

CHECKS

Jan '06 
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www.SoCalDA.org

Balance

The Newsletter of Southern California Debtors Anonymous
Our primary purpose is to stop debting one day at a time and to help other compulsive debtors stop incurring unsecured debt.

Southern California Events Calendar

DATE	EVENT	TIME	LOCATION	COST
Jan 14	SCDA WORKSHOP: "...Stop Debting and Love The IRS"	1:30-4:30	First United Church, 1008 11th St, Rm 300, Santa Monica	10
Jan 21	SCDA Board Meeting	9-10:30	Share Center, 5521 Grosvenor Avenue, Los Angeles	
Jan 21	Intergroup Meeting	11-12:30	Share Center, 5521 Grosvenor Avenue, Los Angeles	
Jan 28	GSR Meeting	10-12:15	Share Center, 5521 Grosvenor Avenue, Los Angeles	
Feb 11	SCDA WORKSHOP: "DA COUPLES IN RECOVERY"	1:30-4:30	First United Church, 1008 11th St, Room 300, Santa Monica	10

WORKSHOPS

The SCDA Workshop Series Presents...

The Twelfth Annual "HOW I LEARNED TO STOP DEBTING AND LOVE THE IRS"

A panel by Abstinent D.A. members will share experience, strength and hope on dealing with the IRS, taxes, the franchise tax board and other government agencies.

Bring any unopened letters from creditors, tax bills, or any mail you have been afraid to open, and start the New Year off with clarity!

Saturday, January 14 | Registration Begins at 1:15p.m. | Workshop Runs 1:30p.m. - 4:30p.m.

Location: First United Methodist Church, Room 300, 1008 11th Street., Santa Monica, CA (Less than 2 blocks N. of Wilshire Bl.)

\$10.00 Suggested Donation (No one turned away because of lack of funds.) Proceeds Support SCDA

For more info contact Mark L. 310.477.9097

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SUBMIT MEETING LIST CHANGES via e-mail BEFORE the 2nd Saturday of the month to publications@socalda.org. Updates will appear on the Meeting List & the SCDA Web site.

SUBMIT YOUR STORIES via e-mail to: publications@socalda.org. You all have something to say. Share it with the fellowship. What has worked for you? All submissions are subject to editing for brevity and clarity. Copyright remains with author, but DA 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, not DA as a whole.

Submission Deadline: 2nd Saturday of the Month

Stuffing Event Flyers: 3rd Saturday of the Month at the Share Center, 8:30am. Bring 500 copies.

DO DA DAY!

Come and celebrate recovery through abundance, resource and spirituality!

Date: Saturday, February 25, 2006

Time: 10am - 5pm | Registration begins @ 9:30am

Events: Speaker Panels, Visions workshops, Spring Cleaning (PRG's), Lunch, Live Entertainment, Drawings, Silent Auction & Grand Prizes!

Location: 1st United Methodist Church
1008 11th Street
Santa Monica 90403

STEP ONE

We admitted we were powerless over debt — that our lives had become unmanageable.

TRADITION ONE

PRACTICING THESE PRINCIPLES

Our common welfare should come first; personal recovery depends upon D.A. unity.

1. Am I in my group a healing, mending, integrating person, or am I divisive? What about gossip and taking other members' inventories?
2. Am I a peacemaker? Or do I, with pious pretexts such as "just for the sake of discussion," plunge into argument?
3. Am I gentle with those who rub me the wrong way, or am I abrasive?
4. Do I put down some DA activities as if I were superior for not participating in this or that aspect of DA?
5. Am I as considerate of AA members as I want them to be of me?
6. Do I go to enough DA meetings or read enough DA literature to really keep in touch?
7. Do I share with DA all of me, the bad and the good, accepting as well as giving the help of fellowship?

(From the "Traditions Checklist" of the AA Grapevine and modified for Debtors Anonymous, for use by D.A. Groups and Individuals)

CONSISTENCY AND THE FIRST STEP

by Mary May W.

