

# Prosperity Times

Northern California Debtors Anonymous Newsletter and Meeting List

July - September 2006

## DODA Day: Hope in Action

*A Report from a Member of Intergroup*

I am excited about the upcoming DoDA Day event at San Francisco State University. Last year I made a commitment to come to DoDA Day no matter what. I came alone and was very fretful about not knowing anyone and almost backed out at the last minute. Once I got in the door, I was greeted with warmth and hospitality. I immediately felt at home.

The day was abundant, from multiple topic meetings and wonderful DA speakers to Treasure mapping workshops. The conference was a breath of fresh air and after so much healthy recovery, I immediately knew I had to deepen my commitment to DA.

As an Artist in recovery, the Treasure mapping workshops that went on throughout the day were especially helpful. Building a new and solvent vision is what I am learning in DA. Becoming an active member of the fellowship, working with my sponsor and now a new member of Intergroup, I have found that my first DoDA Day was hope in action. The hope, hospitality and recovery I found at DoDA Day bolstered my ability to work my own program and be of service to others.

Today I am helping to organize this year's DoDA Day Conference as a member of Intergroup. Events such as DoDA Day and Winter Lights would not be possible without the love, hope, and service that comes from all DA members. Many DA members volunteer to make our conferences successful.

We truly can do together what we could not do alone. This year, Intergroup voted to donate \$1000.00 from the general service fund to World Service to celebrate DA's 30th anniversary. This donation would not have been possible without local meeting contributions. Bay Area groups that have donated to Intergroup this year include several meetings in San Francisco, as well as meetings in Walnut Creek, Corta Madera, Oakland, Berkeley, San Rafael, Mountain View and Menlo Park. This is truly hope in action. Congratulations! See you all at DoDA day!

## the lowdown on DODA DAY...

DoDA Day will be held Saturday September 9, 9:30 a.m. to 4:00 p.m. at the Seven Hills Conference Center, San Francisco State University. The day will include PRG's, Workshops, Treasure Mapping, and personal sharing. Newcomers are welcome. To volunteer and for information call Sherrin at 510.654.7674. Pre-register by 9/1, the cost is \$15.00. Registration at the door is \$20.00. Parking in the lot is \$5 (all day). Download the flier and directions at [www.ncdaweb.org](http://www.ncdaweb.org). No one turned away for lack of funds.

## "Quote Unquote"

We who were victims of low self-esteem have recognized a Higher Power when, with the help of our Pressure Relief Group, we started to make a true estimation of ourselves. We detected the hand of a Higher Power as our old attitude of self-deprivation was replaced by one of prosperity.

*-In the Secretary's program for San Rafael's Tuesday night DA meeting*

We learned we deserved and could afford to take care of ourselves. For some, this meant taking vacations, getting massages, dining at nice restaurants, or taking up hobbies or creative projects. We stopped feeling guilty for nourishing ourselves in appropriate ways.

*-Underearning Pamphlet*

The principles of the program helped me feel worthy inwardly. It was not a question of how much money I spent on myself, but how much energy and time I spent with myself.

*-A Currency of Hope*

## Meeting Spotlight

Do you find it hard to keep up with your numbers? Do you procrastinate with your paperwork? Want some support? Check out the Footwork & Fellowship meeting in Berkeley, Friday evenings 6:30-8:30 p.m. and Saturdays, 9:00-11:00 a.m. Step writing, record keeping, opening mail, sorting papers. Have normal discussions about money and enjoy the support of D.A.!

## MEMBERS SPEAK on SELF ESTEEM!

*In my own spiritual journey, I spent many years developing addictions that I couldn't control. For a time, they helped me feel sort of good, so I didn't notice how bad I was really feeling. Eventually this stopped working, and I just felt bad, even when I was "high." It finally came to the day when I felt so bad I could not imagine one more day of living inside my own skin, and just wanted it all to stop. That was the day I begged God to take this life away—anything to stop the self-loathing and bitterness. On that day, I was led to a 12-step meeting, where, over time, I let go of first one, and then other major addictive behaviors. A few years after I got sober, I was brought to a terrible "bottom" again, this time because of unbelievable pain over my inability to earn enough to live on. As I was sliding down the slippery slope of financial unmanageability, I acted out wildly, using credit cards to buy things I didn't need, buying things with no sense of what obligations I truly had, and always going around in a kind of vague stupor about what my financial situation actually was. I got into the habit of shopping or buying or charging when I was emotionally strung out, to soothe my soul and calm myself. I thought "retail therapy" was a cute idea and perfectly legitimate.*

