

Issues & Concerns

2017 World Service Conference

Irving, Texas 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 July 22, 2017 will not be included in the final document posted on the D.A. website by January 1, 2018.

General Service Board Committees

GSB: 17-04, 17-06, 17-33
GSB Communications: 17-05, 17-20
GSB Conference Support: 17-26
GSB Finance: 17-10, 17-15, 17-16
GSB Information Technology: none
GSB International: none
GSB Legal: none
GSB Literature Publications: none
GSB Long Range Planning: 17-11, 17-14, 17-18, 17-28, 17-36
GSB Nominations: none
GSB Office: 17-03, 17-07
GSB Public Information: 17-31

World Service Conference Committees & Caucuses

WSC Business Debtors Anonymous: 17-38, 17-39
WSC Conference: 17-23, 17-34
WSC Diversity Caucus: none
WSC Fellowship Communications: 17-21, 17-32
WSC Hospitals, Institutions and Prisons: none
WSC Intergroup Caucus: none
WSC Internal Operations: 17-02
WSC International Caucus: none
WSC Literature: 17-01, 17-08, 17-12, 17-13, 17-17, 17-19, 17-22, 17-25, 17-27, 17-29, 17-30, 17-35
WSC Public Information: 17-37
WSC Resource Development: none
WSC Spiritually Sustainable Earning Caucus: none
WSC Technology: 17-24

ID	Assigned Committee	Issues & Concerns	Response
17-01	WSC Literature Committee	<p>As the GSR for Friday DA Clearway meeting #1374, members of our group ask the GSO literature committee to please create a pamphlet focused on debtors who suffer from debting that is perpetuated and worsened by symptoms of chronic disorganization</p> <p>We suggest this pamphlet be called:</p> <p>FROM CHAOS TO CLARITY</p> <p>We suggest providing specific guidance about ways recovering debtors move from confusion and chaos in our financial affairs and life to clarity, organization & solvency in all of our affairs. Specifically we would like this pamphlet to reference DA's Promise 2, Promise 10 and Step 11.</p> <p>Attached are draft documents related to this pamphlet that we would like to see created.</p> <p>Sincerely,</p> <p>Melissa D. GSR Meeting #1374</p> <p><u>From Chaos to Clarity in Debtors Anonymous</u></p> <p>How do chaos and disorganization impact our debting problems, and how can DA principles be applied to finding clarity?</p> <p>Here are some connected patterns:</p> <ul style="list-style-type: none"> • Being unable to find your past due or current bills in the piles of mail everywhere. • Being late to work because you couldn't find your shoes, keys, watch, or phone. 	<p>Thank you for submitting Issue and Concern #17-01 to the 2017-18 World Service Conference Literature Committee. The members of the Literature 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>The request for a pamphlet titled, "From Chaos to Clarity," starts with the conference's approval of a literature concept. For more information on the literature approval process, please look at page 95 of the Debtors Anonymous Manual for Service, found on: http://www.debtorsanonymous.org/getting-started/free-literature/</p> <p>This year's Literature Committee has formed a sub-committee focused on developing a proposal for the concept of a pamphlet on this topic. Once the sub-committee has completed their proposal, they will bring it to the larger 2017-18 World Service Conference Literature Committee for review and approval. If Literature Committee approves of the proposed concept, it would then be brought as a motion to convocation at the 2018 World Service Conference. If approved at the World Service Conference, the literature committee could then begin work on this pamphlet.</p>

		<ul style="list-style-type: none">• Spending money on renting storage space, instead of saving money for your Visions.• Spending money to replace what you've lost in the clutter.• Buying new socks or dishes -- because your current ones are dirty.• A general feeling of terminal vagueness.• Difficulty keeping your DA numbers because of losing your numbers notebook -- or because of lack of skills in organizing your receipts.• A desk too messy to use for financial paperwork.• Loss of income from your spare room – you cannot rent it out to a tenant, nor can you use the room as an office for your business – because this room is too full of stuff. The clutter becomes like a tenant who takes residence in your home but doesn't pay rent.• Being unable to have work clients into your home because you're embarrassed about the mess.• The cost of fixing things that broke when they fell off an unstable pile.• Allowing mental chaos to distract you from financial responsibilities.• Allowing avoidance to enable you to be busy doing everything but working on your solvency.	
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- A lack of clarity as to what financial papers must be kept for financial or legal reasons, and what can be shredded -- so therefore you keep all of it.
- Allowing "compulsive shopping" to cause you to overspend ... and to accumulate too much stuff.
- Not getting the full value out of the home you are paying for (regardless of whether via mortgage or rent) ... because parts of it feel chaotic due to the clutter.
- Chaos!!! Unmanageability!!!

