



December  
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

### Full Circle by NYC Grateful Debtor HP was on the case, even when I thought I had been dropped.

I've often heard in meetings: HP didn't take me this far to drop me. I thought, these DA people are crazy because I have been dropped. Clearly HP/Great Spirit had no concern for me at all.

On June 22, 2019 I was evicted on a default judgement from my rent stabilized apartment. Against the odds, I raised \$26,000 to satisfy the judgement and remain in my home. When I returned to court, the judge levied another \$3,600 for legal and marshal's fees. I could not find another dollar, so I was finally and absolutely evicted.

With sadness and fear, I vacated my apartment, putting my possessions in storage. For the rest of 2019 I was on a merry-go-round of illegal boarding houses and shares, landing in the corner of a friend's living room, contributing to rent and expenses.

At the end of March 2020, just as the Quarantine was declared, I moved into an apartment share.

The morning of April 16, 2020, there was an earthquake. I fell down, couldn't get back up and screamed to my new roommate who called 911. She told me there was no earthquake. I still felt the ground was heaving. It wasn't the earth, worse, it was me.

I was not able to lay down or stand up, only slump on the couch. The EMT's took me out to the ambulance strapped to a chair. As we were approaching the ER a medical team rushed to my gurney as I had begun vomiting violently.

After many hours in the ER and two CAT Scans later, a physician marched up to me, "You have a brain aneurysm and it is quite large."

It was as if he had thrown a bucket of cold, dirty water on me. I assumed I had minutes left to live. When I began crying, he stalked away, washing his hands of the sobbing patient.

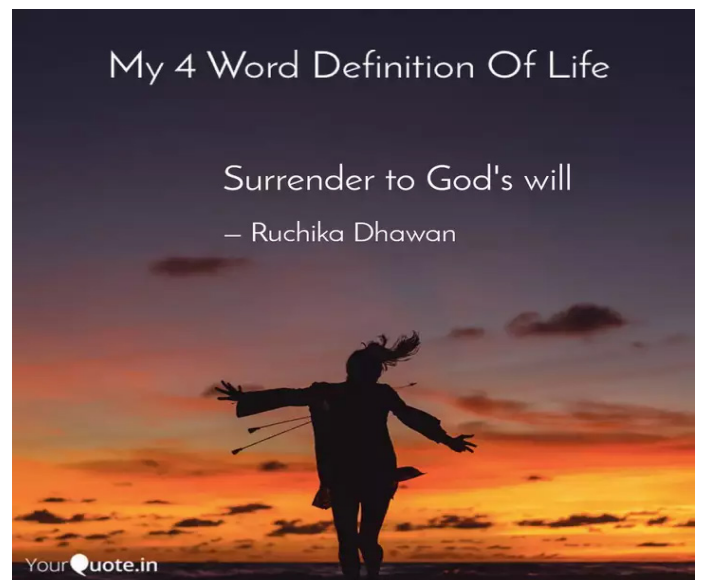
It was a great comfort to be in close contact with long time DA members with strong recovery by phone and text during this chaotic and terrifying time. One was even a private duty RN.

I am thankful that I was taken to that specific hospital. They have a neurology department connected with a larger teaching and research hospital. The neurologist and attending physicians all went to great lengths to explain everything about my brain

### My 4 Word Definition Of Life

Surrender to God's will

– Ruchika Dhawan



YourQuote.in

## Full Circle (continued)

I am thankful that I was taken to that specific hospital. They have a neurology department connected with a larger teaching and research hospital. The neurologist and attending physicians all went to great lengths to explain everything about my brain aneurysm and vertigo. The vertigo, which I thought was the earthquake, had nothing to do with my aneurysm, scary as it was and continues to be.

