

# Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

January - March 2009



Winter Lights, one of two major annual events produced by the NCDA Intergroup, centers around the spiritual aspects of the program. Come renew the connection to your vision and to your Higher Power.

**When:** Sunday, February 22, 2009

**Time:** 11:30am to 5:30pm  
*Registration begins at 11:00am*

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

**Suggested Donation:** \$20 at the door.  
\$15 if you pre-register by February 10  
*No one will be turned away for lack of funds.*

**\*\*\*NOTE:** If you wish to promote your group's upcoming event or have other announcements, please bring flyers to place on the announcement table.

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

[www.ncdawe.org](http://www.ncdawe.org)

## Help Make The Day A Success

Contact the Volunteer Coordinator at: [events@ncdawe.org](mailto:events@ncdawe.org)

Your service will be much appreciated.



**A VISION** Only a small number of meetings send a representative to the Intergroup. Your group's participation will strengthen the Intergroup and connect your home meeting with the greater DA community. As an Intergroup Representative, you will be of great service to the meetings of Northern California and strengthen your own recovery. Help the Intergroup realize its vision of **100% meeting representation.**

## ☆ Meeting Listings:

If your group's listing needs to be updated, please send the correct information as soon as possible to:

[registrar@ncdawe.org](mailto:registrar@ncdawe.org)

This will assure that both the Webguardian and the Prosperity Times editor receive the information. Please include a current contact name and number.

It is also important that meetings are registered with the World Service Office. Registered meetings throughout the world are listed on their website.

Groups need to re-register with World Service annually and update any changes as soon as they occur. See the back page for more information.

## ☆ NCDA Intergroup:

The role of NCDA Intergroup is to serve the local meetings held in Northern California. Representatives from the local groups meet monthly.

**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.*)

# Recovery

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## Willing to Try Anything

When I first came into BDA (almost 2 years ago) my life was at an all time low. I was about \$150,000 in debt. I had \$40,000 on a credit card (about to go from 0% to 20%). I did not sleep. I spent my days trying to “figure out” how to solve this problem and nothing worked. I lived in a chronic state of fear, resentment, and anxiety. Unable to hide this secret anymore, I confessed it to my bookkeeper who told me that she started going to Debtors Anonymous meetings and suggested that I give it a try.

I was willing to try anything at this point, and it was very humbling. I always thought my intelligence could solve any problem. I considered my debt an investment in my future. I rationalized that student loans were “different” than luxury shopping. I also felt smug because I considered credit card companies evil and thought I was rather brilliant to move my debt from one low interest credit card to the next. I didn’t think the rules applied to me.

At my first meeting, it was clear that I belonged in this program. I realized that I was vague with money, under earned, and didn’t value who I am. I never felt like I was enough and debting was a way to punish myself. It kept me from travelling (a passion of mine), eating nourishing food (too expensive), and creating work that I truly enjoyed. I would deprive myself of nearly everything that brought me happiness. Or I would go to the other extreme and decide that it’s important to invest in an exciting personal growth training that might help me “work through” my issues with money.

Today I am deeply committed to working the BDA program. My recovery has been aided by having a home meeting, talking to my action partner daily, making program calls, 30 minutes a day of meditation, getting together with a group of BDA women to do our numbers together (at a fun café), and having a sponsor who challenges me. I’m on Step 7 and my tendency is to want to make the program a sprint rather than a marathon. I’m learning patience because working the steps does take time. I’m humbled by my character defects, especially my perfectionism, fear, entitlement, and grandiosity. I know that working the steps will give me my heart’s desire. I am now a “grateful debtor”.

Today I have a new car, make \$1000 a month in debt repayments, doubled my income, recently paid cash for a life-changing trip, live in a gorgeous home near the ocean and mountains, and recently taught a successful workshop and got new clients who pay my full fee. I’ve had many of my visions come into tangible form.

It’s not perfect. I still do my B job. I still have considerable debt. I don’t always track my numbers perfectly. My character defects are still here. And I do have fear about the future. My recovery is imperfect and still miraculous.

I looked up recovery in the dictionary: 1) the regaining of something lost 2) the act of recovering from sickness, a shock, or a setback 3) restoration to a former and better condition and 4) the extraction of useful substances from waste. All of these definitions are true.

