

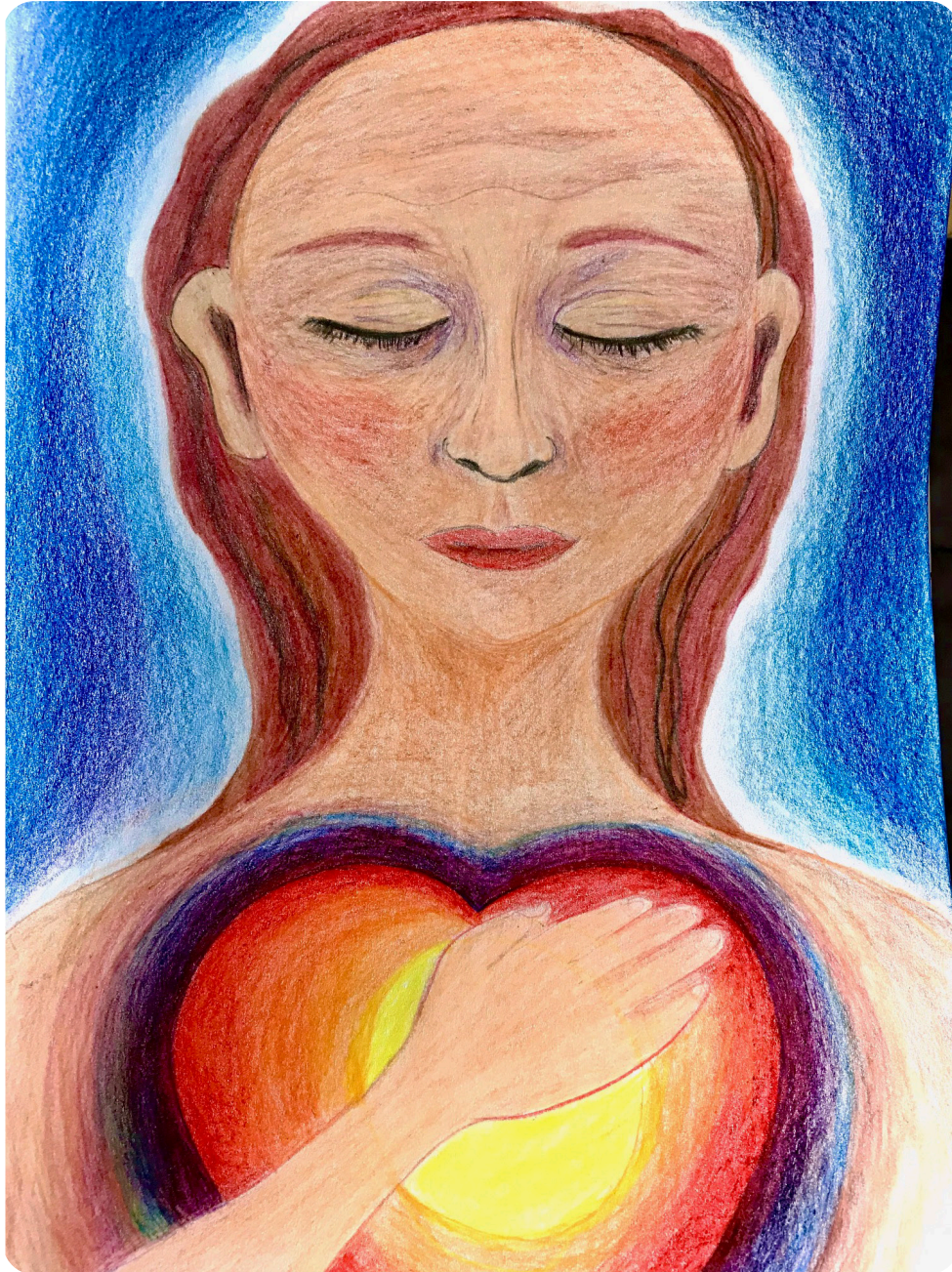


# CHECKS & BALANCES

March 2022

## 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



-Linda S.

