



November 2020

CHECKS & BALANCES

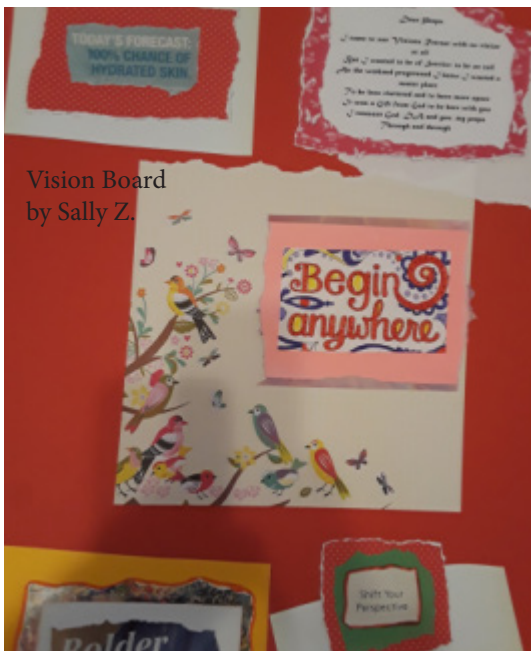
The Newsletter of Southern California Debtors Anonymous

Our primary purpose is to stop debting one day at a time and help other compulsive debtors to stop incurring unsecured debt

VISIONS RETREAT 2020

The SCDA Annual Visions Retreat, September 11 through 13, was a wonderful success. We had 80 attendees and raised \$3,300. This was the first ever virtual retreat.

Thank you so much for letting me be of service.
--Lita P., Special Events Chair



Vision Board by Sally Z.

I really enjoyed the virtual Visions Retreat. I think it went so well and was as close to being there in person as it could be. I look forward to the retreat every year and was really happy that more fellows were able to participate from all over! My vision is to continue to be inspired by women who are working to make changes in our world. I hope to one day make a difference by starting a non-profit for women to receive health care and a safe place to be. ~Kathy H

I was on Lita's committee along with Kathy H for the Visions Retreat. I had no expectations of what would happen on Zoom. I have attended five other Visions Retreats and was the co-chair for two of them in the past. Had a fabulous experience with all of it.

This was different because it was on Zoom and I had nothing I needed/wanted to add to my life. I let God flow and I also let go of any expectation of doing a vision board during the Visions Retreat weekend. I came in just wanting to do service and I was co-host and let folks into the Retreat on Zoom. I planned to hang out and relax. But in the end I did make a board which is attached and I'm so grateful to the DA community and to Zoom to have this event take place. Thank you! Sally Z.

MORE FROM THE VISIONS RETREAT...

We had 80 attendees and raised \$3300.00. Some members were extra generous with their donations. Much appreciation to them! This was the first visions retreat to ever be done virtually! Despite the learning curve and small challenges, it was incredibly amazing and inspiring to witness so many others showing up for their visions and themselves. Because of the virtual aspect this year, many members from different time zones were able to attend as well.

A Big Heartfelt thanks to our workshop presenters Deborah O, Wayne, our Meditation Guide Dee A, and to Kathy H. and Sally Z. for your amazing service.

—Lita F., Special Events Chair



ACTION GROUPS

Declutter and Work at Home the DA Way on Zoom!. Work at home in the company of other DA members. Mondays 9-11 a.m. zoom ID before November 1: 898 0257 9819, passcode 597424. After 11/1 zoom id 898 8660 5423, passcode 588995; Thursdays 9-11 a.m. Email lawworkshops@socalDA.org for more info.

IN GRATITUDE

Thanks to those who made the September LA Workshops so wonderful: Sally for helping to present. To Alexander (of Burbank Workshop fame) and Soffeaj for technical support, and all who attended the PRG Workshop. We couldn't have done it without you!

From your Burbank Workshop Chair—A brilliantly successful workshop thanks to Super Star Warrior Chris M. Thanks as well to the 88 attendees for bringing a powerful collective energy of recovery and fellowship. This Alexander is extremely grateful to be of service.

Thanks to our workshop chairs who have facilitated such inspirational programs for SoCal DA.

Lita F did an amazing job in pulling together the Zoom Visions Retreat. Thanks again Lita.

And to all of you in the DA Fellowship, who bring your experience, strength and hope to every meeting, virtual or not.

FOR COURAGE
by John O'Donohue

When the light around you lessens
And your thoughts darken until
Your body feels fear turn
Cold as a stone inside,

When you find yourself bereft
Of any belief in yourself
And all you unknowingly
Leaned on has fallen,

When one voice commands
Your whole heart,
And it is raven dark,

Steady yourself and see
That it is your own thinking
That darkens your world.

