

Issues & Concerns / World Service Conference 2013, Phoenix

The Debtors Anonymous World Service Conference (WSC) addresses the issues and concerns of D.A. groups that affect D.A. as a whole. Members, groups, and Intergroups have submitted the Issues & Concerns listed below during the past year via the debtorsanonymous.org website or by mailing them to the General Service Office. The receiving and processing of Issues and Concerns (I&C) from the Fellowship of Debtors Anonymous (D.A.) is an important communication vehicle aiding the health, unity, and growth of D.A. as a whole.

After the Conference, the committees of the General Service Board (GSB) and the World Service Conference committees and caucuses consider these Issues & Concerns as possible items for motions and recommendations at Convocation or as potential topics to discuss during their service throughout the year. Direct responses to each Issue & Concern are published in the WSC final conference report (if they are submitted at the Conference) or on the D.A. website (if they are submitted by December 1 following the Conference.)

Each Issue & Concern has been assigned a number. Please include this number AND the original text of the Issue & Concern in any response submitted for publication.

NOTE: Any responses to Issues & Concerns submitted after December 1, 2013 will not be included in the final document posted on the D.A. website by January 31, 2014.

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Issue 13-01

GSB Long Range Planning

CITY: Westport, CT

GROUP NAME: Connecticut Intergroup of D.A.

GROUP NUMBER: 1382

D.A. has approx. 500 registered meetings, but how many members are there?

Suggestion: Include a question on the annual meeting re-registration form such as: "Over the past year, what was the average number of members attending this meeting on a weekly basis?"

Then, recognizing that many people attend more than one meeting, various algorithms could be applied to the data to approximate the total membership of D.A. The results could be used as a census, for literature publication and printing, budgeting, trend analysis, regional analysis, face-to-face/telephone/online membership analysis, etc.

Response: Thank you for your suggestion for a way to estimate how many D.A. members there are. Although the information would satisfy our curiosity, we are not sure how the data would change how D.A. operates. Literature orders, spending plans, and other functions are driven by demand, which may or may not correlate to number of members. We are aware that A.A. performs a census every few years, but that is for outside health professionals' questions, not for any internal purposes of the program. We believe the meeting registration process provides an effective census of the fellowship. Thank you again for your suggestion and efforts to strengthen the D.A. fellowship.

Issue 13-02

GSB Long Range Planning

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Change Service Manual language in support of our primary purpose

In the *D.A. Service Manual* meeting format, there is a statement on anniversary celebrations that says chips or anniversaries may be celebrated for length of abstinence OR length of attendance. This is confusing and DOES NOT support our primary purpose. Remove the latter and make it clear that ONLY ***length of abstinence from incurring new unsecured debt*** is what is celebrated at D.A. birthday meetings.

Response: Thank you for your concern. On page 25 of the *Debtors Anonymous Manual of Service* (DAMS) the paragraph suggests:

Some groups ask if any members are celebrating an anniversary in D.A. or other special occasion such as 90 days of not incurring unsecured debt. In addition, some groups encourage beginners to count and share their day count until 90 days are reached.

The Long Range Planning Committee discussed your concern. According to Tradition Four, each group is autonomous. Therefore we do not feel the DAMS should have language telling groups what types of anniversaries they can celebrate.

Issue 13-03

WSC Literature Committee

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Retracting the proposed pamphlet on debting and health issues and ceasing spending time and resources on outside issues.

Please retract the approval to publish a pamphlet on debting and health issues.

In D.A.'s history there have been many pieces of literature that diluted our message. Time, underearning, clutter, small business start-up, and other problems can all prove to be a distraction that can result in a financial consequence. Even the A.A. Big Book, in the amends section, says that "most alcoholics owe money." Any **outside** addiction or situation (i.e., health problems) can get expensive and result in the circumstance of indebtedness. This program is not about the circumstances. Those are outside issues. D.A. has no opinion on outside issues.

Health care, like education, or small business startup, are simply line items on a D.A. spending plan.

In D.A. our primary purpose is to solve our *common* problem and stop debting (a behavior) one day at a time by means of a spiritual experience obtained by taking the 12 Steps.

Once again D.A. voted to devote time, resources, and even a survey to literature regarding a circumstance common to *some but not common to all* D.A. members. Stop this practice as it breaches the tradition on outside issues and does not support our primary purpose.

D.A. members think we ‘*need*’ to debt because we forget that God will take care of us no matter what, and we forget that God is bigger than any problem, even one that gets expensive. In all that we publish, we need to stay focused on that spiritual solution found in step work.

Response:

Thank you for submitting an Issue and Concern to the 2012/2013 Literature Committee. We are honored to do the work of the D.A. Fellowship and take our responsibility seriously. It is our duty to inform you in a timely manner of any and all action taken or not taken on your submission.

Your Issue and Concern was given the number and heading, “13-03: Publication Of A Health Issues and Solvency Pamphlet By Debtors Anonymous.”

We appreciate your request to the 2013-2014 Literature Committee to stop consideration of the D.A. Health Issues and Solvency pamphlet.

At the 2011 WSC, by substantial unanimity the membership voted to approve the creation of such a pamphlet. However, the Literature Committee realized it lacked clarity on what issues that would be addressed in the pamphlet.

The Literature Committee realized that:

1. We had no idea of what health care issues D.A. members were losing their solvency over or struggling to stay solvent and/or maintaining healthy solvency while dealing with.
2. Upon reflection on our behavior prior to coming to D.A., while we thought we had debted around health issues, we found that in many instances it wasn’t the cost of the health care or the health issue that created the debt; it was something else.

In order to avoid writing a pamphlet without abundant first-hand knowledge, we decided to ask the Fellowship for its direct experience and then write the pamphlet, or not write it if that turned out to be most appropriate, based on the responses. We distributed this electronic survey to all GSRs and requested that they pass it along to their groups with the intention to survey D.A. members to understand how unexpected health care issues and costs have impacted their solvency (ability to not incur new unsecured debt).

