look at what happened, what it affected and what my part was in it. I want everyone to know that the time and energy involved in doing a "searching and fearless moral inventory" is well worth it!" ~ Rochael

"When I finally finished the 4th step I truly was a new person. My old ways were gone and I was on a "pink cloud" that has lasted for seven months now. Every day I feel like a new person and that my life to come will be only better and better!" ~ Anonymous

"The 12 Steps are like simple instructions for crafting a beautiful sculpture of the person you always wanted to be, and then you really get to be that person. Just follow the instructions and trust in your Higher Power!" ~ Wade

"I have paid a lot of money over the years for therapy and I don't regret it a bit, but when I began to work deliberately and diligently through the Twelve Steps I really began to become a whole person, a real grown up, to truly heal and have a serene life." ~ Rhonda

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

Stories of Recovery

Step one:

Completing my first step is, for me, a profound renewal of my commitment to the path of spiritual awakening and recovery. In this process, I confront my inner demons: denial, avoidance, shame and all those clever excuses and rationalizations for continuing my addiction in one form or another. With the support of Fellowship, my sponsor, PRG angels, all those that came before me and Higher Power, I find the courage, honesty and humility to drop to my knees and admit, to really admit, that I am powerless over my debting, overspending, compulsive shopping and vagueness around numbers and money- and that my life has become unmanageable. Yes, it's painful to see the many unsuccessful ways I've tried to control my behavior and the detrimental effects my addiction has had in all aspects of my life. I feel sadness and grief as I recognize how my addictive behaviors have eroded my self-esteem, my sense of security and competence and those people I've hurt in the process. I also feel relief that I can't hide from myself any longer and that I'm not alone. Having completed my first step, I have a deep sense of gratitude that I have been given this opportunity and that this will be my foundational stepping stone toward working the steps that follow. ~ *Andrea*

Please do feel free to make copies of

P *T* and share it with others.

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

(Secret: The web edition has more stories)

My Encounter with the 12 Steps of DA

On a dark Friday evening, I slowly meandered up the steps to St. Pauls' Episcopal Church in Burlingame on El Camino. My eyes suspiciously peered into the room that was marked with a flyer that stated: 'DA meeting inside: 7:30- 9:00pm'. Little did I know that as soon as I sat down in the chair at the meeting, I had begun my work on step one.

Over the years, I had struggled with bounced checks, perpetual vagueness, under-earning, workaholism, succumbing to the pomp of commercial illusions and offending those I had stolen time, energy, love and promise from; including myself. All of this culminated into that final but fragile moment when I walked through the door to deepen my own awareness. I was in enough pain to consider what DA had to offer.

"Came to believe" meant that I had to trust the tools of the program; trust the people who shared it and return to the

meetings to learn more about it. I came to believe that people, like myself, also needed support and that I had something to offer. Step three told me that in order for me to get better I needed to make a decision to use the tools when I had problems with money. Record maintenance and not signing up for credit cards was a way of working the first three steps. Step four taught me that my resentments and fears propelled me to self-debt; while step five taught me that dignity and the assurance that another recovering debtor could ease my shame, and allow me a voice that had been muffled by the disease; for years.

Step six and seven compelled me to look for the good in each situation and pray for acceptance if I could not. Steps eight and nine taught me to forgive and amend what I could in my own time; and that forgiveness equated prosperity. Step ten taught me to look at each day with renewed hope and a persistence to practice self-examination, instead of blaming others for my problems. Step eleven taught me that I could continue to reach out to others in the program and meditate to develop my own awareness. Step twelve taught me that I had something to offer others; simply by sharing what I had learned about myself and from others in the program.

Since then, the new and budding meeting has moved to 1850 El Camino Real, Suite 7 in Burlingame, CA. and takes place in a small but quaint room upstairs. So if you are in Burlingame on a Friday evening between 7:00 and 8:15pm- we warmly welcome you to join us. Newcomers and long-time members, visitors and locals, women and men- all are welcome. The only requirement for membership is a desire to stop incurring unsecured debt. There are no dues or fees and we are self-supporting. We hope you visit us and receive the priceless gift of solvency and renewed hope!

