

NEW EMAIL ADDRESS!

Send us a note at socalda@gmail.com! Don't let our computer get lonely.

JANUARY 2007

Vol. 27, Issue 1

www.SoCalDA.org



So-Cal DA,
Less Debting,
More
Fulfilling!

CHECKS

& balances

Where once we felt despair, we will experience a newfound hope.

2007: International Year of Solvency

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.

Southern California Events Calendar

DATE	EVENT	TIME	LOCATION	COST
December 23	SCDA Office Closed, due to holidays			
December 26	SCDA Office Closed, due to holidays			
December 27	SCDA Office Re-opens			
January 13	SCDA Workshop: Dealing with Taxes from 2006	1:30-4:30	First United Methodist, 1008 11th St, Rm 300, Santa Monica	\$10
January 20	SCDA Board Meeting	9-10:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
January 20	Intergroup Meeting	11-12:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
SUNDAY Jan 21	SCDA Workshop: Getting Ready for 2007 Taxes	2-5:00	First United Methodist, 1008 11th St, Rm 300, Santa Monica	\$10

Thank you, Jo G.! We've appreciated your leadership of the SoCal GSRs. Happy Trudging! —SCDA

The 13th Annual SoCal DA "How I Learned to Stop Debting and Love the IRS" Workshop

Saturday, January 13, 2007

1:30-4:30PM Registration begins at 1:15PM

Afraid of phone calls and letters from the IRS, the Franchise Tax Board, or other government agencies? Afraid of or behind on taxes? Owe back taxes?

A panel of speakers with strong recovery will share experience, strength and hope on dealing with taxes and government agencies, opening the mail, and other related issues—and explain how working the spiritual program of DA can help.

Please bring any tax notices or related mail you have been afraid to open.

First United Methodist Church
Room 300 (at the top of circular ramp in the classrooms area)
1008 11th Street, Santa Monica, CA 90403
Directions: 2 Blks. N of Wilshire, on 11th St. Exit the Santa Monica Freeway (the 10) at Lincoln and go north. Underground parking is in the building across 11th Street from the church.

\$10.00 Suggested Donation
(No one turned away for lack of funds.)
For more info contact Mark L. 310.280.0657

Jonah's State of the Bank Account Address :

The SCDA Board Chair Gives Us a Fresh Perspective for the New Year

By Jonah B.

Greetings, fellow debtors! Welcome to that infamous time of year: our highest mountaintop and our lowest valley—the holidays and the New Year! 'Tis the Season! Of course this time brings us to a level of intensity that calls upon our inner addicts in many a way. Some of us will be taunted and daunted, over- and under-welcomed, ecstatic and erratic, depressed and refreshed, giving and receiving, disappointed and surprised, blessed with moments of grace and touched by moments of insanity—So God Bless Us, Everyone!

I would like to make a request: please take time to step back from the emotional highs and lows. Notice that you are still here, breathing and alive—with or without debt, in sickness and in health, till death do you part. Reflect on the processes of life, the seasons of things and the constant motion of cycles. Life is a process that informs us of ourselves. It is within our darkest moments that we are closest to a light brighter than we've known. With the many resources of our

program (the steps, service, fellowship, sponsorship, prayer, meditation, literature, PRGs, workshops, and the like), it is our willingness that gives us the ability to choose how we are going to walk through this life—either in fear or in faith; in trust or temptation; with humor or with shame; in surrender or in bouts of mania. These are the options.

My blessings are upon all of you who are willing to step away from the obsessions and compulsions that don't work in your lives. That you treat yourselves with more compassion than you've known. That you find the joy and humor in the quietest places and within rowdy familiar crowds. That you know, in any moment—whether high or low—that there is something larger than your vision that is guiding you.

Feast on all the blessings and knowledge of this program, then love it all back out into the world.

Cheers to Grace, and a Deep Exhale!

DEAR C&B SPONSOR:

Is it really debting if my checking account goes into overdraft?

—Math Isn't Magic

Dear Math:

Yes. Keep coming back.

I'm miserable at my current job at a small non-profit; I'm considering leaving the job to pursue my vision of being an artist. How do I know if it's the right time to do this?

—Ready to Blossom

Dear Ready:

Well, I heard one person share that his PRG people had suggested he make a list of all the things he needed to do in order to start earning money pursuing his vision. Often we need to take a number of steps before the earning starts happening in this area. I'd suggest taking this inventory before you quit your job. Try to start earning in your vision work *before* you abandon a secure source of income.

You might also work on sorting out the issues that are causing unhappiness in your "B" job. Often we find the same situations come up in whatever pursuits we devote our time to. Sometimes a job is really a spiritual assignment to help us work out areas of our lives, and when we do 10th steps on them and begin to have willingness to change our attitudes and behaviors with God in the picture, doors open for us and opportunities are presented to us that allow us to pursue our true callings.