As of the writing of this response, no decision has been made on creating or not creating the pamphlet. However, the results of the survey are profound: Most of the D.A. members who have lost solvency or are struggling to keep it due to health issues had or still have insurance, a prudent reserve, a sponsor, experience working the Steps and time in the program. We received hundreds of responses, quite large in the history of D.A. surveys. This issue is not a niche one.

There is the possibility of publishing a series of articles based on the survey results. There is the possibility of surveying other countries' members. We simply do not know at this point. The Literature Committee's resources are generous, though we share your concern for time and effort efficiency.

Please feel free to contact me, any sub-committee or the Literature Committee at large should you have any questions, concerns, feedback, or needs you feel we can address. We love hearing from fellow D.A.s. We wish you the best in your recovery and we hope for you a long, happy solvency.

Issue 13-04

WSC Business Debtors Anonymous

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Propose to change the BDA committee to the Debtors with Variable Income (DVI) committee

RATIONALE:

The BDA committee, since it shifted from a caucus to a committee, has continually done its own thing and not adhered to D.A.'s primary purpose nor supported D.A. group unity. This last year alone, the BDA committee put through its own motion for a separate BDA study guide even though that was redundant D.A. and out of order. It is not the purview of BDA to propose literature concepts. As a 3 year member of BDA committee (2007-2010) I observed as BDA emphasized publishing business advice tools and did not emphasize 12 Step work. BDA only represents a very small section (approx. 8%) of the D.A. membership as a whole. But as many as 25% of the delegates to WSC end up on the BDA committee, repeatedly resulting in the devoting of a disproportionate amount of resources from the D.A. agenda to a small sub minority of D.A. as a whole.

These divisive distractions simply need to stop. We need board members with the courage to insist on observance of the traditions.

For instance, this year's subcommittees:

-The spiritual marketing subcommittee is an ***OUTSIDE ISSUE. You cannot put the word 'spiritual' in front of a business term and call it part of a 12 Step treatment model***

-Vocation vision subcommittee (to create a template to incorporate visions into a business plan) ***BUSINESS PLANS AND VOCATION VISIONS ARE ALSO outside issues.***

-Prudent reserve/variable income committee (will write an article that addresses the issues that have variable incomes and related circumstances) ***THIS IS THE ONLY SUB-COMMITTEE ADDRESSING A TRUE PROBLEM FACING A BROAD SECTION OF THE WHOLE SUFFERING DEBTOR POPULATION***

With widespread unemployment and underemployment in America and across the world, there are fewer salaried and many more D.A. members working contract and piecing together part-time work with freelancing. **These debtors have variable income and need enhanced help with the existing D.A. planning tools.** Changing the emphasis to this broader section of D.A. members, away from the narrow focus of business owners, would best adhere to the D.A. primary purpose and better serve D.A. group unity as a whole.

Response: We have carefully considered the issues raised in the I&C. As stated in the conference-approved Business Debtors Anonymous pamphlet, “We learn to operate our business along spiritual lines and find that operating in integrity and being of service is profitable.” “Together, members of BDA support one another in applying the D.A. principles and tools when owning and running a business.” Many in the whole Fellowship benefit from the successes that those in BDA achieve through the help of BDA. It is important to consider how one defines business when considering the scope of BDA. BDA seeks to be of service to all debtors who must market themselves in order to make a living – business owners, self-employed, actors, artists, therapists, job seekers – anyone who must market themselves in order to earn and avoid debting.

Issue 13-05

GSB Literature Publications

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Repeal the approval of a separate BDA step study guide

FROM THE D.A. WSC Conference Report Seattle 2012

BDA Committee Report P 15

Motion # 2

“BDA Motion #2: We move that the concept of a BDA Step Study Guide be approved as the first stage of the literature approval process.”

This motion must be repealed for the following reasons:

A - This motion was out of order. Point of information, only the D.A. WSC Literature Committee may propose the approval of a concept for a new literature piece. It is not the purview of BDA or any other D.A. conference committee to do so. This lapse should have been caught by the appropriate board members.

B - This motion is redundant. There is already approval for a fellowship wide D.A. study guide WITH BDA supplemental material (passed, I believe in Sturbridge D.A. WSC 2007?).

C - The specific guide under consideration; "Stepping Together," is full of outside issues and is not fully a 12 Step document. It is more a hybrid workbook of business advice, self-help, and group therapy with 12 Step ideas thrown in. Its content does not fully support our primary purpose and in particular does not emphasize the spiritual solution.

D - As such, a completely separate BDA study guide is divisive. This was addressed when the COMBINED D.A. + BDA study guide concept was previously proposed and approved.

Response: Thank you for expressing your concern on this issue. You are correct that only the WSC Literature Committee can bring forth such a motion. Therefore, the parliamentarian changed this to a recommendation. The response to this recommendation was that the concept of a step study guide was approved in 2007 that would include material specific to BDA. Therefore, they did not bring a motion to the 2013 WSC about this guide.

Issue 13-06

WSC Literature Committee

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Underearning: Debtors Anonymous Stops Addressing Underearning Once and For All

FROM THE D.A. WSC Conference Report Seattle 2012

Literature Committee Report P 17

RE: Motion #4: For the WSC to approve the concept of revising the Underearning Pamphlet with clarification that underearning is a symptom of debting, not a disease within the Debtors Anonymous program.

The motion passed with a 2/3 majority.

Whereas the proposed Underearning Caucus was defeated in WS Conference Denver and whereas a separate underearning 12-step fellowship has proven to be more effective in addressing this outside issue, ***it is proposed that D.A. repeal approval of this motion***, and move to stop publishing the *Underearning* pamphlet.

Assigning debtor members to rework a pamphlet on an outside issue is not a good use of our limited human power. We are debtors, not underearners, and should not be expected to have

experience, strength, or hope on this separate subject. Simply letting go of this confusing pamphlet more fully supports the D.A. primary purpose.

Response:

Thank you for submitting two Issue and Concerns to the 2012/2013 Literature Committee. We are honored to do the work of the D.A. Fellowship and take our responsibility seriously. It is our duty to inform you in a timely manner of any and all action taken or not taken on your submission.

