

PROSPERITY TIMES

Northern California Debtors Anonymous Newsletter and Meeting List

October-December 2009

In Debtors Anonymous we have a tool called a Pressure Relief Group (PRG) or Pressure Relief Meetings. The stated goal is to meet with two other DA members for the purpose of setting up a spending plan. The idea is to relieve the pressure we're feeling around money. Most of the time, you end up with a fairly specific Action Plan which helps you meet your goals. In this issue of Prosperity Times we explore this useful tool...

Pressure Relief Groups: Experiencing God in Human Form

I remember when I first started in DA, I was confused about this mysterious PRG that everyone mentioned in their shares. When I learned more, I was eager to set one up. I was blessed to have my first PRG with experienced program elders. They were supportive, clear and loving. Nonetheless, it was staggering to see that I had nearly \$200,000 in debt and a tuition bill to pay. When I saw that I could not pay it, I actually said, "Well, it's ok because I have a 0% offer on a credit card." They kindly and firmly told me that debting is not an option.

Nearly three years later, I have had some PRG experience. It took me a couple of years to find a consistent PRG. But today, I have a personal PRG and a business PRG that I love. My intention is to share some of what has worked for me.

Preparing an agenda (with Higher Power's guidance). It really helps me to come in with 3 priorities that I want to cover. I also include questions that I have. While Higher Power sometimes has a different agenda, I find it useful to do my footwork so that I can use the time most productively. I also ask my Higher Power for guidance.

Giving up perfectionism. One of my biggest character defects is perfectionism. Initially, I wanted the perfect PRG, but was advised to just get one going. I am glad I listened. I realized it's just good to get one going and Higher Power will come through.

Bringing my numbers. Having clear numbers really grounds the PRG in reality. Otherwise, it's difficult to make decisions or develop a clear spending plan.

Keeping an open mind. For a long time, my ego was still running the show. I followed part of the action plan while ignoring the parts that I did not like. I still have this tendency but am learning that my best thinking got me into this situation. Miracles happen when I listen and follow the guidance of my PRG.

Being gentle with myself. I am allowed to work the program imperfectly and it still works. The purpose of DA is not to beat myself up if I am not working a perfect program. I'm human and doing the best I can. And that's enough.

Sitting on PRG's. I find that sitting on PRG's really aids my recovery. Usually, Higher Power wants me to learn something too. For example, I learned how to do a debt moratorium letter, create a spending plan for a trip to Southeast Asia (where I want to travel), and learn excel for my own numbers.

Creating PRG's that work for me. I realized that I like to have my PRG's the first Wednesday of every month so that I come prepared with my numbers (it's a great incentive). I also am trying to put together a Visions PRG because that's important to me. I know others who enjoy Round Robin PRG's but it doesn't really work for me. Everyone has different priorities for their PRG's and it's all about getting your needs met.

I find PRG's to be one of the most useful tools of the program. Having a consistent PRG makes me accountable for taking actions that support my recovery. I also appreciate that my PRG people know my history so I don't have to retell my story every time. PRG's are a way for me to experience my Higher Power in human form. ~ *Anonymous*

For a brief history of PRG's in recovery programs see the Web Edition of Prosperity Times at ncdaweb.org

You are cordially invited!

To join Intergroup

or

Just come to visit and see what
IT'S ALL ABOUT!

Intergroup meets on the 4th Saturday of
each month

(Except this Nov. and Dec. we meet on the 3rd Saturday)

At

The Main San Francisco Library

In

The 3rd Floor Conference Room

From

10:15am to 12:45pm

Intergroup is the entity that makes the cool things happen!! This newsletter, Do DA Day, Winter Lights and whatever else we can come together and imagine!

To learn more about Intergroup and DA visit the Web Edition!
Questions for intergroup? intergroup@ncdaweb.org

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

Keep Trying!

