

Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

April - June 2006

Winter Lights 2006

A Report from our Outgoing Intergroup Chair

It was Winter Lights 2004 that convinced me to become part of NCDCA Intergroup. The event itself was great, but finding out about it (where it was, when it was, and how to get there) hadn't been easy. Perhaps because of the poor publicity, the event was a financial loss and I felt determined to help make it a success the next year.

Winter Lights is about spirituality and visions. My vision that day was for a better DA experience through service. It came true in spades, and Winter Lights 2005 and 2006 have both been about service for me—and also about remembering that however much I'm rushing to make sure I get practical things taken care of, I also need to stop, breathe, and experience the abundance of the gathering.

This year's Winter Lights, like many before it, took place at the Golden Gate Club in San Francisco's Presidio—a beautiful location with a wonderful view. The white holiday lights that had proved so popular in 2005 made a comeback, thanks to generous donations from the DA membership.

Winter Lights follows a fairly simple format: Speaker, sharing, break, speaker, sharing, break, candlelight meditation, sharing. No two years are exactly the same, however. Some changes come in response to last year's evaluation forms and some from Intergroup members.

I for one welcomed the longer lunch break, because I had to sneak out and miss something in order to eat my lunch last year. It was also a beautiful day, so it was nice to get outside for a while.

More exciting, at least to me, was having the speakers and meditation professionally recorded. Speakers at DA events are worth hearing more than once—I notice something new each time I play DA tapes. And though I counted a good 200 people at the Golden Gate Club, that's nowhere near all the DA members between Santa Cruz and Reno. Now anyone who missed Winter Lights this year can still hear the speakers. (To order a tape, contact Intergroup at registrar@ncdaweb.org.)

Local Announcement...

On Saturday April 22nd, 12:30 p.m. to 5:00 p.m., San Francisco BDA is sponsoring a DA 30th BIRTHDAY CELEBRATION. Longtimers from throughout Northern California will speak about the gifts of the program at California Pacific Medical Center (Davies Campus) Castro & Duboce Sreets, San Francisco, Lower Level B Auditorium (next to the Cafeteria). There is free parking in the Garage. Muni Metro Lines N Judah (easy transfer from BART). This is a GSR Fundraiser. Donations are \$12- \$15. No one turned away for lack of funds. For info, call Nancy 415 239 5692.

"Quote Unquote"

Only Step One, where we made the 100 percent admission we were powerless . . . , can be practiced with absolute perfection. The remaining eleven Steps . . . are the measuring sticks by which we estimate our progress. The only urgent thing is that we make a beginning, and keep trying.
-*Twelve Steps & Twelve Traditions*

Through Debtors Anonymous I have learned that my prosperity, serenity, and spirituality are a function of how well I work the Steps and Tools, not a function of my bank balance.

-*A Currency of Hope*

When ready, we say something like this: "My Creator, I am now willing that you should have all of me, good and bad. I pray that you now remove from me every single defect of character that stands in the way of my usefulness to you and my fellows. Grant me strength, as I go out from here, to do your bidding. Amen." We have then completed Step Seven.

-*Big Book of AA*

Meeting Spotlight

Do you have a problem with under-earning? Check out the *Healing from Underearning* meeting that is held in Berkeley on Wednesday evenings from 6 to 7:15 p.m. Also on Wednesday evening, the *Artists, Underearning and Business* meeting is held in San Francisco from 7:05 to 8:30 p.m.

See the Meeting List inside for location and contact information.

Before I joined DA, I lived paycheck to paycheck. Getting down to my last dollar was not an uncommon experience. The temptation to debt always won out. "What else could I do?" I thought, even though D.A. assured me I could live otherwise. In that moment, I could see no other way. Worse than being low on money, was the misery I felt. I have a Master's Degree. I am supposed to be an intelligent woman, but I kept getting into tight places with money. I came into DA and BDA off the attraction of the Promises in the Big Book of AA. "You will come to know a new freedom and a new happiness" sounded good to me. But the promise that "fear of people and economic insecurity will leave you" was the promise that I was sticking around for. It sounded great, but how is it going to be possible? I was told to "keep coming back." Going from dime to dime, dollar to dollar without debting, the journey, although not easy, was worth every cent. Did I do it perfectly? No. But I kept coming back.