Your Issue and Concerns were given the numbers and headings, “13-06: The Underearning Pamphlet and Debtors Anonymous” and “13-30: Underearning and Debtors Anonymous.”

The Debtors Anonymous Underearning pamphlet remains available, and self-identified underearners are welcome in the D.A. fellowship for all of the following reasons:

Personal debt is often a result of underearning, or compulsive spending, or both. Granted, some debtors may be neither underearners nor compulsive spenders. For example, debt may result from chronic tax evasion, catastrophic medical expenses, or reckless business investments. Yet for so many members of our fellowship, debt is a consequence of an imbalance between our earning and spending.

Throughout our literature, you’ll find numerous references to underearning. Some references are clear and obvious, while other references are subtle or suggestive.

For example, in the Signs of Compulsive Debting, Sign Ten warns us about “Overworking or underearning: Working extra hours to earn money to pay creditors; using time inefficiently; taking jobs below your skill and education level.”

When it comes to Pressure Relief Groups, Tool Five reminds us, “The income plan helps us focus on increasing our income.”

Promise Seven assures us, “We will recognize that there is enough; our resources will be generous and we will share them with others and with D.A.”

As the D.A. Literature Committee, we sense no popular movement to cease publication of the *Underearning* pamphlet or to exclude self-identified underearners from our fellowship. Tradition One celebrates our unity and our common welfare, while Concept Twelve emphasizes the importance of “making important decisions by discussing and voting on issues wherever possible by substantial unanimity.” Tradition One emphasizes our unity and our common welfare.

For membership in D.A., income level and employment status are irrelevant. Nor do we require any specific measure of indebtedness, save for the obvious implication that any D.A. member has grappled with unsecured debt in one form or another. Clearly, all who wish to recover are welcome. According to Tradition Three, "The only requirement for D.A. membership is a desire to stop incurring unsecured debt."

Please feel free to contact me, any sub-committee or the Literature Committee at large should you have any questions, concerns, feedback or needs you feel we can address. We love hearing from fellow D.A.s. We wish you the best in your recovery and we hope for you a long, happy solvency.

*Chair's note: the 2010 motion to approve the re-writing of the *Underearning* pamphlet was worded so as to make the re-write clarify that the position of Debtors Anonymous is that underearning is a symptom of debting, not a separate disease. We have no opinion or comment on Underearners Anonymous.

Issue 13-07

GSB Literature Publications

CITY: Dallas, TX

GROUP NAME: Prosperity

GROUP NUMBER: 364

Appoint a writer or editor for the already approved concept of a D.A./BDA study guide. At this point, the proposed D.A. study guide, the work in progress Greenback Book guide to existing D.A. literature has been road tested by at least 500 D.A. members with spectacularly good results. Please get this desperately needed document into the pipeline for approval fellowship wide.

Response: Thank you for expressing your concern. Literature Publications requested funds to hire a writer for this project. The funds were denied in order to maintain a positive spending plan. This and other projects will be revisited as funds become available. Lit Pub is collecting step study guides currently used by D.A. members.

Issue 13-08

WSC Conference Committee

CITY: Salt Lake City, UT

Submitted by a D.A. member

This issue and concern is intended for the WSC Conference Committee.

In my opinion, the structure of D.A.'s World Service Conference is backwards. The incoming committees have less than 36 hours (less than 20 in-committee hours) to discuss and prepare their motions for convocation. If they have a project that requires more time than that, they never have the opportunity to bring the finished product to convocation. Having the finished product turned over to the incoming committee the following year has a handful of potential problems associated with it.

To fix the problems stated above, I would like to suggest that the WSC be restructured to have convocation at the beginning of the conference (instead of the end) and that the committees bringing motions to the convocation floor be the outgoing committees (instead of the incoming committees).

The one drawback I see to this suggestion is that the new process would have to have a contingency plan for what would happen if no members of an outgoing committee would be attending the following year's conference and thus would not be in attendance to present the motion at the convocation. I believe this could still be overcome by allowing the outgoing committee's motion(s) to be presented by someone the outgoing committee trusts (maybe a Board member such as their GSB liaison or the GSB chair).

If this was implemented, we could also consider implementing some other changes that could make convocation run more smoothly with hopefully less controversy. For example, motions and any supporting documentation could be submitted electronically in advance (maybe 10 weeks before the first day of the conference?) and electronically distributed to all registered attendees in advance (maybe 8 weeks before the first day of the conference?). Along with each motion and its supporting documentation, there could be a way for Groups, Intergroups, GSRs, ISRs, individual D.A. members, Board members, and/or GSO employees to give the motioning committee feedback on the motion in advance (maybe 4 weeks before the first day of the conference?). That way the committee can discuss any new information they encounter in the feedback process. Then if the committee felt the new information warranted revising the motion, they could have time to make the revisions before presenting the final revised version of the motion at convocation. Any motions that come to convocation but encounter problems so severe that the motion needs to be recommitted back to the committee could be given to the incoming committee to work on again (if the new committee was willing). Thank you for your service and for your thoughtful consideration of these ideas.

Response: Developed a subcommittee to explore.

Issue 13-09

GSB Public Information

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

Dear PI committee,

We appreciate the PI Manual and training offered by D.A. conference calls but in the UK we still find that members are hesitating about becoming PI officers and doing PI work.

So we have three questions:

- 1: Working from the PI Manual it has US contact details, can we add UK contact details to the PI letters?
- 2: Could the WSC PI committee offer a contact person to our intergroup PI officer for support when we receive either media requests or have PI queries?
- 3: Is there any provision or intention to make international public service announcements in the future?

Response:

Dear UK Intergroup,

Thank you very much for being willing to carry the D.A. message to compulsive debtors in the UK. Our committee, the General Service Board (GSB) Public Information (PI) Committee, has thoughtfully considered your issues and concerns.

Our responses to your three questions:

1. Working from the PI Manual it has US contact details; can we add UK contact details to the PI letters?

We would like to inform you that any changes to the PI service material would need to be approved by the GSB before its use.