Here are some connected solutions:

- In DA, we let our Pressure Relief Group people "in" to see our numbers.
Practicing these principles in all our affairs would be:
Letting someone into our homes and offices to help us to clear the chaos.
- In DA, we have a prudent reserve of money (instead of having it all spent with no room for emergencies).
Practicing these principles in all our affairs would be:
Having a prudent reserve of empty space (instead of having a stuffed room with no room for changes).

And now a Statement of Hope: We believe the path to reversing these patterns of chaos is a spiritual path, by working the 12 steps and living the 12 promises, with a Higher Power of our own understanding. For this spiritual relationship breathes vitality, zest, and hope back into our lives.

Step 11 and working the DA program lead us to find the joy of Promises #2 and #10

Promise 2:

		<p>Clarity will replace vagueness. Confidence and intuition will replace confusion and chaos. We will live engaged lives, make decisions that best meet our needs, and become the people we were meant to be.</p> <p>Promise 10: We will no longer fear the truth; we will move from hiding in denial to living in reality.</p>	
17-02	WSC Internal Operations Committee	<p>Subject: Numbering System</p> <p>As the Chair of GLADA group 72800, our Intergroup has noted discrepancies in the numbering system used to identify groups.</p> <p>I will write a more detailed description of the issue in the next few days, but wanted to enter this as a placeholder submitted in time for the deadline.</p> <p>Barb, GLADA</p>	<p>Meeting Re-Registration Process. Meetings of Debtors Anonymous are expected to re-register each year on the DA website. There are some meetings on the website that clearly have not updated their information for several years. We are working with the Technology Committee to come up with a system for reminding the groups to re-register each year, following up to confirm that re-registration has been completed, and removing groups that are not responsive.</p> <p>Resolution of the Issue and Concern in Item 1 above can be included in this re-registration process.</p>
17-03	GSO Office/GSO	<p>Hello,</p> <p>This meeting has been closed for at least 2 years, but it remains on the DA website Find a Meeting page as an active meeting.</p> <p>Strength in Solvency Thursday 7-8 pm Bolingbrook IL 60490 Group #1211</p> <p>The GSO has been notified, yet it remains active.</p> <p>Thank you for your assistance in removing this meeting. Barb</p>	<p>Thank you, Barb, for submitting your concern. Too many of us in Debtors Anonymous have had the experience of planning to attend a face-to-face meeting and then discovering that the meeting has moved or has folded. This frustrating experience affects newcomers, long-timers, local members, and members from out of town.</p> <p>In the spirit of unity, the GSB Office Committee would like to share with you the process of removing a D.A. meeting from our online list. The Annual Meeting Re-Registration Form is currently the only avenue available for a D.A. group to update its status. If a meeting moves or if it closes, the Office Manager must verify the updated</p>

		<p>Barb barbindyda@aol.com GLADA Chair</p>	<p>information with both the Primary and Alternate Contact Persons. Once verified, the Office Manager will update the group information on the D.A. website.</p> <p>Modernization and increased staffing of the General Service Office would very likely reduce the time it takes to remove a group from the D.A. meeting list. However, that type of growth is limited by our spending plan.</p> <p>In the meantime, the GSB Office Committee will direct our Office Manager to remove the Strength in Solvency meeting (Group #1211) from our meeting list.</p> <p>Thank you for the opportunity to be of service.</p>
<p>17-04</p>	<p>GSB</p>	<p>Earlier this year the Board voted to remove a member from a WSC Committee. Besides violating the Traditions and Concepts, in my humble opinion, the Board also bypassed the Conference. I do not believe it is up to the Board alone to make these decisions that can affect the work of the WSC committees. It states in the Committee starter kit that GSRs and ISRs shall continue as members of the WSC committees until the following conference, even if their terms are up before that time. If this policy is to change, it should be with the approval of the Conference.</p> <p>Eileen N Prospect Park, PA</p>	<p>Thank you for submitting your Issue and Concerns, which involve an Intergroup's decision to remove a member from serving as their Intergroup Service Representative and the question of that member's subsequent eligibility to continue to participate in service on a World Service Conference Committee and/or Caucus.</p> <p>The D.A. General Service Board considered D.A.'s Second and Fourth Traditions when assessing this particular situation. Our Second Tradition suggests that the GSB is not the governing body of Debtors Anonymous and our Fourth Tradition reminds the GSB that every group should be autonomous. The decision of this Intergroup was to remove a</p>

