DEBTORS ANONYMOUS

New Jersey and Eastern Pennsylvania Intergroup

12 STEPS TO PROSPERITY

ZOOM Meeting Format

Meeting Time: Saturdays, 8:00 AM to 9:15 AM
Email: 12stepstoprosperity@gmail.com

https://us02web.zoom.us/j/81172240828?pwd=NzlwcDRudU9kMjhZa0pjUGRhOGk1UT09

Dial-in: +1 312 626 6799 Meeting ID: 811 7224 0828 Passcode: 776903#

Leader (L) – GOOD MORNING! *Welcome to the **12 STEPS TO PROSPERITY** meeting of Debtors Anonymous. My name is_____and I am a compulsive debtor and spender. Please help me open the meeting with a moment of silence followed by the "**we**" version of the serenity prayer.*

God grant us the serenity to accept the things we cannot change, the courage to change the things we can, and the wisdom to know the difference.

L – WELCOME *Debtors Anonymous offers hope for people whose use of unsecured debt causes problems and suffering. We come to learn that compulsive debting is a spiritual problem with a spiritual solution, and we find relief by working the D.A. recovery program based on the Twelve-Step principles.*

The only requirement for membership is a desire to stop incurring unsecured debt. Even if members are not in debt, they are welcome in D.A. Our fellowship is supported solely through contributions made by members; there are no dues or fees.

Debtors Anonymous is not affiliated with any financial, legal, political, or religious entities, and we avoid controversy by not discussing outside issues. By sharing our experience, strength, and hope, and by carrying the message to those who still suffer, we find joy, clarity, and serenity as we recover together.

L – REMINDER ***WHO IS SEEN HERE AND WHAT IS SAID HERE SHOULD STAY HERE.***

The opinions expressed here this morning are strictly those of the individuals who will give them. The things you will hear here and the people you see here should be treated as confidential. Our meetings begin at 8:00am and end at 9:15am. After the readings and topic, *we open the meeting to general sharing with each person sharing for 2 minutes.*

L – CONTACT LIST *We have a Contact List available. Click HERE to have your name added and to receive a copy of the list. You can also use this form to make changes to your current listing.*

L – LITERATURE *Since meetings are now virtual, eBooks, free literature, and an order form for printed copies of literature can be found at https://debtorsanonymous.org and https://NJPADA.org. The links will be posted in the CHAT.*

L – INTRODUCTIONS *Are there any other compulsive debtors/spenders here beside me? Are there any newcomers to our meeting or to D.A. that would like to introduce themselves? To introduce yourself, click on the "Raise Hand Button" in Zoom. For those who are dialed in using their phones only, you can raise your hand by pressing ***9**.*

L – NEWCOMER PACKETS *Newcomer Packets are available at https://njpada.org/getting-started/. Information will be posted in the CHAT. Newcomers are encouraged to provide their name, phone number, and email address in the CHAT and stay afterwards for questions and fellowship.*

If you would like help getting started in the D.A. program, message our Newcomer Outreach Coordinator, ***Sharon OB****.*

Is there someone willing to stay afterwards to talk with the newcomers?

L – TIMEKEEPER *Will someone volunteer to be our spiritual timekeeper for this meeting?*

For Business Meetings, held on the first Saturday of the month, skip to page 4, *HOW IT WORKS.*

L – TRADITION *Will someone volunteer to read the 12 Traditions of D.A.?*

THE TWELVE TRADITIONS OF DEBTORS ANONYMOUS

1. Our common welfare should come first; personal recovery depends upon D.A. unity.
2. For our group purpose there is but one ultimate authority – a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern.
3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
5. Each group has but one primary purpose – to carry its message to the debtor who still suffers.
6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
8. Debtors Anonymous should remain forever nonprofessional, but our service centers may employ special workers.
9. D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

L – TOOLS *ACTION is the magic word. We have found the following actions essential to our recovery. Will someone volunteer to read the 12 Tools of D.A.?*

THE TWELVE TOOLS OF DEBTORS ANONYMOUS

1. **MEETINGS** We attend meetings at which we share our experience, strength, and hope with one another. Unless we give to newcomers what we have received from D.A., we cannot keep it ourselves.

2. **RECORD MAINTENANCE** We maintain records of our daily income and expenses, of our savings, and of the retirement of any portion of our outstanding debts.

