

Issues & Concerns

2015 World Service Conference

Portland, Oregon USA

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, 2015 will not be included in the final document posted on the D.A. website by January 1, 2016.

General Service Board Committees

GSB Communications: 15-04, 15-17, 15-22, 15-39

GSB Conference Support: 15-05, 15-33b

GSB Finance: none

GSB Information Technology: 15-06, 15-07

GSB International: none

GSB Legal: 15-13, 15-24, 15-31

GSB Literature Publications: 15-19, 15-20

GSB Long Range Planning: none

GSB Nominations: none

GSB Office: 15-18, 15-21

GSB Public Information: none

World Service Conference Committees and Caucuses

WSC Business Debtors Anonymous: none

WSC Conference Committee: 15-02, 15-03, 15-11, 15-27, 15-42

WSC Diversity Caucus: 15-34

WSC Fellowship Communications: 15-23, 15-26

WSC Hospitals, Institutions and Prisons: none

WSC Intergroup Caucus: none

WSC Internal Operations: none

WSC International Caucus: none

WSC Literature Committee: 15-01, 15-08, 15-09, 15-10, 15-12, 15-14, 15-15, 15-16, 15-25, 15-28, 15-29, 15-30, 15-32, 15-33a, 15-35, 15-36, 15-37, 15-38, 15-40, 15-41

WSC Public Information: none

WSC Resource Development: none

WSC Technology Committee: none

ID	Assigned Committee	Issues & Concerns: Responses
15-01	WSC Literature:	<p>CITY: Annapolis GROUP NAME: Tuesday Night Literature Meeting GROUP NUMBER: 108</p> <p>The group strongly requests the development of a pamphlet on Helping Professionals Understand D.A. with emphasis on the Tools and the Promises, meetings, and that this is a 12-Step Program with no dues or fees. It does not need to be all-encompassing, just an introduction that can be printed at low cost so that groups can download or purchase in bulk at low cost for distribution to counselors, EAP staff, credit unions, judges, etc.</p> <p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The WSC Literature Committee reviewed and discussed your issue and believe that a document already exists that may meet your needs in spreading the word about Debtors Anonymous to helping professionals.</p> <p>The International Public Information Manual (revised 2013) is a handbook for members, groups, Intergroups and area groups that need material to help spread the word about D.A. It may be purchased from the General Service Office and is also available for on-line for viewing and downloading.</p> <p>Page 33 of the International Public Information Manual describes a <u><i>Pamphlet for Helping Professionals</i></u>, which is “service literature that can be a useful tool when interfacing with helping professionals. This document is available on-line at the Public Information section of the D.A. website as a free download.</p> <p>“It can be printed double-sided on a home printer (ease of printing at low cost was considered in the design of the pamphlet) and it is also officially printed and sold through the GSO.”</p> <p>Please visit our website at debtorsanonymous.org to download this document.</p> <p>Thank you again for your service in spreading the word about D.A. and we wish you continued success in your recovery.</p>

<p>15-02</p>	<p>WSC Conference:</p>	<p>CITY: Annapolis GROUP NAME: Tuesday Night Literature Meeting GROUP NUMBER: 108</p> <p>One member has suggested that a policy be prepared in the event that one day auditors are permitted to attend the WSC. It has been this person's experience both in another 12-Step Business Conference and in a professional convention setting that auditors are welcome as long as they (a) sit in a designated area, (b) are observers only, (c) do not have access to the microphone, and (d) may attend committee meetings and provide input but do not have a vote.</p> <p>From time-to-time the issue of allowing members to audit at their own expense has arisen. Should this develop, a policy should be in place with clear guidelines.</p> <p>Response: The WSC Conference Committee thanks you for this issue and concern. We agree that a guideline would be useful in the hypothetical event that auditors are allowed to attend conference proceedings. The Conference Committee will forward a recommendation to the 2016 Conference Committee to consider bringing forth a motion to allow auditors to attend the Conference and propose appropriate guidelines and parameters for such attendance.</p>
<p>15-03</p>	<p>WSC Conference:</p>	<p>Submitted by an anonymous D.A. member</p> <p>I would like the WSC Conference Committee to consider moving Fellowship Day to Sunday. Every year I see delegates leaving early and not attending Sunday's convocation. The groups put too much time and energy into raising funds to send delegates and the service part of the Conference needs to come first. This is the annual business meeting of Debtors Anonymous, Inc. With the conference in Portland this year, I see the possibility of east coasters leaving early in order to get a flight home. Understandable. If Fellowship Day were on Sunday, the business could be completed, and members who are closer could take later flights and participate in Sunday's workshops if planned in advance. With the WSC in Dallas for three years, it could be a good time to test. With the size of Dallas/Ft. Worth airport, and the number of flights, delegates could complete the business on Saturday and enjoy fellowship on Sunday.</p> <p>I am suggesting no change in the Gala scheduled on Saturday night.</p> <p>Response: Thank you for bringing up this concern. There are other questions regarding the WSC structure that we will study, after the deadline for preparing this response, and we will keep your suggestion in mind as we do. Also, the registration package already has a statement regarding the importance of making travel arrangements that allow attending the entire conference. We will we will discuss, with the Conference Support Committee of the GSB,</p>

		<p>making that statement more prominent and emphatic.</p> <p>As to the remedy suggested, we do wonder if (1) holding the entire convocation in one day will diminish attendees' ability to participate constructively in this demanding activity, and (2) doing so would actually encourage more early departures and thus a sense that the conference is petering out, rather than closing gracefully. Nonetheless, we are taking the suggestion seriously.</p>
<p>15-04</p>	<p>GSB Communications:</p>	<p>My name is Danny and I am a member of the Asia Pacific Intergroup. We just had our quarterly meeting and Michael A. from the International committee joined us which was nice.</p> <p>We were looking at the International meetings directory page and wanted to comment that the way the page is set up make it hard for a member looking for a meeting in a specific country to find it. For instance, our Bali group is on page 2 and the heading in bold is the name of our meeting, not Bali or Indonesia. We understand you are redoing the website and we would suggest one way to lay out this web page is:</p> <ul style="list-style-type: none"> ▪ Grouped by Country ▪ The Bold Heading for each meeting reflect the city the meeting is in. <p>Response: Thank you Danny calling this issue and concern to our attention. We believe you have a valid point and an admirable solution. Implementing your suggestions will make the ability to search for International meetings much easier. And, since we are rolling out the new site, your suggestions are well timed.</p> <p>We will recommend International meetings be grouped in the following manner on the Debtors Anonymous website:</p> <p>The international meetings page will have a list of countries where meetings are available.</p> <ul style="list-style-type: none"> ▪ A Country's page will have: <ul style="list-style-type: none"> ○ Each city's name in bold print <ul style="list-style-type: none"> • Names of all meetings in the city and their information will appear below the city. <p>Again, we wish to thank you for your service and your willingness to share your concerns.</p>

