# Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

January - March 2007

#### WINTER LIGHTS

Winter Lights is one of two major events produced by the Northern California DA Intergroup. Whereas DoDA Day focuses on the practical aspects of the program, Winter Lights centers around the spiritual. Come renew your connection to your Higher Power.

When: Sunday, February 11, 2007

**Time:** 12 noon to 5:30pm Registration begins at 11:30am

**Where:** Jack London Aquatic Center 115 Embarcadero, Oakland

**Suggested Donation:** \$20 at the door. \$15 if you pre-register by January 31. No one will be turned away for lack of funds.

There is abundant parking, but car pooling or public transport may be helpful. The Aquatic Center is within walking distance of BART.

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







## Help make the day a success by volunteering

Winter Lights is put on by the membership of DA for the membership of DA.

Volunteers are needed in many different areas. Help to set up, decorate, make and/or put up signs, sell literature, collect donations, aid with name tags and (last but not least!) clean up after the event.

Contact the Volunteer Coordinator at: events@ncdaweb.org
Your service will be much appreciated.

#### "Quote Unquote"

"Working the Steps freed us from a life based on illusion. Our new way of life has brought us financial, emotional, and spiritual healing."

-The Twelve Steps of D.A. Brochure: Introduction

"When we admitted our powerlessness and the unmanageability of our lives in Step One, we opened the door to recovery..."

-The Twelve Steps of D.A. Brochure: Step One

"...the rewards of giving service are truly beyond measure...Every contribution we make with an open heart is another step in the right direction."

-The D.A. Service Brochure

#### DREAM BUILDING 2007

"Come in with a vision and leave with a plan!"

This workshop is designed for you if:

- you own, or would like to start, your own business;
- you manage, or would like to establish, a non-profit organization;
- you are contemplating a major creative endeavor.

Breakouts into small focus groups will help you clarify your goals.

SATURDAY, MARCH 3, 2007 11:30 A.M. - 5:00 P.M.

ADMISSION: \$25 LOCATION TO BE ANNOUNCED

for more information: www.DreamBuilding2007.net

A fund raiser for the Oakland Wednesday night Business DA GSR

### New Beginnings

#### Living in Gratitude

I had been living my life one day at a time, never quite seeing the whole picture, and feeling overwhelmed with some of the difficult situations and frustrating experiences that life brought to me.

The big shift, a new beginning, happened when I looked at these experiences in retrospect. I was suddenly aware that although difficult to deal with at the time, my Higher Power was guiding the events to help me learn an important lesson or take a path that I otherwise would not have taken. I can now look at many difficulties with thanks and gratitude.

I first noticed this when I went to my studio and the limited parking spaces in front of the building were filled. I was forced to park down the street and walk past unappealing buildings. One day when I parked down the street, I discovered that if I went a slightly different way, I could walk through a beautiful park and over a charming bridge spanning a brook. How did I not see this before? Then, to emphasize the benefit of not getting a closer parking spot, I discovered another way through a gate, down a winding brick path beside a stream lined with beautiful flowers. One day a humming bird sipped from a flower about a foot in front of me. I could have (if I was quick enough and the little guy tolerant enough!) reached out and stroked it! I would have missed these magical moments if I had remained in the perception that I was forced to walk an ugly path. This caused me to look at other parts of my life from a new angle.

Divorce took me out of a situation of subtle emotional abuse that over the years had eroded my self-esteem. I am stronger than ever. I have two children who I adore and who enhance my life. Thank you.

Breast Cancer was caught early. Family, friends and members of DA stepped up to help, encourage and give support. I learned to ask for help. I learned that others felt good about helping. Thank you.

I often find myself saying a silent "Thank you". Car breaks down, and I am forced to walk and strengthen my endurance. Thank you. Bus comes right away. Thank you. Have to wait for the bus and while waiting notice the beautiful sunset, amazing cloud formation, or feel the breeze brush against my face like a little kiss. Thank you. See - it can work either way!

Living a life filled with thanks and gratitude has shifted my perceptions and created a feeling of joy and abundance. Thank you for DA. Thank you. *-Janet* 

#### **Every day is a New Beginning**

I attended my first meeting on July 10, 2003. A vivid memory was the Jaguar dealership nearby. There was a shortage of recovery. I fired my sponsor. My PRG was a disaster. But a meeting was a meeting and DA marked my leap of faith. Afterwards, I picked up my mom and took her for lunch, and we spent Saturday afternoons together.

My mom died the following year. Those early memories of DA and Saturday afternoons with my mom are special. \$900K of my \$1.3MIL debt is to her estate -- a by-product of embezzling \$420K. That my mother could forgive me is proof enough of the miracle of forgiveness. There is no soul on this planet I cannot forgive.

DA marked a new chapter in my life. I remain \$1.3 million in debt. But there is one difference --- my awareness of DA which instills serenity, acceptance and courage.

Despite my debt, I paid off \$140K in 2006. Thus, \$1.3MIL would be higher if not for DA. When I moved here in 2004, I found it interesting that another Jaguar dealership is located adjacent to a meeting I attend. But I harbor no desire to drive off in a Jaguar.

For many months after my leased SUV was repossessed, I scurried around the Bay Area on bus, Bart, bicycle and by foot. Then a few months ago, I put down \$2K and bought a mini-SUV. Arguably an excess, but because of DA, I feel the purchase is sober. And the fact is, the loan is secured, and I haven't missed a scheduled payment—only fifty-seven more to go!