I came to DA in a desperate state: I was \$280,000 in debt, my business was failing, and I was beginning to consider suicide as the only option I had left to deal with the financial overwhelm and the unbearable feelings that accompany it: shame, guilt, sadness, anger, self-hate, and despair.

Attending a regular DA meeting in my neighborhood saved my life: I learned in the meeting that I am not alone, that many others have experienced similar feelings and have lived through them. I was told I needed a PRG right away, that with a PRG I would get some perspective, would feel better, and begin to recover. I asked a woman I respected if she would sit on my PRG. Her answer: No. She already sat on several and was not committing to any new PRGs right now. She told me it was not personal and to keep asking people.

I asked a man whose recovery I valued. He held an important service position in our group, and I felt certain he would have the experience to guide me and help relieve the pressure I was feeling. He declined as well: too many commitments, nothing personal. Same story. What? Couldn't these folks see that I was desperate? Hadn't they heard that I was ready to kill myself? Couldn't they make an exception? (I didn't say these things, but I thought them). The rejections continued: I asked another woman if she would sit on my PRG. She agreed, but she told me she was very busy, and I would need to book her 3 weeks in advance. I needed relief NOW, not in 3 weeks. Another woman told me she might be able to do it if I couldn't find anyone else. I later came to respect their boundaries and see their decisions as the will of my Higher Power.

At the time I thought it was me. I had a hard time not taking it personally. One of my fears I have is that I am a burden to people. I had heard my parents talk about me as a financial burden when I was a child, and I worked my whole life to get out from under that label, with my parents and everyone else. I rarely asked for help. I would rather others burden me than I ever be a burden to anyone. So I became convinced that my repeated rejections were personal: I was a burden. The people I had asked would probably happily do a PRG for someone else, but my problems were too great. They didn't want to take them on.

I eventually started attending a different meeting—a BDA group—where the tool of the PRG seemed to be more central than in my first group. This meeting has become my home group. We believe that when you receive a PRG you must be available to sit on 2 PRGs for other members. It is very clear: there is no guesswork or vagueness involved. The people who are available to give PRGs put their names on a list. I approached a man and a woman after the meeting who indicated they were available for PRGs. They were chatting in the parking lot together. They could not have been more willing or happy to sit on my PRG. Nevertheless, I felt so unworthy: why would these people feel happy about doing something so burdensome, like listening to my problems and

helping to relieve some of the unbearable pressure I had been feeling? That is one of the mysteries of the program—we learn to be of service to one another gratefully as we recover from the disease of compulsive debting. We have had several meetings and together have begun to untangle the web of vagueness that was my financial and business life. I am less overwhelmed thanks to my wonderful PRG. I know my higher power brought these two loving, intelligent, and thoughtful people into my life. Since I have been having regular PRGs, I feel better about my business, have more clarity, and I no longer think about death as the answer to my financial problems. I feel that recovery is finally available to me thanks to this wonderful tool of the program. ~ *Bevin*

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others.

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www.ncdaweb.org

(Secret: The web edition may have additional stories)

My PRG Story

My first PRG was a stunning experience. I had a cell phone bill that was over \$400 (and this was before most people had cell phones). I was sure that I would be told to throw it away. Instead, I was greeted with, "Honey, you are on the *wrong* plan." There are only two things I remember about that first PRG. The second was being asked what was something that I really wanted. It was a \$20 of face cream. They said I had to get it. I told them I couldn't afford it. They assured me that not only could I afford it but that I needed to start putting myself first.

Since that time, I have learned some things about PRGs that are true for me. Take what you want and leave the rest. With my sponsor's guidance, I have realized that I need a PRG for myself. I am no longer a part of a "Round Robin." When I was a part of one, we each had 45 minutes once a month. Now each time I meet with my PRG, I have an hour and 15 minutes, plus we allow 15 for the other two people to check in. I often have the same two people but, if one of them is busy, I ask someone else. This way, I do a better job at consistently scheduling a PRG for myself.