<p>15-05</p>	<p>GSB Conference Support:</p>	<p>CITY: Telephone Meeting GROUP NAME: The "Just for This Day" Tool 8 Literature Study Meeting GROUP NUMBER: 1309</p> <p>Issue: Tradition 7 states "Every D.A. group ought to be fully self-supporting, declining outside contributions." Can a D.A. group accept a sizeable contribution from one or more outside D.A. groups in order to send a GSR to the DA annual World Service Conference? Does accepting such a contribution go against the spirit and practice of Tradition 7? Are there ways groups can pool funds or support one another in sending GSRs to the WSC without violating Tradition 7?</p> <p>Background: Our group is faced with a situation; one of our elected representatives has approached our group asking for partial funding to attend the WSC. It has been proposed that the remaining funding will come from contributions by other groups outside our area. The other groups have each requested a GSR report in exchange for a financial contribution. Our group has several concerns. We have enough in our Treasury to send a GSR solvently and through our own contributions next year. Some group members have expressed that sending a GSR each year is a priority, even if we cannot do so on our own. Some group members have stated that pooling GSR funds is a common practice in some areas. Some group members feel that pooling funds among groups to send one GSR is not a direct violation of Tradition 7.</p> <p>The long form of Tradition 7 as it appears in "Twelve Steps and Twelve Traditions," warns against the acceptance of large gifts from any source, or of contributions carrying any obligation whatever, stating that groups themselves ought to be fully self-supporting by the voluntary contributions of their own members, warning that "nothing can so surely destroy our spiritual heritage as futile disputes over property, money and authority." Already there are issues: each GSR can cast one vote, which group will "get the vote" – the group that pays most? Would the GSR represent just one group, or a percentage of each group? Is there a way we can pool resources and respect Tradition 7? Perhaps groups in one area can join together into a formal Area Group with a group number and elect one GSR to represent the group of groups. Perhaps each group can contribute funds to the John H Scholarship Fund and then one or more groups apply for a scholarship. How do we respect Tradition 7? (Submitted by Treasurer, Group 1309)</p> <p>Response: Thank you for your thoughtful question and commitment to the Traditions. You have already come up with possible solutions.</p> <p>Issue: The issue of self-support and how it plays out in the case of several groups sponsoring a delegate to the Conference is something that groups can profitably discuss, especially in the light of Traditions Two and Four.</p> <p>Tradition 4 states: "Each group should be autonomous except in matters affecting other groups or D.A. as a whole." In keeping with this Tradition, it is suggested that each group may decide for itself whether it would like to contribute to the expenses for a GSR from another group, and whether it would like the GSR to report to the group</p>
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		<p>after the Conference has taken place.</p> <p>In some areas, the local GSRs and ISRs have established funding pools to help group send more delegates to the Conference. Again, the method of distribution is up to the group, in this case the area GSRs/ISRs, but there are models available.</p>
15-06	GSB Information Technology:	<p>CITY: Los Angeles GROUP NAME: Wednesday noon B.D.A. meeting GROUP NUMBER: 803 DA website needs to be updated. It needs to be <u>much more</u> interactive and user friendly.</p> <p>Response: Website update is in progress, it will be more interactive and user friendly.</p>
15-07	GSB Information Technology:	<p>CITY: Los Angeles GROUP NAME: Wednesday noon B.D.A. meeting GROUP NUMBER: 803</p> <p>Have a web master group, not one person.</p> <p>Response: Web Master is handled quite efficiently by the current web master, and serves the Fellowship quite well. However, once the new site is deployed with updating made much easier, other parts of the Board and the Office Manager will also serve as web site assistant web masters.</p>
15-08	WSC Literature: Reassigned to and responded to by GSB Literature Publications:	<p>CITY: Seattle GROUP NAME: Building a Prosperous Business GROUP NUMBER: 1167</p> <p>Medical matters should be an outside issue. There is a difference between a debtor's act of self-will and medical necessity. Incurring medical debt should not compel a DA member to change his or her sobriety date.</p> <ol style="list-style-type: none"> I. In AA, medical matters are considered an outside issue. A physician may prescribe a potentially addictive medication to an alcoholic, and AA has no opinion on whether or not the patient takes this medical advice. Because giving advice on medical matters can have life or death consequences, I suggest DA follow the lead of

the mother program and view medical matters pertaining to DA members as an outside issue.

II. This means that incurring debt for medical expenses, including emergency care, should be an outside issue. There are several reasons for this:

- a) *Difficult if not impossible to ascertain accurate charges in advance.* Making a decision to pay for medical care in the U.S. is not like making a decision to pay for any other consumer good or service, because finding out in advance the cost of healthcare services ranges from difficult to impossible. For example, the health insurance company Premera states, "Exact benefits will be determined when a claim is received." This means the cost to the consumer will be determined not by the care provider, but by the biller after the expense is incurred.
- b) *DA members in U.S. can't control costs, just as Alanon members cannot control alcoholics' behavior.* Navigating medical debt in the U.S. is an Alanon issue, not a DA issue. As in an alcoholic home, the rules change on the whim of the alcoholic; the alcoholic acts and others react to her drinking and its consequences. An Alanon member's sobriety is not dependent on whether or not the alcoholic in his life is still drinking. The U.S. medical insurance system is on the business equivalent of an alcoholic rampage and DA members should not be penalized for systemic dysfunction (see member account below).
- c) *Importance of developing guidelines that apply worldwide* DA members in U.S. are penalized by the state of American healthcare, one of our country's most controversial and politically embattled systems. The prospect of incurring medical debt does not typically threaten the solvency and serenity of individuals living in countries with national healthcare systems. Do we want different guidelines for solvency for American DA members than we do for members from other developed nations? How can we care for and protect the solvency and serenity of our DA members worldwide?

A DA member in good standing, with health care insurance and a growing savings account, tells this story:

When I learned I had to have immediate surgery on a recent visit to the emergency room, I tried to get information about the costs of the procedure from every medical professional who walked into my room. I continued asking about costs after the surgery and no one could tell me.

The price of the surgery and an overnight hospital stay was \$43,000. Later, I spoke with a hospital patient financial advocate who explained how the billing works.

Here's the breakdown:

		<p>Hospital bill: \$43,000</p> <table border="0"> <tr> <td>My family's deductible/ my portion of bill</td> <td style="text-align: right;"><u>-\$10,500</u></td> </tr> <tr> <td>Insurance company portion of bill</td> <td style="text-align: right;">\$32,500</td> </tr> </table> <p>I learned the hospital then wrote off \$23,000 of the insurance company's portion of the bill so my insurance actually paid for \$8,500 of the cost.</p> <p>Additionally, the insurance company considers my out of pocket deductible (\$10,500) as part of their payment, so they claim they are paying \$19,000 of the \$43,000 bill. A call to the Washington State Insurance Commissioner revealed that the insurance company negotiates a discounted amount for their portion of the bill. If the hospitals don't discount their bills, the insurance company will funnel patients away from their hospital. The bills are artificially inflated because medical providers know they will have to discount their services to the insurance companies. The commissioner also said the industry does not have a standardized cost range, and that if we had gone across the street for the same care it could have been \$10,000 more or less from another health care provider.</p> <p>In DA I have learned how to fill out financial paperwork. I applied for and was turned down for financial aid for my portion of the bill. In DA, I have learned to talk about money and practice curiosity when I feel fear. I called the patient financial advocate and told her that though disappointed with the outcome of my request, I was very appreciative of her help. I also asked if she could tell me why my claim had been rejected. She talked to her manager, resubmitted my paperwork, and my bill was reduced to \$5,000. Then she worked with me to set up a payment plan. I have just discovered that the hospital (which I double checked was an "in-network provider" on my way to the emergency room) sent my lab work to an "out-of-network" provider. There are separate rules (\$21,000 deductible, followed by 50% copay when deductible is met, with no out of pocket maximum) for out-of-network providers with my insurance carrier. My surgery was 4 months ago and I still have not received a bill for the lab work. I recently called the lab's billing department and was told they don't yet know what they will be billing me.</p> <p>I am grateful I received emergency medical care. I am grateful to be a member of DA. I need these two lifesaving resources to be free of conflict with one another.</p> <p>Response: Thank you for submitting this Issue & Concern.</p> <p>First, the General Service Board (GSB) is grateful that the medical care for the D.A. member in the story was successful.</p> <p>Second, regarding medical debt possibly being an outside issue, our program literature defines unsecured debt as borrowing not backed up by some form of collateral. That definition will remain intact unless changed by the World</p>	My family's deductible/ my portion of bill	<u>-\$10,500</u>	Insurance company portion of bill	\$32,500
My family's deductible/ my portion of bill	<u>-\$10,500</u>					
Insurance company portion of bill	\$32,500					