*Eventually, I came to Debtor's Anonymous, where I learned I was powerless over debting, underearning, overspending, and self-depriving behaviors. DA, for me, is the biggest challenge of all my recoveries and the most rewarding when I work it. It is revealing God to me constantly in the least moment of my everyday life. It affects my relationships, not just with money and commerce, but also with my own deepest, beloved self. It shows me my main ministry these days, what it is I must transmit to those around me, as I cannot sit still for people who shame or blame themselves, or believe they have failed when they do things imperfectly, or turns away from their own precious selves in self-loathing. And believe me, people can really go into these dark places over money problems! We say, semi-jokingly, that a compulsive debtor is someone who is behind on her taxes and hasn't been to the dentist in a year or two. I learned that all of these behaviors took me away from love. How I was acting was not loving to myself and limited my ability to love anyone else. And most of all, it clogged the channels of God's love for me.*

*-Lizzie*

•••••  
• Recently, a friend came over to my house, went through my closets and we tossed away all the clothes that  
• didn't make me feel terrific. She asked me, "How do you want to feel in your clothes?" I responded, "Sexy, sleek,  
• polished." So we tossed every piece of clothing that didn't make me feel sexy, sleek, or polished. We kept any  
• item that had at least one of those qualities. My next task was to stand in front of my closet everyday and ask  
• myself, "What can I not wait to wear?" What a difference that has made! I realized that I had been self-depriving  
• myself of my own clothes that were just sitting unworn in my closet! Allowing myself to wear my "nice" clothes  
• has given me a great feeling of abundance, in addition to self-confidence. I've started wearing jewelry and my  
• best shoes, no longer saving them for "special" occasions. Special is right here, right now. This moment is special  
• and I am committed to honoring it.

• -Amy

•••••  
When I came into DA, I didn't know how to go about being in the real world in a powerful way. I was in academia and part of being an academic is working really hard but not having to handle the details of everyday life. There's a sense of self-inflation in a rarefied world. I thought I was a powerful person, but how could I be without the practical foundation? I fooled myself. It was easy to escape what I considered the banal responsibilities that are necessary for most people to live. Although I had goals and challenges, and achieved much, prolonging my status as a student enabled me to avoid getting the first job out of college where I would have to compete with other people. It habituated me to underearning, deprivation and debting. I was in my vision but it was shaky because there was no financial stability. My power was actually quite circumscribed by my own design. What the program has given me is the opportunity to enter the real world with humility and gratitude. I got a regular job. Through doing the steps I realized that working in the world moves life forward and is personally empowering. Working has enabled me to slowly move beyond survival mode and step towards my vision in a grounded and confident manner. The program has provided both the tools to anchor me and a path to establish myself in a much bigger world. All with greater ease and grace.

-V

My sponsor once told me that my self esteem would improve from doing esteemable acts. Paying bills on time, keeping my checkbook balanced, keeping track of my numbers, establishing healthy boundaries with people around money—those are all things that, when done on a regular basis in a consistent way, improve my sense of self. The daily practice of taking care of my finances also helps my recovery with my two core issues—deprivation and compulsive underearning. DA has definitely helped me decrease the chaos in my life. Doing my numbers and fulfilling other basic obligations gives me a sense of accomplishment and makes me feel like I am not just a flakey “art person.” I feel like I’m part of the human race. I have also learned to appreciate that I have the capacity for change. When I started the program people told me, “Do the steps and your life will change.” I still have vagueness with my numbers sometimes. When I get behind, I just remember that I have to start with where I am at today. Change takes patience and patience is what I am learning now. If I can learn patience with myself and learn how to handle myself in my setbacks, I can bring those lessons into my relationships with other people and all the rest of my life.