One of my "last dollar" sponsees would always be in dire straights by the time she would finally surrender, break down, reach out, and call for help. I wouldn't tell her, but I was always scared for her. When I looked at her situation it looked bleak. Oh well, what are you going to do as a Sponsor, but work the steps? So we began and started working the first three steps. I knew in my heart of hearts that the program works so even though the picture looked bleak, acting as if, we would go through the steps. She would be so fired up and inspired by the end of the 3rd step, that she would go straight home and get on the phone and land a client. Not just a little client, but a client that would pay her enough to restore her to sanity.

As long as I reach out and ask for help, my experience has been that guidance will come as to what action I need to do to start turning my situation around. The footwork is to reach out. Better yet, get a sponsor. Can't find one? Grab the next newcomer and help them. Once I saw two newcomers join up, and with literature in hand they began the process. They were not about to wait until the "right" sponsor came along. They were letting God sponsor them until they could find someone. I have met people living in foreign countries where they only had the literature, and they had a better program than mine. By asking for help I discovered what gifts I had to give and that more money always came. Where is the money going to come from? It is best to let God handle his realm...the realm of the infinite number of possibilities. Working the steps keeps me in God's realm, so now I have the opportunity for the miracles of the program to happen.

I remember that fateful day when I finally got willing to take action in this program. Inspired after a meeting, I turned to the person on my left and to the person on my right and asked if they would be on my PRG. I did not know these people, other than that I had seen them in meetings. I knew nothing of their stories, what they did or if they were the "best" person to work with, but at this point I did not care. I was ready and for some reason, I just trusted God. It turned out that the person on my left had just been through the identical situation I was in and knew the exact steps to guide me toward the best possible outcome to resolve the situation. The person on my right was an expert in the business I dreamed about getting into in the future, but had no idea of where to begin. He knew exactly the steps I needed to take to develop this vision and what would become a new future for me. Working with these two I was able to clean up the past in a sane way, while laying down the foundation for an exciting new future. And it did not cost me a dime.

Christy

My reasons for being in DA have to do primarily with underearning and it often seems like a very slow journey to recovery. The progress is that I am beginning to see my underearning issues. I am also seeing how deep and ingrained they are. For most of my adult life, I didn't have to work to earn a living. I had lots of money and lots of time. Consequently, I never learned to value my time, money and other resources. I never learned to set limits, be clear, and ask for what I needed. Since I had plenty of money, I didn't have to learn the hard lessons that I am learning now. I didn't have to depend on other people to come through for me. I didn't have to count on someone else hiring me, viewing me as a valuable addition to the team. I didn't have to ask for help, because I had the money to hire anybody to do anything that I needed. I had plenty. Contrary to what I would have expected, now that I am in a financial situation where I am barely making ends meet, my time and money have a huge amount of value to me. I can't waste my time anymore. I also can't waste my money. My commitment to myself in this program is that I will finally value my time, my resources, and ultimately, my Self. Change starts from within. I can't expect other people to value me or my life, if I don't.

Claire

MEMBERS SPEAK! This issue's topic: CHALLENGES IN RECOVERY.

Every now and then, I used to notice myself dating three different people at once. Today it might seem ghastly, but at the time it seemed to be just what I needed. To balance one person's mind with the activities of another and the creativity of yet another. I still do that splitting thing today. I belong to three different twelve step groups. I travel to at least three different cities. I need to take at least three classes and if left up to my own devices I will be working three jobs. I have made a lot of progress in my recovery, but I still find myself having three different plans for the same day. Next Tuesday, I have an appointment in Berkeley at 11:00 am, an appointment in San Mateo at 2 pm and I would like to squeeze in a couple of appointments on the way home in San Francisco. The only problem is I will be expected to meet my family for a birthday dinner early that night in Petaluma. Oh yeah, and it is Valentine's Day and my only other day to study this week. There are people who approach life differently. Occasionally, I have a brief glimpse of this type of thinking, thanks to my DA recovery. "What would a sane person do?"

