

2006 GSB Issues and Concerns list: GSB Resolutions

Reported to the 2007 World Service Conference

The General Service Board was assigned a number of issues at the 2006 World Service Conference and worked on these and other issues and projects during the year. This is a report of the outcome, resolution, or status of each item. The items begin with #27; that was the position on the Issues and Concerns list of the first agenda item assigned to the GSB.

27. **GSB: Can we please define "debting" and "not debting." How do we use the words "abstinence" and "solvency" in light of the east coast/west coast split? What does the word "recovery" mean in DA? I think this is too important for just the Literature Committee to decide.**
Our DA literature clearly states, "Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following tools." So, while some geographical areas may have a different word to describe the concept of not incurring new unsecured debt one day at a time, we as a spiritual fellowship stand united in the understanding and knowledge that we are a Twelve Step fellowship and that working the Twelve Steps is the answer to our debting disease. The World Service Conference, composed of the GSRs and ISRS who represent the group conscience of the fellowship of DA, is the entity that defines and decides all matters related to DA recovery.
28. **Info Tech: Make past issues of the DA Focus available online so we can go back and look up stuff.**
DONE: <http://www.debtorsanonymous.org/focusarchives.htm>
29. **GSB: If a person hasn't incurred any new debt by charging or bouncing checks, but continues to accrue finance charges and interest every month on existing debt, is that considered "new debt"? Is it debting?**
Interest accrued on an old debt with an old creditor assumed before a person stopped incurring new unsecured debt is an integral part of that old debt and does not constitute new unsecured debt. See also 27.
30. **PDSC: We need guidance on using the DA name when we have local fundraising events. When is it ok to use the DA name to identify ourselves?**
Outside events that are DA-related sometimes use the DA name inappropriately. Outside events usually expect some financial contribution for participation, are not bound by the Traditions, and may not be open to newcomers on the day of the event. The DA name should not be used or affiliated with these types of events, nor should they be announced during DA meetings. However, the General Service Board has no control over how DA groups, Intergroups, or members administer events. We simply ask them not to use the name "Debtors Anonymous" if the event does not fall within the guidelines of our Traditions. Tradition 7 tells us that we cannot accept contributions from outside of the fellowship; however, we don't ask an individual member to reveal the source of his or her personal donation. Our workshops, retreats, etc., should focus on our primary purpose, not just fundraising. We are an educational non-profit organization that helps people with problems with debt, and our contributions ought to come from following that purpose.
31. **Lit Pub: Publish a spending plan format online.**
The committee was not in favor of this idea but recommends instead to refer members to the Numbers: One Approach booklet and the Spending plan pamphlet for guidance on creating a spending plan. Rather than focus on a particular spending plan format, we suggest a focus on the Twelve Steps of DA.
32. **FINANCE: Our Business Meeting voted: 64.9% that DA literature be made available online to download free of charge.**
Making DA literature available online for people to download free of charge would not be a good idea. Because over half of DA's income comes from literature sales, making DA literature free would create a tremendous drop in earnings for DA. Finance and the Office sometimes makes discontinued or less popular literature items available for free on the DA Web site—for example, the Anonymity pamphlet is a free file that can be downloaded. You can also find free Board-produced essays on keeping your DA meeting alive, using Conference-approved literature, and conducting a group inventory. DA is not alone in relying on literature sales for income—other 12 Step organizations also experience the same situation. Until DA's income comes primarily from group contributions, DA will continue to need the revenue from literature sales. See also 51.