We suggest that the UK Intergroup send a proposal to the GSB with a mock-up of the PI material that you intend to use, including UK contact information. We will then bring this proposal to the GSB for consideration.

2. Could the WSC PI committee offer a contact person to our intergroup PI officer for support when we receive either media requests or have PI queries?

We are pleased to let you know that the current chair of this year's World Service Conference (WSC) International Caucus, Chris K., has volunteered to serve as contact person for the UK Intergroup PI Officer.

His contact info is: Chris K.: ck@hideandshine.com

3. Is there any provision or intention to make international public service announcements in the future?

This year's WSC International Caucus is eager to take up the task you suggested and now include in their agenda the creation of public service announcements (PSAs) intended for international use.

Again, thank you very much for your service.

Issue 13-10

GSB Office Committee

CITY: Barrie, ON Canada

Submitted by a D.A. member

Re: Telephone meetings – I noticed recently when calling into an OA telephone meeting, that they do not use a free conference calling service, but they seem to have a private third-party service. On calling, I heard a lengthy introductory message about OA and its traditions, as well as some instructions on how to use the phone line. I suggest that someone from a conference committee or a Board committee contact OA World Service Office to enquire about what service they are using to see if we could adopt something similar. Doing so would be much more in keeping with the traditions, since the free conference lines always have a branding message, which makes it seem as though D.A. is connected with or endorses that company. Having our own private system could also possibly enable D.A. to provide more structure and assistance to telephone meetings.

Response: The GSB Office committee, with the aid of the WSC Internal Operations committee, recommends to the Communications Committee that they research the feasibility of using the services of <http://www.freeconferencepro.com/>, which offers the option of a personalized greeting, at no cost.

Issue 13-11

WSC Conference Committee

CITY: Sacramento, CA

Submitted by a D.A. member

Subject: Conducting the annual World Service Conference at a single location.

This Issue/Concern recommends that the annual D.A. World Service Conference (WSC) be held at a single location.

Background: The current model for the D.A. WSC is that the conference is held at a different location each year. Because of this, our Fellowship must annually reinvent large parts of the conference: A new site must be identified and selected, and a new contract must be negotiated for that site; new vendors for various conference support services must be identified, and new contracts must be negotiated and signed for those services; and, despite having an effective Host Committee Manual, many elements of the conference must be developed from the ground up each year.

The end result is that planning, preparing for, and conducting our annual conference requires a tremendous effort by the General Service Board, the General Service Office, the annual Host Committee, and it could be argued, the attending delegates.

As a comparison, there are other Twelve-Step fellowships that do not rotate the location of their annual service conference. For at least one of these fellowships, their conference occurs with minimal local support.

If this recommendation were to be implemented, it would be much to our advantage to evaluate potential facilities with the intention of holding our conference at that hotel or conference center for multiple years in succession. This would provide likely provide cost-negotiation advantages, and would greatly simplify the annual planning process.

In terms of potential cities, it is recommended that Denver, Colorado be considered as a prime site. It is generally centrally located, which would eliminate most of the travel difficulties that result when the conference is held in a West coast or East coast location. The Denver airport is the fifth-busiest in the United States, which would offer a good availability of flights.

In terms of when this recommendation could be implemented, the 2014 conference is already awarded, and the 2015 conference is likely to be awarded at WSC 2013. Thus, the earliest this could be implemented would be WSC 2016.

The largest downside of this recommendation is that local D.A. members would not have the rich experience of doing the service associated with forming and serving on a host committee.

In the final analysis, if our primary purpose is to carry the message to the still-suffering debtor, then these questions arise: Is investing a tremendous effort in planning and producing the Fellowship's annual conference really the best use of our GSB, GSO, and local D.A. resources? Instead, would our Fellowship not be better off by focusing our resources more on actual recovery issues, than on the thousands, literally *thousands* of details associated with producing this event?

It is recommended that this issue be evaluated by the WSC Conference Committee and/or the GSB Conference Support Committee. Thank you.

Response: Developed recommendation for the Board.

Issue 13-12

WSC Literature Committee

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

Underearning: A deeply defining concept in D.A. In Spanish, some members use translations such as "Ganadores pobres" (poor winners/poor earners), "bajo-ingreso" (low-income), "Subganancias" (subprofit), "Autoendeudamiento" (self-debt), "pauperismo compulsivo" (compulsive pauperism), "adicto a la privación" (addicted to deprivation), and so on. We know that the underearners have their own program separated from D.A., but somewhere in the literature we can read "...el sobreendeudamiento o la deuda compulsiva nos lleva al underearning..." (excessive debt leads us to underearning). We would really appreciate having a clear definition of the concept to find out how to translate it as accurately as possible in Spanish.

Response: We offer you a clear definition of the concept of underearning in D.A., by referring you to the first two paragraphs of our Debtors Anonymous *Underearning* pamphlet (P-124).

"What is Underearning? Underearning means not generating enough income to take care of our needs without debting. Underearning must be addressed if we are to recover from compulsive debting and live a prosperous life, free of financial crisis.

How is Underearning Related to Debting? Underearning puts us at risk of debting. If our income is not sufficient to fulfill our essential needs, sooner or later we are bound to incur new unsecured debt. We can postpone our needs only for so long before deciding we 'owe it to ourselves' to spend compulsively. Moreover, when a crisis comes and we have no reserve, we

may be tempted to use a credit card or ask a friend or family member for 'just one more' loan or bailout."

Respuesta al Asunto 13-12

Les ofrecemos una definición clara del concepto de bajo ingresos en D.A., la cual se encuentra en los primeros párrafos de nuestro folleto llamado "Bajo Ingresos":

"¿Que significa ganar Bajo Ingresos?" Ganar bajo ingresos significa no generar lo suficiente para cuidar de nuestras necesidades sin tomar deudas. La tendencia de ganar bajo ingresos se tiene que atender si nos vamos a recubrir de nuestra adicción a la deuda bajo ingresos nos pone a riesgo de tomar deudas. Si nuestros ingresos no son lo suficiente para atender a nuestras necesidades esenciales, tarde o temprano vamos a incurrir nuevas deudas sin garantías. Solo podemos posponer nuestras necesidades por un tiempo limitado antes de decidir que "no los debemos" gastar compulsivamente. Mas, cuando viene una crisis, y no tenemos reservas, podemos ser tentados a usar una tarjeta de crédito, o a pedirle a un amigo o a un familiar que nos de "solo un mas" préstamo o rescate."