In DA I haven't discovered the holy grail for prosperity, but I have discovered a new beginning—A new beginning marked by honesty, integrity, good deeds, service, meetings, PRGs and empathy. Every day is a new beginning!

-Rick

#### Out of the Past...Into the Present

Being in DA for 21 years/BDA for 19, I know that my purpose is Service. I go to meetings, don't debt no matter what, do service, don't under earn, have regular PRG'S, pray and meditate daily. I work hard, taking daily income producing actions, pray for God's will for me and my business, know that God's Will is revealed thru taking the actions, and I ask for help.

I was not reaching my Visions: personal/business no matter how many Wish Lists/Treasure Maps/ Positive Affirmations I made until I understood and accepted that I was a compulsive under earner: that my compulsion to under earn was the deeper aspect of my addiction to staying small - to protecting myself so I wouldn't be punished for doing well.

I was really scared because I wanted to and needed to change in every aspect of my life and work: emotional, physical, psychological, spiritual and financial.

Suddenly everything made sense -I wasn't and had never been 'crazy' or a 'bad person!' I was simply, painfully fulfilling my addictive family's expectation for me to fail.

I realized that I could be at liberty to Prosper and embrace Abundance when I integrated every aspect of my life and work to feel Safe first and then Prosper. Taking care of and releasing my past, comforting my Inner Kids, I trusted that God would provide me with everything that was coming to me as a Child of God when he knew I was ready emotionally to manage God's Grace. Every day I ask my Higher Power/God to please - Keep Lifting Me Up.

The Thursday night under earning meeting in New York in Greenwich Village inspired me, and I could feel its power so I started a new DA meeting in Nov. 2003 to focus on healing from under earning. I had finally surrendered to the DA tool of Collateralized Loans. For most of my life, even with having received international acclaim as a respected artist, I still did not value myself or the wonderful career God had given me nor its Financial Worth. I kept thinking/feeling 'I didn't have enough cash so - I had to debt" This was not true. I owned things: jewelry, Art, clothes, books that had monetary value, and I was able to allow myself to utilize my things for Collateralized Loans

in order to not debt one bill – one day at a time. This tool still helps me stay financially solvent and emotionally sober in my personal life and business. Slowly I began to respect, acknowledge and value myself, my work and my time and come to know my own Worth. I am now able to feel more love, more compassion for myself and my journey. I am able to, one day at a time - commit to Prospering and embracing Abundance in all areas of my life. I am no longer willing to live in any form of deprivation. I now work my program around this new willingness. Thank God for DA & BDA.

-Ann M.

See the family money topics handout at Berkeley's Wednesday Night Meeting Embracing Abundance: Healing Under Earning Epworth United Methodist Church 1953 Hopkins Street 6-7:15pm

#### What a Concept!

Although I have not debted for a long time, I still live hand-to-mouth on occasion. In the old days (before DA), I felt secure if I had food in the pantry and gas in my car. Then, I knew I could make it through the week until payday.

Now, I have learned to keep a prudent reserve. I do it because it puts me in too much fear to walk the tightrope without a net under me. What a great feeling of security to have money in the bank!

I do my numbers religiously - indeed, it has become a sort of compulsion, but a good one. Sometimes, I "fall off the wagon," so to speak, toward the tail end of my pay period, but my spending plans never make me feel deprived.

Clarity is infinitely preferable to terminal vagueness. I remember when I used to go shopping on Saturdays (as a form of entertainment), and since I never carried the balance in my checking account, I had no idea until I got home that I had just spent money I didn't have. (Oops.) But it would've been much too scary to find that out at the outset: I would have had to give up my shopping trip, and what a shame! These days, I only go shopping when there's something specific I need. What a concept!

- Jan

#### Northern California Debtor's Anonymous 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 to deal with issues of concern to the groups in the region. The Intergroup publishes this quarterly newsletter and produces two major events a year, DoDA Day and Winter Lights.



If your group does not yet have a Intergroup representative, we encourage you to send one to participate at this regional level. It is a great way to serve your meeting, the membership of DA in Northern California and to strengthen recovery.

All DA members are welcome to attend Intergroup meetings even if not an "official" representative. There are some service positions at the Intergroup level that can be filled by a non-representative.



NCDA Intergroup meets on the fourth Saturday of each month from 10:15am to 12:45pm 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.

#### 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 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

#### Please check the meeting listings

The information about many groups has changed since the last publication. If your group's listing is incorrect, please send the correct information to:

#### registrar@ncdaweb.org

It will be updated quickly on the website and will also be updated for the next publication of the Prosperity Times. The website will have the most recent and updated listings.

It is also important to have a contact number for your group so that new members will be able to get the latest, most accurate information and be encouraged to take the first step toward their recovery.

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I think that our Higher Power opens doors of opportunity for us all the time. But two things must happen.

1. We must recognize that the door is open and

2. We must choose to walk through.

#### **Submission Guidelines**

Prosperity Times welcomes your personal story of experience, strength and hope. The next issue's theme is about the magic that happens as a member of DA, the "Iwould-never-in-a-million-years-have-quessed-this-couldhappen" moments you have experienced.

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

#### registrar@ncdaweb.org

or mail to:

NCDA P.O. Box 31224 San Francisco, CA 94131 Attn: Prosperity Times, Editor Submissions must be received by March 1.