		<p>Service Conference (WSC). To provide for a starting point for possible WSC consideration of the issue you raise, the topic will be forwarded to the WSC Literature Committee for discussion during this conference year.</p>
<p>15-09</p>	<p>WSC Literature:</p>	<p>The new DA 12 and 12 refers to God as "personage." I object to this.</p> <p>Response: Also includes 15-16 & 15-40</p> <p>Thank you for submitting your Issues and Concerns, which were assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>We found that these three Issues and Concerns address the use of the terms ‘God,’ ‘Higher Power,’ ‘personage’ and ‘greater power’ in D.A. literature. In two instances, a member is concerned about ‘God’ or ‘Higher Power’ being removed from D.A. literature (I & Cs 15-09 and 15-40). The member submitting Issue & Concern 15-16, on the other hand, would like ‘Higher Power’ and “other more accessible and inclusive language,” used more frequently, rather than continuing to use ‘God.’</p> <p>In order to address these concerns, we looked at the Debtors Anonymous literature in question and found the following:</p> <ul style="list-style-type: none"> • In The 12 Steps of D.A., there are 65 references to ‘Higher Power’ and 38 references to ‘God’ • The word ‘personage’ appears once: “Did we believe that there is no supernatural personage as described in many religions?” This sentence, and the word ‘personage,’ is used in the context of a discussion of Step Two. The next sentence reads: “D.A. long-timers assured us that many had successfully worked a program of recovery by choosing a Higher Power that was not a deity.” (<i>The Twelve Steps of Debtors Anonymous</i>, Step Two, page 14, copyright 2015). • In the final draft of The Twelve Traditions of Debtors Anonymous, a search for both terms, ‘personage’ and ‘greater power’ returned no matches. A search for ‘God’ produced two results, ‘god,’ no results, ‘power greater,’ 10 results and ‘Higher Power,’ 14 results.

		<p>After discussion in our WSC Literature Committee meetings, we concluded that our recently-published <i>Twelve Steps of Debtors Anonymous</i> (2015), particularly the chapter on Step Two, supports the 12-step concept of encouraging each member to define 'a power greater than ourselves' in whatever way he or she sees fit.</p> <p>Page 14 of <i>The Twelve Steps of Debtors Anonymous</i> references the proposition made to a co-founder of A.A. in 1930, as described in <i>Alcoholics Anonymous</i>, which suggests, "Why don't you choose your own conception of God." (<i>Alcoholics Anonymous</i>, 4th ed. 2001, page 12).</p> <p>Further, the 11th Step states: "Sought through prayer and meditation to improve our conscious contact with God as we understand Him, praying only for knowledge of His will for us and the power to carry that out." Step 11, again, encourages each member to discover and embrace his or her own concept of 'God,' as we each understand 'God,' in our spiritual program of recovery.</p> <p>Twelve-step programs are practiced all over the world and include members from many religious, spiritual and cultural backgrounds, including atheist and agnostic. Debtors Anonymous, as a spiritual program of recovery, neither prescribes nor proscribes any particular religious doctrine or belief system as a requirement for or prohibition from membership. We feel that our current literature respects this tradition.</p> <p>We concluded that there is no need for the WSC Literature Committee to propose any changes in wording referring to 'God' or 'Higher Power' in current or future D.A. literature at this time.</p> <p>Thank you for the opportunity to be of service and we wish you all the best in your recovery.</p>
15-10	WSC Literature:	<p>CITY: DALLAS GROUP NAME: PROSPERITY GROUP NUMBER: 364</p> <p>Consistency in DA Publishing. We request a comprehensive call to action on the part of the WSC Literature Committee, the GSB Literature Services Committee, and the GSB Literature Publication Committee for consistency of message in DA literature.</p> <p>We request that each and every piece of DA published literature be reviewed for consistency and clarity of the DA message, and for emphasis on abstinence from unsecured debt, spiritual experience, step work and service.</p> <p>We request that ALL lit pieces having references to outside issues such as family or origin, inner child work, healthcare issues, underearning, clutter and others have those references eliminated from the DA canon of literature.</p>

For instance, here are examples of emphasis on **abstinence**:

At the top of the sheet on the **DA promises** we would add some phrases -

"In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. **In abstaining from incurring new debt**, and in working D.A.'s Twelve Steps, we have developed new ways of living. When we **stop debting**, work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive these gifts of the Program:"

In the current **DA service manual**, sample meeting format, it states we give chips in celebration of anniversaries for length of abstinence OR length of attendance. We would eliminate suggesting chips be given for length of attendance and state **ONLY to give chips for length abstinence**.

Examples of eliminating **Outside issues**:

First & foremost, stop publishing the Underearning pamphlet & stop allowing underearning on the DA WSC agenda or being mentioned in any DA literature.

Stop reading the ACA (Adult Child of Alcoholics) definition of crosstalk at meetings and on WSC fellowship day talks.

Stop allowing the mentioning of the "Yellow book," a non-approved study guide on fellowship day talks.

Stop wasting time on junk pamphlet proposals like: "Money and couples." or "Money and healthcare"

Anything that gets expensive, for DA purposes, **is a line item on a spending plan. Period.**

Stick to the DA primary purpose of not debting and stop getting distracted.

Also consider issuing an official statement on outside issues, acknowledging that DA had addressed certain of these in the past. But state that the DA fellowship is making a concerted effort to move back to its original, singular, clear message of recovery from compulsive debt, period, and will be eliminating the addressing any other addictions.

DA Conference approval of using AA literature to learn about the nature of compulsive disease and 12 step history would be the only exception.

		<p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>During this conference year, the WSC Literature Committee will review and discuss the issues raised in this Issue and Concern. If the committee's group conscience is that one or more suggestions should be moved forward for consideration by the World Service Conference, the committee will identify the next steps for this.</p> <p>Thank you for your service and we wish you continued success in your recovery.</p>
15-11	WSC Conference: Reassigned to the WSC Business Debtors Anonymous:	CITY: DALLAS GROUP NAME: Prosperity GROUP NUMBER: 364 Change the BDA (Business DA) committee to the "Debtors with Variable income" (DVI) committee. We do not have a lot of DA CEOs of companies but we do have MANY individual self-employed freelancers. Renaming this group would be a first step in recreating this committee to be more reflective of the issues of the ACTUAL DA membership. This rapidly growing segment of DA needs spending plan assistance desperately. We also need to reduce the distraction of a large BDA committee spending valuable conference time on generating business planning & bookkeeping advice which is only utilized by a miniscule portion of the DA membership. 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.

<p>15-12</p>	<p>WSC Literature:</p>	<p>CITY: DALLAS GROUP NAME: PROSPERITY GROUP NUMBER: 364</p> <p>RE: STEP STUDY/TOOLS STUDY GUIDE which was WSC approved in concept at least six years ago.</p> <p>As a piece of board produced service literature, publish an electronic, yearly study guide to EXISTING approved DA literature to give newbies with no experience a sequence to study what DA has already.</p> <p>This guide could be electronic and revised yearly as new DA pieces are generated and approved.</p> <p>Stop waiting to do this until the 12x12 or DA 'Big Book' is done (which looks like never).</p> <p>Consider the "Greenback book" which, in draft form, has been in use "road testing" by over 1000 DA members for several years with strong recovery results NOW.</p> <p>Response: (Also includes 15-38)</p> <p>Thank you for submitting your Issues and Concerns, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The WSC Literature Committee is collecting and reviewing various step study guides, including the 'Greenback Book' that are used by members. If the committee's group conscience is that one or more of these step study/tools study guides should be moved forward for consideration by the World Service Conference, the committee will identify the next steps for this.</p> <p>Thank you for the opportunity to be of service and we wish you continued success in your recovery.</p>
<p>15-13</p>	<p>GSB Legal:</p>	<p>CITY: Seattle GROUP NAME: Tuesday Noon Refresher GROUP NUMBER: 347</p> <p>We would like all DA pamphlets available in view-only pdf format. (AA and Al-Anon materials are easily found online in this format.)</p>

