

# CHECKS

Extra Value! Two months for the price of one!

DECEMBER 2007/JANUARY 2008

Vol. 27, Issue 12 / Vol. 28, Issue 1

www.SoCalDA.org



# & 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.*

### SoCal DA Holiday Calendar

DATE	EVENT	TIME	LOCATION	COST
December 22	SCDA Office Open			
December 25	SCDA Office Closed			
December 26	SCDA Office Closed			
January 1	SCDA Office Closed			
January 3	February Checks & Balances Submissions & Meeting List Updates Deadline			
January 12	SCDA Workshop: <i>How I Learned to Stop Debting And Love the IRS</i>	1:15-4:30	First United Methodist, 1008 11th St, Rm 300, Santa Monica	\$12
January 19	SCDA Board Meeting	9-10:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
January 19	SCDA Intergroup Meeting	11-12:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
January 19	GSR Meeting	10-12:15	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
February 9	SCDA Workshop: <i>Couples and Money</i>	1:15-4:30	First United Methodist, 1008 11th St, Rm 300, Santa Monica	\$12
February 16	SCDA Board Meeting	9-10:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
February 16	SCDA Intergroup Meeting	11-12:30	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	
February 26	GSR Meeting & Annual Elections	10-12:15	SHARE Center, 5521 Grosvenor Avenue, Los Angeles	

### Individual Meeting Events Calendar

DATE	EVENT	TIME	LOCATION	COST
SUN Dec 23	"Practicing Gratitude and Serenity"	2-4:00pm	Kaiser Permanente, 200 N. Lewis, Orange, CA 92868	\$5

## WORKSHOPS

All prices are suggested donations; no one turned away for lack of funds.

*Upcoming SCDA Workshops*

### How I Learned to Stop Debting And Love the IRS

Saturday, January 12, 2008 \$12

Registration at 1:15 / Workshop from 1:30 p.m. - 4:30 p.m.

*A panel of abstinent DA members will share their experience, strength and hope on dealing with the IRS, taxes, the California Franchise Tax Board, and other government agencies.*

*Bring any letters from creditors, tax bills, or other mail you have been afraid to open. Start the New Year with clarity!*

Contact: Mark L.: 310.280.0657

### Couples and Money

Saturday, February 9, 2008

Registration at 1:15 / Workshop from 1:30 p.m. - 4:30 p.m.

*A panel of abstinent DA members who successfully manage their money together as couples. Tips for sharing a tax return—or a checking account—without going postal on each other!*

Contact Silvia C.: 310.383.7163

### New Checks & Balances Creative Director Sought

We are seeking a new designer to take over creative leadership for *Checks & Balances*, ideally beginning with our next issue. The ideal candidate will own and know how to use Adobe *InDesign*, although another page layout program would be fine if you're fluent with it and can generate pdfs for the printer. Production is done at home and involves extensive correspondence via email. This creative service position is an ideal opportunity to learn more about SCDA, its workshops and events, and to share and deepen your experience in the program.

**Contact:**

librlart@gmail.com

Both at: First United Methodist Church, 1008 11th St., Room 300  
Santa Monica, CA (parking across the street in the underground lot)

## MEETINGS

### NEW MEETINGS:

#### North Hills Women's Meeting

Monday 7-8:30PM

Unitarian Univ.

9550 Haskell Blvd Just N of Plummer

Contact: Jo G. 818 489 2055

#### Fresno Debtors Group, Sunday 3-4 PM

New Connections Counseling Center

4421 Cedar Avenue, Suite 202

Fresno, Ca 93726

Please call Grace (559) 908 1720 or Erich L (703) 201 9378 before attending 1st meeting. Meeting in first hallway to the right of entrance, 2nd door on right.

### CORRECTION:

Visions / Step / Literature Discussion, #179

Monday at 7:15P (60 minutes)

Mariners Community Church

5001 Newport Coast Drive, Irvine, CA 92603

Room: Life Development Center, 3rd Floor Conference Room

Next to Library, Bonita Canyon Rd. & Newport Coast Drive.

Meetings not held on all Monday Holidays

If question about Holiday, call contact person or the Church

Office (949) 854-7600 Ext.349

Contact: Patty G 949-673-0773

### LOCATION CHANGE:

#### The 2nd Friday Paper Party!

2nd Friday of each month, 7:30 PM until ? (store closes at 10)

Co-Sponsored by the Tuesday Redondo Beach Meeting

Whole Foods, meet in the Seating/Eating Area, Corner of Rosecrans and Sepulveda, Store is on Northeast Corner, inside new Shopping Center.

Directions from 405: Exit Rosecrans & go West towards the ocean, turn right at P.C.H./Sepulveda, turn right at next signal.

Contact: Leslie Anne, 310-391-8076.

