# PROSPERITY TIMES

Northern California Debtors Anonymous Newsletter

Summer 2011

#### Editor's Note

We have decided to no longer include the Bay Area DA meeting list in the *PROSPERITY* TIMES. We ran into trouble in the last edition with inconsistencies between the printed list and the online version, so for the most up to date meeting list, go to www.ncdaweb.org and select the city of your choice. Downloadable PDF meeting lists are coming in the future. Intergroup apologizes for any inconvenience.

Thank you to all our wonderful contributors for sharing your experience, strength and hope on the subject of Vacations for this Summer 2011 issue. We are very grateful for all the submissions. Please keep writing! Each one of us in our DA community has something to say, so please consider writing for our next edition.

With DoDA Day approaching, the theme for our next issue will be Fellowship & Community, so please start thinking about contributing. Some questions to consider:

- How has fellowship in DA impacted your recovery?
- Have you participated in community-wide events such as DoDA Day, Winter Lights, or other conferences? If, so describe some highlights and some reflections of your participation in such events?
- If you haven't participated, why not? Do you plan to?
- Reflect on your progress in the program since last year's DoDA Day.
- What are other types of fellowship you engage in?
- Is there something else you'd rather write about? Do it!

Let's hear about your plans for recovery and community!

to us by Saturday, October 1, 2011. Send us an email:

Please have your submissions

# SAVE THE DATE: DoDA Day Saturday, October 22, 2011

DoDA Day is one of two annual, community-wide events put on by Northern California DA Intergroup (Winter Lights being the second). DoDA Day is a day of immersion into the DA program and an opportunity to participate in the community of which we are all a part. Intergroup is planning a wonderful day for all of us. Mark your calendars.

> Saturday, October 22, 2011 Seven Hills Conference Center San Francisco State University San Francisco, CA 94132

We need volunteers! Please talk to your Intergroup Representative to help with preparation or on the day of the event. Check www.ncdaweb.org for more information.

#### Vacations in DA: A Brief Editorial

The stories included in this edition of the PROSPERITY TIMES are truly inspirational. Members have used the tools of DA, such as PRGs, Sponsorship, the Steps, and Spending Plans to realize their travel goals and live their visions.

The topic of this newsletter has been a personal blessing: it has allowed me to face my deprivation and given me the opportunity to pray for a new perspective on caring for myself in recovery. Selfcare is an area where I now invite my Higher Power into my life and ask to have my thinking made entirely new.

Pre-DA, I would travel spontaneously, charging a plane ticket to some destination, figuring out the details upon arrival or just before departure. As in most areas of my life, I conducted travel in vagueness. I thought my spontaneity was a choice, reflective of my personality, but in reality it was a strategy I used to avoid planning, for it was in planning that I was confronted with my deep-seated belief that I was unworthy of travel, and that vacations were indulgent luxuries, unavailable to a person like me: an underearner who didn't deserve to take time off to relax or enjoy life.

Thanks to DA and the 12 Steps, I am facing this belief and recognizing that planned travel is a wonderful gift that I can give myself. DA is a program of self-care, and traveling with money I have saved and with a spending plan is a way I can practice caring for myself. ~ Editor

# A New Appreciation of Vacation

My addict didn't believe in vacations. The only way I could do anything like a vacation was to basically burn out at my current job and then take months off doing nothing or traveling, trying to find my next calling, i.e., the place I would burn out at next. I remember telling friends that I didn't take vacations because all I would think about was that the vacation would be over too soon, and that attitude killed the fun of it all.

Yes, the only way for me to have a vacation was to have an undetermined amount of time off. I didn't want to hear otherwise, because I had made up my mind. I thought I was brilliant!

DA gave me a new way of thinking, and I've since taken my first legitimate vacation. Ok, it took me 2 years, but I got here (progress not perfection), I can honestly say I didn't dread the end of the vacation like I always thought I would. Thanks to DA I was able to be present with myself and with my partner. I enjoyed the time we had together without fear of temporal scarcity (i.e. the end of the vacation). As a matter of fact, when the time came to pack up and head back to my non-vacation life, I was ready and even excited to get back to my routine, my work, and everything else that before DA probably would have seemed like toil.

Thanks to DA I was able to move past my addict-y black and white thinking and achieve a more sustainable and realistic way of life. The best part is that it's not a hardship. Quite the opposite: I've been able to appreciate and enjoy every bit of it, plus there are more and more bits to enjoy everyday! ~ N.

editor.prosperitytimes@gmail.com

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# Taking Vacations the DA Way

I define a vacation as anything that I do for fun that's spent away from my usual routine of work and chores. A vacation can be small, such as a day trip for a picnic and nature walk to a nearby park, or it can be a weeklong cruise to a place that I've never been before.