		<p>Response:</p> <p>Thank you for submitting your Issue and Concern. At this time about half of D.A.’s income is through the sale of literature. As you know this income is needed to continue carrying the message of recovery to the still suffering debtor. If in the future, we become less dependent on literature sales, we can revisit this issue. Presently there are a few pamphlets available on the website for view or to download.</p>
15-14	WSC Literature:	<p>CITY: Seattle GROUP NAME: Tuesday Noon Refresher GROUP NUMBER: 347</p> <p>DA once provided a single-page, two-sided "getting started" flyer for distribution to newcomers. We want it back again.</p> <p>Response:</p> <p>Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The WSC Literature Committee researched the issue of the “Getting Started” flyer and found that it has been replaced by the “Notes to Newcomers” document (copyright 2014). It contains essentially the same information that was in the “Getting Started” flyer. The “Notes to Newcomers” flyer can be purchased from the General Service Office, either as part of the Newcomer Packet or in a package of 25 copies.</p> <p>Thank you for the opportunity to be of service and we wish you continued success in your recovery.</p>
15-15	WSC Literature:	<p>CITY: Seattle GROUP NAME: Tuesday Noon Refresher GROUP NUMBER: 347</p> <p>We want gender-neutral DA literature and meeting materials.</p> <p>Response:</p> <p>Thank you for submitting your Issues and Concerns, which were assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the fellowship and take our responsibility seriously. It is our duty to</p>

		<p>inform you in a timely manner of any and all action taken or not taken on your submissions.</p> <p>The issue of gender-neutral was addressed in 2007 with a Literature Committee Motion brought to a vote at the WSC Convocation. It reads as follows:</p> <p>“Literature Committee moves that all new D.A. literature, including literature in process, be written in such a way that all references to Higher Power and/or God are gender neutral, except for personal stories. The language of the 12 Steps and 12 Traditions will not be changed as a result of this motion.”</p> <p>The Motion carried by substantial unanimity. (21st Annual Debtors Anonymous World Service Conference Report, Sturbridge, MA, 2007, p. 7).</p> <p>Thank you for the opportunity to be of service and we wish you continued success in your recovery.</p>
15-16	WSC Literature:	<p>CITY: Seattle GROUP NAME: Tuesday Noon Refresher GROUP NUMBER: 347</p> <p>We would like to see "Higher Power," and other more accessible and more inclusive language, used in DA literature and meeting materials, rather than continuing to use "God."</p> <p>Response: Please refer to response in 15-09.</p>
15-17	GSB Communications:	<p>CITY: Seattle GROUP NAME: Puget Sound Intergroup GROUP NUMBER: 34500</p> <p>We’re concerned about the specificity of members sharing what they earn and what they own in DA meetings. Does DA consider this a breach of anonymity? Can you offer us some guidance on how to best handle these (perceived) departures from DA’s message?</p>

		<p>Response:</p> <p>Thank you very much for your submission. The Communications Committee is happy to address your concerns. A breach of anonymity would occur if any member would appear in public media and identify them self as a member of Debtors Anonymous. Sharing what they earn or own in a DA meeting is not a breach of anonymity.</p> <p>As you know, each group should be autonomous except in matters affecting other groups or D.A. as a whole. The General Service Board can't direct what happens in a meeting. However, for any group's purpose there is but one ultimate authority--a loving God as He may express Himself in the group conscience. The very best resolution for any dilemma is to participate in the group's business meeting and share your concerns in a respectful and loving way. Listen carefully to opposing views and seek to understand where others are coming from. The group conscience will be found.</p>
15-18	GSB Office:	<p>CITY: Seattle GROUP NAME: Puget Sound Intergroup GROUP NUMBER: 34500</p> <p>Why did the office manager position stay open so long? Are we offering competitive wages, benefits, etc? Are there any problems with the work expectations or working conditions that made the position difficult to fill?</p> <p>Response: The Ad-Hoc Committee for the new Officer Manager had a very intensive process, with a job description developed (the old one was substantially out of date), then posting for a period governed by Massachusetts law, where the Office is located. We eventually interviewed 2 candidates, and made the decision, plus there was a slight waiting period after the offer was accepted while the candidate completed some outside business. We are offering competitive wages according to all salary surveys consulted. There were no extraneous conditions or expectations, and the process was completed very successfully.</p>
15-19	GSB Literature Publications:	<p>CITY: Seattle GROUP NAME: Puget Sound Intergroup GROUP NUMBER: 34500</p> <p>We miss the richness of the DA preamble we used to read at the beginning of our meetings. The responsibility pledge does not do justice to what we're offering in our groups and program. Is there a new preamble on its way? If we want to create new preambles within our groups, what do we need to avoid including? Exactly what was it that AA objected to us using?</p>

		<p>Response: First, the WSC Literature Committee will be developing a draft of a new introductory statement during the coming conference year, and may be bringing proposed language to WSC 2016 for approval. Second, Tradition Four states that each group is autonomous, thus individual D.A. groups are free to develop their own introductory language for use in meetings. The thing to avoid is copying language directly from A.A. or any other fellowship, or from any other source, for example, from a meditation book or spiritual/recovery writing (12-Step or otherwise).</p>
15-20	GSB Literature Publications:	<p>CITY: Seattle GROUP NAME: Puget Sound Intergroup GROUP NUMBER: 34500</p> <p>When will the DA 12 and 12 be published? We want it; we need it!</p> <p>Response: D.A.'s Twelve Traditions and a 12 and 12 Foreword were approved at WSC 2015, as was a motion to have our "12 and 12" be expanded to also include the Twelve Concepts of World Service. Given these actions, the path is now clear to publish D.A.'s "12 and 12 and 12", and the board expects to publish the book during the 2015-2016 conference year.</p>
15-21	GSB Office:	<p>CITY: Seattle GROUP NAME: Puget Sound Intergroup GROUP NUMBER: 34500</p> <p>Literature orders were not well tended to during the period between office managers. Orders were taking 4-6 weeks, sometimes longer. Communication was almost non-existent. We still have a literature order that was paid for, and the check has cleared, but the materials have not been received. Do we have a plan to avoid such breakdowns in our primary services in the future?</p> <p>Response: Because of the short notice given for the former OM's departure, and the simultaneous departure of several part-times, we did have a multi-step process for literature orders in the interim, while we identified and hired a new OM, and filled the part-timer positions. In addition, since the board was down 5 members from the full board level (with the potential lack of quorum possible by the next WSC, it was very difficult to keep up with the demands of doing the remaining; full board work plus adding on the interim support of the office. One board member made multiple trips to the office to try to keep the literature orders going out, works with supervising, training and assisting the part time staff in the office, and keeping the office supplied. As a solution to this issue we have increased part-timer</p>

		<p>staffing to have more backups in place and to handle vacations and other leave, and believe the situation is better in hand than before this requirement for an OM replacement. The WSC Internal Operations Committee (IOC) is working on multiple projects in cooperation with the Board Office Committee to assist with any time a future vacancy that could arise. In addition, the board is sending out more information to the fellowship regarding openings on the board to be filled by the fellowship.</p>
15-22	GSB Communications:	<p>Online meeting information has not been updated in a long time. This is especially important for DA phone meetings. Accurate phone numbers and meetings which have not closed is information vitally important to those needing help who are isolated, ill, or otherwise cannot get to a face to face meeting. Can this job be done by a volunteer or in-home worker?</p> <p>Response: For almost a year, the General Service Office (GSO) operated with just a skeleton crew and without an Office Manager. During that time, many of the daily office tasks were left undone or forgotten. Sadly, meeting information had not been regularly updated, if at all.</p> <p>Updating our phone, internet, and face-to-face meeting lists is an important task currently composed of three components: meetings forward their updated information to the GSO; the GSO Manager, GSB member, or Appointed Committee Member (ACM) collects and verifies the information and forwards it to a third-party vendor, our webmaster; and finally, our webmaster uploads the information onto our website.</p> <p>Updating meeting information will become much easier once we launch our new website. The third-party vendor will become unnecessary as the GSO Manager, GSB member, or ACM will have the capability to upload the information directly onto the site as they receive it.</p> <p>In short, groups have the responsibility to relay their updates to the GSO in a timely manner. Once received, our paid employees and/or our volunteer staff have the responsibility to make that information available to the Fellowship.</p> <p>Please send in your meeting information updates as soon as you can.</p>
15-23	WSC Fellowship Communications:	<p>CITY: Chicago GROUP NAME: Great Lakes Area Debtors Anonymous Intergroup GROUP NUMBER: 72800</p>