It is important to me that my PRG members are there to support my spiritual journey. They are not there to tell me what to do or to criticize me but are there to share their experience, strength and hope. They actively listen to me and ask clarifying questions when needed. They share stores from their lives that might help shed light on mine. They make sure that I not only report what I am thinking but also what I am feeling.

We meet in a neutral place: the cafeteria of a hospital, a restaurant where it is quiet enough to hear each other and

where it feels safe to share, or in one of the meeting rooms at Mandana House (a 12-step meeting place).

Each of my PRGs starts with the Serenity Prayer. This reminds me of my focus and that I don't have to figure this out by myself. Usually I arrive with an agenda. However, there have been times when I have done no preparation and my PRG helps me figure out an agenda. In the early days, I used to arrive with a large bag of unopened bills. That's a problem that I no longer have. The PRG starts with the item that is causing me the most pressure. One, or sometimes both, PRG member(s) takes notes. Included in the notes is a section that says, "Action Items." In the early days (nine years ago), I would have PRGs where I would come away with 25-30 action items. I have learned that doesn't work for me. I do best with four or five action items (or less). That helps me focus on what is most important. When the time is up, the meeting is over. We close with a prayer. We (usually) start and end on time.

In the beginning, I was anxious about PRGs. Now I look forward to them—both mine and others. PRGs are one of the great gifts of this program. Never again do I have to face financial dilemmas by myself. I can sit down with two other people who will share their experience, strength, and hope with me. Yahoo! ~ *Anonymous*

I love the PRG's

My first experience on a PRG was learning how to put together a spending plan. I was encouraged to put a spot on the plan for entertainment which I had previously cut out all together. After realizing how depleted and deprived I felt I could see why this was a great action step to put it back into the plan. It definitely keeps me from binge spending as well as helping me to take care of myself. Something that many DAers forget to do when we are stressed and in debt. If we never spend on ourselves we become like a pressure cooker of stress. If our needs are never met then we can only do our plan for so long before the steam blows the top off the cooker. It is a great way to keep our stress from taking over and sabotaging the plan. I found after making my plan I didn't really have a life plan or many clear goals. What was I saving for? What did I want to do with the money I saved? What was the best way to spend? The pressure relief group covered all of these questions. In my next PRG I asked if we could focus on Visions. I was unable to think of my true vision on my own, but my group members were able to get me motivated to come up with a doable and exciting life plan with new and fabulous goals and action steps. They asked me "What if you had all the money in the world, what would you want to do with it." No shortcuts, just spend it anyway you want. Family, friends, homes, vacations, travel, retirement, gifts, spiritual learning, college, donations.....where would it go? Once I started thinking having God's full abundance and grace in mind, the possibilities were endless. Now I know where I am going with my money and it makes it much easier to save. Opening a savings account that automatically takes money from my paycheck each month was also a great idea. Now I have money accumulating in a prudent reserve. The best way to have a PRG is to work with a sponsor for awhile to get your feet wet in the DA program. Then you will have a good idea of what you want from your PRG folks; what questions you want to ask, what topics you want the PRG to cover. Then after taking notes and working your action plan from that PRG you are on a new level when you go into your next one. Each PRG gets you to a place that is better than the first and it just keeps getting better! Now that I have had a few PRGs of my own, I give PRGs. That is such a great service, because we all leave with new information on topics and goals that we never even thought of before. When two or more work together in HIS name; the possibilities are endless. Not only do you get to meet great people and strengthen your circle of DA fellows, but you also pay forward your gifts from your previous PRGs and the wealth keeps growing and growing. With each new step, there is a new way of getting out of debt and being proactive to never go back there again! The hope is back! Thank you DA! ~ *Marcia*

The other side

A newcomer asked me to sit on her PRG a while back and I gladly accepted. You see, at that point I did not occupy any other service positions in my home meeting and service is central to my recovery so sitting on another's PRG's is essential.