### ADDRESS CLARIFICATION:

The Temecula Valley meeting, the 'Temecula Valley' part of the address is reportedly misleading. The hospital is in Wildomar, in the Temecula Valley, but if you MapQuest it using 'Temecula Valley' it takes you "way out in the middle of nowhere."

### MEETING CLOSURES:

Tuesday 6PM Dana Point BDA meeting

Anaheim Thursday Learning Light Foundation

Abundance, Sunday 4:30P La Jolla

Sunday 6:00PM, Newport Beach 92660

### NEEDING SUPPORT:

Attention, Shoppers and Self-Debtors!

Please lend your support to the

#### Monday Night Compulsive Shopping, Spending

And Self-Debting Meeting 6:00 - 7:30 p.m.

SHARE Ctr, 5521 Grosvenor Ave, West LA (Culver City area)

Contacts: Susan G. 323.292.9574 or Janet K. 310.396.1648

Attention, Business Owners, Freelancers,

And You Who Have a Business-Oriented Vision!

#### The Monday Pasadena BDA Meeting 7:30- 9:00 p.m.

Needs Your Support!

Las Encinas Hospital, 2900 E. Del Mar Blvd.

(In-Service Room; dial "0" at the gate & say you're there for a meeting; proceed all the way down the driveway to the parking lot at the bottom of the hill. The In-Service Room faces the parking lot.)

## ANNOUNCEMENTS

### Special SCDA Holiday Hours

Please note the special holiday hours at the SCDA office on the front page of this newsletter!

### Artists' Showcase Crafts Fair

The SCDA Artists' Showcase Crafts Fair has been delayed until spring of 2008. Please keep sending your information to [specialevents@socalda.org](mailto:specialevents@socalda.org) and [vicechair@socalda.org](mailto:vicechair@socalda.org)!

### Meeting List Updates

Please send updates regarding your meeting listings to [resource@socalda.org](mailto:resource@socalda.org). Please send general announcements to [publications@socalda.org](mailto:publications@socalda.org), and to [webteam@socalda.org](mailto:webteam@socalda.org) (for technical reasons, it's good to send a backup copy to [webmaster@socalda.org](mailto:webmaster@socalda.org)).

For the physical bulletin board outside the SCDA office, drop your flyer by (including a white master, so literature people may make a copy for their meetings). The office manager will approve it, and it will be placed on our bulletin board or our front door.

### Joan's Back!

Joan E. is back in the SCDA office! Stop by on a Saturday morning sometime and say "hi"!

### "Bo Who?" "Bo Duh!"

Please recall that the term "BODA" is no longer appropriate for use by BDA groups. Please eliminate this acronym from the title of your group's checking account.

### Attention, Group Treasurers!

Several meetings have had their Regional Area Group contributions returned. This was due to an error at the Post Office, which has since been rectified. The GSR RAG address is now correct, so we can all share in your meeting's abundance:

P.O. Box 642091, Los Angeles, CA 90064-7091

Keep those cards and letters coming in!

### Attention, InterGroup Reps

You can now stay up-to-date with InterGroup happenings from the comfort of your computer! (No, this doesn't mean you don't have to get up early on Saturday morning once a month and go to Culver City. Sorry!)

The SCDA InterGroup now has a Google Group/email list.

Make sure you're signed up by sending a note to the administrator, [kwatts00@yahoo.com](mailto:kwatts00@yahoo.com).

If you're new to InterGroup, make sure you send Kalilah a note so she can welcome you to this level of service in SCDA!

### InterGroup Representatives Needed!

Does your meeting have an intergroup representative? If so, do you or someone in your meeting know who that is? There are many meetings listed in So Cal DA that do not have an intergroup rep or do not have a rep that is attending the meetings. This could mean that your meeting is not informed of the new events or changes within SCDA. If your meeting does not have an InterGroup rep please inform your secretary that they need one. If you do not have an intergroup rep please feel free to contact me at this email address so I can give you the latest updates. We highly recommend you find one to fill that position if possible.

Thank you for your time and your valuable service

— Kalilah

## ABSTINENCE THROUGH DEBTORS ANONYMOUS

By Doug H.

Don't debt one day at a time. I was recently reminded of the effect living by this guiding principal for the past 16 years has had when I was directed to a store that I hadn't been to since 1989. My computer needed upgrading and the place I bought it from no longer did the work required, so the salesperson waiting on me wrote out the name of a shop across town that could do the work.

The last time I had been to this shop I had bought a computer using one of the credit cards I had at the time, the only one that wasn't immediately in danger of being maxed out. By the time I got home I was in what I can only describe as a debtor's fever: mouth dry, hands sweating. I snuck the computer in past my unwitting wife and set it up as if nothing was wrong, unable to identify the increasingly sick feelings I was having. I was at once euphoric and desperate. I would soon justify what I had done as necessary to realizing my dream of becoming a successful writer.