Search and you will find
A diamond-thought of light,

Know that you are not alone,
And that this darkness has purpose;

Gradually it will school your eyes,
To find the one gift your life requires
Hidden within this night-corner.

Invoke the learning
Of every suffering
You have suffered.

Close your eyes.
Gather all the kindling
About your heart
To create one spark
That is all you need
To nourish the flame
That will cleanse the dark
Of its weight of festered fear.

A new confidence will come alive
To urge you towards higher ground
Where your imagination
will learn to engage difficulty
As its most rewarding threshold!

From the books, *Benedictus* (Europe) / *To Bless the Space Between Us* (US) www.grateful.org



IMPORTANT ANNOUNCEMENTS

Please share with all your meetings NOVEMBER CALENDAR

Saturday, October 24

Los Angeles Workshop

Car Buying / Car Leasing Workshop Presented by Sally Z Should I lease or buy a new car? What are the parameters if lease one? What are the advantages and disadvantages of leasing or buying? Panel of speakers will answer these questions. Contact Sally: (213) 675-5222 Suggested Donation: \$12 Workshop: 1:00pm - 4:00pm Zoom ID: 447 695 7824

Saturday, October 31

SoCal DA Newcomers

DA Newcomer's Orientation. If you want to learn more about this the DA program and how it works, please join us. This is a 60 minute introduction intended for newcomers or returning friends to Debtors Anonymous. FREE. Last Saturday of the Month 4:00 - 5:00 pm Zoom ID: 892 9150 7434

Sunday, November 1

DA Ocean Beach Workshop

Pressure Relief (PRG) Workshop Presented by DA Ocean Beach. Give one, get one. Open to all DA members. No one turned away for lack of funds, contributions accepted. Workshop: 12:00-1:30 pm Zoom ID: 736 885 3604 Password: KLM108D

Saturday November 14

Burbank Workshop

Vision Board Workshop On Zoom Right in the comfort of your favorite room! Do you have a vision you'd love to see come true? If so, this workshop is for you! Suggested Donation: \$12 No one turned away for lack of funds. venmo | @Alexander-AD Contact Alexander: burbankworkshops@socalda.org Waiting Room Opens at 12:45 pm Workshop 1:00pm - 4:00pm ZOOM ID: 424 777 5486

Saturday November 21 SoCal DA Service Board & Intergroup

Service Board Meeting (9:00am -10:30am) & Intergroup meeting (11am-12:30pm) with DA representatives from all over Southern California. Learn what is going on at the regional level! Virtual meeting to be held over Zoom. Meeting ID will be posted on the SoCalDA website. All are welcome to participate, only Service Board Members and Intergroup Reps can vote..

Saturday November 28

Los Angeles Workshop

The 12 Steps in One Magnificent Day Panel of speakers sharing their experience, strength and hope on working the steps. Contact Sarah S for more info and Zoom ID: laworkshops@socalda.org Suggested Donation: \$12 Workshop: 1:00pm - 4:00pm Zoom ID 447-695-7824

Saturday November 28

SoCal DA Newcomers

DA Newcomer's Orientation. If you want to learn more about this the DA program and how it works, please join us. This is a 60 minute introduction intended for newcomers or returning friends to Debtors Anonymous. FREE. Last Saturday of the Month 4:00 - 5:00 pm Zoom ID: 892 9150 7434

RESOURCES

During this difficult time, here are some great links to help you stay in touch with members around the world. Sign up for emails and check out podcasts, phone meetings and other resources

List of SoCal DA workshops/events <http://socalda.org/events/>

Speaker MP3 Podcasts Available at: <http://socalda.org/category/podcast/> Get inspired.

Meeting List on the SoCal DA WEBSITE

Find pre-sorted meetings available by Time (morning, afternoon & evening) and by Day (Mon, Tue, Wed...), as well as a downloadable PDF of the current month's meeting grid. Check it out at <http://socalda.org/meetings/?tsml-day=any>

Phone & Internet Meetings

Phone meetings are linked here:
<http://socalda.org/phone-meetings/>

Internet/Virtual meetings are linked here: [virtual-meeting-guide-link](#)