(Continues)

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@ncdaweb.org

Next theme: Sponsorship / Sponseeship

Please submit no later than December 1, 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 500 copies and the price NCDAs paying is \$.56 cents per copy, including paper and meeting list insert.

Yours in DA/BDA,
~Editor

Stories of Recovery

In our first meeting were looking over her numbers and even though her credit card debt seemed to her a little overwhelming, I was impressed by her clarity around the numbers and told her so. Her income was very low at that time and she wasn't sure how she would make it through the next few months as her business was very new. As I scanned down the page I noticed that under the 'Body Work' column she had allotted \$45.00 for the next month. My PRG partner noticed the same thing at almost the same time and asked about the amount of \$45 dollars. The person receiving the PRG looked a little embarrassed and said "I was worried that you'd bring that one up, but I really need a message once a month!" I'll never forget her face when we both told her at the same time that we thought the \$45.00 was too low, not too high! We thought she should practice better self care and plan for more body work, not less. This is a program of gentle self care, and if you don't plan to do that more it will never be able to happen, we explained.

I'm still sitting on that PRG and a few others and I love the way my Higher Power is able to speak through me. I learn so much from the experience every time. I have learned that the success or failure of the person receiving the PRG is not on my shoulders. My job is to be open to what my HP may have to pass on through me and then let go of the results. Whether or not they complete all or any of their action items is not a reflection of me or my PRG partner. I can give gentle guidance, hold myself to the best truth available to me, be understanding and firm and use the experience to build upon my own character and add to my own recovery.

~ Anonymous

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
NCCA 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
NorCal DA GSR
PO Box 423136
San Francisco, CA 94142

Thank you DA, and Thank you PRG!!

Last month I completed 8 months of not debting since joining DA. I am so grateful for this program and all the people and tools. My life today is unrecognizable to me from when I

joined. I am enjoying a good deal of serenity vs. constant fear and despair. I have had abundant income - last month was my best month or earning in more than 2 years, by a great deal!

I have to give special thanks to "T" and "J", the members of my Pressure Relief Group (PRG). They have been so amazing since we began our regular meetings 5 months ago.

I attribute a great deal of my recovery so far to their support. PRG's work! I was a skeptic. Even though I knew that "knowing the answers and what to do" helped get me into debt and into DA, how could these people help me do anything different? Luckily for me I hit bottom "hard" enough that I was willing to listen and surrender some of my pride.

And boy did I attract the perfect people to support me!

Among the many gifts my PRG-givers offered: at the first meeting they not only acknowledged my willingness and made me feel good about the steps I was taking so far, but also gave me simple practical advice on where to go next. One suggestion that really got me: "Make a list of what you want, and one of what you need." It sounded so simple and obvious. The kind of thing I might ignore or procrastinate over doing. But I honored their service to me and did it. Then the miracles began. One after another the things on the list started happening, in ever more miraculous ways. Support from my work to pay for a training trip I wanted to take. Then that trip evolved into paid work. Gifts of things I needed or the money to get them. A free used Computer to replace the one that had crashed and died as I began the program. It just keeps getting better.

I love them, even when they are calling me on the little things I try to sneak by, and when they push me towards my next growth edge. Their love and compassion are so clear in their service. Even if I lost faith in myself I know I would keep going to honor their gifts to me and to the program. This month I gave my first PRG for another program member. It is a complete honor to pay forward some of what I have gotten.

Do yourself a favor: get a PRG, use it, do what they say, enjoy the miracles and the recovery. Then pass it on!

I think I'm really beginning to see some of the ways this program works! ~ Robert

Overheard at a DA meeting:

"What happens in Vaugeness, stays in Vaugeness"

"God is in the numbers"

"The only unquenchable thirst is the fear of thirst when the well is full"

"I just can't wait for Do DA Day!"