As a wise person once said, “The journey of a thousand miles begins with a single step.” Recovery also begins with the next step – reciting the Serenity Prayer, writing today’s numbers, putting away chairs at the meeting, or setting up a pressure relief group. I am discovering that recovery is more about the journey than the destination.

-Tarra

## 12 Experiences of Recovery

Recovery is such an individual perception. By using the 12 Steps and the DA Tools, I recognize that I have experienced the following recovery in my life.

Money was always tight, and in the past the future felt dim. Now I can see new, bright possibilities and can recognize the many “miracles” that have manifested in my life.

I am clearer about my income and expenses and have found ways to nurture rather than deprive myself. I have gained the strength to be my own advocate both financially and emotionally rather than feeling like a victim.

I feel blessed with what I have – nourishing food and a spacious, light-filled residence. Basic needs are always covered. Simple pleasures are appreciated.

My life feels abundant. When my home is clean and clear, I have a small bouquet of flowers on the table, and candles create a soft glow in the deepening twilight, I feel content.

I am amazed that just when I start to doubt myself, this is the very time when my students suddenly give me praise for my teaching style or someone mentions a positive quality that they see in me or gratitude for something I have done.

I do not mind being alone and at some point realized that I was becoming more isolated. I now make an effort to connect with others, and I enjoy wonderful friendships. Thinking fondly of people is not enough. Showing them how much they mean to me is a much richer experience. I am more willing to interact with those I do not know well.

I no longer feel that I must clutch to every dime. I have enough to be generous. Supporting what I find of value even in small ways gives me a feeling of abundance.

My brother expressed that he thought our younger sister had done so much better in life than the rest of us. I could honestly reply that the thought to compare us had never occurred to me. We are each where we are meant to be at this point in time.

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# Recovery

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I have much gratitude about my life. I often find myself saying a silent “Thank you.” I have heard that if the only prayer you ever say is “Thank you,” that is enough.

I have come to realize that I held an unconscious belief that I was always strapped for money and would always live on the edge. I have now come to believe that this thought was like a piece of “debris” that needed to be cleared out. I now think that instead of cutting back, doing without, and making myself small, I need to expand and get bigger. This created a huge shift in my perception, and a feeling of openness to other options.

I have always felt that I was an honest person, but could see that I would hide or be vague about what I felt would cast a negative opinion on me. Now I am more willing to be open about what I feel I have not done with integrity or in the past would have been ashamed to admit. Surprisingly, this openness and willingness to make amends has enhanced my life and taken away the burden of guilt.

I have come to believe in something good that is bigger than I am. I remember a meditation of many years past. In it, I visualized that I was standing at the top of a high hill looking over the vast countryside with my arms open wide. The words I heard were “I want to dance.” I knew then that it meant I wanted to open my arms and let life flow in and dance the dance of life. There have been “dances” over the years that were challenging and that I did not particularly like. But I could do the steps until the next more joyful dance started because I was guided by a Higher Power.

So this is my recovery. You may have also noticed that these experiences correspond to the Twelve Promises of Debtors Anonymous. With much gratitude...

*-Janlee*

## **Crawled into DA**

Recovery in DA can mean “restoration to health from sickness” or “the regaining of something lost”. They both apply to my process in DA.

I find it ironic that I started out as an industrious young man. As a young boy, I would shovel driveways in the winter and mow lawns in the summer, and save almost all of my money! By the time I entered my first year of college, I had saved up one year’s worth of tuition – a hefty sum by today’s standards.

At the same time, it was part of my family upbringing that we worked for my parents managing and maintaining properties that they owned. We did not get paid for the work, rather, it was promised that we would share in the wealth through our inheritance. Unfortunately, that did not materialize for me.

Somewhere along the line, I developed a sense of entitlement. I felt I deserved to have things even if I didn’t work for them or didn’t have the money to pay for them. I got hooked on the leverage aspect of debt, where I could have the use of a large sum of money in exchange for the promise to pay a small amount each month. I used my ingenuity to get very deeply into debt.

When I lost a job and couldn’t make payments anymore, I crashed and burned, and crawled into DA. The gift my higher power gave me was the pitiful and incomprehensible demoralization that made me willing to do whatever my fellow DA members suggested – I was teachable.