Everyone I had contact with from EMT's, ER nurses, doctors, aides and technicians were professional and went out of their way to assist me. Even the social worker jumped through hoops to bring me my demanded tea and crackers. Don't you know that everyone knows this is what you eat when you are sick? I was a screaming, vomiting terrified, annoying mess

On June 2nd surgeons performed successful neurosurgery, placing a titanium coil and stent in my brain. On June 3rd, as I was being released from the hospital, the attendant pushed my wheelchair past the hospital ward where my best friend, Eric, died in 2008. I could feel his spirit's presence as he had been through countless surgeries. I knew he was cheering me on exuberantly from the Other Side. For someone whose three kidney transplants were all rejected, he sure was full of life. Eric once told me that his secret to living longer was to be happy.

This is how I know my Higher Power does really, truly care for me. If I had remained in that apartment that I was heartbroken to leave, the EMT's would have taken me to the nearest hospital, a fourth rate one where they would not have done the necessary tests to find my aneurysm. That neighborhood has the second highest Covid rates in NYC so they would have given me the bum's rush out of the ER. According to research, 73% of those who don't receive an accurate diagnosis of their brain aneurysm will not be sent for a scan of their brain. Realistically, I could have died if the aneurysm ruptured as it was very large.

One year from that historic day when "HP dropped me," June 22, 2020, I had a tele-

appointment with my neurosurgeon and his PA. They showed me photographs of my skull's interior. My brain aneurysm was as large as an organic radish. Up on the screen were also images of the coiling and stenting they had performed to heal my aneurysm.

I am full of gratitude to these surgeons and medical team--They saved my life. Many have dropped dead due to brain aneurysms that they didn't know they had. I was very lucky to get the diagnosis and have neurosurgery during the Covid-19 epidemic.

Higher Power/Great Spirit absolutely did not drop me. I was carried through a terrifying experience.

Maybe Higher Power wanted to know just how cared for I am, because on June 22, 2020 I received close to \$10,000. I was able to pay my debt to the NYS Department of Taxation and Finance and will be able to fully pay two other creditors.

God was certainly doing for me what I could not do for myself. My prayer is to always remain a Grateful Debtor.

## IN GRATITUDE

The November 14 Visions Zoom Workshop hosted by Burbank Workshops was a phenomenal success. Thank you presenter Sally and all the attendees who participated in making dreams into reality with the magic of DA.

Thank you Sally and all those who helped and participated in the October Car Buying/Car Leasing Workshop. And thank you Melek and Sally for moderating the Monday and Thursday Action Groups.



"GRATITUDE IS NOT ONLY THE GREATEST OF VIRTUES, BUT THE PARENT OF ALL OTHERS."

MARCUS TULLIUS CICERO

## 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 898 8660 5423, Password: 588995; Thursdays 9 a.m. -12 p.m. Zoom ID: 823 0950 1546 Password: Action

## Surviving the Holidays (and Beyond) in Recovery!

Excerpt from <https://12steplifestyle.com/blogs/our-blog/surviving-the-holidays-and-beyond-in-recovery>

12-step recovery programs – whether that’s Alcoholics Anonymous, Narcotics Anonymous, Gamblers Anonymous, Overeaters Anonymous, [Debtors Anonymous] or any of the others – work. But not without participation!

Hopefully, your recovery program has helped you minimize or eliminate some of the more obvious negative behaviors, such as dishonesty, selfishness, and irresponsibility. But that’s really only part of the solution.

### 1) Make Meeting Plans

What do I mean by plans? Know what you’re going to do during the holidays, and when. Specifically, write down a list of which meetings you’ll be going to. This avoids the “gee it’s 7pm, better see what meeting I can get to... oh no! the last meeting in the area started at 6:30!”

(It’s worth noting that many areas have ‘marathon meetings’ around the clock during peak holiday time like Christmas and New Years. Check your area’s website if they have one, or call the local hotline.)

### 2) Build a Support System

If you’ve been to more than a couple of meetings, you’ve probably heard the phrase “hang with the winners”.

Surrounding yourself with positive people who are serious about their recovery is one of the best and most important ‘investments’ you can make in your own recovery.

Raise your hand in meetings so people get to know you; claim a ‘homegroup’ and be there when they meet so you get to know other homegroup members; find a sponsor that you’re comfortable talking to – and talk to her/him!