Issue 13-13

GSB Finance

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

We would be very grateful if you could provide us with means to pay or donate such as the ones we have found in <http://www.underearnersanonymous.org/contributions.html>, like PayPal.

Response: Thank you for submitting your ideas for electronic contributions as an issue and concern. This is a frequent topic of discussion in Issues & Concerns. The General Service Board and the General Service Office are continuing to research electronic and online solutions for contributions and literature purchases that avoid affiliation (Tradition Six) and that don't encourage unsecured debting. We will advise the fellowship when conclusions have been reached.

Issue 13-14

GSB Finance

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

We know that, in a few months, there will be a post in the D.A. webpage to help us pay online, to arrange literature purchase, and 7th tradition donations. We would like to be able to understand the process in order to inform all the groups in Spain as soon as it's available.

Response: Thank you for submitting your issue and concern about electronic contributions and literature sales. Unfortunately, the information you have is inaccurate. The General Service Board and the General Service Office are continuing to research electronic and online solutions for contributions and literature purchases that avoid affiliation (Tradition Six) and that don't encourage unsecured debt, but we are not yet in a position to provide a timetable or specific process instructions. We will advise the fellowship when conclusions have been reached.

Issue 13-15

GSB Literature Publications

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

We also found out that some pamphlets are being translated to Spanish. Could you please tell us which ones?

To the Literature Committee: Are there any more publications (books or pamphlets) in progress? For example, the basic book, D.A. and health problems, Daily Reflections or the second edition of *A Currency of Hope*. How is the process evolving?

Response: Thank you for your question. There are no additional pamphlets being translated at this time. You can find on the Debtors Anonymous website several pieces for use in meeting that have been translated. They can be found under the "En Español" tab.

Please refer to the D.A. *Focus* for all current updates on literature. If you have not already done so, we encourage you to sign up for the eNews. This will let you know when the D.A. *Focus* is available, and any phone calls that will provide you with updates on the various Board and World Service Conference committee activities.

Issue 13-16

WSC Literature Committee

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

Our priority is to share the message to the suffering debtor and we are concerned to maintain unity in D.A. We have found that both "debt" and "compulsive debt" are concepts that have

been used in different parts of the literature, as well as in different moments. We would like to know which one is more appropriate, so we can share it adequately with our new members.

Response: Yes, you are correct. In our D.A. literature we use both the words "debt" and "compulsive debt" often interchangeably. Both are appropriate. In the spirit of unity, we encourage all D.A. members to identify themselves using whichever words they prefer.

Respuesta al Asunto 13-16

Si, estas correcto. En la literatura de D.A. se usan ambos términos, “deuda” y “deuda compulsiva,” a menudo e intercambiabilmente. Ambos terminos son apropiados. En el espíritu de unidad, recomendamos que cada uno se identifique usando las palabras que prefiere.

Issue 13-17

International Committee

COUNTRY: Spain

GROUP NAME: Submitted by a D.A. member on behalf of several groups

About the definition of the 10th Tool, we use as an official term "Reunión de Negocio" (deal/bargain/trade/business meeting), but we find the translation a bit odd, because in other 12 Step programs, as well as in D.A., the usual expression is "Reunión de trabajo" (work meeting), in Spain. Is this word "negocio" used because of its relation to debt and money?

Response : Thank you for your question. We have revised the Spanish-language translation so that the name of the Tool will be “Reuniones de Trabajo,” while “business” will remain translated as “*negocio*” in the body of the text.

Issue 13-18

WSC Public Information

SUBMITTED BY: WSC IG CAUCUS

D.A. WSC Intergroup Caucus [IGC] proposes that D.A. WSC PI Committee submit the attached SERVICE LITERATURE pamphlet “***D.A. is a Resource for Helping Professionals***” for appropriate approval to publish and be free and downloadable on the website.

FREE pamphlet IGC will disseminate as membership drive and resource for professionals

“TRADITION 11—Our relations with the general public should be characterized by personal anonymity. We think D.A. ought to avoid sensational advertising. Our names and pictures as D.A. members ought not be broadcast, filmed, or publicly printed. Our public relations should be guided by the principle of attraction rather than promotion. There is never need to praise ourselves. We feel it better to let our friends recommend us.”

The IGC will supply Intergroups FREE pamphlets to suggest that each group elect a “carry the message” coordinator, and disseminate these FREE pamphlets to boost membership. Thus encouraged, each member will discuss D.A. face-to-face with EAP counselors, HR directors, clergy, CPAs, tax advisers, financial planners, therapists, suicide counselors, bankruptcy lawyers, and physicians, giving a personal testimonial of how D.A. has changed their lives and how D.A. can help professionals help their clients through financial stress.

Deadlock: For three years the conception of outreach to the professional community has been buried in the non-conference-approved PI manual, as a “draft” pamphlet. That draft omits our 12 tools, 12 promises, benefits to professionals, and overview of our 12-step recovery, which this pamphlet has.

D.A. WSC Intergroup Caucus [IGC]’s Mission Statement: “That Intergroups be the service structure that supports the growth of D.A., with a particular focus on supporting underserved areas and new groups.” Tasked with coordinating among Intergroups throughout the world, IGC performs a function to generate new members. To get our friends to recommend us, we need the membership to understand how to approach our “friends” in the helping professions. Each “carry the message coordinator” would be tasked to get the attached “***D.A. is a Resource for Helping Professionals***” pamphlet to each member, to discuss with his/her EAP counselors, HR directors, clergy, CPAs, tax advisers, financial planners, therapists, suicide counselors, bankruptcy lawyers, and physicians, how D.A. can help their own helping professional to get better results with clients struggling with money issues by a referral to D.A., to cultivate referrals from these professionals, and so to encourage these professionals to counsel their clients to use D.A. meetings and its healing impact in their lives to recover from the compulsive debting disorder.

