NJPADA REPORT
Intergroup Meeting Minutes – 03-24-24

https://zoom.us/join Meeting ID: 492 303 2222 // Password: 709621 ..
Dial in info 16465588656 // 4923032222# US (New York)

Meeting Called to Order: at 16.00 hrs EST.

Good afternoon everyone and welcome to the NJPADA Monthly Intergroup Meeting. My name is _____ and I'm a compulsive Debtor.

Meeting Opening:
Let's Open with the **"WE"** version of the **Serenity Prayer.. God grant Us…….**

We need a volunteer to read;
Tool 3: Sponsorship
We have found it essential to our recovery to have a sponsor and to be a sponsor. A sponsor is a recovering debtor who guides us through the Twelve Steps and shares his or her own experience, strength, and recovery

Tradition 3
The only requirement for D.A. membership is a desire to stop incurring unsecured debt.

Trusted Servants
Chair: Loreen
Vice-Chair: Vera
Treasurer: Frank
Recording Secretary: Loreen
Webmaster: Frank
Corresponding Secretary: Ed K

Suggested Ground Rules for Intergroup Meetings:

Robert's Rules of Order will be used. Please state your name **every time** before speaking.

Spiritual time-keeper:
(Need a Volunteer)

Roll Call- Loreen - (Recording Secretary): In attendance:

Frank M
Loreen
Marie
Ed K
Serena
Anita
Apologies - Vera

Approval of February 2024 Minutes:
Can I have a motion to accept the minutes as written? Ed K 2nd by Frank M
Discussion /Corrections to minutes. Vote_Passed

Treasury Report by Frank M - **UPDATED** Report below. Frank confirms Paypal now lists NJPADA as a charity. On a $10 contribution fee used to be 78c now it is 53c. Ed clarifies that if a group sends in a cheque to Frank or WSC, there is a delay of a couple of months. Venmo - no fees. Quicker receipt as is Paypal. Venmo sends two emails when monies received.
Motion to accept Treasurer's report ED - seconded by Anita.

Website Report by: Frank M:

Website is up to date with announcements. NJPADA looked around site. Frank detailed what was available - newcomers packets , meeting times and button to donate by Paypal and debit card. Ed suggested adding a Venmo link. Frank is working on this and looking at putting a Venmo QR code. Serena - Gratitude Group has a cell phone for the purpose of making payments. Frank may consider getting a Google number for this use. Paypal does not accept these phone numbers for their service.

Marie motion to accept/Serena seconded. Passed

World Service Conference Reports: *1-2* minutes

Loreen Report below

Board Liaison - Alex: Attended live Board Meeting in LA

Meditation book - Year of Serenity and Prosperity Binder

for WSC 2024 - any feedback from GSRs welcome

- Katie - Report below. Ask Katie how we get a voting form for gender vote.
- Serena M - Translation of DA Concepts in to Italian. Group disbanded and task fo translation given to one person.
- Serena M - Face to face meeting - Looking at face to face - Westside Church Ridgewood, NJ Willing to gift space on receipt ot a proposal from DA. Anita - before submitting a proposal. Ed - Form a sub-committee to discuss. Loreen called for sub-committee members: Anita / Serena.
- Anita - Checked with Split Rock Resort - Received a corporate quote. Will discuss this option with sub-committee. Also considering colleges as dorm rooms are available during the summer. Sarah V contacted Daylesford Abbey.

INTERGROUP #54700 TREASURER'S REPORT: MAR 2024

	General Fund	NJPADA WSC Scholarship Fund	Special Events Fund	Prudent Reserve	Total
Prior Month Balance	**0.00**	**1,400.00**	**1,150.00**	**700.00**	**3,250.00**
Income					
Group Contributions	143.07				
Personal Contributions	60.00				
2024 Spring S-A-D					
2024 Fall S-A-D					
Other:					
Other:					
Total Income for Month	203.07	0.00	0.00	0.00	203.07
Expenses (enter negative #)					
Website & Domain Name					
Postal Box					
PayPal Fees	(1.56)				
WSC Scholarshp to					
Other:					
Total Expense	(1.56)	0.00	0.00	0.00	(1.56)
Net Income after Expenses	**201.51**	**0.00**	**0.00**	**0.00**	201.51
Balance Before Transfers	**201.51**	**1,400.00**	**1,150.00**	**700.00**	3,451.51
Transfers	(200.00)	200.00			0.00
Balance After Transfers	1.51	1,600.00	1,150.00	700.00	3,451.51
Contributions to D.A.					Sent:
GSO 80%					
JHSC 20%					
Total Contributions to D.A.	0.00	0.00	0.00	0.00	0.00
Ending Balance	**$1.51**	**$1,600.00**	**$1,150.00**	**$700.00**	**$3,451.51**

