

Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

July - September 2007

DoDA Day

DoDA Day is a special all day conference put on yearly by the NCDA Intergroup. The focus of the day is on the practical aspects of the program and the tools of Debtors Anonymous.

- ▶ Keynote Speakers
- ▶ Workshops
- ▶ Pressure Relief Meetings
- ▶ Recordkeeping Sessions
- ▶ Treasure Mapping
- ▶ Spending Plans
- ▶ And More!

When: Saturday, September 29, 2007

Where: Seven Hills Conference Center
San Francisco State University

Time: 10am-4pm (*Registration starts at 9:30am*)

Suggested Donation: \$20 at the door
\$15 pre-registration (*postmarked by 9/14*)
\$5 all day parking
No one will be turned away for lack of funds.

For additional information, directions, and to download a copy of the DoDA Day flyer, go to the Northern California DA website at: www.ncdawebsite.org

▶ Help make the day a success ◀ by volunteering

DoDA Day is put on by the membership of DA for the membership of DA.

Volunteers are needed in many different areas. Help to set up, decorate, make and/or put up signs, sell literature, collect donations, aid with name tags, give PRG's or clean up after the event.

Contact Kristi, the Volunteer Coordinator at:
events@ncdawebsite.org

Your service will be much appreciated.

"Quote Unquote"

"When...we have made peace with ourselves...tomorrow's challenges can be met as they come."

"Twelve Steps and Twelve Traditions"

A Note from the NCDA WebGuardian

Hello,

Did you know – NCDA has a web site? In addition to the Prosperity Times, which can be downloaded, the site contains a current list of DA meetings in Northern California that can be accessed by city or by day of the week.

You can download valuable information such as How to Keep Your Meeting Alive, How to Open a DA Checking Account or how to manage a Group Inventory as well as forms to order DA literature from the World Service Office.

The "Meeting Formats and Readings" feature includes the 12 Signs, 12 Steps, 12 Traditions, 12 Tools, 12 Promises, and readings related to Underearning, Compulsive Spending, Business Debting and more. Intergroup information and links to World Service DA are also a part of the website.

A new feature lists **Special Events** and **Fundraisers** held by individual groups. You can list your meeting's special activities by emailing the WebGuardian.

It's a valuable resource and offers an excellent way to easily share many aspects of DA with others.

Our address is: www.ncdawebsite.org
– or Google on Northern California DA,
we'll be at the top of the list!

In Service, Jacob
NCDA WebGuardian
Webguardian@ncdawebsite.org

M a k i n g A m e n d s

Making Amends to Myself

When I think of making amends, I realize that making amends to myself has been the most significant. I have always prided myself on my physical abilities, and I have been humbled.

I started working at 14, always in a physical endeavor, and felt competent physically. I underestimated my mental capabilities, but I knew that physical hard work gets noticed. However, the physical work that I did had consequences.

I was unable to work during the last two years due to excruciating back pain. This eventually led to neck surgery. Through the grace of the DA program, which supported me, I went on disability. Because of the clarity I gained through the program, I was able to do so without getting caught up in the word “disability” and did not judge myself harshly. I had time to recognize the drive that had been pushing me physically was authentic, but I had been using it in a way that was depleting me. I was able to embrace the time I had to recuperate.

The program kept me focused on not debting. My income only covered food, transportation, and the medical treatments. Because of the generous hearts of friends, I was able to live in comfortable homes during this time and am now spending the summer on a houseboat. Allowing myself to live in these wonderful places without guilt, shame or embarrassment was a way in which I made amends to myself. I realized that I actually brought a presence to these places to make them a home, and I feel blessed. The future and where I will live next is uncertain. The greatest amend to myself will be a settled home, but the timing and the home is up to Higher Power.

During this time, I did not use prescription medicines. Food was my medication. I did not debt overall, but I was vague about how much money I was spending for food. When I addressed the fact that I was eating to cover the physical as well as the emotional pain, I was able to change my habit and dropped 40 pounds. My food budget is 30-50% less than it was. Now the category for food is the first number I fill out in my Spending Plan. I had always minimized pain because I have a high pain tolerance. Now I accept and acknowledge the early signs and take the time to rest.

My journey through this challenge has strengthened me. At first I resisted, but walking through the steps

to fill out the disability forms required me to become an advocate for myself. It helped me to acknowledge myself and increased my sense of self worth. In the past, I would have judged myself and would think others were judging me negatively for the disability placard for my car. I acknowledged that the placard is offered to those in need and that I needed and deserved it. I was able to accept and use it with thankfulness.

I have gradually returned to work, not pushing like I would have done in the past. I have greater trust and faith that I am being guided into a new profession and that it is Higher Power driven and not self-will driven.
- Jennifer E.

Our First Teachers

I wish to take a free moment to write about the blessings of DA. The first blessing, for me, is to know that I can take care of my personal economy and grow my personal economy. Another blessing is that I have also come to terms with my parents.

A spiritual teacher once stated that our parents are our first teachers. They are our first teachers through good times, bad times, and mundane times. As I have returned to DA. I have paid my parents \$25 every month to repay the unaccounted for economic favors that my parents have done for me. I have also given my mother a bike. In my eyes, these gifts are blessings. The amends to my parents include monies and materials. However, the biggest amends towards my parents are forgiveness and quality time.

Besides learning the importance of making amends in DA, I have learned to spend my money more wisely. I have paid off two credit cards, and I have an inheritance that will allow me to pay off two more. Not only that, I can pay down my student loan more aggressively. This is my plan.