Response: We would like to thank the Intergroup Caucus for their suggested revision to the PI Manual. The WSC PI Committee has committed to addressing revisions to the manual and will include this suggestion in our discussions.

Issue 13-19

WSC Literature Committee

CITY: New York, NY

GROUP NAME: Creating Your Vision

GROUP NUMBER: 303

One member of our D.A. Group has suggested that the D.A. Fellowship create meetings/groups and/or literature around these topics:

- 1) D.A. for Teenagers (D.A. Teen)
- 2) D.A. in the Workplace

Response:

Thank you for submitting an Issue and Concern to the 2012/2013 Literature Committee. We are honored to do the work of the D.A. Fellowship and take our responsibility seriously. It is our duty to inform you in a timely manner of any and all action taken or not taken on your submission.

Your Issue and Concern was given the number and heading, "13-19: Debtors Anonymous for Teenagers and Debtors Anonymous In The Workplace."

We appreciate your request to the 2013-2014 Literature Committee to consider new groups and literature for D.A. teenagers and D.A. in the workplace.

Our fellowship is open to all compulsive debtors who desire recovery, regardless of age. However, if you would specifically like to have a meeting for debting teens only, you might consider starting such a meeting, which could then be "folded into" the bigger umbrella of D.A., as Alateen has become a part of Al-Anon. Literature could then grow organically from the group's efforts. If you are asking about a group to help teens deal with parents who are debtors, that would be a different fellowship.

Regarding the request for literature or meetings of D.A. in the workplace, we could reply more effectively if we had more information on what you mean specifically. We are not clear whether you are requesting to have D.A. meetings in the workplace or literature on how to deal with issues that arise within a work context.

Please feel free to contact me, any sub-committee or the Literature Committee at large should you have any questions, concerns, feedback or needs you feel we can address. We love hearing from fellow D.A.s. We wish you the best in your recovery and we hope for you a long, happy solvency.

Issue 13-20

GSB Legal

CITY: New York, NY

GROUP NAME: Creating Your Vision

GROUP NUMBER: 303

One member of our D.A. Group has a concern about whether we, the D.A. Fellowship, have made a formal amends to A.A. for using their literature (specifically the A.A. Preamble) without A.A.'s permission.

Response: The plagiarized material was discovered by a former D.A. trustee, now rotated. We found and corrected the matter, informed A.A. staff and board, and made amends in a letter dated October 30, 2011. Since that time, we also learned through the discussions of a D.A. trustee and A.A. staff member, that we were adapting the Preamble without permission. It is not clear if permission was 'assumed' or granted in error. Regardless, we did not have permission. This has been remedied by eliminating it from our literature and website, and by informing the fellowship through articles in the D.A. *Focus* and communication at the WSC. The A.A. staff and board are aware of our actions in this regard.

Issue 13-21

WSC Conference Committee

CITY: Cincinnati, OH

Submitted by a D.A. member

Promote awareness of who can legally join/work on WSC committees, by referring to the Board's announcement in the Feb 2013 D.A. *Focus* (link below) in each GSR/ISR training phone conference, giving a copy to each WSC attendee, and having each committee liaison address this issue before beginning any work at each WSC. Also, by including this document in the D.A. World Service Manual.

Lack of this awareness and previous lack of a written document addressing this issue in past years has created chaos and time-wasting problems each year, stunting D.A.'s maturity and recovery standards.

http://www.debtorsanonymous.org/docs/daFocus_February_2013.pdf

Response:

Thank you for your concern. Concept Ten stresses the importance of clearly defining the scope of authority within service roles. As well as being included in the Conference Committee/Caucus Starter Kit, the information on this policy is also stated in the 2013 edition of the D.A. Manual for Service (pp. 77/78), which is currently distributed to all WSC attendees. The Fellowship Communications Committee (FCC) will actively address your issue in the following ways: We will suggest that a link be added to the World Service Conference website that will directly access the Board's announcement in the Feb 2013 D.A. *Focus*. The FCC will also recommend that the D.A. General Service Board include the information about this policy on

their Pre-Conference Orientation calls. In our response here, we would also like to acknowledge the potential value of having a D.A. member with expertise being invited as a guest to join/work on WSC Committees/Caucuses and to participate in WSC Committee/Caucus Phone Meetings. For the added benefit of clearly reiterating the Board-approved policy here, the 2013 edition of the *D.A. Manual for Service* (pp. 77/78) states:

“Who may attend World Service Conference Committee Phone Meetings?”

The work of the World Service Conference (WSC) committees is a formal extension of the Debtors Anonymous World Service Conference, the annual business meeting of the D.A. Fellowship. According to the Conference Charter, only registered delegates who attend the Conference have the right to vote at the Conference. Registered delegates (who attended the last WSC and served as members of a particular committee during the WSC) attend committee phone meetings throughout the remaining Conference year as voting members of that committee.

On rare occasions, a committee may choose to invite a D.A. member who is not a member of the committee to serve as a valuable resource to the committee’s deliberations on an ad hoc basis because of his or her professional expertise or other special skills. For example, a committee might choose to invite a guest who has key information to help it with a project. Any such person would attend a meeting as a guest of the committee, without voting privileges, and should not participate in any other way as a committee member unless agreed to in advance by a vote of the committee. For example, a committee might vote to allow such person to attend a single meeting, but not others; or for only a portion of a meeting, etc. Any decision to invite a guest is made by a vote of the committee. The discussion and vote should be done before the potential guest is extended an invitation to join the committee and the potential guest should not be present for the committee’s discussion and vote about the guest’s presence.

Because the presence of guests may be distracting to some committee members or disruptive to a committee’s workflow, a committee should not invite a non-member to attend without advance notice and a unanimous vote to do so. If even one member objects, the committee, in the spirit of Unity, should respect and strongly consider this minority opinion in its deliberations.