NJPADA GROUP CONTRIBUTION REPORT: 2024

	Group #	Group name	Base Location		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	year total	Jan-23
1	240	Gratitude Group (Zoom)	Bloomfield NJ															
2	284	Courage to Change	Basking Ridge NJ	22.3%	29.70	138.05											$167.75	
3	286	New Beginnings	Metuchen NJ															
4	496	Simple Abundance (Zoom)	Lima PA															
5	693	Currency of Hope	Newtown Square PA															
6	718	12 Steps to Prosperity (Zoom)	Huntingdon Valley PA	**46.1%**	140.66	150.42	55.67										$346.75	
7	750	Visions at Noon (Zoom)	Stroudsburg PA	8.4%			62.89										$62.89	
8	1049	A Vision For You	Philadelphia PA															
9	1143	Sunday Sovency Group	Teaneck NJ															
10	1161	Vision of Hope (ZOOM)	Lawrenceville NJ	6.9%	34.31	12.02	5.51										$51.84	
11	1253	DA of Newton	Newton NJ															
12	7739	11th Step MeDAtation (Zoom)	Zoom															
13	7821	Solvency Today (ZOOM)	Basking Ridge NJ	6.1%		26.78	19.00										$45.78	
14	7857	Sunday Promises	Huntingdon Valley PA															
15	90315	Clarity to Prosperity BDA (Zoom)	Stroudsburg PA	10.2%		76.87											$76.87	
		Total for 2024		100.0%	204.67	404.14	143.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**$751.88**	0.00
		Total for 2023			149.22	293.04	44.05	155.82	255.95	64.75	417.72	106.04	513.25	19.56	245.60	245.20	**$2,510.20**	
		Total for 2022			120.55	190.40	85.75	28.05	0.00	278.30	245.85	183.19	146.19	79.97	369.49	103.59	**$1,831.33**	

Note: Contributions are recorded here once they post to the NJPADA Bank account, so they may not show up in the month during wihich the contribution was recorded by each group.

Website Report

From: <treasurer@njpada.org>
Date: Mon, Mar 25, 2024, 4:57 PM
Subject: RE: Question for the GSO
To: Katie McCormick <katiemcc528@gmail.com>
Cc: Loreen M <loreen.mckellar@gmail.com>

Here's what I sent on the D.A. Issues and Concerns page:
We are trying to get our intergroup listed as a Charitable Organization with PayPal so that we can pay lower fees when contributors use the PayPal Donate button on our website. It would also enable us to include a Venmo option, which has even lower fees. We are having difficulties because our intergroup does have 501c3 status. You must have come across this with other intergroups. Can you give us any advice? Do you have a workaround? Do you have a letter of document that we can submit to PayPal showing that we are a bonified not-for-profit volunteer organization?

Re: **PayPal & Venmo**

Turns out that PayPal has still not approved us as a charity because our EIN# is not tied to a 501c3. I've contacted the GSO to see if they can provide some help. We are currently considered a "Business" with PayPal, which was the only way I could get a PayPal account and donate button on our website under the NJPADA name.

PayPal rate for business transaction fees is 2.89% + $0.49. Fee on $10 donation is: (10 x 2.89) + 0.49 = $0.78

PayPal offers a discounted fee of 1.99% + $0.49 for registered charities. Fee on $10 donation is: (10 x 1.99) + 0.49 = $0.69

Also, if one increases one's donation through PayPal to cover the fee, PayPal charges a fee on the additional donation! Fee on $10.80 donation is: (10 x 2.89) + 0.49 = $0.80! I assume they do the same with charitable contributions.

I can only put a Venmo button on the website if I register our account as a business account. If people contribute using Venmo on the website, similar to PayPal, they will pay a transaction fee (but it is less than PayPal) of 1.9% + $0.10 per donation received: Fee on $10 donation is: (10 x 1.9) + 0.10 = $0.30. I think that fee is scheduled to be increased by Venmo.

To get approved as a charity with Venmo, NJPADA needs to be considered a charity by PayPal. I was wrong at the meeting: NJPADA IS NOT yet approved as a charity. I'm still trying to get clear information.

PI COMMITTEE

Claire - International Committee - Minutes -working with new emerging companies. Working with South Africa. Liaising with fellowships in Bahrain, Russia and Japan. Board is encouraging project on international phone line. Shana is going to call each intergroup contact to make enquiries regarding their processes for handling incoming DA queries.

Laura - . South Carolina

I would like to let you know that I got in touch with a contact who provides financial counseling to veterans who are struggling with their finances. I provided them with all the information for Deb. Anonymous and also gave them my number if they have any questions. She was very excited to Have the information.

This week I plan to call the veterans suicide hotline To tell them about DA And find out where to send literature.