~ *Marga*

It's A Twelve Step Program!

It's good to go to meetings, make program calls, keep your numbers, do service, and, of course, stop debting. But you're not really working the program unless you're doing the steps. And to do that you need a sponsor.

Several of us in my "home" meeting found it difficult to find a sponsor in D-A. So one member, who had done the steps in another program, suggested that we work the steps together during our meetings. We agreed to devote the program part of two meetings a month to this process. Judging from their shares, people are reaching some pretty deep and healing places by following this path.

We use a workbook. Typically we spend 30 minutes or so sitting quietly together, going through the book one page at a time and writing our answers to the questions that the book lays out. That's followed by about 15 minutes of open shares about what came up for us during the process.

When we began this experiment we were all “on the same page.” But some people missed a few meetings, and new people are coming into the group all the time, so at this point the directions are, “Start at the beginning, or start where you left off; follow the book’s instructions; and don’t skip ahead.”

The core group who started a year ago and have stuck with it is in the middle of Steps 2 & 3. Others (who have sponsors) are ahead of us. Still others are just starting Step 1. It’s not a race.

Personally, I’ve been in D-A for years and it feels good finally to be working the steps. Without those two meetings a month, I would never get around to it on my own. I’m getting some clarity about my condition. I’m experiencing some of that serenity they’re always talking about. And as a lifelong agnostic, I’m cobbling together some kind of Higher Power that I can have a relationship with. A couple of weeks ago I actually prayed for the first time. Imagine that! ~ *John T*

Who Knew?

When I came to DA I was not new to the 12 steps and I thought I didn’t need to work the steps in this program because I was “Already doing it in my other program”. How wrong I was. Don’t misunderstand, I was getting a lot of benefit with meetings, PRG’s, The Tools, The Promises and the fellowship, but it was when I began to work the steps around my issues with money that the real healing began.

How surprised I was to find out just how vulnerable I could be if I just let my sponsor see my inner DA demons, and give those little monsters over to my Higher Power. I don’t know any way to do that other than to work The 12 Steps to the best of my ability. Willpower isn’t enough. Promises aren’t enough. Fighting it never works. Turning over my issues to my HP always works, and I become a better, happier person with so much more to offer myself and the world!

If you are new to DA do find a sponsor, even if you get told no keep asking and the person who you were supposed to ask will finally say yes. Work the steps, and it is work, with that sponsor with wild abandon. Rely upon their experience, strength and hope and you will become a new person before your very eyes. The promises of our program do materialize, sometimes quickly, sometimes slowly, but if you are earnest and honest they will come true for you via the Twelve Steps of DA.

~ *Anonymous*

The Second Step

Step 2: Came to believe that a Power greater than

ourselves could restore us to sanity.

I attended my first D.A. meeting on 1/6/09 and I’m currently working Step 2 with my temporary sponsor. It feels like I’ve been on Step 2 FOR-E-V-E-R (since 4/26/09). I now realize that the length of time I spend on Step 2 (and subsequent Steps) will be the amount of time that’s necessary.

Last week, I mentioned at my home meeting how grateful I am that D.A. has helped me be more in tune with my insanity radar. I now feel physical symptoms (tension all over my body, my mind races) when I want to spend compulsively (and act out my other addictions). I was extremely happy when I recently avoided two instances to compulsively spend on a skincare line. When I started feeling the symptoms, I chose to slow down and not give in to the insanity.

But last Saturday, I spent impulsively on make-up... \$295.95 worth of make-up. How can this be? I’ve been working the program diligently since January. Where was my insanity radar? The experience was the perfect lesson given to me by my Higher Power (HP).