-Bridget

*I have noticed this paradox lately—feeling that I’m not doing “what I want to do.” For example, going shopping and spending money, as opposed to sticking to my spending plan and waiting for the appropriate time when I have the money and have agreed to spend it in that way. On the surface this seems like I’m “not allowing myself to do what I want to do.” Yet without the structure and support of the 12-step programs, I would be off shopping, and I would probably have no money, no job, and no place to live. With the discipline of DA that I have been slowly embracing, I realize that I can wait to buy those things. I will feel better if I have the money in the bank before spending it. The paradox is that what I really want to do is not go shopping. The things I really want to do are buy groceries, write in my journal, read a novel, do yoga. There are a whole slew of things I manage to not allow myself to do. What if I set aside some time each week to do some chores and some mending? What if I set aside some time every week to do yoga and some reading? I feel like my spirit starts to breathe just imagining these things. What am I so busy doing that I don’t have time for myself and my true passions? I want to do things that honor my true abilities and give me a chance to live my life to the fullest. Not squander my life on momentary impulses.*

-Elizabeth

*I have an ingrained belief system that doesn’t help my recovery. It’s something from my father’s life that still seeps into how I think about my own life sometimes. The love of my father’s life was the family farm. At some point in his late teens, his parents made the decision to give the farm to my dad’s older brother. This decision devastated my father and he never recovered. He carried the pain, resentment and grief to his death. What I notice is that I often have thoughts such as, “What’s the point? Why expend any energy? It’s all hopeless.” I have to consciously remember that my efforts aren’t futile, that God is my employer and that I DO have something to offer the world. I don’t know exactly what God’s lesson for my father was, I can only focus on my own life. Last night at the DA meeting, someone shared about how the world isn’t served when we remain “small.” That made an impression on me. When I’m in my fullness and wholeness, that’s when I’m being of most service in this world. When my Dad died, he told me that what he was leaving me, his “legacy” to me, was a strong heart. He told me, “I want to leave you with strong heart. You can use that love in your heart to create in the world and to do what you want to do, but you will have a strong, strong heart.” When I start feeling small and discouraged, I just have to remember that a strong heart is what I am here to offer.*

-P

• The primary issue that underlies both my debting and underearning is low self-esteem. I notice, for example, •  
• how I time debt with myself, not putting in the effort to schedule my time so that I expend energy in ways •  
• that would expand myself, my ilfe, and my earning capacity. And even when I do schedule my time, I let it get •  
• sucked away playing on the internet or talking on the phone. These are behaviors that come from low self- •  
• esteem and I am committed to changing them. •

• -Diana •

the world doesn’t gain . . .

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 July 22nd.

**Joining Intergroup is a great way to 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 7<sup>th</sup> 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!**

#### **PRG Marathon!**

Saturday August 12, Noon to 5 p.m.  
at Peace Lutheran Church, Mill Valley  
A GSR fundraiser sponsored by  
Novato Friday evening BDA meeting  
Call Tom at 415.435.6373 for info.

## **My Recovery**

*I was walking downtown the other day and was asked by a young activist if I had a minute to help the world's global warming problem. I listened to her talk and fully supported her cause, yet when she asked me to give money, I resisted. "I need to check with someone from DA before I do," I thought. I wondered if I had enough money for it and remembered my PRG telling me to reduce my contributions. I told her I would have to take home the brochure and think about it before I committed. I walked away feeling like a "good DAer." As I continued toward my destination, I realized that I was intending to buy a skirt at a clothing store that cost approximately \$32. I instantly saw the discrepancy in my behaviors. It had not occurred to me to bookend my skirt purchase, but I was very conscious of not overspending my contributions budget. When I thought about what my money was buying, the skirt seemed ridiculous compared to investing in the health of our planet. I had been praying and asking for clarity. My prayers were answered in that moment. I know that God does not expect me to solve the world's problems by myself. That's not the way he works. He likes each of us to reach out and help each other while seeking his will for us in each decision we make. I do believe that what seems like an insignificant action on my part can be the "action plan" of my Higher Power. ~Michelle*

**Heard at  
a PRG**

May I accept myself

May I be held in loving kindness

May I rest in the great natural peace

May my heart awaken and be free.

author unknown

### **Submission Guidelines**

Prosperity Times welcomes your personal story of experience, strength and hope. The next issue's theme is about giving and receiving in DA and in your life. How have your thoughts and actions regarding service, or giving to others, changed since you joined DA? On the other hand, how is "receiving" different for you now?

Please send submissions of up to 300 words to us at [registrar@ncdaweb.org](mailto:registrar@ncdaweb.org). Or mail it to:

NCDA, PO Box 31224,  
San Francisco, CA 94131

**Submissions must be received by September 5th.**