## The Power of Our Visions

By Rich C., Debtor

Many years ago, our programs founder, John, decided that one day he would find a way to control his finances. Eventually he formed a small group of similarly challenged people who shared the common desire of finding a solution to their financial problems. John's vision to heal his personal finances has since grown into the program of Debtors Anonymous with hundreds of meetings healing thousands of lives all over the world. One man with one vision ends up impacting thousands. That is the power of our visions.

When I first arrived in DA in 1983, there were maybe ten DA meetings in existence. We didn't have literature, sponsors, experience or visions. I was well versed in ego-driven fantasy and illusion, but not vision. I was trying to survive day to day and didn't spend much time thinking about what I wanted out of life other than having a lot of money. Before I came to DA I just felt like a failure – a vision just wasn't on my radar.

It was around 1985 that I first heard of visions meetings where debtors worked to fulfill the dreams that would define their lives. This piqued my curiosity so I attended a few visions meetings where I heard people sharing about their vision to be an actor, musician or artist. I didn't have a vision like that. As a matter of fact, I didn't have a vision at all. I ended up deciding that my vision was just to have a vision.

In seeking my vision, I encountered two problems. First was that I was trying to find a label I could tack on myself. I thought a vision had to be something that everyone would understand and you would then become, but that didn't work for me. I couldn't find a label that didn't feel limiting. Second, I kept coming up with "wishes" that created a swirl of confusion. I had to separate my "wishes" for a vacation, healed relationships and a new car from my vision. I wanted my visions to create defining moments in my life.

One day someone read something that I immediately knew would be my vision. I heard a man read that our goal in 12-Step programs is to live a life of love and service. Living a life of love and service felt so right that it became my vision. It was a feeling and an action. It wasn't a concrete thing, and it fit me perfectly.

Not only did my vision not need a specific label, but not having a label left room for a lot of options and eliminated nothing. DA had given me solvency, serenity and peace but it was in my vision that I found hope for a deeply rich and spiritually centered future. A future that would nourish my soul.

Then one day, as I was reviewing the 11<sup>th</sup> Step, it was like a door opened and I became aware of new possibilities in the step I hadn't been aware of before.

The first part of the 11<sup>th</sup> Step reads, "Sought through prayer and meditation to improve our conscious contact with God..." I realized it was through meditation that I strengthened my intuition and it is my intuition that is my channel for my conscious contact with God. My intuition was my avenue for communicating with my higher power – and for my higher power to communicate with me – and it was meditation that was growing that conscious contact.

The second part of our 11<sup>th</sup> Step says "... praying only for knowledge of His will for us..." Now I know God's will for me is to be a whole and complete human being who is happy, joyous and free. But in that moment, I also realized that God's will for me is to seek out and fulfill my vision and that my vision was a gift from God.

The last part of the 11<sup>th</sup> Step reads "...and the power to carry that out." To fulfill God's vision for me, I have to become the person God wants me to be – a well-adjusted, spiritually centered, harmonious human being. I prayed for the power to maintain my body, mind and spirit. I prayed for the power to keep healing the lenses that distorted my intuition. I prayed to be entirely willing to follow God's evolving vision for me.

As I was working the 11<sup>th</sup> Step, my vision evolved again. While living a life of love and service is the overriding theme for my vision, I began to see writing grow to be a more prominent part. My vision expanded to being a writer who wrote in support of God's will for me and who is also a person who is always available to support God's will for you and God's will for the world.

We debtors are intuitive, intelligent and creative people brought together by a common symptom. I believe that if we strengthen our intuition, heal our defects and grow our relationship with our higher power, we will all become the people God intended us to be, fulfilling the visions God has given us.

Our visions may seem small or large, they may be seen or unseen, but working to fulfill our visions can take what looks like just a small gathering of financially challenged friends to spreading healing to thousands of people around the world. You may only be one person who only has one vision, but by working toward your vision you can change the world. That's what happens when we do the footwork and leave the results up to God.