D.A. members who wish to serve on a WSC committee are encouraged to do so through the normal process; become a GSR for your group or an ISR for your Intergroup. Since every group is autonomous and should be fully self-supporting through its own contributions, it is up to the group conscience to decide whether they will fully support their representative’s expenses to the WSC. John H. scholarship has supported many GSRs and ISRs to attend the WSC each year.”
Approved by the General Service Board 12 09 2012

Issue 13-22

GSB Conference Support Committee

CITY: Cincinnati, OH

Submitted by a D.A. member

Distribute the contact list of WSC members and the WSC Committee contacts at the WSC. Last year, we were asked as committees to collaborate and told that we would be given the WSC membership lists soon. It never happened. Again. This makes collaborating very difficult. It used to be that we received the WSC report with the lists in the back. This hasn't happened in a while. When the report does come out, it is very late in the conference year. This stunts D.A.'s conference year work.

Response: The Board is committed to getting the confidential version of the Final Report into the hands of the delegates as soon as possible. The Final Conference Report was issued this year sooner than any year in recent memory. It has all the contact information provided by the delegates. The GSB Communications Committee has taken on the responsibility of producing the Final Report going forward. Also, the Committee and Caucus chairs have begun to meet regularly with each other throughout the year. Communication between committees has improved as a result of this and as a result of the mid-year report calls which began last year. We are hopeful that these efforts will resolve your concern.

Issue 13-23

GSB Finance

CITY: N/A

GROUP NAME: Telephone meeting

GROUP NUMBER: Unknown

Our group members have noticed that folks who want literature are hindered by the large quantity required. This is a concern to folks who do not have access to face-to-face meetings.

Could we pay to download literature electronically?

Response: Thank you for submitting your concerns about minimum literature purchase requirements and your ideas for downloadable literature sales.

There are no required minimums on D.A. literature purchases. We offer discounts to individuals or groups who purchase in bulk, however any D.A. member may submit an order for one item and pay just for that one item and the shipping associated with it.

D.A. is not presently equipped to sell D.A. literature electronically. This is a frequent topic of discussion in Issues & Concerns. The General Service Board and the General Service Office are continuing to research electronic and online solutions for contributions and literature purchases that avoid affiliation (Tradition Six) and that don't encourage unsecured debting. We will advise the fellowship when conclusions have been reached.

Issue 13-24

WSC Literature Committee

CITY: Minneapolis, MN

GROUP NAME: D.A. HOW

GROUP NUMBER: Unknown

Could specific examples of unsecured debting be provided in literature? Participant didn't know that credit card debt was defined as unsecured debting.

Response: 13-24: Definition of Unsecured Debt.

Thank you for submitting an Issue and Concern to the 2013/2014 Literature Committee. We are honored to do the work of the D.A. Fellowship and take our responsibility seriously. It is our duty to inform you in a timely manner of any and all action taken or not taken on your submission.

Your Issue and Concern was given the number and heading, "13-24: Definition of Unsecured Debt."

Debting is incurring any new unsecured debt. Unsecured debt is any debt that is not backed up (secured) by collateral such as a house, a car, jewelry, etc. (See the introduction to the D.A. Tools Revised in August 2005 on the D.A. website.) The security should be worth at least as much as the loan amount. Following is a list of examples of unsecured debt that was compiled by members of a D.A. group:

1. Using bank credit cards such as MasterCard or Visa.
2. Using store credit cards, such as Macy's or Sears.
3. Using travel cards such as American Express -- you incur a debt when you use them, even if you pay the balance every month.
4. Using personal loans or credit lines from banks (unless secured, such as a home mortgage or

auto loan).

5. Writing bad checks. This includes writing checks on closed accounts, writing NSF checks, over-drafting (whether or not the bank charges a fee), and floating checks (trying to beat the check to the bank).
6. Using a debit card when there are insufficient funds in the account.
7. Using overdraft protection on a checking account if it involves a loan rather than a transfer from another account.
8. Paying rent, mortgage, utility, or any other bills after the due date.
9. Not making the co-pay for medical or dental services when it is expected, usually on the day of service.
10. Borrowing money from friends or relatives without giving collateral.
11. Receiving money for education or training that must be repaid (with or without interest).
12. Any other unsecured loans, including unsecured loans for a business.

Please feel free to contact me, any sub-committee or the Literature Committee at large should you have any questions, concerns, feedback or needs you feel we can address. We love hearing from fellow D.A.s. We wish you the best in your recovery and we hope for you a long, happy solvency.

DonnaAnn W. and 2013/2014 Literature Committee of Debtors Anonymous
RedDonnaAnn@gmail.com
323-394-7146

*Chair's note: We have reached out to the Annapolis groups as it is our understanding that the list used in this I&C response originated with them.

Issue 13-25

GSB Literature Publications

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

When is the Big Book for D.A. coming out?

Response: Thank you for your question. The D.A. Big Book is tabled until some of the projects that are in process have been completed. Literature Publications will be reviewing the proposed outlines for this book this year so that once time and funds are available, we can send out requests for proposals.

Issue 13-26

WSC Fellowship Communication

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

Could all D.A. groups be made aware of D.A.'s *Manual for Service*?

Response: Thank you for your question. We identified four things we can do to raise awareness of the *D.A. Manual for Service* (DAMS). The Fellowship Communications Committee will:

- Send an E-News blast announcing the availability of the 2013 DAMS.
- Submit information for publication in the *D.A. Focus* and *D.A. Ways & Means* announcing the availability of the 2013 DAMS.
- Recommend the addition of a check box on the Annual Group Registration Form to request the DAMS and specify number of copies requested.
- Recommend that all new groups receive a complimentary copy of the DAMS.

The DAMS Table of Contents can be found on the D.A. website and the DAMS is available for purchase via the D.A. Literature Order form for \$8.00 USD. Please see the links below:

URL for DAMS Table of Contents:

http://debtorsanonymous.org/docs/DAMS_toc.pdf

URL for D.A. Literature Order Form:

http://debtorsanonymous.org/literature/order_form.htm

Issue 13-27

GSB Literature Publications

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

Could a statement be made on how supplying non-Conference-approved literature at meetings affects D.A. as a whole? This is with particular regard to two books that members find extremely helpful.