33. **OFFICE: That we want our DA Office to accept electronic payments for literature and donations.**
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
34. **PUBINFO: That the Public Information Committee of Debtors Anonymous: create and maintain an up-to-date list of all DA Intergroups and their contact information, contact (by e-mail, phone, or letter) each DA intergroup at least twice each year to exchange information about requests/contacts from local and national media, helping professionals, and all others."**
DONE: The PI Committee created and sent out a letter to all Intergroups requesting an exchange of PI information. Only one response was received.
35. **GSB: As debtors we need clarity about all aspects of money, and as debtors we resist and rebel against anything that feels restrictive of our "freedom" or feels like an authority telling us what to do. We also tend to avoid dealing with some issues because they are too controversial or difficult. Consequently, we have no formal consensus or clear definition of what constitutes incurring unsecured debt. Both individual DAs and; groups in NJ and PA are asking for this clarity. As a practical matter, we need to have agreement; because many of our service positions require 90 days or more of not incurring unsecured debt and we need to have confidence in our trusted servants. Also, the lack of a definition is confusing for newcomers. One example is that many don't realize that paying bills late is debting. I myself didn't hear that for the first time until I had been in the program for at least 1 year. One long-timer doesn't accept late bill paying as debting because it isn't written in a pamphlet anywhere, and he regularly gives PRGs. In NJ/PA intergroup and as part of a group inventory in my home meeting, we are in the process of discussing this issue and I'd like to share the "suggested guidelines" we have come up with so far. We have positioned these first as positive actions we take to be solvent, rather than negative actions we take to debt. We are asking for guidance and feedback from the World Service level. We are solvent today if: 1. We use cash, debit cards or checks to pay for all our transactions. We do not use credit cards. 2. We only write checks when we have funds available at the time of writing. We do not bounce or float checks. 3. We pay for goods and services when we receive them, for example a doctor visit. 4. We only borrow funds when we secure the loan with collateral such as a house or other asset. 5. We consistently pay our bills by the due date. The actions listed above are based on a list that was passed around at the New York World Service Conference in 2002. It was widely circulated among GSRs and ISRs at the conference, and a consensus developed that it is an excellent way to define solvency. It was felt that it covers 99.9 % of situations in which solvency might need defining. This is the list that was circulated: You can be considered solvent if: You have not used a credit card today; You have not bounced a check today; You have not borrowed anything without collateral today; You have not used any goods or services without paying for them today; and You have not paid a bill late today. Here is a comment from a GSR in a small PA meeting: Wanted to share with you the responses from my group about the solvency suggestions you circulated. So many people were beating themselves up with their own ideas about solvency, we felt such relief when we read the list. It was awesome. So many didn't volunteer for service because they felt they had to be perfect [in record keeping, having PRGs, etc] and didn't meet DA solvency guidelines. Some also have questions about losing solvency: For the purpose of service positions, is there a difference between a slip and full relapse? For example, does one lose solvency by paying a bill one day late? Some members who are also in the OA fellowship have mentioned that in OA there is a distinction between slip and abstinence. What about the very widespread practice of waiving solvency requirements just to get service positions filled? Of course, we know that groups are autonomous etc, but it would be great to have guidance. So, thanks for considering this topic. May we have the courage to boldly, compassionately and gently move through this! See you next month!"
See 27.**