3. **SPONSORSHIP** We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery.

4. **PRESSURE RELIEF GROUPS AND PRESSURE RELIEF MEETINGS** After we have gained some familiarity with the D.A. program, we organize Pressure Relief Groups consisting of ourselves and two other recovering debtors who have not incurred unsecured debt for at least 90 days and who usually have more experience in the program. The group meets in a series of Pressure Relief Meetings to review our financial situation. These meetings typically result in the formation of a spending plan and an action plan.

5. **SPENDING PLAN** The spending plan puts our needs first and gives us clarity and balance to live within our means. It includes categories for income, spending, debt payment, and savings. The income category helps us determine our resources and focus on increasing our income, if needed. The debt payment category guides us in making realistic payment arrangements without depriving ourselves. The savings category helps us build cash reserves, however humble, and can include savings for a prudent reserve, retirement, and special purchases.

6. **ACTION PLAN** With the help of our Pressure Relief Group, we develop a list of specific actions for resolving our debts, improving our financial situation, and achieving our goals without incurring unsecured debt.

7. **THE TELEPHONE AND THE INTERNET** We maintain frequent contact with other D.A. members by using the telephone, e-mail, and other forms of communication. We make a point of talking to other D.A. members before and after taking difficult steps in our recovery.

8. **D.A. AND A.A. LITERATUR**E We study the literature of Debtors Anonymous and of Alcoholics Anonymous to strengthen our understanding of compulsive disease and of recovery from compulsive debting.

9. **AWARENESS** We maintain awareness of the danger of compulsive debt by taking note of bank, loan company, and credit card advertising and their effects on us. We also remain aware of our personal finances in order to avoid vagueness, which can lead to compulsive debting or spending.

10. **BUSINESS MEETINGS** We attend business meetings that are held monthly. Many of us have long-harbored feelings that "business" was not part of our lives but for others more qualified. Yet participation in running our own program teaches us how our organization operates and also helps us to become responsible for our own recovery.

11. **SERVICE** We perform service at every level: personal, meeting, Intergroup, and World Service. Service is vital to our recovery. Only through service can we give to others what has been so generously given to us.

12. **ANONYMITY** We practice anonymity, which allows us freedom of expression by assuring us that what we say at meetings or to other D.A. members at any time will not be repeated.

L – HOW IT WORKS *Will someone volunteer to read "How It Works"?*

HOW IT WORKS

Rarely have we seen a person fail who has thoroughly followed our path. Those who do not recover are people who cannot or will not completely give themselves to this simple program, usually men and women who are constitutionally incapable of being honest with themselves. There are such unfortunates. They are not at fault; they seem to have been born that way. They are naturally incapable of grasping and developing a manner of living which demands rigorous honesty. Their chances are less than average. There are those, too, who suffer from grave emotional and mental disorders, but many of them do recover if they have the capacity to be honest.

Our stories disclose in a general way what we used to be like, what happened, and what we are like now. If you have decided you want what we have and are willing to go to any length to get it, then you are ready to take certain steps.

At some of these we balked. We thought we could find an easier, softer way. But we could not. With all the earnestness at our command, we beg of you to be fearless and thorough from the very start. Some of us have tried to hold on to our old ideas and the result was nil until we let go absolutely.

Remember that we deal with debt — cunning, baffling, powerful! Without help it is too much for us. But there is One who has all power — that One is God. May you find Him now!

Half measures availed us nothing. We stood at the turning point. We asked His protection and care with complete abandon.

L – STEPS *Here are the steps we took, which are suggested as a program of recovery. Will someone volunteer to read the 12 Steps of D.A.?*

THE TWELVE STEPS OF DEBTORS ANONYMOUS

1. We admitted we were powerless over debt – that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to sanity.
3. Made a decision to turn our will and our lives over to the care of God *as we understood Him*.
4. Made a searching and fearless moral inventory of ourselves.
5. Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
6. Were entirely ready to have God remove all these defects of character.
7. Humbly asked Him to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Made direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong, promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God *as we understood Him*, praying only for knowledge of His will for us and the power to carry that out.
12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

L – WHAT AN ORDER *Would someone volunteer to read "What an Order"?*

WHAT AN ORDER

Many of us exclaimed, "What an order! I can't go through with it." Do not be discouraged. No one among us has been able to maintain anything like perfect adherence to these principles. We are not saints. The point is that we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection.

