

# Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

July - September 2008



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
- ▶ Treasure Mapping
- ▶ And More!

**When:** Saturday, September 13, 2008

**Where:** Holiday Inn Hotel & Suites  
77 Hegenberger Road, Oakland

**Time:** 10am-5pm (Registration starts at 9:30am)

**Suggested Donation:** \$20 at the door  
\$15 pre-registration (postmarked by 8/30)  
*No one will be turned away for lack of funds.*

A flyer will be available soon. 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](http://www.ncdawebsite.org)



**Help make the day a success  
by volunteering**

Contact the Volunteer Coordinator at:

[events@ncdawebsite.org](mailto:events@ncdawebsite.org)

Your service will be much appreciated.

## Attend the NorCal DA GSR meeting Through a Conference Call

The NorCal DA GSR group has added conference call capability to our monthly GSR meeting. We are hoping this will allow more GSRs, DA members considering becoming a GSR, or any interested DA member from Northern California to participate in our monthly meeting. We will still meet in the SF library (see the back page for details) but will have a speaker phone to connect into the conference call and allow callers to participate in the GSR meeting.

Anyone wishing to participate call:

**(616) 347-8100** and enter  
access code **758367#**

Although the conference is free, please note that long distance charges from your phone provider will apply.



*Coming in November!!*

## Happy Dais

an annual inspirational event  
put on by  
the Sacramento Intergroup.

Watch for further information in the next Prosperity Times and on the website: [www.ncdawebsite.org](http://www.ncdawebsite.org)

**Heard at  
a Meeting**

"When I read The Promises, they touch my heart, and I weep with joy at the hope they offer and of the truth of the message."

# The Promises

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## Unencumbered by Debt

I came into DA nearly five years ago with over \$96,000.00 in debt. I was financially, emotionally and mentally broke. I was spiritually bankrupt where money was concerned. Most of the relationships in my life were dysfunctional because of money issues. I owed money to family, ex-boyfriends, and credit card companies. I had student loans and owed more money on my car than it was worth. I had many financial amends to make.

Today I am debt-free. I often fantasized about the day I would become debt-free when I first joined DA. I thought that if I just didn't have the debt, life would be perfect.

The day I became debt free, however, was just like every other day. This is because the beauty of DA is that the promise of being "unencumbered by debt" manifested for me many years ago. I learned to live my life prosperously even though it would be many years before my debt was gone. I learned not to put off self-care, fun or my visions.

My first PRG admonished me to schedule a massage even though I wasn't sure I would have enough money to get through the rest of the month. I was encouraged to take time to work on my vision of becoming a published writer. I was supported in planning for and taking vacations (I took my first cash-only vacation to Hawaii within a year of coming to DA). I purchased my own home in August of last year. I've developed healthy relationships with friends and family that center around love, respect and kindness rather than money.

Perhaps I would have eventually become debt-free without DA, but my life would not have been nearly as prosperous for the last five years without it. And more importantly, I have learned how to stay out of debt one day at a time, to live within my means and to take responsibility for my life and my finances so that I am not encumbered by fear, worry, resentment or debt. The program has worked for me, and I am amazed and grateful.

- Rochael S.

## Clarity, Honesty, Miracles

Of the twelve promises of Debtors Anonymous, three seem to have become true for me over years of dedicated work towards solvency. The realization

of these three promises has dawned with my recent completion of seven months free from incurring unsecured debt.

Promise 2, "Clarity will replace vagueness; we will intuitively know how to handle situations which used to baffle us," gradually strengthened as I kept careful and honest records with the support of a sponsor and bimonthly PRG sessions. I would plan out the month, and monitor my outgo, while being aware of remaining income for the month. This was initially done manually, but I became comfortable with an Excel spreadsheet that totals all expenses and shows the remaining amount available in each expense category.

At the point where my debt began to climb, I was so vague that I could see no reason why I should not max out my credit cards to take care of perceived needs. My mind would do gymnastics and feed into the illusion that I could have whatever I thought I must have in the moment. I could not safely walk into a store to buy an intended item. As a trauma survivor, I have found it a challenge to separate wants from needs. I believe that I need everything I want.

With therapy, financial planning with a sponsor, and PRG's, I have gained a clear sense of the difference between a want and a need. Needs come first. I create separate want and need lists, with the cost of the item, and the date the item is added to the list. As the item is purchased, I record the cost and the date of purchase. In this way, I can affirm my accomplishments, and be patient in saving for future needs.

I have learned to avoid traps. Before doing DA work, I stepped into a trap involved a friend who purchased a furniture item for me while asking me to agree to pay interest and to provide post-dated checks up front. The checks were for a very large amount per month, and if I had not just begun to keep my numbers, I would have certainly put myself in a very financially unhealthy place. I managed my finances well enough to cover all the checks, but it was a very rough year of tight living and a big lesson learned – do not let anyone convince you to invest in something unless you know there will be funds to cover the cost! When I receive credit card offers in the mail, I tear them up. Any offer that comes with a fee, is tossed. If someone offers me a deal involving paying on time, I opt for saving the money for the full purchase instead.