To contact the health clinic in Myrtle Beach to find out how I can send the literature throughout the country to the VA or organization. Will keep you posted.

Kris W

Report below - Proposal for National Conference of Bankruptcy Judges - will submit it to GSB in March. Alex states next board meeting is next week, suggests Kris gets proposal in by 22 March 2024. GSB approved $1,000 for table at Conference and $4000 for attendance. Spend 2023 $3,191.64

Loreen - No action taken in the last month. Waiting for a response from Premier Radio.

KATIE

I have been working on the Ways and Means (WAM) Subcommittee for Fellowship Communication Committee (FCC)
God willing we will have a WAM issue published soon, it has been a learning curve for sure trying to get that out, with editing and curating the WAM publication.

We are hoping to get a 2nd issue out by Aug/Sept 2024 and we need submissions.

We are looking for submissions from people in Service with D.A. any and all types (intergroup, GSR, chair, coffee person, greeter, etc). Newcomers or more experienced debtors are welcome to submit their stories on their E.S.H. Debtors can email their 500-800 word stories to "waysandmeans@debtorsanonymous.org" that comes directly to Ways and Mean, people can also submit their stories to communications@debtorsanonymous.org.

I participated in the Fellowship Wide Call that occurred today 3/24/24 on the Ballot vote with homegroups. FCC and the Lit Com co-hosted this Call together. I was the Host for the call, meaning I pressed the recording and stopped recording and muted people if necessary.

Also I did get clarification, if we received an email saying we can vote on the upcoming ballot, our Intergroup can submit a vote.

NJPADA WEEKLY MEETING SCHEDULE AT A GLANCE

Note: This is the typical weekly schedule. Contact individual groups for changes in schedule.

Phone Meeting	ZOOM Meeting	In-Person Meeting

Go to http://NJPADA.org/meetings for login information

REV 3/24/2024

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
8:00 AM							12 Steps to Prosperity 8:00 to 9:15
8:15 AM							
8:30 AM							
8:45 AM							
9:00 AM							
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11:45 AM							
12:00 PM		Vision At Noon 12:00 to 1:00					
12:15 PM							
12:30 PM							
12:45 PM							
1:00 PM							
1:15 PM	A Vision For You 1:15 to 2:15						
1:30 PM							
1:45 PM							
2:00 PM							
2:15 PM							
2:30 PM	Simple Abundance 2:30 to 3:30						
2:45 PM							
3:00 PM							
3:15 PM							
3:30 PM	Sunday Solvency 3:30 to 4:45						
3:45 PM							
4:00 PM							
4:15 PM							
4:30 PM							
4:45 PM							
5:00 PM					11th Step MeDAtation 5:00 to 6:00		
5:15 PM							
5:30 PM							
5:45 PM							
6:00 PM	Sunday Promises 6:00 to 7:00				Clarity to Prosperity BDA 5:30 to 6:30	DA of Newton 5:30 to 6:30	
6:15 PM							
6:30 PM							
6:45 PM							
7:00 PM	New Beginnings 7:00 to 8:00		Life of Abundance 7:00 to 8:00				
7:15 PM							
7:30 PM			Courage to Change 7:30 to 8:30 / Solvency Today 7:30 to 8:30	Currency of Hope 7:30 to 8:30			
7:45 PM					Vision of Hope 7:45 to 8:45		
8:00 PM		Gratitude Group 8:00 to 9:00					
8:15 PM							
8:30 PM							
8:45 PM							