Resources

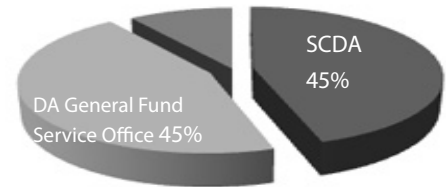
Intergroup maintains a resources list, updated regularly. Members who wish to add themselves as speakers, or sponsors, or will take outreach calls, or give PRG's, please send email requests to resource@socalda.org. Need someone for a PRG? Check out the list. Your Intergroup Rep should have one, or email Tom K resources@socalda.org

Regional Area Group (RAG) of World Service Representatives

The Southern California Region of World Service meets monthly. General Service Representatives (GSRs) elected from each Debtors Anonymous group coordinate service for the international fellowship of Debtors Anonymous. Monthly meetings of the Southern California GSRs take place on the fourth Saturday of each month at 10:15 a.m. Join Zoom Meeting

Suggested 7th Tradition Breakdown:

GSR Regional Area Group



After all expenses (such as rent, literature, coffee, etc.) are met and a prudent reserve is built and maintained, please donate:

45% SCDA
PO Box 4596
Culver City, CA 90231

45% D.A. General Service Office
P.O. Box 920888
Needham, MA 02492-0009

10% SoCal GSR Regional Area Group
P.O. Box 642091
Los Angeles, CA 90064-7091

DONATIONS Each meeting is autonomous, and undoubtedly donations will be down as we shelter in place and meet from home. Each meeting should decide whether to open accounts with venmo or another payment form so that online participants can contribute.

eNEWS! Sign up to receive special announcements from D.A. here: www.debtorsanonymous.org/eNews

NEW TO DEBTORS ANONYMOUS?

Are you struggling with money and debt? Do you think you may be a compulsive debtor? Then you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone, and virtual meetings,

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 or not 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 joy, clarity, and serenity that we have found in Debtors Anonymous.

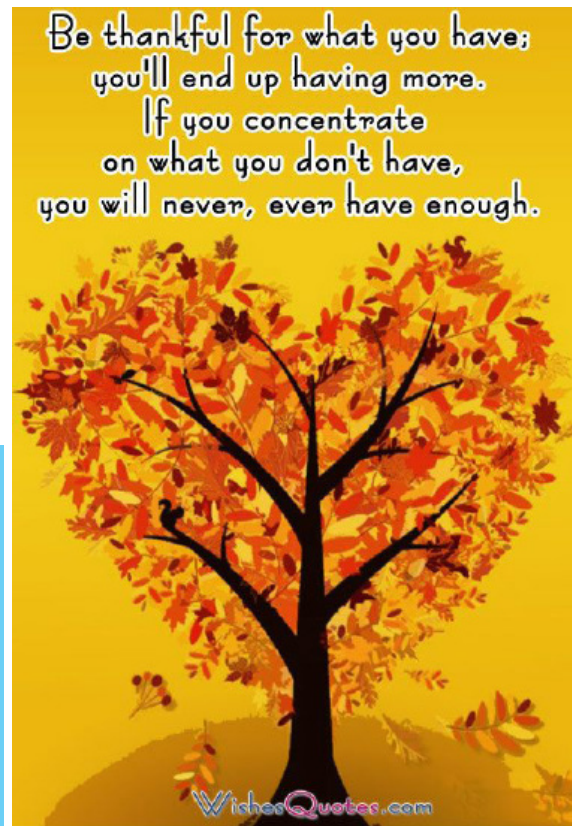
YOUR SoCal DA SERVICE BOARD

VACANT SERVICE POSITION

Chair	David M	chair@socalda.org
Vice-Chair Office Ops	Annie B	vicechair@socalda.org
Treasurer	Gigi	treasurer@socalda.org
Secretary	OPEN.	secretary@socalda.org
Resources	Tom K	resource@socalda.org
Meeting Liaison	Amy L	meetings@socalda.org
Programs/Workshops Burbank	Alexander	burbankworkshops@socalda.org
Programs/Workshops Los Angeles	Sarah S	laworkshops@socalda.org
Publications	Vickie	publications@socalda.org
Special Events	Lita	events@socalda.org
Public Information	Kish	pi@socalda.org
At Large 1	Sally Z	atlarge1@socalda.org
ISR	Jerome	igservicerep@socalda.org
Outreach	Sally Z	562-450-DEBT (3328)
Literature	Annie B	vicechair@socalda.org
Parliamentarian	Harvey	

The governing body of SCDA is the Intergroup. Each meeting is urged to send a representative to the Intergroup meeting, the third Saturday of each month. Currently these meetings are being held on the Internet, via zoom.com. The Service Board exists to carry out the policies determined by the Intergroup. The Service Board is also responsible for maintaining the nonprofit. The Service Board requires a quorum of 8 members to be present. Without a quorum, the Service Board cannot carry out its functions. Therefore it is very important that members support a full Service Board of 12 and that those on the Board are committed to being present at meetings. Duties on the Service Board are generally not burdensome and we are all aware that we are recovering debtors and try to treat each other with understanding and love. Requirements for Service Board positions are 6 months of not debting, working or have worked the 12 Steps, and have a sponsor. Please consider filling one of the vacant positions. You get back far more than you give!