By 1991, when I got to my first DA meeting, it became clear that short of selling a screenplay for serious six figures, which wasn't likely to happen, the cost of servicing the debt I had amassed would only grow to enormous proportions. As it would turn out, the balance on the card I had bought the computer with was still greater than the value of the computer by the time it died several years later. It would still be a couple more years before I was able to retire that balance due along with the rest of my debt, the gift of what was by then seven years in the program.

As I entered the store it occurred to me how much my life had changed. This time I actually had the money I needed to pay for the work they were going to do for me. The debtor's fever had been replaced with a sense of wellbeing from no longer having to fend off creditors. Although I no longer write I now have work that I love doing, that provides me with a prosperous income, work I was sure I hated. I've learned it wasn't the business I hated, but the way I was doing business: a revelation presented to me in DA.

Abstinence is an act of faith for me today. It began with cutting up my credit cards and continues by only buying what I have the money to buy. By borrowing money without securing it with something of equal or greater value I am denying that I am capable of earning what I need, while also denying that my Higher Power will provide for me whatever I can't provide for myself. Abstaining from the instant gratification of "putting it on the card" has led me to wanting what I already have.

## Event Promoters and Organizers:

For those who want announcements to run in the *Checks and Balances*, please use the following format – *and order* – as much as is practical:

**Who:** Are you a nearby Regional Area Group, a committee within SoCal DA, or an individual meeting group?

**What:** Is this a workshop, or another type of event?

**Title:** What is the name of your event?

**When:** Please give the date of your event, and the time.

**How much?** What is the suggested contribution, and is it a set fee (as with the Visions Retreat), or is no one turned away for lack of funds?

**Description:** Use a sentence, or several sentences, to tell us what is unique or especially appealing about your event.

**Where:** Please give us the address, along with any cross-street info or parking tips you think are important (we'll fit them in if we can).

**More Info:** Whom should people call if they need to know more? List a telephone number, an email address, or both. Submissions are subject to condensing, where applicable.

## Spanish Translators Needed

A Note From The Literature Publications Committee of the Debtors Anonymous General Service Board

The Literature Publications Committee of the Debtors Anonymous General Service Board is requesting proposals from qualified translators to translate DA literature into Spanish.

The translator must be:

- \* a current, recovering member of D.A. with significant experience in the D.A. program.
- \* actively working D.A.'s Twelve Steps.
- \* an experienced translator with demonstrated ability to deliver an accurate translation.
- \* willing to turn over all rights to D.A. and to maintain anonymity with regard to authorship.

The deadline for submitting proposals is April 1, 2008.

For all requirements and additional information, please download the full Request for Proposal and the Assignment of Rights pages from the DebtorsAnonymous.org website.

## Ways and Means Online

A Note From The Debtors Anonymous General Service Board

The 4th Quarter 2007 issue of the DA newsletter *Ways & Means* is available on the international DA website [www.debtorsanonymous.org](http://www.debtorsanonymous.org).

The role of such uniquely DA slogans as "I am not my debt", "God is in the numbers", and "It's not about the money" are explored in the lead article. The 8-page issue explores the impact and importance of these and many other common slogans. Another article discusses the importance of spelling our fellowship's name correctly, and there are multiple personal stories on how members work the 12 Steps of DA and how service strengthens our individual recovery programs.

*Ways & Means* is a free, quarterly "meeting in print" available to all DA members.

## Background in Accounting or Bookkeeping? Familiarity with QuickBooks?

SoCal DA needs you! We are looking for **two sharp numbers people** for our Treasurer and Finance Chair positions. These volunteer positions will either be divided between the different accounts SCDA maintains, or the responsibility will be one person handling bookkeeping for all accounts, with the other person looking at cash flow and anticipating shortages—addressing them with the help of the Finance Committee, the Events and Special Events Chairs, and the people who sell literature in the SCDA office (that effort is spearheaded by the Vice-Chair and the Office Manager). Support for both positions will be available from the InterGroup and Board; no one has to "go it alone" in this organization!

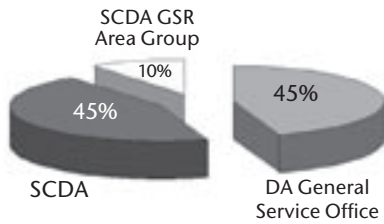
The bookkeeping person will also be supported by office staff, who can assist in preparing deposits and gathering information, to make this responsibility as streamlined as possible. We merely need someone to maintain order and oversight, in keeping with the traditions of this program and BDA principles.

This is also a great opportunity to upgrade & expand your skill set. We're hoping that the person who will be handling the books for the main SCDA account can train over the coming holidays, so he or she can begin in January of 2008.

Be a part of the exciting new SCDA team!