It's great that you're thinking about this, but do take a quick peek before you leap.

Is it against the program if I earn money by robbing a bank?

—Getting Desperate

Dear Desperate:

I'm not going to dignify that with an answer. Thirty meetings in thirty days for you, my friend.

Desperation, by the way, is a state of mind: *detach from your bank balance*. Once you can look at it as being "only money," some of it will start coming your way. And you can take that to the bank.

I have a friend who keeps giving pressure-relief meetings for people even though he's still debting. Should I say something to him or the people he's giving the PRM to?

—Queasy

Dear Queasy:

There is a school of thought out there to the effect that we can define our own abstinence, and your friend may subscribe to that notion on some level. But no matter what, if he's been in these rooms long enough, he's absorbed some wisdom that a newer person may benefit from.

Also, some people are in situations such that their family situations obligate them to engage in behavior we normally discourage: incurring debt with student loans, for example. Or buying a computer "on time," which we are still arguing about amongst ourselves (along with the issue of dental work, of course).

The fact is, members of DA can be awfully good at giving advice to other people on how to handle financial matters. We just tend to neglect and sabotage our own.

If you think your friend is in over his head—giving PRGs to old-timers, for instance, without telling them he hasn't achieved

abstinence—then you might say something to him. But you may need to simply detach. Pray that his Higher Power makes good use of him and allows him to be of service despite his shortcomings.

Then work your own program. You know . . .?

I've been in DA for three years and I still don't have a sponsor. Why is it so hard to find people willing to sponsor in this program? What should I look for in a sponsor?

—Adrift in Arcadia

Dear Adrift:

Go to more meetings, including a few that aren't close to your own geographical area. (Remember: most sponsorship work can be done over the phone.)

Also keep in mind that someone who knew what he was talking about once said, "*when the student is ready, the teacher will appear.*" I'm not sure if that was the same person who said, "*pain is the touchstone of spiritual growth,*" or not. Sometimes the teacher appears even if the student isn't ready, and a pop-quiz leads to academic probation. Old-timers refer to this as a spiritual awakening, and generally this isn't a problem, unless you debted to pay your tuition. A good solution to this dilemma is to stay open-minded to the offerings of those around you in the program and look for those who have what you want; yes, they can walk to the Hancock Park or Brentwood meetings and drive a Hummer, but are they serene, happy, and content?

Look at the sign-in sheet: some tell you which people are available as sponsors—there will be a notation next to the person's name to the effect that he/she is willing to do that. Some meetings request that those who are available to sponsor raise their hands just before the group disbands; these meetings are good ones to frequent.

Consider asking one of your Pressure-Relief people if they want to take you through the steps.

In this program, by the way, it often isn't considered necessary to get a sponsor who is your own gender, because we feel pretty confident that we are master manipulators, and will try to pull the wool over *anyone's* eyes—regardless of race, sex, or creed. That is an individual decision.

When someone speaks at a meeting, that shows that he or she has a commitment to doing service; these are good people to ask, when their "pitches" resonate for you.

The fact that sponsors are harder to find in DA is a *good* thing: it forces us to ask for what we need. We aren't very good at that; we prefer to simply demand what we want.

If all else fails, you could always advertise on the Checks and Balances Bulletin Board (*cough, cough*). It's freeeeee!

Do I HAVE to be nice to newcomers? Even the annoying ones?

—Cranky in Covina

Dear Cranky:

Yes. *Especially* the annoying ones.

(continued on page 3)

DEAR C&B SPONSOR: (Continued from page 2)

My sponsor told me I should take this minimum wage job even though I'm making more collecting unemployment. Wouldn't this be under-earning?

—Edd in Encino

Dear Edd:

That depends on what you need to live on, and whether the job is full-time or not (and would therefore tie you down, so you wouldn't be able to look for other revenue streams as easily). Can you meet your expenses using what you'd make at this job? Is it possible that you'd learn skills—such as dealing with demanding people—that would help you when you “graduate” from this position, and work at something you want more? Very often, we train ourselves how to handle our A jobs by working our B (and C) jobs.

Also, keep in mind that unemployment eventually runs out. Also, when we're at home stewing in our own juices we tend to fall into depressions, or start quarreling with our spouses. Get some work. Get some air. Give your wife some time alone in the house.

I've been in another 12 Step program for ten years and have already done all the steps and sponsored other people in that program. I don't see what I have to gain from doing all the steps again in DA. Furthermore, it's not like I could have an allergy of the body to spending and money. What gives?

—Prove It To Me

Dear Prove It:

We must be related.

Chemicals are released in the brain when we go shopping. It's easy to become addicted to those chemicals. (It's also easy to become addicted to saying “I ought to balance my checkbook—but fiddle-de-dee!” Trust me on this one.)