### 3) Work the Steps

12 step programs such as AA, NA, OA, GA, [DA] etc. have survived because they work better than anything else. Yet the ‘success rate’ is still very low – as low as 5% depending on how you count. The reason? These “programs” are more than just meetings – they all have in common the 12 steps. If you don’t ‘work the steps’, and just go to meetings, you aren’t really doing the program, and stand a very good chance of not succeeding.

Another saying and truism I’m fond of: if you want what we have, do what we do.

### 4) Help Others

Another trait common among all 12-step programs is the need and importance of helping others. Not only is it a fundamental component of “the program,” it’s one of the best ways to get out of ourselves, give back, and that we “stay here”!

Helping others can take many forms: befriend a newcomer - or anyone who seems to be struggling; volunteer; give to a good cause you believe in; clean your house or yard or room or car - or help someone clean theirs; give someone a ride to a meeting; help set up before or clean up after a meeting... these things work.

### 5) Stay Humble

While relapse is not inevitable, it’s certainly possible – and seems to happen with much greater frequency around holidays.

What does it mean to stay humble? It doesn’t mean thinking less of ourselves, it means thinking of ourselves less. Stay humble in your recovery process - be proud of your sobriety, clean time, abstinence, or other milestones, but take care not to let that lead to overconfidence.

If you take heed of these suggestions, all born out of experience, you’ll find that you don’t just ‘survive’ the holidays and beyond, but that you thrive – and that’s truly the goal for us all!



# IMPORTANT ANNOUNCEMENTS

## Please share with all your meetings DECEMBER CALENDAR

**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: lawworkshops@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

**Saturday December 12 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..

**Friday, December 11-18**

**Happy Hanukkah**

Have a wonderful Hanukka!

**Friday, December 25**

**Merry Christmas**

Have a wonderful Christmas!

**Saturday, December 26**

**Happy Kwanzaa**

Have a wonderful Kwanzaa!

**Saturday November 28**

**SoCal DA**

**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

**Saturday, December 31**

**Happy New Year's Eve!**

Have a wonderful New Year's Eve!

# 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

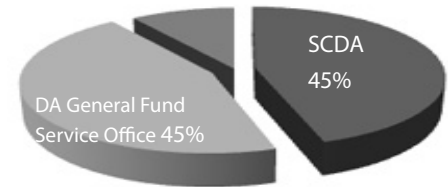
Intergroup maintains a resources list, updated regularly. Members who wish to add themselves as speakers, or sponsors, or will take outreach calls, or give PRG's, please send email requests to [resource@socalda.org](mailto:resource@socalda.org). Need someone for a PRG? Check out the list. Your Intergroup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

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 the vacant position. You get back far more than you give!

## VACANT SERVICE POSITION

**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.**

### Twelve Steps Results

God you have shown me the way to a spiritual awakening,  
and I have found peace, humility and clarity.

God you have shown me the need to carry this message of recovery to others,  
that they may see these possibilities in their lives.

God you have shown me the wonder of practicing these principles in all parts of my life, the result of this is miraculous.

God you have shown me all of these things, help me to use all that you have shown me,  
one day at a time.

Blessings.

<http://www.datig.net/documents/monthly-prayer-december.pdf>

### 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.

## Are you new to DA and would like an orientation on working the program?

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 and returning friends to Debtors Anonymous (DA).**

Issues covered include:

- # How to manage emotions/Shame
- # Business planning
- # Working with creditors
- # Following your vision
- # Pressure relief

Last Saturday of every month, 4:00 - 5:00p

**Next Meeting December 26, 2020**

Others on 1/30, 2/27 and 3/27

Join our Zoom Meeting

<https://us02web.zoom.us/j/89291507434>

Meeting ID: 892 9150 7434

Co- Organized by the Public Information Committees of the

**Southern CA Area Intergroup and Pasadena Business Debtors Anonymous**

Additional questions can be directed to: [pi@socalda.org](mailto:pi@socalda.org)

website: <http://socalda.org>