Before I came to DA, I spent thoughtlessly on vacations and trips. I was incredibly vague about how much they cost. The prices of hotels, airline tickets and restaurant meals drifted into my brain and right back out. I went where I wanted, when I wanted.

But all of this came to a screeching halt in late 2009 after my husband and I had lost most of our income; still, I continued to spend money mindlessly- particularly on those things that didn't meet our basic needs. He came to me one day and said that we wouldn't be able to go on the cruise we had planned for our 20th wedding anniversary because we couldn't afford it. Reality came crashing in, and in February of 2010 I came to my first DA meeting.

Because I knew the power of the Twelve Steps, I embraced the DA program right away. I listened to old timers, I started recording my numbers and I got a sponsor and Pressure Relief Group.

As I worked the program, the program worked me, and miracles started to flow in. Nowadays I have regular PRGs, I work the steps and use the other tools on a regular basis. I have not debted since that first month in DA, and I even have an accrual account for

vacations. As a result, this last June my husband and I went on an amazing (fully paid for) cruise to Canada.

The most valuable thing I've learned in DA is that it's important for me to meet my needs. This is especially true on a trip. First, my expenses need to fit in my overall spending plan. I've found it helpful to have a spending plan for each vacation trip, whether it's a day trip or a couple of weeks away from home. I always discuss my trips with my PRG. In making this spending plan, I need to take all expenses into account- even unusual items, such as small souvenirs or postage for postcards.

When I'm away from my home environment, I need to make sure I have reliable transportation, nutritious food, appropriate clothes, and a comfortable place to sleep. And as a debtor, it's really important for me to be mindful and to plan ahead of time for vacation activities that don't involve shopping. These days, I would much rather go sightseeing to historical places, or explore new areas. I express this to my travel companions.

Once I have planned for these needs within my spending plan, I can enjoy my time off, have fun, and make happy memories. Afterwards, I return to my regular blessed life, and I thank my Higher Power for my trip, knowing that I haven't spent money that I can't afford. I can then continue to work towards more recovery and appreciate my happy, joyous and free life.  $\sim$  Laura T.

# A Small Vacation that's Opening the Doors to Abundance

I'm brand new to DA. My financial life is a wreck, my central nervous system is wracked with fear and powerlessness, but instead of completely giving into the panic, I'm working the Steps, using the Tools, and calling my Sponsor.

The other morning my Sponsor asked me when my last vacation was, to which I replied, "five years or more." She then told me to take at least a two-day vacation within the next 60 days, to which I thought, "Yeah, right — I'm broke!" My Sponsor must have picked up on my mood, because she directed me to do the most astounding thing... she told me to start a general savings account and a special account for vacations by using two envelopes, putting one dollar in each per week. And she didn't stop there! She then told me that when I reach \$26.00 in each envelope that I should open two interest-bearing accounts and deposit \$25.00 in each of them. Additionally, I was to put a dollar in each envelope until I had another \$25.00 to transfer to each saving account, and keep going.

Well, much to my surprise, I followed my Sponsor's direction! (I even recorded the deposits in my log). It's been five weeks, and just seeing those dollar bills accumulating makes me feel hopeful about my financial future. What's even more remarkable is the turnaround in my thinking from, "there's no way, I'm broke," to experiencing my mind's expansion into more abundance. With the success of my savings envelopes, I have realized that my worldview is one of scarcity, so much so that I wouldn't have even tried to create a vacation savings if my Sponsor hadn't urged me. It later came to my attention that my Higher Power ("HP" or "God") was not withholding from me; in fact, HP would be thrilled for me to have some zeros behind those single digits!

Regarding the two-day vacation, which I initially thought was impossible,.. I'm now clearing out my storage and having a garage sale to save for it. It may just be a driving trip to a motel up the coast, but I'm looking forward to it, and I'm doing it debt free. My mind has opened-up to the possibility that life can be fun. Every single day, I need to insist on having some fun (even if it's just five minutes of pure silliness). I want to thank my Sponsor for her guidance and kind words that have lifted my spirits and set me on the path, so thank you, Lynda R!  $\sim \textit{Anonymous}$ 

"We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a non-debting member of DA who guides us through the 12 Steps and shares his or her own experience, strength and hope. We sponsor others to maintain our own recovery." ~ From the Tools Leaflet

For more DA stories and information from NCDA Intergroup, visit

#### www.ncdaweb.com

Contribute to the

PROSPERITY TIMES

editor.prosperitytimes@gmail.com

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# Paying off Debts and Taking my Dream Vacation

For most of my life, I was able to earn enough to cover day-to-day expenses; credit was for emergencies and other unusual circumstances. I'd start out vacations with a budget and do fairly well, until some excuse would arise to pull out the card...and then I'd resent having to pay it off later.