The second promise that has manifested in my life

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# The Promises

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has been number 11: “Honesty will guide our actions toward a rich life filled with meaning and purpose.” When drawing up my monthly plans, I have included debt, and responsibly made car, credit card, and personal debt payments. This has strengthened my integrity. I cut up my credit cards eight years ago, and have finally paid my credit card debt in full. I have paid for my car. I save for maintenance and replacement of parts, even if it takes a year. Since committing to completing five levels of a program costing thousands of dollars, I paid monthly until the last payment was sent. I received a letter signed by the founder of the organization thanking me and stating the debt is paid in full. Next month I will have fully paid a doctor-friend, who had unclear payment practices. It took me a day on the phone to find him. I insisted, years after the debt was incurred, that the debt be satisfied. We have enjoyed a lively and supportive online re-connection, and he has been very appreciative.

Today, I am able to contribute to my DA group in a service position. Having this responsibility has further strengthened my resolve to do the steps. When I took my first service position, I committed to refrain from incurring unsecured debt. My habit of living on next month’s income came to a quick stop. It feels better to pay the full fee owed at the time of service. It keeps the energy clean and flowing.

In January, after many debts were satisfied, I was able to commit to saving \$50 a month towards a trip to the city where my mother lives to celebrate her 100th birthday. By May, I had saved the money, and was able to get a package deal through AARP for a round trip flight and lodging at a luxury hotel. I even purchased flowers and some small vases for the party – for under \$50 at Safeway. The flowers added bright spots of color to the tables and people noticed and commented.

The third promise that has manifested for me is the 12th one, “We will recognize a Power Greater than ourselves as the source of our abundance; we realize that God is doing for us what we could not do for ourselves.” Many miracles have happened over the course of my healing journey in DA. Funds for urgent needs have become available, or someone has seen a need, and without my asking, offered to share their resources. Before I left for my mom’s birthday party, I was concerned that there would not be enough money for meals. Amazingly and unexpectedly, at each family gathering for a meal, someone insisted on paying for

my share. I was well fed. I am truly indebted for their kindness. Another miracle has been finding that a creative outlet can satisfy the most insistent feelings of deprivation. A friend suggested art play dates. We brought art materials and just had fun. These creations cheer my space and remind me that there are portals to potential – that where I am now is only a step towards where I will be.

- *Grace*

## A Newfound Hope

1. Where once we felt despair, we will experience a newfound hope.

This first promise came true almost immediately for me when I entered the DA meeting and found the hope of fellowship and caring shares. Now, each morning I awaken with hope that I will live a prosperous and productive day based in serenity and gratitude.

I have hope that I will tackle with fortitude and my Higher Power, those jobs in life that I find less than exciting. I have the hope of a new day to live more and more in a place of gratitude. I have the hope that I will treat myself gently when my old and stubborn ways of viewing money and my relationship to it take hold.

When I am in the thick of my old belief system that I will misuse funds and never rise from debt, I have the hope of a program call or an email to a fellow member that reminds me there is another way. When I feel resentment and blame, I have the hope of the 4th step that I have taken with my willing sponsor and can find peace. When I am feeling self-absorbed in fear, I find the hope of service that moves me out of myself and into a bigger place in my thoughts and actions. When I am uncomfortable with the vagueness of my spending, I have the hope of a PRG on Saturday morning that will bring clarity to my finances.

When I am feeling like I have to do it all and am resentful that I am in it alone, I have the power of prayer and meditation that is the crux of my healing. When I am hungry for a better way in life and ready for something new, I have the hope of the literature to feed my soul. When I feel the despair of not being good enough, not trusting myself with money, of believing others can change but I cannot, I have the hope of the simple, well-stated promises that are proven to be well within my means.

- *Jenny*

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## World Service Office

It is now possible to register your meeting ONLINE with the DA World Service.

Debtors Anonymous World Service is updating its worldwide meeting list. To be included, register your meeting online by going to:

[http://www.debtorsanonymous.org/start\\_meeting/register\\_new.htm](http://www.debtorsanonymous.org/start_meeting/register_new.htm)

or download and complete the PDF form at:

<http://ncdaweb.org/MeetingUpdateForm.pdf>

This form can also be used to communicate updated meeting information with World Service.



## NCDA Intergroup

The role of NCDA 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

**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:**  
NCDA 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

## GSR's Meetings

GSR stands for General Service Representative. GSRs act as a link between the individual groups and the World Service Board, attend the World Service Conference, and serve on various committees to support the fellowship as a whole. 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.)

**CONTACT:** Brandi (408) 687-5958



## Please Check The Meeting Listings

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

**[registrar@ncdaweb.org](mailto:registrar@ncdaweb.org)**

This will assure that both the Webguardian and the Prosperity Times editor receive the information in a timely manner. It is important to include a current contact person for your group so that new members will be able to get the latest, most accurate information.

## Submission Guidelines

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

The next issue's theme is:

### Using the Tools

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

or mail to:

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

Attn: Prosperity Times, Editor

*Submissions must be received by September 10.*