Most people who write about the first step discuss it for the benefit of the newcomer, and that's as it should be. But I'd like to attack this from a different angle, and point out the danger of complacency for those with more time. It's hard to look at the meetings I attend and not see a pattern: a lot of debtors join the fellowship because they are in pain. They will spend one or two or three years working the DA program faithfully until they get over underearning, or initiate regular payments to their creditors, or learn to shop for what they need and want, rather than as a compulsion. And then they drift away because they are busy, and don't feel they need the program any more.

Very often these people either go back, gradually, to their old ways, or trade one dysfunctional money pattern for another (from underearning to compulsive shopping, for example). Time after time, they land back here eventually with their initial debt figure from the first go-round doubled. In the meantime, such unfortunate individuals put themselves on a spiritual treadmill of recovery, relapse, and recovery.

And the crisis of sponsorship and service among debtors in Southern California continues, with too few people "giving back" what they've received from the program. There is a vicious cycle there, too: when fewer people are willing to serve, those who do become overburdened, and are more susceptible to the kind of burnout that leads people to throw up their hands and give up on service entirely.

No one wants to be doing so much service that they are "co-dependent" to the program, or taking too much time away from family or work. But there has to be a middle ground. When we get to that point where we feel we're in danger of being "overcommitted," we need to take one step backward at a time, rather than rushing to unload all our obligations at once.

Many of us have heard it dozens of times, but we do well to remember the rule of service: If you don't give it away, you can't keep it yourself. Not only is that true, but the act of giving up on service is very likely to lead us back to debting because it's often a form of debting itself. When we take from the program and then run away, we can actually be incurring a form of spiritual debt, and setting out—however unconsciously—on the road to vagueness and compulsive behavior.

Work obligations change, and family obligations change. What remains the same is our need for balance: shifting our commitments around in response to our changing circumstances is only prudent, but cutting out service entirely is never wise.

I'm talking to myself, here, more than anyone. After watching the lather-rinse-repeat cycle among other debtors, I've promised myself not to fall into the "drift" trap, but to spend my time and energy consciously, keeping recovery on my priority list.

But I have to renew that promise every single day. And I'd encourage others to do the same.

KEEPING MY NUMBERS

At my first DA meeting in early 2004, I heard someone share "I am keeping my numbers." My vagueness told me that I was keeping my numbers because I balanced my checkbook - whenever. As I learned more about keeping records, I thought, "What! every day?? every transaction?? HAH!"

When I finally did keep track of where my money was going, which was anywhere than my present and future needs, I was appalled. The shock triggered more denial. I stopped keeping records until a few months later when events forced me to look for another place to live. Having been in a rent-controlled apartment for 12 years, I soon learned how much rents had gone up.

Luckily, although I needed to move as soon as possible, the situation wasn't at my usual crisis level. Still, extreme panic set in. I didn't know how much I could afford monthly. I certainly didn't have the move-in costs. I had to set up the utility services. I would need furniture.

As I shared my anxieties at meetings and at a Pressure Relief workshop, I kept thinking, "Why didn't I keep my numbers? I am also a clutterer, so my receipts and unopened mail consistently lay anywhere there was space to toss them - including the garbage can.

At one point, someone mentioned a "Numbers Meeting" in West Los Angeles, where time was made available to open mail, keep numbers, and take stock of income and expenses. One night, my Higher Power prevailed over my self-will and I drove a grueling five miles to get there. People at the meeting were more than willing to explain the logic and benefit of keeping numbers. The discipline of record keeping and the luxury of having a specific time and place to take action dissolved my fear of the WINDOW ENVELOPE. It has helped me face the reality of what I need to do to recover from my disease of debting, and has greatly unburdened my mind. A big plus is that now, I am current with my numbers and have free time left at the meeting to work on my steps or my spending plan or to help newcomers as I was helped by those before me.