I'd almost always run some sort of balance on my credit card, until some 10 years ago I found myself owing \$33,000 on it. I had a low-paying job, and no way to pay it off without living on bread and water. I was finding myself trying to cut expenses, and a vacation was at the bottom of my list, to say the least.

During this time I was introduced to DA. Soon after I joined, I got a sponsor and a PRG, started working the steps, and did service. Gradually life opened up, and the pressure lessened.

As I was growing in the program, a family I knew sold a small condominium in my area and moved to a large house in the mountains of North Carolina. They needed someone to drive their truck cross-country, and asked me to do it. For the first time in years I was able to take what felt like a vacation. I had a chance to swim the Colorado and Rio Grande rivers, climb through Zuñi pueblos and Mammoth caves, and hike through the Great Smokey Mountains National Parks.

## PRG Rx: Go to Europe

Recently I came to DA after flirting with it for a few years here and there. My life was unmanageable in that I felt that I was under earning, and I was seeking a solution from the 12 steps that I knew from other programs would bring me healing, peace, and the ability to move forward into more abundance.

Around this same time a family member generously gave me a lump sum of money. I had never received an amount like this before, and wondered what to do with it. My immediate thought was to pay off debt, save, be frugal, and hang on for dear life since it felt like it was the only money I was ever going to get.

Soon after, I had a PRG, and one of my PRG people said to me, "If you could do anything you wanted with that money tomorrow- and I mean anything- what would that be?" Travel was the first thing that came to mind. "I would travel to Europe," I replied. He then said to me, "Then your PRG action is to go to Europe within the next three weeks."

I was shocked. It seemed so impractical. I need to save, keep looking for more writing work, and build my own business that I was intending to create. But his response was to take the money, live my vision, and let my higher power do the rest. I had been thinking about starting my own personal styling business in addition to other things that I had been doing, and going to Paris would be a great opportunity to be exposed to the fashion world. I also hadn't had a vacation or travelled in a long time, and I was due for an adventure.

I was scared to take the plunge, but when I did, the universe responded and things fell into place. I had an affordable place to stay, and friends of mine offered to give me some contact info of people in Paris who were in the fashion world. While in Paris, I ended up having a vacation where I took in the sights, while talking to people in the area that I was intending to get into. It was sort of a "working vacation." And it worked.

After a few years in the program, I was able to pay my debts off. What now? That effort gave my life structure and purpose. I felt lost without my debt. I did vision work, and a big trip kept coming to mind. But that was impossible! How dare I go away and leave my familiar security and responsibilities? But life was getting smaller, as was my small inheritance, so I had to take action.

Finally, I took the plunge. I am writing now from Rio de Janeiro, and after I that I will take a trip to Corcovado. Three days ago I was at Iguazu Falls, the most magnificent display of water in motion I've ever seen. And in a week I'll hop across the ocean to South Africa where I'll work my way around the world. As my vision is manifesting as we speak, I feel so grateful, because I would never have been able to do this without the encouragement and support of DA.

I have seen many marvelous things, but have had to make choices and skip some things as well. I have a spending plan to guide me that's not too strict and that keeps in check the realities of life. I have been able to get here from Mexico City in almost three months without debting, and all signs show that I'll be well within my spending plan when I return home. Thank you, DA!  $\sim \textit{David F.}$ 

What I realized more than anything was to expand my comfort zone, take a calculated risk and open up to the abundance that I had received in this money. It challenged my thinking, and gave me a framework and an experience to draw upon, where I felt my higher power working in my life, helping me to know it's an abundant universe. I still have my work cut out for me in taking more action towards my vision, but I feel now that I've been taking PRG actions to heart, and letting the universe do the rest, my life, my thinking and my capacity for abundance are getting bigger. For this, I am truly grateful.  $\sim$  Anonymous.