		<p>Our Intergroup was recently made aware that the anonymity of members who use their own phone number and/or email address for group contact listings is in danger of being compromised. A member reported that by googling his own phone number, he discovered that the DA meeting he is the contact for appeared at the top of the search. Since this type of search is now routine for prospective employment and other purposes, he will no longer list his phone number.</p> <p>Our GLADA Intergroup and one of the larger BDA groups in our area have 1-800 numbers and generic Gmail accounts that eliminate this concern, but many groups don't have the resources or the knowledge to set up.</p> <p>We would like the FCC to research the best practices used by groups to protect member anonymity when listing contact information for their meetings and report suggestions back to the fellowship through the <i>Ways and Means</i> newsletter.</p> <p>Response: None submitted.</p>
15-24	GSB Legal:	<p>CITY: Dunedin GROUP NAME: Dunedin DA/BDA Earning and Learning GROUP NUMBER: 997</p> <p>RE: Quality of WSC Fellowship Day Speakers' Shares on Audio</p> <p><u>Background</u> Our meeting purchases the flash drive or DVD of the audiotaped WSC Fellowship Day speaker shares for each WSC Conference. One of our members then burns CD copies of each topic as a service to our meeting. These CDs are then made available for \$5 each to provide experience, strength, and hope to our meeting members. In addition, one meeting a month is devoted to listening to one of these CDs as the topic for our meeting discussion. We feel the audio recordings are vital to our members' recovery experience.</p> <p><u>Issue & Concern</u> Over the years the audios have been inconsistent in quality. Also, the company hired by the Conference has not supplied metadata for the audio to an online database, such as Gracenotes or FreeDB. Therefore, when an audio CD is ripped from the flash drive or CD, the identifying information, such as a topic or date, associated with the recording is not available.</p> <p>This makes CD cataloguing and labeling very difficult and time-consuming for our meeting audio person. Our meeting requests that the company hired by the Conference to produce the audio recordings be held to high standards for quality in the recording and that it also create metadata for each WSC Fellowship speaker share session.</p>

		<p>Response: Thank you for submitting your Issue and Concern. The company that records the cd's for us also owns the copyrights to the recording. We suggest you consider renting the cd's to members of the group, instead of making and selling cd's in violation of the recorder's copyright.</p>
15-25	WSC Literature:	<p>CITY: Baltimore GROUP NAME: A Vision for You GROUP NUMBER: 1323</p> <p>The fellowship literature is vague about the definition of solvency as it relates to obtaining mortgages (for home purchase) and car financing (buying a car with installment payments).</p> <p>After exhaustive research on my part, I have found that a mortgage is NOT a secured transaction generally. The vagueness in our program literature leads members to conclude that the house is the collateral for the mortgage taken on it. While this is true for the lending agency/bank, it is NOT true for the home purchaser. This vagueness leads many members to make a purchase (house) which actually represents an unsecured debt, thus they are debting. This scenario is based on a person purchasing a house on credit and then taking possession of the house (or living in it) immediately and then paying for it over an extended period of time.</p> <p>Second, I have found after exhaustive research on my part, that car purchasing via the use of financing is NOT solvent and constitutes debting. Many members incorrectly believe that the car itself provides collateral for the car loan. This is only true for the lending agency/bank. It is NOT true for the car purchaser. This scenario is based on a person buying a car on credit and taking possession of the car immediately and then paying for it over an extended period of time.</p> <p>In both these scenarios the only way to fully and honestly secure the purchase, either house or car, is to have a separate and autonomous source of collateral equal to or greater than the value of the item being purchased. The item itself CANNOT be the source of collateral to secure its own purchase.</p> <p>The other option; which is LESS secure but still a possibility, is to have a secured form of income which can be included in the monthly spending plan that covers the payments of the item being purchased with installment financing. A job could be one such source of secured income except that in today's economy, jobs are not secured. Another option is to secure the purchase installment payments with one's prudent reserve, but this too, is not really secure as a prudent reserve can be exhausted over time.</p>

		<p>Please address and correct this source of vagueness within our DA program so that our members will no longer be lulled into a false sense of security, or be confused by a vague definition of solvency around these two issues (mortgage financing and car financing).</p> <p>Response:</p> <p>Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The following definition of solvency is taken from the Debtors Anonymous website, under 'Frequently Asked Questions':</p> <p>"What is solvency?"</p> <p>"Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral."</p> <p>Some members refer to "abstinence" as abstaining from incurring unsecured debt. The concept of "abstinence" has been associated with other twelve step programs. The Merriam-Webster dictionary definition of solvency is "state of being able to pay debts."</p> <p>As far as we've researched, while there are several mentions of "abstaining" from incurring new unsecured debt in Debtors Anonymous literature, there is no definitive association of the term "solvency" with being "out of debt," although being out of debt might be considered to be "financially solvent" in the outside world.</p> <p>We're told that recovery in the Debtors Anonymous program requires a spiritual solution, and this might be one reason that such a definition has yet to be adopted. It would require a motion at the Conference level to create an official definition of solvency as mentioned here. The Literature Committee has not recommended submitting such a motion.</p> <p>We wish you continued success in your recovery.</p>
15-26	WSC Fellowship Communications:	<p>CITY: Houston GROUP NAME: individual member</p> <p>In Houston, there is a real lack of service commitment by our members. We have a number of members with long-term solvency but these folks have either been exhausted by making long-term commitments for many, many years or are not</p>

		<p>participating in any form or fashion.</p> <p>We used to have a very large group but as members “graduated” attendance has dwindled. How can members be re-engaged or even engaged in service?</p> <p>Response: None submitted.</p>
15-27	WSC Conference:	<p>CITY: DALLAS GROUP NAME: Prosperity GROUP NUMBER: 364</p> <p>GSR abstinence Certain new emerging DA communities may want to send a General Service representative to the WSC to gain experience strength and hope and, these emerging communities may not have a member to send to WSC who has a year of abstinence,</p> <p>If that is the case:</p> <ul style="list-style-type: none"> ▪ Please issue a guideline that any GSR who does not have a year of abstinence may not write, edit or review for publication any material slated for conference approved literature. ▪ Also any GSR who does not have a year of abstinence may not vote in committee, caucus or at convocation. ▪ If a group does not have an abstinent member to send, a group may send a non-voting pro tem representative for the purposes of expanding their knowledge of the DA fellowship, reporting on the DA resources available to their group from the WSO, and may only serve in a non-literature, non-voting capacity on a committee. <p>Also issue a reminder to conference committee chairs to remind non abstinent members not to vote on committee matters during the year.</p> <p>Response: We agree that some flexibility in applying the suggested qualifications for GSR/ISR service is appropriate, as is stress on the importance, to recovery, of not incurring new unsecured debt. However, the Manual for Service (pp. 71-72) instructs DA groups in how to apply their right of decision (Concept 3) to best effectuate Concept 9</p>

		<p>(choosing good leadership) in electing WSC delegates. We believe that this is sufficient, particularly in light of each group's right of participation (Concept 4).</p>
<p>15-28</p>	<p>WSC Literature Committee</p>	<p>CITY: DALLAS GROUP NAME: Prosperity GROUP NUMBER: 364</p> <p>Revisit the vote: Change the shape of the small daily record keeper booklet to the shape of a standard bank card. At conference 2011 the vote to change the shape of the small daily record keeper booklet to the shape of a standard bank card received a majority vote but fell just a few votes shy of substantial unanimity.</p> <p>The one we have now is shaped like a paper checkbook. It does not easily fit in a hip pocket wallet. As the times change and even more members pay with debit/bank cards, a wallet sized booklet is simply more current & user friendly. In our experience, having the record keeper in the wallet with the method of payment really makes a difference in remembering to record spending as we conduct the transactions. Please reconsider this proposal.</p> <p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 Literature Committee. We are honored to do the work of the 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.</p> <p>In researching your concern, we found that this issue had been presented as a Motion by the Literature Committee to the WSC on two recent occasions, in 2011 and 2012. Those motions were defeated in both years.</p> <p>We did understand that there may have been a 'prototype' for consideration of this proposed reformatting change. We were not able to locate this document or prototype when we reached out to a member of the group who submitted this Issue & Concern and Lit Com members from those years. If the group does, in fact, have knowledge of a 'prototype,' please contact us. At this point, we cannot devote the time resources necessary to investigate this further.</p> <p>The Committee believes that there are other, more significant, literature needs that require our commitment this year. Therefore, we are not inclined to revisit this issue again at this time and will not bring a motion to change the size of the Daily Record Keeper to the 2016 WSC in Dallas.</p> <p>We wish you continued success in your recovery.</p>