DA is the “graduate” program. It's for people who have cleared out a lot of the emotional deadwood by working other programs, and are now willing to go closer to the bone in their next inventories.

Try to keep an open mind. There's no question that the “non-chemical” programs are different from the ones that combat substance abuse, but the human brain is a complex thing: potential compulsions lurk everywhere.

Keep coming back. Who knows: at some point you may find that you want to do the Steps in this program, too. That'll give you something to giggle about, if nothing else.

ATTENTION, DEBTOR-CLUTTERERS! BACK-ISSUE ALERT

The SCDA office has incomplete archives of the *Checks and Balances* from 2004 and 2005. We need to keep copies of these publications, as a nonprofit entity. Please clean out those files and release a few back issues to us. We need:

2005	2004
March	January
April	February
May	March
June	April
July	May
August	June
September	July
October	August
November	September
December	October
	November

Thanks for being of service—to us, and to your filing cabinet!

THE IMPORTANCE OF AFFIRMATIONS IN STARTING THE YEAR RIGHT

By Linda J.C. and Joy M.

We have each found affirmations central to our recovery. A good affirmation does two things at once: it is prayer to the Higher Power, at the same time it programs our unconscious minds.

Linda's Affirmations:

- My affirmations work for me, whether I believe in them or not.
- I live a fabulous life and I make a fabulous income!
- The royal road of true success lies before me, and I walk it with power, grace, and ease. I am divinely guided, guarded, directed and protected by Almighty God.
- The divinity within me awakens.
- Thank you, God, for everything: I have no complaints whatsoever. (This one is especially helpful when something that feels “bad” has happened. We say it for every single thing in our lives, whether it feels like a blessing or not. Everything works for our higher good.)

Joy's Affirmations:

- I have \$25,000 to spend on a car.
- I make \$55,000 a year.
- I weigh 125 pounds. (This is, of course, five pounds shy of my actual weight.)

Some Affirmations We Are Considering Adapting As Our Own:

- I nurture my spirit by surrounding myself with beauty and harmony.
- I am entitled to surroundings that reflect serenity, peace, and a joyous life.
- I decide which are the most important things, and I do them first.
- I schedule quiet time for communing with my Higher Power. Before I accept any new commitments, I first ask for guidance.
- I am respectful of myself, and am therefore thoughtful about where and when I commit my time, energy, and money to something.
- I live in the moment. I take time to focus.
- I live a prosperous life.
- I do not succumb to pressure. I do not pressure other people.

We take different approaches to working with our affirmations.

Linda says them aloud, and reads them. She is considering integrating them into her journaling.

Joy, on the other hand, tends to write them on colorful index cards with a thick black marker, and put them on her bathroom mirror.

Naturally, we each plan to use each other's approaches as the New Year begins.

Our affirmations work, even when we don't believe in them.

Note: *If you have an affirmation that has worked particularly well for you, share it with the fellowship! Send it to publications@socalda.org.*

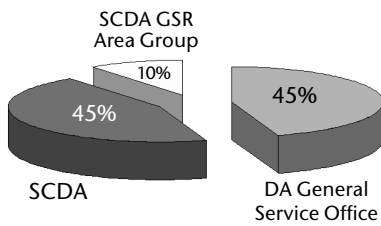
SOUTHERN CALIFORNIA DEBTORS ANONYMOUS (SCDA OR SOCIAL DA)

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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

Call to Action: Meditations Needed for Daily Book!

The deadline has been extended through the end of February.

Please use this format:

Keyword: One word to describe the subject of your meditation.

Quote: A favorite quote related to your meditation of up to 30 words. Please include the author and source. (Tip: if you don't have a quote, write your experience first, and then look at program literature for a quote that applies to your story.)

Body of the Meditation: A personal reflection of 15-175 words on your Debtors Anonymous experience, strength, and hope. Suggested topics: a particular step, a Tool, a Tradition, or a Promise. A slogan, or one of the Concepts. Keep it first-person; share from your heart.

Reflection: Condense your meditation into one or two positive sentences. (Should be 10 to 20 words, though it could go as long as 40 words if necessary.)

Send to Jill at: meditationbook@yahoo.com

After sending in your submission, please fill out and sign a meditation book release (obtainable from Jill, or in the SCDA office, or from publications@socalda.org) and snail-mail it along. You will have to disclose your first name to the editor of the book, but it will be kept entirely confidential.

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CHECKS AND BALANCES

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SUBMIT MEETING LIST CHANGES via e-mail BEFORE the 1st Saturday of the month to publications@socalda.org. Updates will appear on the Meeting List and on the SoCal DA 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 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.

SUBMISSIONS DEADLINE: 1st Saturday of the Month

STUFFING EVENT FLYERS: 3rd Saturday of the Month at the SHARE Center, 8:30am. Bring 600-800 copies.