Secretary- The Secretary takes minutes of Service Board and Intergroup meetings, makes corrections as needed, and sends them to the Webmaster for posting. The secretary maintains records of the Service Board and Intergroup. Not that much, but in addition, the Secretary is a member of the steering committee along with the Chair, Vice Chair and Treasurer. **Requirements: 6 months of not debting, 2 PRG's, and has a sponsor.**



Unexpected

The unexpected comes in many forms.	All unexpected,
An unexpected challenge or obstacle.	All happen in God's way and in God's time.
An unexpected awareness or insight.	Blessings.
An unexpected gift or pleasure.	(http://www.datig.net/monthly-prayers.html)

Checks & Balances and Website

Editor & Creative Director:	Vickie D	Co-Editor: Grace L.	publications@socalda.org
Meeting List Editor:	Amy L.		meetings@socalda.org
Webmaster:	Benno		admin@socalda.org

SUBMIT YOUR VISION BOARD, STORIES, POEMS AND ARTWORK to be included in the Checks & Balances via e-mail to: publications@socalda.org. Share your experience, strength and hope! We accept DA recovery stories up to 1000 words.

All submissions are subject to editing for brevity and clarity, and will be used space permitting. Copyright remains with the author, but Debtors Anonymous may have unrestricted use of the submission to help the debtor who still suffers. Opinions expressed in this newsletter are those of individual DA members. They do not reflect the thinking of DA as a whole, or SCDA, or the GSR Area Group.

DA Newcomers Orientation

DO YOU STRUGGLE WITH MONEY?

We are a group of people who share a common goal to stop incurring debt while living prosperously and peacefully through a spiritual solution.

If you would like to know more about how this 12 Step Program works, and how it has worked for us, please join us for a free and anonymous 60-minute introduction intended for newcomers or returning friends to Debtors Anonymous.

Issues covered include:

- How to Manage emotions/shame
- Financial and/or business planning
- Working with creditors
- Follow your vision
- Pressure relief

Last Saturday of every month 4–5 pm PST

Next Meeting November 28, 2020

Join Zoom Meeting

<https://uso2web.zoom.us/j/89291507434>

Meeting ID: 892 9150 7434

Co-Organized by the Public Information Committees of the Los Angeles Area Intergroup and Pasadena Business Debtors Anonymous. Additional questions can be directed to hip@socalda.org.

Los Angeles SCDA Workshop:

Experience and Work THE 12 STEPS OF DA!

in ONE Magnificent, Delightful
DAY!

Zoom no. 447 695 7824

Saturday, November 28, 2020

Workshop: 1:00 – 4:00 pm

FOUR PANELISTS will guide you as you:

- **Listen, Write** and **Share** in small and large groups
- Work Through your **Deepest** Fears and Resentments and Notice how they keep you from moving forward.
- Become able to Live in **Gratitude** & **MOVE ON WITH YOUR LIFE !**

By Becoming **Happy**, Joyous and **Freer!**

Suggested Donation: \$12. No one turned away for lack of funds

Contact Sarah S. laworkshops@socalda.org

Bring paper and a pen !

BURBANK - SoCaIDA Workshop

A VISION BOARD WORKSHOP ON ZOOM
RIGHT IN THE COMFORT
OF YOUR FAVORITE ROOM

Presenter: Sally Z.

Saturday, November 14th, 2020

Waiting room opens at 12:45 pm PST

Workshop 1:00 – 4:00 pm PST

Do you have a vision you'd love to see come true? If so, this
Workshop is for you!

ITEMS TO SECURE, TO HAVE YOUR VISION SHOW UP EVEN MORE:

- Foam core board or poster board –The Dollar Tree, Staples, Michael's
- Magazines of your choosing, or digital | computer images [5 or more]
- Glue sticks
- Scissors

Suggested Donation: \$12

No one turned away for lack of funds.
venmo | @Alexander-AD 424.777.5486
paypal | paypal.me/AlexanderAD aleksandr@alexander.co

Contact Alexander: burbankworkshops@socalda.org

This workshop located on :

ZOOM

ID 447 695 7824 | no password needed