Making amends includes telling people they undercharged me. For example I went to a market and said “You undercharged me \$3.00, and I knew it. I am happy to give you the money if you like.” They did not take the money so I donated the amount to a charity. This keeps me honest, clear, and in the flow and spirit of generosity and abundance.

Amends is part of letting go - surrender is a blessing.

Thank you DA and all the people in my home meeting. This would not have been possible without you.
- Scott

M a k i n g A m e n d s

Recognition

Money has always been a problem for me, but it took me many years to realize it. In the early 1980s I was given a \$10,000 check by a well know catalog to produce a product for them. Although I knew I had a problem, I did not recognize it as related to money. I thought it was due to drugs and alcohol, and so when I received this large check, I joined another 12 step program.

Over the years my parents had rescued me many times such as when I had a car accident. Their money was a band-aid to help me through difficult situations. It took me years in the other program before I realized what the true problem was. When my mother died, she made my brother the trustee of her estate because she knew my history around money. By this time I also knew I needed to deal with my money issues. I joined DA and stopped taking money from my father.

I became wiser around money and invested my inheritance in property. Yet I did not completely trust myself and counted on my business partner to handle the property.

Then my father became sick. He was 92. I realized that I had not made amends to him for the money that he and my mother had given me. I had not paid back loans of about \$10,000. I wanted to clear up my debt and my relationship with my father. Thanks to DA, I had made some wise investments and had the money to retire and move to the state where my father lived. My plan was to take care of him and make amends. My father wanted to give me money for my help, but I would not take it.

I found a DA meeting in a nearby town, got a Sponsor and went regularly to meetings. I became aware that my parents had been worried about me and concerned about how I would be able to live as I got older without their continued financial help. I was able to tell my father before he died that I was ok financially, and he didn't have to worry about me. This was a great relief to him.

I also became aware that my brother had been put in an awkward position as trustee. He was reluctant to phone me because he thought I would hit him up for money. I could now show him that I was self-supporting, had made money through my property investments, and he did not have to take care of me. This alleviated the tension and awkwardness of many years between us.

Because of DA, I was able to make amends to my father before he died, and was able to make amends to my brother. I feel I also made amends to my whole family because of the active part I took in arranging my father's service. I could not have done any of this without the help and support of the members in the DA program. DA gave me the strength and ability to be able to clean up my act and make amends to those I love while they are still alive.

- M.

Guidance for Right Relationships

Because one of the great commands from our Creator is to love our neighbor as ourselves, I see that positive, loving relationships are a number one priority for how to have a blessed life. Right relationships are EVERYTHING.

Step 8 - "made a list of all persons we had harmed and became willing to make amends to them all" gives me wonderful insights into God's character. He meets me where I am. I can tell Him that at present, I am not willing, but I WANT to be willing, and I am guided to be so. When I sincerely work the steps, desiring to order my thoughts, words and deeds according to God's perfect will, I have a keen conscience. Conversely, wrongdoing, without sincere amends, dulls my conscience so that its voice becomes fainter and fainter.

I can ask Him how to do an amend. I have had times when it was very hard to do, and He put the person right in my path, and thus gave me the little push I needed. I knew this was a "God set-up" and I seized the moment and did it! Then I enjoyed the relief when it was over, had peace and a clear conscience.

For the small amends of everyday life, when misunderstandings, unkind words and deeds happen, God has made it easy for me to say, "I was wrong. I am so sorry. Would you please forgive me?" I have been shown that we are all in the same boat, the human condition, and we all "blow it." It is not the end of the world when this happens. The condition of my heart is important. When I am hard hearted, or prideful, apologies and amends are difficult. Shame and self-recrimination over what I have done makes amends difficult. When my heart is tender and soft toward others, it is easier to humble myself to make the amend. God helps me to take responsibility for what I have done, as opposed to blaming the other person.

continued on the next page

continued from the previous page

I avoid haste, pray a lot, and seek wise counsel. When I sincerely work the steps, my heart knows when I have peace about a particular course of action. I do not act until I have a very clear sense of peace even though making the amend may be difficult.

Six guidelines for making amends have helped me a lot.

1. Express genuine regret 2. Accept responsibility 3. Make restitution, i.e. ask "What can I do to make this right?" 4. Demonstrate a change of heart (repentance) "I sincerely intend not to do that again, and if I do, please remind me." 5. Request forgiveness 6. Do not refer to what the other person has done wrong. I am simply cleaning up my own side of the street!

Amends are a gift I give God, others, and myself. May we all enjoy peaceful, loving relationships as a result of our amends.

- Lenora

Please check the meeting listings

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

registrar@ncdawe.org

It is also important to have a contact number for your group so that new members will be able to get the latest, most accurate information and be encouraged to take the first step toward their recovery.

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

The Sunday 5pm Berkeley Fellowship
Presents

THE UNEXTRAVAGANT PROMISES

Saturday, August 11, 2007
12 noon to 5:50pm

Further information, location and directions will soon be on the website: **www.ncdawe.org**

A Fundraiser to send the GSR to the DA 2007 World Service Conference

Northern California DA 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

WHERE: 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 about **Visions**. What Visions became reality for you? 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@ncdawe.org

or mail to:

NCDCA P.O. Box 31224 San Francisco, CA 94131
Attn: Prosperity Times, Editor

Submissions must be received by September 1.

Share this newsletter!
Copy it or download and print it from
www.ncdawe.org/PT.pdf