History of Pressure Relief

Your request for information on the history of pressure meetings was relayed to me by our office manager, Howard S. I serve as the archivist and unofficial historian for the DA General Service Board.

Although there are more than 300 different groups that utilize the 12 Steps and 12 Traditions as adapted from Alcoholics Anonymous, only two--Debtors Anonymous and Gamblers Anonymous--have the tool known today as "pressure relief groups and pressure relief meetings"

DA adopted this tool directly from Gamblers Anonymous. In the 8-year period from 1968 to 1976 in which our founder, John Henderson, was actively seeking an answer to his problems with debt, but before DA was formally founded in 1976, John attended meetings of several 12-Step fellowships in an attempt to find an answer.

John was already a member of AA with 25 years of sobriety. He adopted the 12 Steps directly from AA, but could not find a complete answer to his debt problem. He attended many meetings of Al-Anon, and later many meetings of Gamblers Anonymous, figuring that GA dealt with money in a way, and might have some answers for him. He also asked many friends and colleagues who were active in Overeaters Anonymous and other programs for their feedback.

In attending GA meetings, John was intrigued by the use of the tool of pressure groups and pressure meetings, which was found in no other fellowship. Many recovering gamblers owed money to loan sharks and organized crime, and were in danger of having their legs broken by goons, and had even gone into hiding, and so they would utilize a "pressure group" of experienced GA members to negotiate repayment with the thugs. This worked very well. It allowed them to pay back what they owed without being killed or injured!

Of course, very few DA members were in danger of having their legs broken by thugs, but they did often feel overwhelmed by debts and unable to deal with aggressive creditors, so John adapted the pressure meeting/pressure group concept for DA, so that new members would have a group of experienced members who had previously negotiated with their creditors to help the newcomer do so.

For many years, these meetings were called "pressure meetings" and the two people who comprised them "pressure groups". The original DA pamphlet was entitled "Pressure Meetings And Pressure Groups". Some years down the road (I'm not sure of the time frame on this) some members felt the terms "pressure meetings" and "pressure groups" was too intimidating a name, and so suggested changing it to pressure RELIEF meetings and pressure RELIEF groups, to get across the idea that they were about relieving pressure, rather than causing it.

This proposal was very controversial for a long time. Many of the longer-time members resisted the proposal, thinking that adding the term "relief" was wimpy and cowardly. But ultimately, it did win out, and the pamphlet (and tool) Pressure Meetings And Pressure Groups was eventually changed to Pressure Relief Meetings and Pressure Relief Groups (not sure of the year this took place).

Since then, the PRG has continued to evolve in DA. Different names prevail in different parts of the country. Some old-timers, particularly in the New York area, continue to call them "pressure meetings". In other areas, people say "PRMs and PRGs". In the Washington DC and Upper Midwest areas, the favored term is now "P-Groups".

The content or format of pressure meetings has also evolved very differently in different parts of the country. Some areas are very focused on a strict format of numbers. Southern California puts out an extremely rigid and numerically-oriented format guide that leaves virtually no room for variation or special circumstance. The Southern California folks have pushed for years to have their guide adopted by national DA, but this has always been rejected because the way pressure meetings are done in Southern California is very different than elsewhere, and is alien to other parts of the country.

Boston is famous for its "dreaming" style of PRGs, and there are many other variations around the country.

In most parts of the country, the standard for a pressure group has remained a man and a woman, both with a minimum of two PRGs and 90 days of continuous solvency, although it's also understood that those rules can be bent when qualified people are not available. I'm not sure whether the "man and a woman" rule came over from GA, or originated somewhere along the line in DA.

For me personally, it's been an intriguing experience doing pressure meetings with people all over the country, and all over the world. The advent of low-cost long-distance calling and cell phones has meant in a huge increase in telephone PRMs. Ditto with PRMs conducted by e-mail or in Internet chat rooms. I've done them with debtors from Finland to Japan, and in every region of the country, and I've always learned new things and picked up new practices and techniques all along the way, which I've incorporated into my own style of giving PRMs.