			<p>particular member as their representative, so they were certainly autonomous in that decision.</p> <p>It is important to note that this involved removal of a representative from service – not an expiration of a service term before the completion of a WSC conference year. If a member is removed from service by an informed group conscience and insists on their “right” to continue to serve, it would seem clear that the individual member would be putting their own desires ahead of the common welfare and unity of that Intergroup, and by extension, would affect D.A. as a whole, which is contrary to Tradition One.</p> <p>After careful consideration of the Traditions, the GSB looked at the concept of D.A.’s “inverted triangle for service.” Ultimately, it was the concept of the “inverted triangle” which was relied upon for a determination of next steps in this situation.</p> <p>As you may know, the GSB occupies the lowest position of that triangle. Just above the GSB is the World Service Conference, GSRs, and ISRs. At the top are intergroups and groups. The GSB exists to serve the needs of the membership of the Fellowship, in accordance with the Twelve Traditions and Twelve Concepts for Service.</p> <p>The question then was: how could the GSB best respect the determination of the Intergroup that no longer wanted a particular member to serve as their representative? How should the GSB balance their decision with the desire of the member who was removed who wished to remain in service on their WSC committee?</p>
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			would not be eligible to continue to attend or vote at WSC committee or caucus meetings.
17-05	GSB Communications Committee	<p>Several eNews' were sent out this year with an addition to the 2013 Conference approved Statement of Purpose: The Statement of Purpose of Debtors Anonymous reads: <i>In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors.</i></p> <p><i>Any member of D.A. can provide service and aid in reaching the debtor who still suffers. Our communication and service within the Fellowship is a means of growing spiritually and doing important service in and for Debtors Anonymous.</i></p> <p>The second paragraph does not exist in the Conference approved version. It took several emails before this change was addressed. I was told that it was a formatting issue. I don't believe this, nor do I think anyone else looking at the statement as copied above would either. This was the Board ignoring the group conscience and creating their own statement.</p> <p>It took a few tries, and the Statement was finally corrected. There was, however, no retraction. There are groups out there with little or no connection to the Conference that may consider the above version to be the correct one. The Board needs to send out an eNews correcting this error.</p> <p>Eileen N, Prospect Park, PA</p>	<p>Thank you for submitting an Issue & Concern and bringing this matter to the attention of the Communications Committee. We regret the error and will publish a retraction in the D.A. Focus in early 2018 stating as follows:</p> <p><i>Retraction:</i> <i>The following Statement of Purpose was approved at the 2013 World Service Conference:</i> <i>"In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors."</i> <i>An error in formatting in a series of eNews announcements for a fellowship-wide call in early 2017 might have given the wrong impression that there was a second sentence, but this is the only Conference-approved version. Ever since its adoption, it has been published in its entirety on the Debtors Anonymous website in the Fellowship Services section under Resources for Groups at http://debtorsanonymous.org/fellowship-services/resources-for-groups/</i></p> <p>Thank you again for your service to our Fellowship in pointing out the error, and for giving us the opportunity to correct our mistake and to widely and enthusiastically share the Conference-approved version of our Statement of Purpose.</p> <p>GSB Communications Committee</p>
17-06	GSB	<p>Subject: Deadline confusion</p> <p>Can you please clarify the deadline for DA members to submit 'issues and concerns' in time to be addressed at our 2017</p>	<p>Thank you for submitting this topic. The board's Conference Support Committee has redoubled its efforts this year to ensure that all topics submitted by the July deadline do in fact make it to WSC 2018. The board's actions will include</p>