**Contact:** [sdachair@socalda.org](mailto:sdachair@socalda.org) or get in touch through the SCDA office: [scda\\_1@yahoo.com](mailto:scda_1@yahoo.com)

**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

5521 GROSVENOR BLVD  
LOS ANGELES, CA 90066 • 310.822.7250

SCDA Office Hours:  
(for literature purchase, etc.)  
Tuesdays 7:30pm - 9:00pm (no longer 7PM)  
Wednesdays 6:00pm - 9:00pm  
Saturdays 10:00am - 1:00pm  
Office Fax 310.827.7079  
Office Email [scda\\_1@yahoo.com](mailto:scda_1@yahoo.com)

World Service (Needham, MA) 781.453.2743

The best way to find yourself is to lose yourself in the service of others.  
—Mohandas Karamchand Gandhi

**SCDA SERVICE BOARD MEMBERS, ISR AND OTHER CONTACTS:**

Chair	Jonah B.	<a href="mailto:scdachair@socalda.org">scdachair@socalda.org</a>	917.776.4660
Vice-Chair Office Ops	Sandy	<a href="mailto:vicechair@socalda.org">vicechair@socalda.org</a>	
Finance/Treasurer	Leslie Anne	<a href="mailto:treasurescda@yahoo.com">treasurescda@yahoo.com</a>	310.391.8076
Records	Open		
Resources	Joy M.	<a href="mailto:resource@socalda.org">resource@socalda.org</a>	818.429.9806
Meetings Liaison	Kalilah	<a href="mailto:meetingsliaison@socalda.org">meetingsliaison@socalda.org</a>	
Programs/Workshops	Silvia C.	<a href="mailto:events@socalda.org">events@socalda.org</a>	310.383.7163
Publications	Nyra C.	<a href="mailto:publications@socalda.org">publications@socalda.org</a>	
Special Events	Agnete	<a href="mailto:specialevents@socalda.org">specialevents@socalda.org</a>	310.559.8061
Public Information	J.P.	<a href="mailto:pi@socalda.org">pi@socalda.org</a>	818.249.7881
Public Info Associate	Sheila		
At Large 1	Open.		
At Large 2	David M.	<a href="mailto:AtLarge2@socalda.org">AtLarge2@socalda.org</a>	310.657.4281
ISR	Mary	<a href="mailto:mailformary@yahoo.com">mailformary@yahoo.com</a>	310.838.6677

**GSR AREA GROUP OFFICERS**

Chair	Richard H.	<a href="mailto:rharrisj@pacbell.net">rharrisj@pacbell.net</a>	818.731.0855
Vice Chair	Michael M.	<a href="mailto:mmnchstr827@netscape.net">mmnchstr827@netscape.net</a>	714.686.7360
Secretary	Dominique	<a href="mailto:dominique.dibbell@gmail.com">dominique.dibbell@gmail.com</a>	
Treasurer	Mark DT	<a href="mailto:mddesign@sbcglobal.net">mddesign@sbcglobal.net</a>	310.259.4682

**CHECKS AND BALANCES & WEBSITE**

Creative Director: Arthur K. | [careofpublications@socalda.org](mailto:careofpublications@socalda.org)  
 Editor: Nyra C., Publications Committee | [publications@socalda.org](mailto:publications@socalda.org)  
 Meeting List Editor: Joy M. | [resource@socalda.org](mailto:resource@socalda.org)  
 Webmaster: Dante | [webmaster@socalda.org](mailto:webmaster@socalda.org)  
 Associate Webmaster: Arthur K. | [webteam@socalda.org](mailto:webteam@socalda.org)

**SUBMIT MEETING LIST CHANGES** via e-mail BEFORE the 1st Saturday of the month to [publications@socalda.org](mailto: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](mailto: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.

**WEBSITE:** If you have any concerns regarding the overall interface of the website, or its design, please send them to: [webteam@socalda.org](mailto:webteam@socalda.org)

**BULLETIN BOARD**

Heard at...  
 Merry Christmas, Chappy Channukah, and a Snappy New Year from all of us at SCDA!

*You are getting sleepy. You will put more money in the basket. You will volunteer to sponsor newcomers. You will submit something to Checks and Balances. You will keep a prudent reserve. You won't debt. You will do your step writing. I will now count up to 5, snap my fingers, and you will awake feeling refreshed, energized, and not remember any of this until you call your sponsor.*

*I am not a fortune cookie fortune. I just look like one. You like Chinese Food.*

*Service with a smile is the spirit of the 12th step. So how long are you going to sit there frowning?*

*Most people are as happy as they make up their mind to be, once they get paid.  
 — Abe Stinkin' Thinkin'*

*If you dam a river, it stagnates. Running water is beautiful water. So be a channel.  
 — English Proverb*

*If you'd submitted something to Checks and Balances, you'd be reading it now.*