<p>15-29</p>	<p>WSC Literature:</p>	<p>GROUP NAME: Individual member</p> <p>I have an issue/concern about literature. I would like to see the Literature Committee include a brief description or outline when they submit a new concept for literature to the Conference for approval. This description or outline could be read to the Conference to clarify the concept (although it would not be part of the actual motion). This description or outline should then be passed on to the writer. This would ensure that the writer is clear about the concept developed by the Literature Committee and approved by the Conference.</p> <p>Thank you.</p> <p>Response: None submitted.</p>
<p>15-30</p>	<p>WSC Literature:</p>	<p>CITY: Salt Lake City</p> <p>Please consider the following three proposed changes to "A Word to Newcomers" (found in D.A.'s suggested meeting format, #4, available at http://debtorsanonymous.org/_docs/MeetForm.pdf). A Word to Newcomers currently reads: "If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place and we can help you. It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers and absorb the D.A. concepts. If you then think D.A. is for you, you can arrange to have your first pressure relief meeting."</p> <p>Proposed change #1: In the phrase "you have come to the right place and we can help you", please consider replacing the word "we" with the words "Debtors Anonymous" so that it would read "you have come to the right place and Debtors Anonymous can help you".</p> <p>The reason for this proposed change is the words "we can help you" seem to imply it's the specific D.A. members present at that meeting who can help the newcomer whereas the phrase "Debtors Anonymous can help you" indicates it's the fellowship as a whole that can help the newcomer.</p> <p>Proposed change #2: In the phrase "It is suggested that at first you attend at least six meetings over a period of two weeks to have time to identify with the speakers and absorb the D.A. concepts", please consider striking the words "over a period of two weeks" so that it would read "It is suggested that at first you attend at least six meetings to have time to identify with the speakers and absorb the D.A. concepts."</p>

The reason for this proposed change is some newcomers may not be able to get to six meetings in a two-week period. Attending six meetings in two weeks is a huge expectation of a newcomer. Let's not put that kind of pressure on a newcomer.

Proposed change #3:

In the phrase "If you then think D.A. is for you, you can arrange to have your first pressure relief meeting", please consider replacing the words "you can arrange to have your first pressure relief meeting" with the words "please ask someone to be your sponsor and guide you through the Twelve Steps" so that it would read "If you then think D.A. is for you, please ask someone to be your sponsor and guide you through the Twelve Steps."

The reason for this proposed change is to emphasize to the newcomer the importance of working the Twelve Steps.

Thank you for your consideration of this proposal and for all the service you do for D.A.!!!

Response:

Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.

We reviewed and discussed your thoughtful suggestions regarding the *Word to Newcomers* document and have taken the following actions:

Proposed change #1:

In the phrase "you have come to the right place and we can help you," please consider replacing the word "we" with the words "Debtors Anonymous."

The WSC Literature Committee made a motion at the 2015 D.A. World Service Conference Convocation asking that the fellowship make the changes that were suggested (Literature Committee Motion #5, August 8, 2015). This motion passed and the *Word to Newcomers* document now reads, "you have come to the right place and Debtors Anonymous can help you."

Proposed changes #2 and #3:

The 2015-2016 WSC Literature Committee is continuing discussion on proposed changes #2 and #3. If it is determined that further changes to *A Word to Newcomers* are indicated, the Literature Committee will make appropriate motion(s) at the 2016 WSC in Dallas.

		Thank you for the opportunity to be of service and we wish you all the best in your recovery.
15-31	GSB Legal:	<p>CITY: Salt Lake City</p> <p>In D.A.'s suggested meeting format, available at http://debtorsanonymous.org/_docs/MeetForm.pdf, #9 is a closing statement, which reads:</p> <p>"The opinions expressed here today are strictly those of the individuals who gave them. The things you have heard here are spoken in confidence and should be treated as confidential. We do not take outside the meeting what we hear and who we see at the meeting. If you'll try to absorb what you have heard, you are bound to gain a better understanding of the way to handle your problems. Talk to each other, reason things out with someone else; let there be no gossip or criticism of one another, but only Love, Understanding and Companionship."</p> <p>Many of the phrases in this suggested closing are identical to or strikingly similar to the AI-Anon suggested closing, which reads:</p> <p>"In closing, I would like to say that the opinions expressed here were strictly those of the person who gave them. Take what you liked and leave the rest. The things you heard were spoken in confidence and should be treated as confidential. Keep them within the walls of this room and the confines of your mind. A few special words to those of you who haven't been with us long: Whatever your problems, there are those among us who have had them, too. If you try to keep an open mind, you will find help. You will come to realize that there is no situation too difficult to be bettered and no unhappiness too great to be lessened. We aren't perfect. The welcome we give you may not show the warmth we have in our hearts for you. After a while, you'll discover that though you may not like all of us, you'll love us in a very special way, the same way we already love you. Talk to each other, reason things out with someone else, but let there be no gossip or criticism of one another. Instead, let the understanding, love, and peace of the program grow in you one day at a time. Will all who care to, join me in closing with the _____ prayer?"</p> <p>Please consider drafting a new suggested closing statement that is created by D.A.</p> <p>Thank you for your consideration of this proposal and for all the service you do for D.A.!!!</p> <p>Response:</p> <p>Thank you for submitting your Issue and Concern. As you may know, the General Service Board (GSB) has been working very hard to remove any language that was taken from other Fellowships. The Legal Affairs Committee of the GSB brought this topic to the full Board for input. We have decided to bring a motion to the Board to remove the</p>

		<p>closing from our website immediately, and our literature as it comes up for reprint. If this motion passes, we will ask groups to discontinue using the closing, and replace it for now with the Twelfth Tradition. We will also ask the GSB Literature Publications Committee to work with the World Service Conference Literature Committee to explore the possibility of creating our own.</p>
<p>15-32</p>	<p>WSC Literature:</p>	<p>Suggestion:</p> <p>Tool 5: Remove "however humble" and at the same time remove the parentheses.</p> <p>Rationale:</p> <ol style="list-style-type: none"> 1. The wording engenders a sense of lack. 2. We do not say "income however humble." 3. The current use of parentheses is incorrect punctuation. <p>Implementation</p> <p>If change is adopted, gradually change the wording as pamphlets are reprinted.</p> <p>Response:</p> <p>Thank you for submitting your Issues and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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.</p> <p>In researching this issue, we found that similar Issues & Concerns had been brought up in the past, for example, in 2010, (Issue & Concern 10-54: Remove “however humble” from the 5th tool (Spending Plan), and Issue & Concern 10-55: Remove parenthesis from the Introduction to the tools and the 5th Tool).</p> <p>In 2010, the Literature Committee responded to Issue & Concern 10-54 by deciding to leave ‘however humble’ as it is currently written. The 2010 response was: “Our reasoning is that ‘however humble’ is a beginning.” They also voted to leave the parenthesis ‘as is.’</p> <p>The 2015-2016 WSC Literature Committee addressed these same issues, which generated passionate and spirited</p>