#### **Group Donations**

It is suggested that each group, after meeting its own needs and establishing a prudent reserve, send a 7<sup>th</sup> Tradition donation:

45% to local Intergroup

NCDA Intergroup PO Box 423058 San Francisco, CA 94142

• 45% to Gen. Service Office

DA-GSB PO Box 92088 Needham, MA 02492

10% to Gen. Service Rep

NorCal DA GSR PO Box 423136 San Francisco, CA 94142 Page 4 of 4 Prosperity Times

### **Poetry**

HP's Way Works (if you work it!)

HP'S strength will carry the day. So why would one choose another way? The choices are clear and HP'S comfort so near...

Why would one rather debt or drink?
Why would one rather buy another sink?
Why would one rather have clutter to heave?
When one could trust and then believe.

What is the story and why would folks do it? The answer may be that we need more HP spirit.

We receive HP spirit if we work to stay humble. Because we know another purchase would make us crumble.

So why would one debt to later regret? Live "out of the moment" and soon forget? We wouldn't, we're fellows with a new willingness. We trust and we love You. You are our best bet.

You are our Higher Power ...by minute...by hour.

Your love can transform our recovery. We want it, we pray and eventually ... We thank You for waiting so patiently.

You are our Higher Power. We surrender to You. May Your way be HIGH way. The tried and the true.

Thank You for the reminder to pray-Humbly for the HP way.... And for making this another solvent day.

~ Marcia S.

How Angels Take Time Off

Angels are required to take vacations A minimum of three times each year.

They sleep on cliffs in Africa, visit gargoyles on top of churches in Europe, and except for the most wild angels most get to New Zealand to have their wings manicured he cuts out the broken feathers. It takes three hours. This is very important because

Earth pushes hard on angels with love and other general inconsistencies.

Earth is the same on people: a hard pusher.

I have a tender, private belief that the world is harder on angels than it is on people. But even those times we call "unsuccessful" we're like the angels:

We are trying to be diligent about grace. So we are just like them: big fans of rest.

~ Honesty C.

#### NorCal GSR Thanks You for Your Group's Generosity

Donation \$
Group Number
Group Day, Time, and Name
Send your contributions to:
NorCal DA GSR
PO Box 423136
San Francisco, CA 94142
Contributions will be listed in the next PROSPERITY TIMES

THANK YOU! Your group's donations help GSRs who need additional funding to go to the World Service Conference. This year's World Conference is in Detroit from August 17-21, 2011. Thank you to all our delegates who do service at this level.

The following meetings have donated to NorCal GSR since January 2011 (through July 2011):

- Santa Rosa, Monday, 6:30, Open Visions Meeting, \$17.75
- Santa Rosa, Saturday, 10:30, Open Discussion, \$60.24
- San Francisco, Saturday, 10:00, Varied Format, \$10.00
- Menlo Park, Tuesday, 12 Noon, BDA, \$27.31
- Mountain View, Sunday, 6:00, DA, \$4.06
- Corte Madera, Thursday, 12 Noon, BDA, \$423.47
- San Jose, Thursday, 7:00, Open Discussion, \$15.00
- Walnut Creek, Thursday, 7:00, BDA Accepting Abundance & Prosperity, \$26.00
- San Francisco, Tuesday, 6:00, Steps and Traditions, \$17.00
- San Anselmo, Tuesday, 7:00, DA, \$48.30
- Walnut Creek, Wednesday, 6:30, Back to Basics, \$30.00
- San Francisco, Sunday, 6:00, Open Meeting, \$45.00
- San Francisco, Wednesday, 12 Noon, BDA, \$10.00
- Oakland, Tuesday, 7:30, Oldtimers Focusing on the Solutions, \$25.48
- Burlingame, Friday, 7:00, DA, \$10.00
- Palo Alto, Tuesday, 7:00, Focus on PRG's, \$18.80
- San Francisco, Wednesday, 7:00, Recovery from Underearning & Living Our Visions, \$12.94
- San Francisco, Friday, 12 Noon, Solvency Meeting, \$10.54
- Norcal GSR, Saturday, 10:15, Monthly GSR Meeting, \$113.00
- San Francisco, Friday, 6:00, Steps and Traditions, \$49.05

The NorCal GSR meets the second Saturday of each month at the Main Branch of the San Francisco Public Library in the 3<sup>rd</sup> floor conference room from 10:15-12pm. If you are interested in attending the meeting or becoming a GSR, we invite you to come to our monthly meeting. Thank you very much for supporting the NorCal GSR.

NorCal DA GSR would like to remind you to register your meeting each year with the World Service Office:

Email: office@debtorsanonymous.org Phone: 800-421-2383 (US Only) Other: +1 781-453-2743