Over the last couple of weeks, I’ve been dealing with the realization that for over 30 years I have not had a voice. I was too busy trying to make everyone else happy without taking the time to learn who I am, let alone know what makes me happy. My divorce is also going to be final this week. Grieving and feeling depressed was what led me to spend impulsively.

I still believe that I can achieve inner happiness from material goods and services (Awareness pamphlet). If I buy all four lipsticks, I will be desired, loved, and accepted! INSANITY. It’s disheartening but I still believe I am not enough. I am committed to working the Steps so I can change that belief, which currently imprisons my soul.

My lesson: I have to be extremely vigilant when I’m sad, lacking, and/or needy. These are the times when I am prone to believing the messages (through advertisement, spas, department stores, clothing boutiques, etc) that I am not enough. I hope that the next time I am in a similar situation (I know there will be many), I will be able to make a program call to another DA member. I need to learn how to talk through what I’m feeling instead of acting out through splurging.

I’ve fallen but I know the mistake will be if I don’t pick myself up and try again. I will continue to work the Steps and use the Tools of D.A. to develop a relationship with my HP. I am willing to believe that developing that relationship is the only way I can fill the void I’m experiencing in my life. With HP’s help, I look forward to living a life of peace and serenity...sanity. ~ *Genevieve*

Stories of Recovery

Seventh Stepping...

I did something different on the seventh step my last time around. My sponsor had me write on note cards, "God, please remove from me the need for [fill in the blank]." Most recently it's fear. "God, please remove from me the need for fear." I'm not asking to have the fear removed, but the need for fear to be removed. Clearly fear is serving me in some way or I wouldn't have it. It makes me realize that my character defect is not a bad thing. But I want to move away from it, so I ask God to remove the need for it.

~Anonymous

Share your Recovery...

The *PROSPERITY TIMES* welcomes your personal story of experience, strength and hope in the DA program.

Please send your submission as a Word document or in the body of an email. Length may be 300-650 words or whatever.

Please send to:

prosperitytimes@ncdawe.org

Next theme: PRG's

Please submit no later than September 10, 2009

Thanks from the Editor

If you are concerned about doing all the work of writing an article and not seeing it printed, don't be. If there is an overflow the web edition will have all articles that could not go into the paper edition.

This edition will print 350 copies and the price NCD A is paying is \$.63 cents per copy, including paper and meeting list insert.

Yours in DA/BDA,
~Editor

8th Step...

There were four clients on my 8th step list that I had lied to and owed money to. I was clear that I was NEVER going to make amends to them because of the harm it could do my business and my family. We were talking about a lot of money and I just didn't want to part with it. Miraculously, I came out of meeting with my sponsor with the Willingness to make those amends. It caught me by surprise. Talk about a power greater than myself. I've made three out of four of those amends now, I am still breathing and I have an abundant life. I'll tell you, when clients talk about my integrity as a business person, today I know that it's true. ~ Anonymous

Conclusion:

So, now you've heard their stories, listened to their wisdom, been privy to their secrets.

Shocked? This reporter isn't either actually. What it really boils down to is this; these are people in recovery; when it hurt more to continue living their lives in the same old patterns than it hurt to get better, they got better. They did this by not isolating anymore, by reaching out for help and being of support and service to their fellows, and by ascribing to a loftier set standards than they had known before. They changed, grew, and knew themselves better and better, came to love themselves and their fellows even. Their program is based around Twelve simple Steps, and the willingness to be honest and open. That in an environment of acceptance by their fellows - no judgment or shaming fosters a place of safety where healing and growth can and does happen. Amen.

Their stories are actually our stories, and their wisdom is our wisdom, or more accurately the wisdom of the DA/BDA program. The only requirement for membership is a desire to stop debting. Not all who come end up staying, but all who stay desire recovery and are hungry to get better and live a happier more full life. All are welcome and encouraged to keep coming back, it works!

~ Editor

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**
NCD A 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**
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