Our description of the debtor, the chapter to the agnostic, and our personal adventures before and after, makes clear three pertinent ideas:

a) That we were debtors and could not manage our own lives.

b) That probably no human power could have relieved our debting and spending.

c) **(*All Together*) That God could and would if He were sought.**

L – TOPICS

Week 1 = Business Meeting: 20 minutes but can be extended as need dictates.

Week 2 = Step Meeting: read Step of the Month from D.A. 12, 12 & 12.

Week 3 = Tools Meeting: read a Tools pamphlet or a conduct Tools Workshop.

Week 4 = Speaker Meeting: 20-minute talk by someone pre-selected by meeting leader.

Week 5 = Leader's Choice: speaker or reading, as selected by meeting leader. Readings can be from any D.A. approved literature, AA big book, Ways and Means, etc.

L – TIME FOR SHARING *The only thing we share is our experience, strength, and hope. We do not interrupt each other, engage in cross talk, lecture, or give advice, since we are not experts. And of course, we do not criticize or judge one another. Remember when sharing to keep your share to D.A. related topics and do not bring in any other programs with which you are involved. Also please refrain from using profanity in your share and limit your share to 2 minutes or less. At 8:50 AM, we reserve the final 10 minutes of sharing to newcomers, those with less than a year in D.A. After newcomer shares if there is still time remaining, normal sharing will resume.*

If you would like to share, click on the "Raise Hand Button" in Zoom. For those who are dialed in on your phone only, you can raise your hand by pressing ****9****. When the meeting Leader or meeting Host calls on you, unmute yourself by either using the audio controls in Zoom or pressing* ****6*** *on your phone. After sharing, remember to mute yourself.*

> ***It is 8:50 AM, we reserve the final 10 minutes of sharing to newcomers, those with less than a year in D.A. Would any newcomers wish to share?***

L – 7TH TRADITION *The* ***7th Tradition*** *reminds us, "Every D.A. group ought to be self-supporting, declining outside contributions." Newcomers are encouraged to use their money to buy literature.*

Contributions are used to cover the group's operating expenses, to fund a group representative at the World Conference, and to support the NJPADA Intergroup and the General Service Office. We encourage contributions to fund the work of carrying the message to the debtor who still suffers.

As we continue our meetings virtually, ***7th Tradition*** *can be submitted via Bill Pay, Venmo, PayPal, Checks, or Zelle. Instructions are attached at the end of the meeting format. Venmo information will be posted in the CHAT. If you have any questions, please contact our Treasurer* ***Betsey P (Elizabeth Pankoe)****.*

L – ANNOUNCEMENTS *Are there any announcements? Also go to https://NJPADA.org/announcements for announcements of D.A. activities.*

L – ANNIVERSARIES *Is anyone celebrating 30, 60, 90 days or a yearly anniversary of continuous solvency?*

L – SPONSORS *Sponsors are a very important part of the D.A. program. It is suggested that you find a sponsor and start working with them. Will all available sponsors and temporary sponsors raise your digital hand so you can be seen? Their information will be posted in the CHAT. Available sponsors can also be found on the phone list.*

If you would like help in obtaining a sponsor, see our Sponsor Chair, ***Reg J.***

L – MINI VISIONS *We now share our Mini Visions for the coming week.* ***Please keep your Mini Visions to one or two sentences****.*

Click on the "Raise Hand Button" in Zoom. For those who are dialed in using your phones only, you can raise your hand by pressing ****9****.*

L – A WORD TO NEWCOMERS *If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and internet meetings, and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding whether this program is for you. If you identify with some or all aspects of compulsive debting, we hope you will join us on the path of recovery and find the peace, joy, and love that we have found in Debtors Anonymous. We encourage you to contact our Newcomer Outreach Coordinator,* ***Sharon OB*** *and our Sponsor Chair,* ***Reg J****.*

L – PROMISES *Will someone volunteer to read the 12 Promises of D.A.?*

THE TWELVE PROMISES OF DEBTORS ANONYMOUS

1. Where once we felt despair, we will experience a newfound hope.
2. Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.
3. We will live within our means, yet our means will not define us.
4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt.
5. We will realize that we are enough; we will value ourselves and our contributions.
6. Isolation will give way to fellowship; faith will replace fear.
7. We will recognize that there is enough; our resources will be generous, and we will share them with others and with D.A.
8. We will cease to compare ourselves to others; jealousy and envy will fade.
9. Acceptance and Gratitude will replace regret, self-pity, and longing.
10. We will no longer fear the truth; we will move from hiding in denial to living in reality.
11. Honesty will guide our actions towards a rich life filled with meaning and purpose.
12. We will recognize a Power greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come.