Anyhow, that will give you some historical background. If you have any more questions, I'll certainly try to answer them.

Best, ~ Jan S., GSB Trustee

Editors note: *This article, History of Pressure Relief was an email sent to me as a response to my request to the WSO for history and information about PRG's. I believe Jan S. just sat down and wrote it for us and when I asked she gladly consented to my posting it on the Prosperity Times Web Edition.*

Stories about DA/BDA

Figures and Info on DA

From “Debtors Anonymous 5-Year Plan 2009-2014”, approved at 2009 World Services Conference:

- DA started in 1976
- By 1991, 300 meetings. By 2000, 425. From 2000-2008, growth has been somewhat flat – number of meetings consistently under 500.
- From 2005 international directory:
 - 467 registered meetings
 - Includes: 8 online, 7 phone, 48 international.
 - CA 87 groups, NY 58 – taken together, CA and NY comprise 35% of DA groups.
 - Annual income, 1998 vs. 2008:
 - Total income has doubled.
 - Income from groups decreased somewhat. What made up the increase: Income from lit: 24K to 81K. Income from individual contributions: 900 to 25K (huge increase)
 - 1998: 27% from lit, 53% from groups, 1% from individuals
 - 2008: 47% from lit, 25% from groups, 14% from individuals
 - As of 1993, only 13 pamphlets. Now, of 19 pamphlets on first page of 2009 order form, 14 of them were produced since 1999.
 - Since 1999: Sold 23,152 copies of “A Currency of Hope”.
 - Recent data:
 - 817,306 page views on website
 - 50 free downloads available
 - 21 registered phone groups
 - 8 registered internet groups

From DA website:

- 23 intergroups:
 - 4 in CA: NCDA, SCDA, Sac, SD
 - 2 in NY
 - 2 outside US: Toronto and UK
 - 1 for the telephone meetings (This intergroup was recently organized. It was a big step forward for the phone meetings to get together and create an intergroup.)
- 4 area GSR groups: NCDA, SCDA, NY and DC (DC area group not listed on website)

Some facts of interest:

- DA asks each group to re-register every year, to keep the list current. Go to main page of website and click

“Register your meeting”.

- Stated at 2009 WSC conference: If each member of DA donated \$23 per year to World Services (roughly \$2 per month), World Services would have enough money without having to use any income from lit sales.

Abbreviations: People are using PRG for Pressure Relief Group (the people), and PRM for Pressure Relief Meeting (the actual meeting).

International DA:

- Spanish language website now available: Go to world website, click “En Español”
- 2009 WSC: 3 GSRs attended from outside US: UK, Ireland, France
- DA in France:
 - Website: <http://www.debiteursanonymes.org/>
 - Website lists 15 meetings in France, additional meetings in Belgium, Italy, etc.
 - France sent its first GSR to the WSC this year. All 15 meetings pooled their resources to send her.
- DA in UK:
 - Website: <http://www.debtorsanonymous.org.uk>
 - “Contact us” has links to DA in various countries.
- DA in Australia & NZ:
 - Website: <http://www.debtorsanonymous.org.au/>
 - Aus & NZ: 8 meetings total, about the same number that we have in Oakland-Berkeley.

DA Literature

- 10 pieces of literature are in various stages of development, including:
 - DA 12x12
 - 12 Step Study Guide
 - Daily Meditation Book
 - Newcomer’s Welcome Booklet
 - 4 pamphlets for BDA
 - DA 12x12: Writer has been selected. (Book should be finished and available in 2-3 years.)
 - DA Basic Text (How It Works): Writer to be selected once resources are available.
 - Communicating with Creditors and Debt Repayment will be combined into one pamphlet.
- Sponsorship pamphlet is no longer published, but is available for free download from world website.

Thank you Michael for the great information!!!,
Editor