		<p>discussion. The majority of the members, though not all, felt strongly that the words ‘however humble’ should remain in the description of the tool, generally for the same reason articulated by the 2010 WSC Literature Committee.</p> <p>However, we do agree that that the fellowship should consider removing the parenthesis in the second sentence of the ‘Spending Plan’ tool. The Committee feels that the wording and use of parenthesis causes the tool to sound awkward, especially when read aloud. To this end, the WSC Literature Committee plans to make a motion to the Convocation at the 2016 WSC in Dallas to remove the parenthesis and reword the Spending Plan tool to reflect this change, while retaining the term ‘however humble.’</p> <p>Thank you for the opportunity to be of service and we wish you all the best in your recovery.</p>
<p>15-33a</p>	<p>GSB Literature Publications:</p>	<p>Concern:</p> <p>"Compulsive debtor" seems to be replacing "debtor" in our lexicon. For example, the Host Committee Manual for the WSC (page 138) includes a script for Fellowship Day that says each speaker is supposed to introduce himself or herself as a "compulsive debtor," when the only requirement for membership is a desire to stop incurring unsecured debt (Tradition Three); the Tradition does not say "stop compulsively incurring unsecured debt."</p> <p>Suggestion:</p> <p>The Literature Committee, Literature Services, and the Lit/Pub Committee of the Board carefully consider the use of "compulsive" each time it appears in new literature that is in draft 1) to assess whether it is being used when talking about all members and/or whether it is being used so frequently that it gives the impression that the Fellowship is saying that all debtor members are compulsive debtors; and, if so remove the word to correct the misimpression.</p> <p>Rationale:</p> <ol style="list-style-type: none"> 1. Not all debtors are compulsive debtors. Some are habitual or chronic debtors. (I know because I am one of the latter and through the years in D.A., I have encountered many other habitual debtors who recovered in D.A.) 2. Although Tools 8 and 9 reference compulsive debting, our Steps and Traditions do not.

		<p>Response: Thank you for submitting this question. The board's Literature Publications discussed this topic, and in so doing drew the distinction between the terms <i>alcoholic</i> and <i>debtor</i>. To call an alcoholic a <i>compulsive alcoholic</i> would be redundant: the term <i>alcoholic</i> already infers compulsiveness or unmanageability. The term <i>debtor</i>, however, does not carry this same inference regarding compulsivity. Debtor is a much more neutral term, thus using the word <i>compulsive</i> before it does add some understanding of harmful debting.</p> <p>Given this rationale, we do not see a problem with the use of the term <i>compulsive debtor</i>, and the term will be retained in selected pieces of D.A. literature.</p>
<p>15-33b</p>	<p>GSB Conference Support: Reassigned to and responded to by GSB Literature Publications:</p>	<p>Concern:</p> <p>"Compulsive debtor" seems to be replacing "debtor" in our lexicon. For example, the Host Committee Manual for the WSC (page 138) includes a script for Fellowship Day that says each speaker is supposed to introduce himself or herself as a "compulsive debtor," when the only requirement for membership is a desire to stop incurring unsecured debt (Tradition Three); the Tradition does not say "stop compulsively incurring unsecured debt."</p> <p>Suggestion:</p> <p>The Host Manual be revised to change the script to just "I name is _____ and I am a debtor. (The rest of the introduction would remain the same as now written.)</p> <p>Rationale:</p> <ol style="list-style-type: none"> 1. Not all debtors are compulsive debtors. Some are habitual or chronic debtors. (I know because I am one of the latter and through the years in D.A., I have encountered many other habitual debtors who recovered in D.A.) 2. Although Tools 8 and 9 reference compulsive debting, our Steps and Traditions do not. <p>Response: Please refer to 10-33a</p>

<p>15-34</p>	<p>WSC Diversity Caucus:</p>	<p>CITY: Dallas GROUP NAME: Dallas Prosperity Group of DA GROUP NUMBER: 364</p> <p>I'm concerned about the lack of cultural and ethnic diversity of our group. Outreach message seems narrow culturally. An imbalance of first world problems in the mix.</p> <p>Response: Thank you for submitting your concern. The mission of the World Service Conference (WSC) Diversity Caucus is “to support the Fellowship in carrying the message of Debtors Anonymous to the debtor in underserved populations and locations. We coordinate with all World Service Conference committees by developing best practices for doing service and sharing it with D.A. as a whole.”</p> <p>This year the Diversity Caucus has two specific goals:</p> <ul style="list-style-type: none"> ▪ Research creating best practices for outreach work in underserved communities, and produce service literature to show others how to do outreach. ▪ Develop a home group diversity inventory that addresses safety and inclusivity at meetings. <p>Beyond our own caucus, the WSC International Caucus works with problems that are not just first world problems. The WSC Literature Publications Committee also seeks to create inclusive literature that is respectful of underserved populations, focusing on our common problems and our common solution. As new literature is published and as the Diversity Caucus and the International Caucus expand their depth and breadth, we hope to see more diversity and inclusiveness.</p>
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<p>15-35</p>	<p>WSC Literature: Reassigned to and responded to by GSB Literature Publications:</p>	<p>Suggestion:</p> <ol style="list-style-type: none"> 1. Now D.A. is coming of age, publishing book-length literature, the Literature Approval Process have two distinct tracks: one for the production of pamphlets and a second for the production of books. 2. The existing process be used for pamphlets and any other short literature. 3. The Book Track be modified from the current process to add professional editing at key points in the development of the manuscript and in its preparation for publication, specifically: <ol style="list-style-type: none"> a) (Stage 1) A limited professional developmental edit (reading) of any outline developed by the Literature Committee. The editor would submit a written revision plan to the Literature Committee via Literature Service. The plan would be limited to suggestions for rounding out or balancing content. b) (Stage 2) A full professional developmental edit of the manuscript submitted by the author with submission to Literature Services of a full revision plan that addresses overall structure, organization, narrative flow, repetition, content gaps, content imbalance, tone, and any repetitive grammatical or mechanical errors. This edit would occur at the same time as Literature Services was making its own assessment of the completed manuscript (or sections of longer works) and would be submitted to Lit Services (and to the author, if the manuscript is sent back to the author for additional revision and writing). c) (Stage 2) Literature Services would consider the editors' recommendations and decide which to accept. Then, at the discretion of Literature Services, either the manuscript would go back to the author for revision or it would move to a copy edit for the copy editor to implement the revision plan as part of the copy edit. d) (Stage 3) A full professional copy edit of the manuscript after Literature Services determines that the work of the author has been completed and before the manuscript is submitted to the Board's Literature and Publication Committee for review. <p>Rationale:</p> <ol style="list-style-type: none"> 1. Involving a professional editor early in the process will support our major pieces of literature in being well-rounded representations of the Fellowship's experience. (Editors approach work from an objective viewpoint applying literary principles above completely personal take on the program.)
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15-36	WSC Literature:	<p>Our Group wrote a preamble. If you want to use any/all of it, for a new DA Preamble, please feel free to do so.</p> <p>Preamble</p> <p><i>Debtors Anonymous is a fellowship of financial recovery. Our primary purpose is to carry a message of hope and solvency to the debtor who still suffers. We do this by practicing the twelve steps, traditions, and tools of Debtors Anonymous, one day at a time.</i></p> <p><i>Debtors Anonymous does not lend its name to any outside causes, nor is it affiliated with any religions, politics, or institutions. The organization avoids engaging in issues, groups, or movements outside of our own program.</i></p> <p><i>We support ourselves voluntarily. The only requirement for membership is a desire to stop incurring unsecured debt.</i></p> <p><i>Ours is a spiritual program. This means something different to each of us. Spiritual references in our literature are meant to be all-inclusive.</i></p> <p><i>Debting comes in many forms. We welcome and encourage anyone vulnerable to debting to participate in our program.</i></p> <p><i>Keep an open mind, and keep coming back!</i></p>