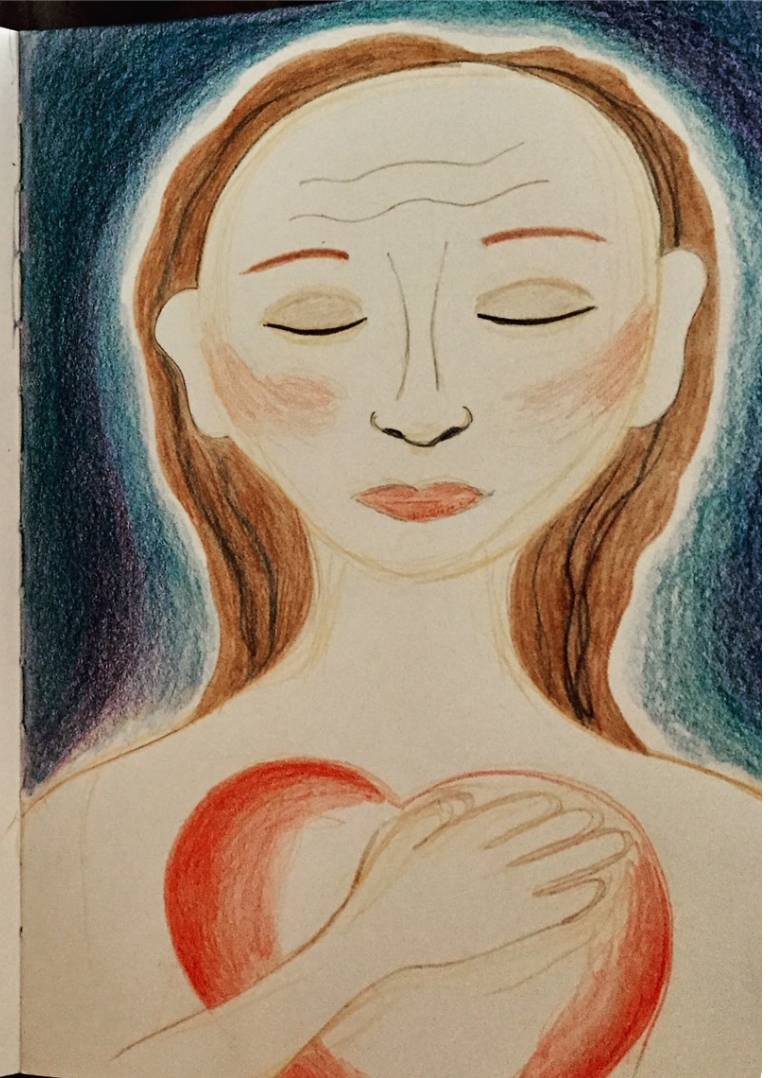
# DA 3RD STEP PRAYER

HIGHER POWER, I STAND BEFORE  
YOU READY TO BE TRANSFORMED  
I PLACE MYSELF IN YOUR HANDS  
GUIDE ME ON MY RECOVERY PATH  
REMOVE MY COMPULSIVE  
DEBTING, MY SELF-CENTERED  
FEAR, AND MY OWN  
SELF-WILL MAY I SHINE TO  
OTHERS AS A BEACON  
OF YOUR POWER MAY I CHOOSE TO REMAIN  
ON YOUR PATH ALWAYS



graphic submitted by: Marina M.

Made a decision to turn  
our will and our lives over  
to the care of God as we  
understood God.



-Linda S.

## ACTION GROUPS

Declutter and Work at Home the DA Way on Zoom!  
Work at home in the company of other DA members.

Mondays 9:00 a.m. - 11:00 a.m.

Zoom ID: 891 8553 7163

Password: gr8rewards

Thursdays 9:00 a.m. - 12:00 p.m.

Zoom ID: 892 6286 5328

Password: Action

**God, remind me there are times -  
To just listen.**

**With quiet compassion.**

**In acceptance of what is shared.**

**With calm acknowledgment.**

**And no offered comment.**

**God, help me to leave myself -  
And to just listen.**

**Blessings.**

DATIG March Monthly Prayer

*-Grace L*

Online meetings practically  
24/7.