ALL READ TOGETHER

All this and more is possible.
When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.

L – CLOSING STATEMENT *In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose--to recover from compulsive debting one day at a time.*

L – RESPONSIBILITY PLEDGE *Please join me in reciting the D.A. Responsibility Pledge.*

I pledge to extend my hand and offer the hope of recovery to anyone who reaches out to Debtors Anonymous.

L – THANK YOU *THANK YOU to all who did service, readings, and shares for today's meeting.*

L – CLOSING PRAYER *Will someone volunteer to read the Closing Prayer?*

GOD, grant me the serenity
to accept the things I cannot change,
the courage to change the things I can,
and the wisdom to know the difference.

Grant me patience with the changes that take time,
an appreciation for all that I have,
tolerance of those with different struggles,
and the strength to get up and try again,
one day at a time.

12 Steps to Prosperity DA #718: 7th Tradition Contribution Options

Bill Pay: Most banks offer a Bill Pay service that will disburse checks at the account holder's request. You can send a one-time contribution to HVDA or set up automatic recurring payments.

1. Set up payee as ***Elizabeth Pankoe, Group #718*** with the following address:

   Elizabeth C. Pankoe, Group #718
   90 Eden View Rd Apt. 11
   Elizabethtown Pa 17020

2. If a payee phone number is required, use ***267-705-0095.*** If a payee email address is required, use: ***elizabeth.pankoe@gmail.com.***

3. If your bank's Bill Pay system has a memo field, indicate "7 th Tradition" and your email address, and indicate if any of your contribution is to go to send a representative to the World Service Conference.

4. Once setup has been completed, you can send funds anytime. Your bank will send a check made out to ***Elizabeth Pankoe, Group #718*** to the above address, which our treasurer will immediately deposit via mobile deposit into the group's bank account. If you need additional help in setting up your bank's Bill Pay capability, contact your bank.

Venmo: You can send a contribution to *12 Steps to Prosperity* with Venmo. There are no fees for linked bank account, debit card, or Venmo balance.

1. For instructions on how to set up a Venmo account if you don't already have one, go to https://help.venmo.com/cs/articles/how-to-sign-up-for-a-personal-venmo-account-vhel211 Follow website instructions to setup and use account.

2. Enter ***@Elizabeth-Pankoe*** as recipient. In the memo field, indicate "7 th Tradition" and your email address, and indicate if any of your contribution is to go to send a representative to the World Service Conference.

3. Or you can use the ***Venmo*** contribution button or QR code on the NJPADA.org website.

PayPal: You can send a contribution to *12 Steps to Prosperity* with PayPal. There are no fees for linked bank account, debit card, or PayPal balance

1. For instructions on how to set up a PayPal account if you don't already have one, go to https://www.paypal.com/webapps/mpp/account-selection. Follow website instructions to setup and use account.

2. Enter ***Elizabeth Pankoe*** as recipient. In the memo field, indicate "***7 th Tradition***" and your email address, and indicate if any of your contribution is to go to send a representative to the World Service Conference.

3. Or you can use the ***PayPal*** contribution button or QR code on the NJPADA.org website.

Checks: Make your check out to ***Elizabeth C. Pankoe, Group #718***. In the memo field, indicate "***7 th Tradition***" and your email address. Also indicate if any part of your contribution is to go to send a representative to the World Service Conference, and send to:

Betsey Pankoe, Group #718
90 Eden View Rd Apt. 11
Elizabethtown Pa 17020

Zelle: Use the following phone number and email address for sending via Zelle:
Phone: ***267-705-0095*** email: elizabeth.pankoe@gmail.com

Thank YOU for your generous support of Debtors Anonymous at all levels – Group, Intergroup, and International.