		<p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>Developing a writing to replace the “Preamble” is on the WSC Literature Committee agenda this year. Alcoholics Anonymous has requested that Debtors Anonymous not refer to the new document as a "Preamble," so we have also been tasked with finding another suitable name for what is ultimately created. The Literature Committee will certainly consider the concepts your group has outlined when developing this new writing.</p> <p>Thank you for your service and we wish you all the best in your recovery.</p>
15-37	WSC Literature:	<p>Twelve Signs of a Recovering Debtor</p> <p>When the Twelve Signs of a Compulsive Debtor were written, 1996-1998, it was envisioned that there would be a companion piece, to show ideals of where we are headed, what recovery in DA looks like. Please have the literature committee consider developing this vision of hope for those working the DA program.</p> <p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The Fellowship has approved the creation of a D.A. Basic Text, and the WSC Literature Committee has been working on developing an outline. It is hoped that this book will address these topics and provide a vision of hope for those working the DA program.</p> <p>We wish you all the best in your recovery.</p>
15-38	WSC Literature:	<p>Step Study Guides</p> <p>I’ve been in DA more than 20 years, and the most challenging part for me is taking someone else through the steps. I have not been comfortable with it because I have not had a good experience myself in being taken through the steps and feel insecure in my ability to take someone else through.</p>

		<p>But in the past five years, I've taken the steps several times in three different ways: Back to Basics, BDA Stepping Together, and the Greenback Book. All three have their positive points, and I would recommend them. But if I had to choose one, it would be the Greenback Book Step Study Guide. It combined reading the AA Big Book, with the DA pamphlets, weekly meetings, and study groups. My study group of three DA members met three times a week. We read all the readings that were not covered in the weekly group, together, out loud. I really felt supported by this structured group. I had two sponsees take this with me. I highly recommend it. If you, (the literature committee or the DA fellowship) want to experience it for yourself, the next group is scheduled to begin in the fall.</p> <p>Please consider having this Greenback Book step study guide be part of what is available to the fellowship to help us be better sponsors and facilitate others have a spiritual awakening and experiencing the benefits of living a self-examined life.</p> <p>Response: Please refer to 15-12.</p>
15-39	GSB Communications:	<p>As a long-time DA member (started in 1995, got abstinent from incurring unsecured debt Oct 2011), I am quite concerned with the confusion around "under-earning" in our program.</p> <p>Many members of my meetings identify as "under-earner" and even state "I'm not a debtor".</p> <p>What are we to do about this? Often these members have great spiritual recovery - quote the Big Book and, in general, I like what they have to say - but I'm concerned for newcomers who are confused and struggling with their debting.</p> <p>I feel this is of great concern regarding "DA unity" (Tradition 1). And, that it touches on several of the traditions, specifically Tradition 1, 3, 4, 5, 6 and 10.</p> <p>Does DA cooperate with UA? Are there any committees addressing this? Should DA meetings be encouraging those who identify as "powerless over under-earning" to seek out and attend UA meetings? Frankly, I fear that my home group would break up if I brought this up in a business meeting ... :-(-grateful recovering compulsive debtor in Virginia.</p> <p>Response: Thank you very much for your submission. The members of the Communications Committee will endeavor to address your concerns to the best of our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience.</p>

		<p>You are absolutely correct about some members' or groups' disregard for D.A.'s Traditions. It's not difficult to imagine that this is occurring not just in your meeting but in meetings all around the world. Practicing all of D.A.'s Traditions in all of our groups' affairs is just as important as practicing all of D.A.'s Steps in all of our individual affairs.</p> <p>Respect of our Traditions might come through a better understanding of what each Tradition means. In D.A., we learn to approach our challenges in small steps so we don't get overwhelmed. Here are some simple suggestions, which may help your group:</p> <ul style="list-style-type: none"> ▪ Encourage your sponsees to study the 12 Traditions with you. ▪ Encourage your group to study the 12 Traditions together as part of your meeting. ▪ Gently share your experience, strength, and hope with members one-on-one. <p>In our <i>Underearning</i> pamphlet, we discuss underearning as one possible symptom or one possible component of our disease, compulsive debting. D.A. does not cooperate or affiliate with Underearners Anonymous. Tradition 3 reminds us that the only requirement for D.A. membership is a desire to stop incurring unsecured debt; our program of recovery is separate and distinct from UA's program of recovery.</p>
15-40	WSC Literature:	<p>I am greatly concerned about what is being put into the new DA 12 & 12.</p> <p>It is my understanding that in places that should have the word God or Higher Power, they are replacing it with the word personage and greater power. I feel that this is watering down the recovery of the program. Satan is a greater power.</p> <p>I have been in recovery for over 20 years. I have worked the 12 steps and as a result I have a relationship with God. I receive 11st step guidance just like they did in the early days.</p> <p>I am concerned about this because God spoke to me and said "They are taking me out of the literature." This is when I decided to start investigating what type of literature was being written and what was being put into it.</p> <p>Are the main members on the literature committee atheist and agnostics? If this is the case, I think there certainly needs to be more diversity. It was 1 thing for the atheists and agnostics to get Bill Wilson to change the word God in the steps to Higher Power and add, as we understood Him. But personage and greater power and major insults to the people trying to recover. The definition of the word God is: The supreme creator of the universe, almighty, good, eternal, and omniscient. The definition of the word god is anything that is part of the universe that one chooses to worship. The literature committee is taking the God out of the steps and replacing it with god.</p>

		<p>God revealed to me in my 11th step guidance this “As the roots are destroyed, the great tree of recovery will fall and die.”</p> <p>I am concerned that if this book goes to press it will cause a lot of people to leave DA. I certainly will, and I will encourage the people in my network to seek recovery in stronger 12 step programs.</p> <p>Response: Please refer to 15-09.</p>
15-41	WSC Literature:	<p>CITY: Bethesda, MD, USA GROUP NAME: Saturday morning Bethesda DA GROUP NUMBER: 306</p> <p>Please clarify: abstinence = not incurring new unsecured debt solvency = out of debt</p> <p>Response: Thank you for submitting your Issue and Concern, which was assigned to the 2015-2016 WSC Literature Committee. We are honored to do the work of the 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 submissions.</p> <p>The following definition of solvency is taken from the Debtors Anonymous website, under ‘Frequently Asked Questions’: “What is solvency?” “Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured debt one day at a time. Unsecured debt is any form of debt that is not backed up by collateral.” Some members refer to “abstinence” as abstaining from incurring unsecured debt. The concept of “abstinence” has been associated with other twelve step programs. The Merriam-Webster dictionary definition of solvency is “state of being able to pay debts.” As far as we've researched, while there are several mentions of "abstaining" from incurring new unsecured debt in Debtors Anonymous literature, there is no definitive association of the term "solvency" with being "out of debt," although being out of debt might be considered to be "financially solvent" in the outside world.</p>

		<p>We're told that recovery in the Debtors Anonymous program requires a spiritual solution, and this might be one reason that such a definition has yet to be adopted. It would require a motion at the Conference level to create an official definition of solvency as mentioned here. The Literature Committee has not recommended submitting such a motion.</p> <p>We wish you continued success in your recovery.</p>
<p>15-42</p>	<p>WSC Conference:</p>	<p>I have a concern that the GSRs and ISRs who attend the conference do not fill their obligation on monthly calls and then get to come to the next conference. It is just as important. It is preparing for the next conference.</p> <p>Response: President of the GSB, Eileen N, in her opening address to the delegates at the 2015 World Service Conference in Portland, Oregon spoke directly to this issue:</p> <p>“Finally, let us all remember why we are here this week. We are here for the newcomer, and those who don't know of us, yet. We are here to serve our beloved fellowship, and not only here, but during the 2015-16 Conference year. Every year at least one of the conference committees starts out strong, and then fizzles and dies over the year. Let us all remember the debtor who needs us, and commit to attending our calls throughout the Conference year.”</p> <p>The suggestions on how to conduct ourselves are laid out in our DA Steps, Traditions, & Concepts. The AA Big Book is particularly helpful in addressing this matter in Chapter 5, “How It Works”, which states “Half measures avail us nothing.”</p> <p>In conclusion, "not having the authority over any other members," as stated in Concept 12, we instead seek to set a good example ourselves and allow other trusted servants to do the same.</p>