You can drop in on meetings  
anywhere in the world.

Links right on the home page:  
[socialDA.org](http://socialDA.org)

Subscribe

to Checks & Balances:

Email [admin@socialDA.org](mailto:admin@socialDA.org) to be put  
on the email blast list with a link to  
each new issue.

# IMPORTANT ANNOUNCEMENTS

## Please share with all your meetings

### MARCH CALENDAR

Saturday, February 26

Special Event/Fundraiser

Bringing Gratitude into 2022 Please join us for a special day of bringing gratitude in the New Year! Speakers, writing and breakout groups. Share your experience, strength and hope.

This workshop is a special event fundraiser with proceeds going to SCDA Intergroup.

Donation \$15 via [PayPal@socalda.org](mailto:PayPal@socalda.org)

For any questions, please contact Kathy H at (310) 418-1078

Registration: 12:45 p.m. Workshop: 1:00 p.m. - 4:00 p.m.

Zoom ID 844 0871 5880 Password: 814343

Saturday, February 26

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: 4:00 p.m. - 5:00 p.m. Zoom ID: 811 6512 7592

Saturday, March 12

Los Angeles Workshop

Protect Your Meeting from Zoom Bombers How to keep our meetings safe and eliminate Zoom bombers from disturbing our peace, security and Recovery.

Workshop: 1:00 p.m. - 3:30 p.m. Zoom. Meeting ID: 484 561 1921 PW: R88wry

Everyone is welcome.

Saturday, March 19

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, March 26

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.

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# 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

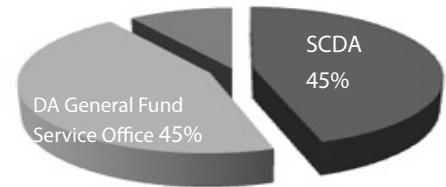
Intergroup maintains a resources list, updated regularly. Members who wish to add themselves as speakers, or sponsors, or will take outreach calls, or give PRG's, please send email requests to [resource@socalda.org](mailto:resource@socalda.org). Need someone for a PRG? Check out the list. Your Intergroup 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	Heidi T.	treasurer@socalda.org
Secretary	Amy G.	secretary@socalda.org
Resources	Tom K	resource@socalda.org
Meeting Liaison	Amy L	meetings@socalda.org
Programs/Workshops Burbank	OPEN	burbankworkshops@socalda.org
Programs/Workshops Los Angeles	OPEN	laworkshops@socalda.org
Publications	Grace L.	publications@socalda.org
Special Events	Kathy H.	events@socalda.org
Public Information	Peter S.	pi@socalda.org
At Large 1	Terhys	atlarge1@socalda.org
ISR	Jerome	igservicerep@socalda.org
Outreach	Sally Z	562-450-DEBT (3328)
Literature	Annie B.	vicechair@socalda.org
Parliamentarian	Lynda L.	

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.

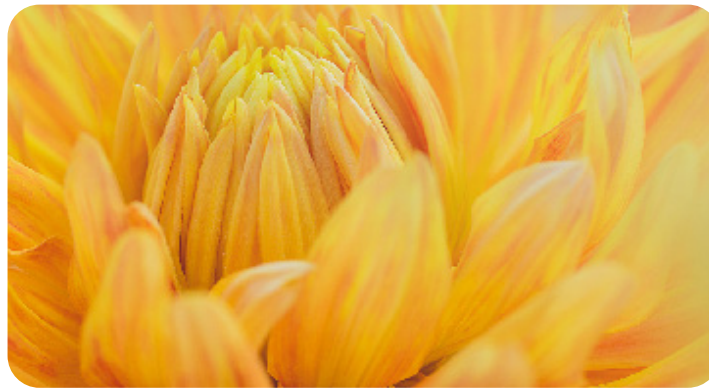
## VACANT SERVICE POSITIONS

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



### Checks & Balances and Website

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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](mailto: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.