36. **PDSC: Make the Steps and Traditions gender neutral instead of "He", "Him."**
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
37. **OFFICE: The D.A. office accept electronic payments for literature and donation. (Example: PayPal)** {Same as 33}
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
38. **INFOTECH: Please have the "let the conference hear from you" form be an electronic form available online throughout the year.**
We are planning that an electronic form will be available before the 2008 WSC.
39. **PI & NOMINATIONS: How do we get members to serve? I have been doing almost everything for this group for 4 and 1/2 years and am ready to quit! I have asked for help from the group over 2 years ago, they said they would help and then don't. I have no more trust of these members and am not willing to do it all anymore.**
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
40. **PDSC: Make the 12 Steps gender neutral.** {Same as 36}
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
41. **PDSC: Make the 12 Steps religion neutral (suggest use of higher power instead of God).** {Same as 36}
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
42. **GSB: Define Solvency. Our literature refers often to solvency but never defines it.**
See 27.
43. **PI & NOMINATIONS: How do we get more people excited about service?** {Same as 39}
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
44. **DA FOCUS: How do we retain "old timers"? Can we somehow study who and why members "drop out"?**
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
45. **W&M: It is suggested that a system to be put in place where DA literature, such as Currency of Hope, can be borrowed and returned, like a library book.**
Some DA groups and individual members make a copy of A Currency Of Hope available to members who cannot afford to purchase it. Some groups and intergroups also donate copies to their local public library, so that DA members and the general public alike can have free access to it.
46. **DA FOCUS: It is suggested that Jerrold Mundis book, How to Get out of Debt, Stay out of Debt and Live Prosperously, be added to DA's list of approved literature.**
As our personal progress and that of every member depends upon the unity of Debtors Anonymous (Tradition One), our Fellowship has committed to the use of Conference-approved literature. Our DA literature grows from the experience, strength, and hope of many members all expressing DA principles. It reflects the DA program simply in a clear undiluted DA voice. All our DA literature will contain those many voices. As with all our conference approved literature, each piece is created through our Literature Approval Process and will be subject to the group conscience of more than one hundred World Service Conference delegates. Obviously such an intense and thoughtful process is slower, but it is our experience that this is the way to carry our spiritual message of recovery. It is not the purpose of Debtors Anonymous to acquaint its membership with all the approaches to the problem of compulsive debting, only the spiritual solution found in our Twelve Steps of Recovery.
47. **LITPUB: In the new Numbers One Approach booklet include a section above the expenses for earning and income.**
Thank you for spotting the error and bringing it to our attention. The Numbers booklet will be revised on the next printing. There are numerous opportunities to improve DA literature. If you are interested in becoming an Appointed Committee Member to the Literature Services Board, email the Office for more information.
48. **PDSC: the WSC agenda is very ambitious, and longer than it used to be to allow for more free time, yet it doesn't seem like additional free time is available; are we time debting?**
There was a discussion of a motion to change the schedule at the 2006 WSC. The motion did not pass.
49. **INFOTECH: I would like to put DA literature on I-Pod format; very convenient for people.**
Not at this time – it is on the agenda for future consideration.
50. **OFFICE: Please use Paypal for electronic payment of literature.** {Same as 33}
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
51. **FINANCE: Put the basic DA pamphlet online--it's the closest thing we have to the Big Book.** {Same as 32}
Literature sales generate over half of DA's income. A percentage of all literature items sold is set aside in reserve to produce more literature. If sales of a particular literature item begin to drop, the Finance Committee would consider making the item available free online; however, the Debtors Anonymous pamphlet, which spells out the basics of the DA program, is a best seller, and therefore will not be made available on the DA Website. See also 27.
52. **LITPUB: Put all pamphlets in one publication or sell a binder to put them in.**
The Committee does not recommend any of these related suggestions as each pamphlet is a separate piece of literature and would not blend into a single, cohesive publication. There is also the financial impact to consider. Half of DA's income comes from sales of literature.
53. **LITPUB: Put all pamphlets on tape and CD.**
Under consideration.
54. **INFOTECH: Please have database of all open meetings online, updatable by the GSR.**
Not feasible because of security issues.
55. **W&M: Literature is expensive when sent abroad. Is there a way to address this?**
A growing number of pieces of DA literature are available for download free of charge from DA's website, www.debtorsanonymous.org. Some foreign groups consolidate their literature orders as a way of cutting down on shipping costs. In other countries, intergroups purchase the literature and distribute it to several groups, also reducing the impact of shipping costs.
56. **W&M: How should recovering debtors reestablish credit effectively? How to build a good FICO score; what is the program's strategy?** {Outside Issue?}
There is no DA "strategy" on these issues. The primary purpose of Debtors Anonymous is to stop debting one day at a time, and to help other debtors stop incurring unsecured debt. As such, DA has no opinion on and does not concern itself with outside issues such as credit and credit scores.
57. **DA FOCUS: Jerry Mundis book should be conference approved.** {Same as 46}
See 46.
58. **LITPUB: A book that consolidates all the pamphlets as a Big Book?**
The Committee does not recommend combining the pamphlets into one book, as each pamphlet is a separate piece of literature and would not blend into a single, cohesive publication. There is also the financial impact to consider. Half of DA's income comes from sales of literature. See 52.
59. **GSB: Define solvency more clearly. What about late library books or late bills?**
See 27.
60. **WSCSC: Establish training programs in non-profit organizational management for Trustees. Require all new board members to attend such training during their first year on the Board.**
Looking into costs of one day training, hotel, meals. Will discuss further with the entire GSB.
61. **WSCSC: Use a professional mediator to help resolve serious issues that divide the fellowship from the Board. Just as the parliamentarian has made a huge difference to the WSC, a mediator could do the same for Board-fellowship critical issues.**