NJPADA Intergroup: Area Meetings

2/14/2024

Day	Time	Meeting Name	Mtg #	Venue	Access / Location	Contact	Email	Mobile
4th Sunday of month	4:00-5:00 PM	**NJPADA Intergroup Business Meeting**	54700	Zoom	https://us02web.zoom.us/j/4923032222?pwd=ZzM4TXZYV0p3YTI4ckVjcGNiS0Fidz09#success Meeting ID: 492 303 2222, Passcode: 709621 Dial in: +1-646-558-8656, ID: 836 1595 0780, passcode: 596537	Ed K	vgikush@ptd.net	
Sunday	1:15-2:15 PM	**A Vision For You**	1049	Phone	Dial In: +1-267-807-9495 Dial in Access Code: 708 409 382#	Cindy K	gemma_0404@msn.com	+1-336-406-4776
Sunday	2:30-3:30 PM	**Simple Abundance**	496	Zoom	https://us02web.zoom.us/j/2755810783?pwd=eDVIa0hOZlpwUFRNSi83MWFPbGRIUT09#success Meeting ID: 275 581 0783, Passcode: Simple#496 Click here for your local Dail-in Number	Pat B	scrabbleman1965@yahoo.com	+1-610-566-5939 *
Sunday	3:30-4:45 PM	**Sunday Sovency DA**	1143	Zoom	https://us04web.zoom.us/j/83650364158 ID/Access code: 836 5036 4158, Passcode: 856876	Sandy S	sstyer@mindspring.com	+1-973-769-4731
Sunday	6:00-7:00 PM	**Sunday Promises**	7857	In-Person	Gloria Dei Church 570 Welsh Rd Huntingdon Valley PA 19006	Steve S	srsosin@hotmail.com	+1-215-638-1822 *
Sunday	7:00-8:00 PM	**New Beginnings**	286	Phone	Dial In: +1-712-770-5505 Dial in Access Code: 855817#	Ray B	rbally2@gmail.com	+1-917-805-7869
Monday	12:00-1:00 PM	**Visions at Noon**	750	Zoom	https://us02web.zoom.us/j/4923032222?pwd=ZzM4TXZYV0p3YTI4ckVjcGNiS0Fidz09#success Meeting ID: 492 303 2222, 709621 Dial In: +1-646-558-8656, ID: 492 303 2222, 709621	Reg I-A	ridebest@verizon.net	+1 570-807-2839
Monday	8:00-9:00 PM	**Gratitude Group**	240	Zoom	https://us06web.zoom.us/j/87805867381?pwd=RDdzN2NxRDZDUnBWbmpMTnBDV1JqQT09#success Meeting ID: 878 0586 7381, Passcode: 541790 Click here for your local Dail-in Number	Tracey S	tracey@traceystephens.com	+1-973-202-8130
Tuesday	7:00-8:00 PM	**Life of Abundance**	7920	In-Person	Ethical Society 1906 Rittenhouse Square Philadelphia PA 19103	Xxxxx X	xxxxx@xxxxx.xxx	+1-xxx-xxx-xxxx
Tuesday	7:30-8:30 PM	**Courage to Change**	284	In-Person	Presbyterian Church of Basking Ridge One East Oak Street Basking Ridge NJ 07920	Diana D	basket991@verizon.net	+1-908-240-1860
Tuesday	7:30-8:30 PM	**Solvency Today**	7821	Zoom	https://us02web.zoom.us/j/93431979922?pwd=RlFIaG5HbENkZXR4VENNNnh0VEMzZz09#success Meeting ID/Access code: 934 3197 9922, Passcode: Honesty Click here for your local Dail-in Number	Kathy K	kathykrickett@gmail.com	+1-917-656-7494
Wednesday	7:30-8:30 PM	**Currency of Hope**	693	Zoom	https://zoom.us/j/97572440811?pwd=eTY3QURqTGVzTUV0TWNqQ1ZiWDdnUT09#success Meeting ID: 975 7244 0811, Passcode: 008768 Click here for your local Dail-in Number	Linda Y	linda2017@gmail.com	+1-267-789-6386
Thursday	5:00-6:00 PM	**Eleventh Step MeDAtation**	7739	Zoom	https://us02web.zoom.us/j/84449046221?pwd=TzdqR242OGh1M0VMdEp3NXNpRVZEQT09#success Meeting ID: 844 4904 6221, Passcode: recovery Click here for your local Dail-in Number Dail-in Access Code: 37648275	Bruce E	bru4da@gmail.com	+1-267-530-4895
Thursday	5:30-6:30 PM	**Clarity to Prosperity BDA**	90315	Zoom	https://us02web.zoom.us/j/4923032222?pwd=ZzM4TXZYV0p3YTI4ckVjcGNiS0Fidz09#success Meeting ID: 874 596 0005, Passcode: 628746 Click here for your local Dail-in Number	Ed K	vgikush@ptd.net	+1-570-460-7764
Thursday	7:45-8:45 PM	**Vision of Hope**	1161	Zoom	https://us02web.zoom.us/j/83901969545?pwd=dTIwNzZzSXB1MlZnejRFNlUwOUdkZz09#success Meeting ID: 839 0196 9545, Passcode: hope Click here for your local Dial-in Number Dial-in Access Code: 608780#	Sarah V	sarahvogel@gmail.net	+1-609-658-2542
Friday	5:30-6:30 PM	**DA of Newton**	1253	In-Person	The Center 65 Newton Sparta Road Newton, NJ 07860	Jane B	sewajabe@gmail.com	+1-973-903-3107
Saturday	8:00-9:15 AM	**12 Steps to Prosperity**	718	Zoom	https://us02web.zoom.us/j/81172240828?pwd=NzlwcDRudU9kMjhZa0pjUGRhOGk1UT09#success Meeting ID: 811 7224 0828, Passcode: 776903# Click here for your local Dail-in Number	Sarah V	sarahvogel@gmail.net	+1-609-658-2542