		<p>WSO conference?</p> <p>On the DA website, there is contradictory info about the deadline. On the registration section regarding the WSO on page 18 a deadline is stated to be July 7th.</p> <p>However, most members are not going to be 'registering' for WSO and so may be more likely to scroll to the bottom of the WSO page where submissions are said to be 'all year round and to be considered for the current year's conference, 30 days prior to the conference.</p> <p>Since I am the rep for our group I want to be giving accurate information. Thanks,</p> <p>Melissa D.</p>	<p>better communication with the General Service Office, as well as ongoing monitoring of the email address set up for the receipt of topics. We will do our best to include all Issues & Concerns that are submitted by the July 7th date.</p> <p>It may be that there is confusing information in the WSC Registration Packet. We will try improve clarity about the deadlines in the future. Having said that, we will try to include all Issues and Concerns that are submitted before the WSC Conference materials are sent to the printer.</p>
17-07	GSB Office Committee	<p>Hi all,</p> <p>I have been a member of DA for 9 years now. When I arrived, I purchased all of the literature and pamphlets. Since then I have not thought to update them until I heard someone with a different copyright date reading on a telephone meeting. My face-to-face meetings do not carry this updated literature. This information is not available anywhere on the D.A. website.</p> <p>Here is my request:</p> <p>Please consider listing each literature item's copyright date on the literature form next to its name. This way, I can download and print it and compare it against my current literature to make sure I have the most updated ones.</p> <p>Thank you, ~Amy</p>	<p>Thank you, Amy, for submitting your concern. Informing the Fellowship of substantive changes to one of our pamphlets or books is important, allowing D.A. members to stand unified in the spirit of our First Tradition.</p> <p>During the upcoming months, the GSB Office Committee hopes to list the last copyright date next to the title of each of our pamphlets and books. That information will likely be posted on a stand-alone page on the D.A. website.</p>
17-08	WSC Literature Committee	<p>Subject: Issue for GSB/ Conference discussion</p> <p>Thank you for your service!</p>	<p>Thank you for submitting Issue and Concern #17-08 to the 2017-18 Literature Committee. The members of the Literature Committee will endeavor to address your concerns to the best of</p>

		<p>To improve the experience of those of us in the program, as well as the debtor who still suffers, there is an issue believe would be helpful for the Board and a literature committee to discuss.</p> <p>The Numbers booklet lists categories, I in a general order something like this: spirituality, transportation, then health.</p> <p>After 7 years of practicing the DA program and getting much relief, I became physically ill (& spiritually ill) for a year and was unable to work. One day, working on my spending plan as I was healing, I realized that the Health-related categories must come before transportation. It didn't matter if I had a car I couldn't pay for without exhausting my prudent reserve if I could not drive it. Or worse, it didn't matter if i had a car if I could have died.</p> <p>Once I realized I was putting my car before my life, I blamed myself for putting my priorities out of order. Months later I saw that our DA literature goes in this order, so I was only following the program I love so dearly and aim to live by! It took me 9 years of working with my numbers in the program, a terrible illness and new eyes to see that health must come before transportation! Surprisingly, once I changed the order on my spending plan, I experienced a slow psychic shift in how I saw my healing process: I went from hopelessness to hope, just as I had experienced about my debting when I was a newcomer. That shift also made its way into my belief that I could overcome all of the emotional blockages of entering the working world again.</p> <p>Perhaps changing the order could prevent someone else from becoming ill or adding spiritual illness to a physical misfortune.</p> <p>That said, I believe it's worthwhile to change our literature to reflect the order of Health related categories being listed before Transportation.</p>	<p>our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience.</p> <p>The Literature Committee reviewed this issue during the 2017 World Service Conference and after discussion, our group conscience decided that an update to "The Numbers: One Approach" booklet was not needed.</p> <p>As stated on the 4th page of the booklet, it "is designed to provide specific assistance to D.A. Members seeking ideas about how to set up financial records. It is not a replacement for sponsorship for participating in Pressure Relief Groups or for working the 12 steps of D.A. ...category choices are very personal, the categories included in this booklet are only suggestions."</p> <p>We are glad you were able to personalize the categories, to work with your spending plan.</p>
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		<p>Thank you Have a great conference this year!</p> <p>Blessings, JudiAhavah D</p>	
17-09	GSB Long-Range Planning Committee	<p>Dear Fellows in DA,</p> <p>I would like to bring in a concern regarding the DA Meeting Format, which is suggested on the website in the part of resources for groups (link: http://www.debtorsanonymous.org/download/meeting-format-2/?wpdmdl=1428):</p> <p>The concern regards the DA meeting format, which is suggested on the website in the part of resources for groups. In the closing statement, I would suggest to put in also a hint on the 12th tradition since it is our spiritual foundation and I would not feel comfortable in a meeting which does not have that. Right now, there is none.</p> <p>Best, Karina in Germany, gratefully solvent today</p>	<p>Thank you for submitting your Issue and Concern.</p> <p>For some time, members and meetings were using materials from other fellowships and had not received permission to do so.</p> <p>From the 2017 DAMS: “The General Service Board (GSB) is deeply committed to the removal of all language that has been borrowed from other Fellowships, and make our literature, original D.A. literature. Therefore, the GSB has removed the closing statement from the Meeting Format for D.A. and B.D.A. meetings.”</p> <p>To respond to this issue, the WSC Literature Committee created a new Closing Statement to replace a writing which was “borrowed” from another fellowship. The World Service Conference delegates approved this new Closing Statement which can be found on the Debtors Anonymous website and reads as follows:</p> <p style="text-align: center;">CLOSING STATEMENT</p> <p>In closing, we would like to remind you that in Debtors Anonymous we practice Tradition Twelve, which is the principle of anonymity. This assures us the freedom to express ourselves at meetings and in private conversations without fear that our comments will be repeated. We</p>