(Continued on page 8)

(Continued from page 5)

- No action taken.
62. **WSCSC: Use coaches, experienced in non-profits and 12 Step recovery, to help Board members encourage their own growth as leaders.** {Same as 60} See 60.
 63. **WSCSC: Have the Board take annual leadership training courses based on Kouzes & Posner Five Practices of Leadership--the Leadership Challenge. A DA member, Robert P., is certified [to] provide the course, and is willing to donate his services.** {Same as 60} See 60.
 64. **FINANCE: The Board Treasurer and GSO should set up and offer the ability for DA members to do automatic donations to DA with auto withdrawals from their bank accounts. Many prosperous members would enjoy the convenience and be willing to do so. It would also help the Treasurer and GSO work more efficiently and accurately. The Board could require a minimum monthly amount (\$20-25) to reduce bank fee impacts and it could establish maximum withdrawals/limits to avoid any member exceeding the maximum allowed donation.**
DA is still several years away from being able to receive donations via the DA Website. In the interim, members have asked the DA Office to set up a system where members can make automatic payments to the DA bank account. The Finance Committee doesn't recommend this for three reasons: 1) the GSB Treasurer will not be able to determine the source of the contribution; 2) the Office will not be able to send a receipt for the contribution, something that is required by law; and 3) there will be no way to prevent a member from making a contribution that exceeds the annual limit of \$5,000. Finance recommends that members instead consider setting up online bill payments from their own bank account, which will send a physical check to the DA Office. For a member without Internet, most banks will set up the same system for customers upon request.
 65. **FINANCE: Establish a non-profit foundation separate from the current Board of Trustees, as AA already has done to reduce and manage one-time bequests from estates of members who have prospered through DA after, and only after, they have died. I believe that as the spirit of a DA member continues to prosper with his/her higher power after death, their earthly resources can continue to help prosper the fellowship. The foundation made of debting trustees, DA members, and non-debting trustees would invest the bequests as a prudent reserve for the fellowship and give to the Board only the annual interest accrued by the principle. This would establish a perpetual and solid prudent reserve that would help the fellowship carry the message through good and bad times.**
The suggestion of setting up a not for profit Foundation to receive bequests from members' estates was based on the erroneous belief that Alcoholics Anonymous has such a foundation. AA has no such foundation. For DA to set up a separate income stream that would be outside the general operating fund would mean that DA members would no longer be able to control DA's finances, and would also be contrary to the spirit of the DA Conference Charter which cautions against becoming powerful and wealthy.
 66. **GSB: Transparency of Board decision making processes and results. Accountability of Trustees to the fellowship for their actions and of the Board for its performance.**
The Board is engaged in an ongoing discussion on how to balance the legal and fiduciary responsibilities of a non-profit corporation with the need to keep the spiritual fellowship involved in these processes. The Board publishes the ongoing work of its Board committees four times a year in the DA Focus. The Board provides an extensive report on a yearly basis at the World Service Conference where the group conscience of DA sets the course for the next year's work. During the year, the Trustees who act as liaisons to the Conference committees keep the GSRs aware of conversations and decisions made at the Board level.
 67. **GSB: Defining solvency across the entire country, not one version for East coast, and one for West.**
See 27.
 68. **OFFICE: Add the Word postal code to zip code indications.**
Because of the very limited amount of space on most forms, it is impractical to include the different names used to indicate postal, mailing, or zip codes used in the many countries we ship to. The phrase zip code will infer the appropriate name when another country is involved.
 69. **LITPUB: Please have the GSO offer banners of the Steps and Traditions for sale. We currently modify AA banners by hand, but we want real DA banners.**
Contact made with vendor; waiting for reply to inquiry. ■

THE DA FOCUS

Produced by the General Service Board of Debtors Anonymous

PO Box 920888
Needham, MA 02492-0009

Phone: 781-453-2743
Fax: 781-453-2745
Email: office@debtorsanonymous.org
www.debtorsanonymous.org