Through my Higher Power, DA program and its various fellowships, I now have a nice apartment, matching furniture, a prudent reserve, and an ever-growing sense of Self.

...and I am keeping my numbers

Service Opportunity

Volunteer desired: 2-4 hours per month, to help Treasurer. Help with mailing receipts for meeting & personal donations to donators. Well-organized system.

Requirements: decent handwriting & observe confidentiality of personal information."

Must be done in office: time to be arranged.

Call/email Leslie Anne at
310.391.8076
finance@socalda.org

grow your **business** Using the Tools of **Debtors Anonymous**

Date: Sunday, April 30, 2006

Time: 9am - 5pm | Registration begins @ 8:30am

Location: Pasadena Senior Center
85 East Holly St • Pasadena 91103

TOPICS: Creating & Using a Business Plan; Trials & Triumphs of Business Ownership; How I Turned My Creativity Into Cash; Business Growing Pains; How Business PRGs Help Your Business Grow; Visions in Business: Keeping Your Eyes On The Prize

Suggested Donation: \$20 entire day, \$12 half day
(no one turned away for lack of funds)

MEETING UPDATES

☐ MOVED: VENTURA SERENITY GROUP • Thursday 7:30-9PM
133 S. Laurel (corner of Santa Clara & S. Laurel)
Small house behind The Church of Religious Science
Contact: Kathryn B. @ 805.649.4256

☐ NEEDS SUPPORT: DA Tools in Action • Wednesday 7:30-9PM
United Methodist Church @ Wilshire and Warner
7:30 - 8:30: One Hour Meeting with Speaker/Sharing
8:30 - 9:00: Numbers/Writing/Q&A.
Stay for one or both parts of the meeting

SELF-CARE THE D.A. WAY WORKSHOP

Saturday, January 21st, 2006 • 10:00 AM to 4:00 PM

Magnolia Park United Methodist Church | 2828 West Magnolia Blvd. Burbank, CA 91505

There will be a series of one-hour workshops in Stress Management, Yoga, Life Coaching, Folk Dance, and Nutrition, as well as massage and homemade baked goods offered throughout the day, and special handmade self-care goodies such as bath salts and aromatherapy on sale. Between each workshop there will be 20-minute mini-meetings including readings, speakers, and GSR collection.

Price for Workshop: \$15 (No one will be turned away for lack of funds.)

Questions? Call Aimee H. at 818.502.9709 or Juliana S. at 818.841.8863

Sponsored by the Saturday 3 PM Burbank BDA Book Study Meeting

Did you miss the 'Buying Real Estate the D.A. Way' Workshop?

If so - don't fret! We are selling audio CD's of the workshop for \$15. Even though you weren't there, you too can hear the experience, strength and hope of our panel of D.A. members who have bought real estate for personal and investment purposes!

To purchase the CD, please contact Jen K. at JenK0923@yahoo.com or 310-904-8289. Monies from the CD sales will go into the GSR Fund for The Monday Night Santa Monica Women's D.A. Meeting.

Southern California Debtors Anonymous (SCDA)

5521 Grosvenor Blvd. • Los Angeles, CA • 90066

SCDA Office Hours:

(for literature purchase, etc.)

Wednesdays 6:00pm - 9:00pm

Saturdays 10:00am - 1:00pm

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Suggested 7th Tradition Breakdown

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

45%	SCDA	5521 Grosvenor Blvd., Los Angeles, CA 90066-6915
45%	D.A. General Service Office	P.O. Box 920888, Needham, MA 02492-0009
10%	SCDA GSR Area Group	P.O. Box 642091, Los Angeles, CA 90064-7091

SCDA OFFICE BACK-UP STAFF POSITION NEEDED

The SCDA office in Culver City has a back-up staff position opening to cover for Joan's vacation and sick hours away from the office.

Pay is \$10 per hour. Joan will provide training. Training will be paid time. Two people needed.

If interested please contact the SCDA office. (Number listed above.)