			<p>keep what is shared at meetings confidential. As we work the Steps and practice D.A.'s Traditions and Concepts, we are reminded that recovery is possible and that we are all here for a common purpose – to recover from compulsive debting one day at a time.</p> <p style="text-align: center;">*****</p> <p>The new Closing Statement can also be found on the D.A. website.</p>
17-10	GSB Finance	<p>BDA GROUP #156 Menlo Park, CA USA</p> <p>Set up an easy way for DA phone meetings to make a 7th tradition electronically.</p>	<p>Response: Thank you for your question to the Board. The GSB is working on implementing the online contribution feature of the debtorsanonymous.org website. We will apprise the Fellowship when this is available.</p>
17-11	GSB Long Range Planning	<p>South Minneapolis D.A. Group 1101</p> <p>Minneapolis, MN USA</p> <p>Clarification re: D.A.'s position re: Underearning</p> <p>Speaker on abstinence/definitions/examples</p>	<p>Thank you for submitting your Issue and Concern.</p> <p>The Debtors Anonymous Conference-Approved pamphlet, <i>Underearning</i>, copyright 2015, defines "underearning" as follows:</p> <p>"What is Underearning?</p> <p>In Debtors Anonymous, underearning is a symptom of the disease of compulsive debting, where we do not generate enough income to take care of important present and future needs without debting.If our income is not sufficient to fulfill our essential needs, we are in grave danger of incurring new unsecured debt."</p>

			<p>From the <i>Underearning</i> pamphlet, copyright 2015, page 1.</p> <p>Please refer to this pamphlet for further discussion of the symptom of underearning.</p> <p>To address the second part of your question: "Speaker on abstinence/definition/examples"</p> <p>We would refer you to the Conference-approved literature and to information on the debtorsanonymous.org website.</p> <p>A description can be found on the Debtors Anonymous website, under "FAQ" section, "What is Solvency?"</p> <p>"Solvency, the primary purpose of Debtors Anonymous, is the practice of not incurring any new unsecured one day at a time. Unsecured debt is any form of debt that is not backed up by collateral."</p> <p>You may find further clarity and examples in other Debtors Anonymous Conference-Approved literature resources, including the <i>Twelve Steps, Twelve Traditions and Twelve Concepts of Debtors Anonymous</i>, and in the <i>Debtors Anonymous</i> and <i>Twelve Steps of Debtors Anonymous</i> pamphlets. Additionally, the <i>Currency of Hope</i> and the <i>Ways & Means</i> have members' stories which may provide examples of how those individuals live their program of recovery.</p>
17-12	WSC Literature Committee	<p>CITY and COUNTRY: Seattle, WA U.S.A.</p> <p>Issue or Concern for the 2017 D.A. World Service Conference:</p>	<p>Thank you for submitting Issue and Concern #17-12 to the 2017-2018 World Service Conference Literature Committee. The members of the Literature Committee will endeavor to address</p>

		<p>Medical matters are an outside issue. There is a difference between a debtor's act of self-will and medical necessity. Medical debt for American DA members needs to be differentiated from the abstinence of unsecured debt applicable to the DA fellowship worldwide.</p> <ul 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:<ul style="list-style-type: none">a) <i>Difficult if not impossible to ascertain accurate charges in advance</i> 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) <i>DA members in U.S. can't control costs, just as Al-anon members cannot control alcoholics' behavior</i> Navigating medical debt in the U.S. is an Al-anon 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 Al-anon member's sobriety is not dependent on	<p>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>At the 2011 World Service Conference, by substantial unanimity, the membership voted to approve the concept of a health issues pamphlet. Following our group conscience, we have decided not to make a motion around differentiating solvency between American debtors and those worldwide.</p>
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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?

d) *Access to medical care is a human rights issue, not a DA issue.* Tradition Ten states DA has no opinion on outside issues. The fact that this situation applies only to American DA members underscores it is an outside issue.