I recently borrowed a DA speaker tape. It was fabulous! Recorded in 1998, the speaker spoke of "time debting" and how when we try to do too many things, the things suffer from the diminished attention. Now I know I have been debting friends, family members, plants, animals, homework, work and loved ones, not to mention all of my hobbies. I have managed to do less of this time debting since learning about it in DA. Now I take three classes instead of five. I work one job instead of three and choose not to go out when I am tired.

The speaker on the tape mentioned something else I have been pondering. The DA speaker said it is better to stay with the thing you are doing and finish it than to jump to something else. I am trying to practice this at work. First things first. First one thing and then the other.

Elizabeth

It's about progress . . .

Here are two lessons I have learned:

1. The Importance of Patience.

The attitude that "I want recovery and I want it yesterday" minimizes the progress I've made so far. I've made a lot of progress in DA. I now separate my business expenses from my personal expenses and I write down all cash expenditures. I've purchased Quick Books and I am entering my checks, deposits, and transfers. I've gotten online with my bank and have put my credit card account on there, so I can see the balance and payments I have made. I have gotten a sponsor and have started working on the first step. I took the responsibility of acquiring speakers for my meeting. Still, I tend to walk around more days than not feeling like I don't know what I'm doing and that I'm not doing enough.

I pray for patience for changes that take time.

2. The Pitfall of Perfectionism.

Perfectionism is impatience's cousin. Its voice tells me I'm not doing enough and I'm not good enough. It stops me from giving myself credit for what I have accomplished because it's not perfect, and it tells me that I still have a long way to go. I do have a long way to go—my recovery is a process not a destination. My recovery is about getting up each day and asking my Higher Power to guide me to do His will for that day. I know my steps will be imperfect. They may be slow and I'll probably be unclear. I have a Higher Power that loves me just the way I am and is reaching me through my fellowship, teaching me to have patience with myself, as well as the humility to stop striving for perfection.

I pray for acceptance of my imperfection: I am enough, I do enough, and I have enough.

Michelle

This newsletter is published by Northern California Debtor's Anonymous (NCDA) Intergroup. The role of Intergroup is to serve the local meetings held in Northern California.

NCDA Intergroup meets on the fourth Saturday of each month from 10:15 a.m. to 12:45 p.m. at the main branch of the San Francisco Public Library, 3rd floor Conference Room. (The library is across from the Civic Center BART stop.) In November and December, meetings are held on the third Saturday.

All DA members are welcome to attend. The next meeting is April 22nd.

Joining Intergroup is a great way to serve DA and strengthen your recovery.

Need to send out your 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:**

NCDA Intergroup
P.O. Box 31224
San Francisco, CA 94131

▶ **45% to the General Service Office:**

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

Mark Your Calendar!

DoDA Day is
September 9th, 2006

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from ncdaweb.org.*

My Recovery

There is Power in My Affirmations

I am deeply grateful to be working on my prosperity with the other members of DA in San Rafael. All of us in DA are engaged in healing work. I feel that I support and love myself more when I affirm my healing work in the positive: what I am working to accomplish, instead of affirming my pathology. While I recognize the importance of acknowledging my wounds and all the negative aspects of my debting, I believe it's also important to affirm my co-creative healing. So instead of introducing myself as, "I'm Jacob, I'm a debtor . . .," I have felt I support myself more by saying, "I'm Jacob, I am in debt and I am underearning; I am working with Spirit to heal my relationship to prosperity." By acknowledging my present circumstances AND stating the positive action I am taking, I feel less boxed in and more hopeful. While this distinction may seem subtle, it is helpful to me. There is power in my affirmations.

Jacob

Heard at a Meeting

My Higher Power has only
three responses to my
requests --

Yes.
Not right now.
I have a better plan.

Submission Guidelines

Prosperity Times welcomes your personal story of experience, strength and hope. The next issue's theme is self-esteem. How has your sense of self changed in DA? How do issues of self-esteem affect your debting and earning? How is the DA program helping?

Please send submissions of up to 300 words to us at registrar@ncdaweb.org.

Or mail it to:

NCDA, PO Box 31224,
San Francisco, CA 94131

Attn: *Prosperity Times*, Editors

Submissions must be received by June 10th.