I wrote down my numbers religiously, did whatever was necessary not to debt, went to meetings and did service. I soon learned that earning was all about being of service to others. I formulated my own little prayer that was a concoction of Steps 3, 7 and 11: “God show me how I can be of service to your children today, give me everything I need and take away everything that might get in the way.”

My doing service in DA hugely built up my self-esteem, the lack of which had been a serious impediment to my earnings. Along with the serenity prayer, it has also given me courage to be bigger in the world, to take on more responsibility and to earn more.

I realized during my recovery that one of my fears was that, if I had money, I would squander it or lose it somehow. Through the help and support of my sponsor and PRG members, I have become not only willing to earn more, but to feel comfortable with having money and investments pile up!

While not perfect, my life today is filled with abundance of many sorts. I have wonderful friends and community around me. I have a couple of great ways to earn money, and I enjoy the things that I do to generate income. (Notice the omission of the word “work”!) I have assets that I enjoy owning and managing and through which I provide service to others. I have the peace that comes from not owing anyone anything that’s not secured, and having made amends to the best of my ability. I am an abundant earner and saver again!

Without sounding overly dramatic, I truly owe this recovery to DA – to the steps and tools and to all the people who have helped and supported me along the way. 12th Step work is so vital to our ongoing, communal recovery. Let’s continue to support one another to be abstinent and to work this miraculous program.

Happy, Abundant New Year!

*-Anonymous*

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**THANK YOU** to the following meetings that so generously sent donations to the Intergroup in 2008.

**Through 1/26:** San Rafael #923★San Francisco #406  
★St Peters #153★Corte Madera #176★San Jose #224  
★Corte Madera #176

**Through 2/23:** Palo Alto #1009★San Rafael #419  
★San Rafael (no meeting number)★San Francisco #604  
★Corte Madera #176

**Through 4/26:** San Rafael #923★Corte Madera #176  
★San Francisco #408★Berkeley #248★Corte Madera #176  
★Menlo Park #156

**Through 5/24:** San Rafael #419★San Rafael (no meeting number)

**Through 6/28:** Corte Madera #176★Oakland #1036  
★San Francisco #153★Grass Valley #822

**Through 7/25:** Burlingame #817★Berkeley #248  
★Carmel/Monterey #1110★San Francisco #1091  
★Oakland #116★Berkeley #247★Oakland #1036  
★Corte Madera #176★Murphys (no meeting number)

**Through 8/22:** San Francisco #468★San Francisco #406  
★Grateful Member Nicki D.

**Through 9/27:** San Jose #224★San Francisco #153

**Through 10/24:** Walnut Creek #368★Mt View #157  
★San Rafael #419

**Through 11/15:** Mill Valley #173

**Through 12/18:** San Francisco #406★Menlo Park #156  
★Berkeley #248

## Register, Re-register and Update Meeting Information with World Service

Interested persons can find DA meetings throughout the United States and other countries by going to the World Service website. It is important to register your meeting with World Service to serve those in need. Once your meeting is registered, be vigilant that it is updated if there are changes and new contact information. Forms can be found on the website:

[www.debtorsanonymous.org](http://www.debtorsanonymous.org)

★ **NOTE:** All groups need to renew their meeting registration annually by June 30th. If a group fails to renew their registration, they will be deleted from the meeting list.

Print, fill out the appropriate form, and mail to:  
Debtors Anonymous General Service Office  
P.O. Box 920888  
Needham, MA 02492

## GSR's Meetings

GSR stands for General Service Representative. GSRs act as a link between the individual groups and the World Service Board. 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.)

## 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 423058  
San Francisco, CA 94142-3058
- ▶ **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

## Submission Guidelines

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

The next issue's theme is:

### Upholding the Traditions

Please send submissions as a Word document or in the body of an email. Length may be 300 - 650 words. Articles may be edited to fit the space. Send to:

[prosperitytimes@ncdaweb.org](mailto:prosperitytimes@ncdaweb.org)

or mail to:

**NCDCA P.O. Box 423058 San Francisco, CA 94142**

Attn: Prosperity Times, Editor

*Submissions must be received by March 10.*

