



April 2021

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

Not "If" But "When"

By Jean-Marie S.

I was seduced by a very expensive car—its monthly payments were that of a modest home mortgage.

He said, “Don’t worry, honey, I’ll pay for it.”

And I learned it’s not “if” but “when.”

And when he went, so did the honey.

I had to sell the car. I didn’t want to sell the car.

Only Germans would think to put massagers in a car seat, and that’s only for Americans, like me, who know no end point to luxury or greed.

I am a girl from Queens, who grew up riding the #7 train, who rounded the bases sprawled on a dirty mattress in the Mets Motel out there on Queens Blvd., swatting cockroaches while achieving adolescent ecstasy. None of my friends had beach houses, or finished basements, or even owned a car.

The car I need is one where I can eat a peanut butter and jelly sandwich, and not care, “if” but “when,” the strawberry seeds jam into the fine holes of the aerated leather seats.

I like to wipe my sticky fingers on the underbelly of where I sit. Discard banana peels, let them rot, and smell, and then not smell, like the way a dead mouse decays to white bone.

When Kristi and Peter handed me the check for the car, I wept.

I said goodbye to all those promised untruths, the American way, who I thought you were.

Who I think I am - a passenger on a train, its metal wheels click clicking a lullaby, at last on the right rickety track.

"THROUGHOUT THIS PROCESS, WE DEPENDED ON A POWER GREATER THAN OURSELVES FOR GUIDANCE. WE KEPT IN MIND THAT IN DOING A FOURTH STEP INVENTORY WE WERE BEGINNING TO FULFILL THE COMMITMENT WE MADE IN STEP THREE. WE WERE NOT ALONE IN OUR SELF EXAMINATION; WE HAD A SPIRITUAL SOURCE."

P22 THE TWELVE STEPS, TWELVE TRADITIONS, AND TWELVE CONCEPTS OF DEBTORS ANONYMOUS

STEP FOUR:
MADE A SEARCHING
AND FEARLESS MORAL
INVENTORY OF
OURSELVES.

Graphic By:
Marina M.

Online meetings practically
24/7.

You can drop in on meetings
anywhere in the world.

Links right on the home page:

socalDA.org

Subscribe
to Checks & Balances? Email
admin@socalDA.org to be put on the
email blast list with a link to

Recovery Happens

My recovery happens because -
Someone years ago was a debtor.
He and another debtor talked.
They gathered other debtors together,
To solve their common problem.
That group effort, commitment and focus -
Is why I find recovery today.
Alone I cannot recover. But with my Higher
Power and other DA members -
I can, and I do.
Blessings.

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

ACTION GROUPS

Declutter and Work at Home the DA Way on Zoom!.

Work at home in the company of other DA members.

Mondays 9 a.m. - 11 a.m. Zoom ID: 878 8791 0511 Password: 484113

Thursdays 9 a.m. - 12 p.m. Zoom ID: 823 0950 1546 Password: Action

IMPORTANT ANNOUNCEMENTS

Please share with all your meetings APRIL CALENDAR

Saturday, March 27

Los Angeles Workshop

How to Prepare for Retirement Learn how recovering debtors grow savings, prudent reserves and retirement plans. Saving is self-care. Begin saving, no matter how small – from The DA Beginners Tool Kit.

Get answers: At what age should you start saving for retirement? Get details: What types of retirement funds are there? Goal is to create a Retirement Action Plan.

Please download documents in advance: https://drive.google.com/drive/folders/1QdV7L3_Zq32fGvjIREH-87Jk0W6KCxns?usp=sharing

Suggested donation \$12 Payment method will be listed in meeting chat. Workshop: 1p.m. - 4p.m.

Zoom ID 768 933 9999 No password needed..

Saturday, March 27

SoCal DA Newcomers

DA Newcomer's Orientation Learn more about the DA program and how it works in this 60 minute

introduction intended for newcomers or returning friends. Workshop: 4p.m. - 5p.m. Zoom ID: 892 9150 7434

Saturday, April 10

Burbank Workshop

Creating a Business Plan - The DA Way Suggested Donation: \$12 No one turned away for lack of funds.

Contact Alexander: burbankworkshops@socalda.org Workshop 1:00 p.m. – 3:00 p.m. Zoom ID 447 695 7824

Saturday, April 17

SoCal DA Service Board & Intergroup

Service Board Meeting (9:00 a.m. -10:30 a.m.) & Intergroup meeting (11:00 a.m.-12:30 p.m.) 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, April 24

Los Angeles Workshop

How to Prepare for a PRG using the Blue Book as Your Guide Presenters Bonnie N. & Pavlin L.

You did the Tools Game, now what?

Write, share and discover the following: What do you want to eliminate in your life? Debt? Isolation?

Vagueness? What do you want spiritually, financially and personally?

The first PRG format in blue book will be provided. Join us!

Suggested donation \$12 No one turned away for lack of funds. Workshop: 1p.m. - 4p.m. Zoom ID 447 695 7824

No password needed.. Contact: lawworkshops@socalda.org

Saturday, April 24

SoCal DA Newcomers

DA Newcomer's Orientation Learn more about the DA program and how it works in this 60 minute

introduction intended for newcomers or returning friends. Workshop: 4p.m. - 5p.m. 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

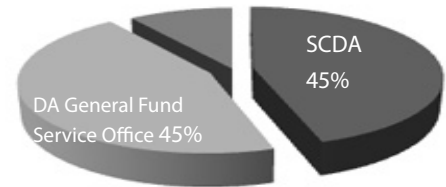
Intergroup maintains a resources list, updated regularly. Members who wish to add themselves as speakers, or sponsors, or will take outreach calls, or give PRG's, please send email requests to resource@socalda.org. Need someone for a PRG? Check out the list. Your Intergroup Rep should have one, or email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

Chair	David M	chair@socalda.org
Vice-Chair Office Ops	Annie B.	vicechair@socalda.org
Treasurer	Gigi	treasurer@socalda.org
Secretary	Debra J..	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		publications@socalda.org
Special Events	Lita	events@socalda.org
Public Information	Peter S.	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.

VACANT SERVICE POSITIONS

If you are interested in performing SoCal DA Board Service, please contact David M. at chair@socalda.org.

DA Tool #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 so generously has been given to us.



Photo Cred:
Grace L..

Checks & Balances and Website

Editor & Creative Director: 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. 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.