Response: Thank you for expressing your concern. You can find on debtorsanonymous.org two references to the use of Conference-approved literature. The first can be found at:

[http://debtorsanonymous.org/service.htm#Statements From The General Service Board](http://debtorsanonymous.org/service.htm#Statements_From_The_General_Service_Board)

The second can be found at:

<http://debtorsanonymous.org/docs/ConferenceApprovedLiterature.pdf>

Also, if groups are planning share-a-days or other events, they can download “A Guide to Special Events” from the website, which provides guidance on planning an event within the Traditions. They can download it at:

<http://debtorsanonymous.org/docs/GuidetoSpecialEvents.pdf>

Issue 13-28

GSB Information Technology

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

Can there be a time zone converter on the web site?

Response: In our specifications for the new website, we are calling for the meeting search feature to display meeting times in the time zone local to the meeting displayed, or the user's local time zone (by looking at the clock on the user's computer), or the user can select a time zone of his or her choosing.

Issue 13-29

GSB Literature Publications

CITY: London, UK

GROUP NAME: UK Intergroup

GROUP NUMBER: 1269

Is there a BDA step study group or guide happening?

Response: Thank you for your question. The concept of a step study guide that would include questions specific to BDA was approved by the 2007 WSC. This project is on hold pending available funds. Lit Pub is collecting step study guides that are currently in use.

Issue 13-30

WSC Literature Committee

CITY: Bethesda, MD

GROUP NAME: Saturday Morning Bethesda D.A.

GROUP NUMBER: 306

I am interested to know how underearning is part of D.A., now that there is U.A. I don't want to go to U.A., I prefer to stay in D.A. There is a meeting in D.C. that started as an underearners meeting—wondering how to keep it in D.A. yet still address underearning.

Would like the issue of underearning expanded upon within the context of D.A.

Response: Please see the response to 13-06.

Issue 13-31

WSC Literature Committee

CITY: Bethesda, MD

GROUP NAME: Saturday Morning Bethesda D.A.

GROUP NUMBER: 306

I am interested in D.A. speaking about acceptance and responsibility when there is economic prosperity (retirement, life planning, generosity) and the shame and visioning connected with prosperity – it's a new set of problems.

Response: Thank you for submitting an Issue and Concern to the 2012/2013 Literature Committee. We are honored to do the work of the D.A. Fellowship and take our responsibility seriously. It is our duty to inform you in a timely manner of any and all action taken or not taken on your submission.

Your Issue and Concern was given the number and heading, "13-31: Prosperity and Debtors Anonymous."

We have written a draft response that will be reworded and sent to the GSB after our next phone meeting on January 12th, 2013.

Thank you for your patience.

Please feel free to contact me, any sub-committee or the Literature Committee at large should you have any questions, concerns, feedback or needs you feel we can address. We love hearing from fellow D.A.s. We wish you the best in your recovery and we hope for you a long, happy solvency.

Issue 13-32

GSB Literature Publications

CITY: Bethesda, MD

GROUP NAME: Saturday Morning Bethesda D.A.

GROUP NUMBER: 306

Is there a plan in the works to have a D.A. study of the steps? Similar to A.A.'s 12 and 12?

Response: Thank you for your question. The Debtors Anonymous Twelve and Twelve is in process. We have a final draft of the Steps that will be sent to the General Service Board for approval. We have a second draft of the Traditions that is being reviewed by the General Service Board Literature Services and World Service Conference Literature Committee.

Issue 13-33

GSB Literature Publications

CITY: Groton, MA

GROUP NAME: Nut-Free Zone

GROUP NUMBER: 1082

We would like guidance about what we should be doing when reading the *A.A. Big Book* out loud and replacing the words 'alcohol' and 'alcoholics' with 'debting' and compulsive debtors'?

How is the D.A. Preamble going?

Response: Thank you for expressing your concern. Alcoholics Anonymous World Services (AAWS) has requested that we not tell our members to replace the terms, but to read the text as written. In response to that request, a motion was brought to the 2013 WSC to drop the last line of Tool Eight, D.A. and A.A. Literature that specifically tells our members to do so.

We are receiving suggested preambles from members. Literature Publications will be discussing the next step on our agenda this year. If you have any suggested wordings for the preamble, please send to dalitpub@yahoo.com.

Issue 13-34

GSB Literature Publications

Submitted by: unknown

Does D.A. have its own 12 Steps and 12 Traditions banners to hang at meetings? If not, could we have them available for purchase along with other literature?

Response: The feasibility of producing the banners was investigated in depth by the 2008-2009 Literature Publications Committee. The result of their work was:

There have been numerous requests from the fellowship for the creation of two D.A. Banners, one with the 12 Steps and one with the 12 Traditions, as some other Twelve Step fellowships offer to their groups for purchase. The Literature Publication Committee of the General Service Board investigated what it would take to create them for D.A. and found that, given the relative small size of our fellowship compared to other more established fellowships, the costs to produce them would be prohibitive. Therefore the committee decided to take the creation of banners off the current D.A. publishing plan. The committee recommends revisiting this decision if, and at such time as, the Fellowship grows in size to be able to sustain these costs.

Since the number of D.A. groups has remained relatively the same since that time, the 2013-2014 Literature Publications Committee has decided not to revisit at this time.

Issue 13-35

WSC Fellowship Communications

Submitted by: unknown

We have observed at many meetings members breaking the Traditions in their shares. It would be helpful to hear even more encouragement from the WSC for each and every group to do a group inventory.

Response: Thank you for reaching out to the World Service Conference. The answer to your concern can be found within the D.A. Twelve Traditions. The Second Tradition reminds us that we are but trusted servants, we do not govern. The WSC does not govern group or individual behavior. We agree that a group inventory can be a valuable tool to promote group unity, as detailed in the D.A. *Manual for Service*, Chapter F. "Group Inventory: All Shapes and Sizes" and on the debtorsanonymous.org website at:

<http://debtorsanonymous.org/docs/GroupInventory.pdf>