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:

Hospital bill \$43,000
My family's deductible/ my portion of bill -\$10,500
Insurance company portion of bill \$32,500
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.

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.

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>Update: my insurance company, in accordance with recent changes in the industry no longer has a cap on out of pocket expenses after the deductible is met. This means an American DA member can no longer out-save the costs of a medical emergency.</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>Respectfully submitted, Terrell L.</p>	
<p>17-13</p>	<p>WSC Literature Committee</p>	<p>It is common knowledge that the current healthcare system in our country has made decent, quality healthcare less and less affordable for millions of Americans. In many cases it's driven people to financial ruin.</p> <p>This system is in no way the fault of members of DA or BDA. Despite that fact, several pieces of Conference approved literature include language that is potentially shaming of members of our programs. One such example is in Twelve Signs of Compulsive Debtors, #8: "...taking risks with health insurance."</p> <p>We believe WSC must address this by reviewing our literature and either modifying or eliminating that content.</p> <p>We thank you for your time and consideration of this matter.</p> <p>Sincerely, Group #997 Dunedin DA/BDA: Learning and Earning Group</p>	<p>Thank you for submitting Issue and Concern #17-13 to the 2017-2018 World Service Conference Literature Committee. The members of the Literature 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>The Literature Committee took a group conscience at the World Service Conference and did not think the language was considered shaming.</p> <p>The Twelve Signs of Compulsive Debting #8 reads: A tendency to live on the edge: Living paycheck to paycheck; taking risks with health and car insurance coverage; writing checks hoping money will appear to cover them.</p> <p>The sign refers to taking risks and living on the edge by not planning for necessary bills including health insurance. Since the United States healthcare system is an outside issue, according to DA's Twelve traditions, DA has no opinion.</p> <p>At the 2011 World Service Conference, by substantial unanimity, the membership voted to</p>

			<p>approve the creation of a DA Health Issues pamphlet and the 2017 Literature Committee has formed a subcommittee to work on it. Following our group conscience, we have decided not to change the wording of our DA conference approved literature at this time.</p>
17-14	GSB Long-Range Planning Committee	<p>Group Name: A Spiritual Solution Group Number: 1112</p> <p>Your First Name/Last Initial: Susan F City, State/Province, Country: Seattle, WA USA Issue or Concern for the 2017 World Service Conference: Our group is concerned about vagueness of the WSC conference finances. One of our members stated that vagueness makes it difficult for them to trust GSO and diminishes their enthusiasm to donate. Specifically, last year it was reported at the WSC that there was a \$60K “glitch” that was never fully explained to our group’s satisfaction. With the news that the WSC is \$48K in the red for 2017-18, our group has questions as to whether the WSC Board of Directors is following Concept 6 from the 12x12x12 DA literature, page 132:</p> <p>“This tells us that we should not use our wills to beat a recalcitrant reality into submission. If time, personnel or money for a program is not available, we should accept that fact or, if possible, change it <i>by making the time, money or personnel available through contributions to the GSO</i> in kind, in cash or by volunteering. We should not rely on ad hoc, under-supported service structures that are all too likely to collapse in order to impose our viewpoints upon the Fellowship”.</p> <p>The primary focus of the RDC is revenue generation. While this committee is doing excellent work in terms of communicating about and encouraging Appointed Committee Members and sending out the John H and Annual Appeal letters, it seems that the RDC could use some support from the Fellowship in raising more money. The Finance committee is doing a great job in cutting expenses. Given that we are \$48K in the red, a primary focus on revenue generation should be undertaken by the entire Fellowship</p>	<p>Thank you for submitting your Issue and Concern.</p> <p>The General Service Board and the GSB Finance Committee take your concerns and our fiduciary responsibilities very seriously. As members of the GSB, we are committed ensuring the financial health and stability of the Fellowship to the best of our abilities. To this end, we continue to have an ongoing dialogue regarding the issues you have articulated above, and we share our concerns, as well as our progress, with the Fellowship.</p> <p>You state that, “There seems to be an unwillingness by the Fellowship to discuss ‘money’, as if a discussion would <u>force</u> people to give when in actuality a discussion of money gives the fellowship an opportunity to learn more about DA’s finances.” Actually, the finances of the Fellowship are discussed in detail at the World Service Conference, we place updates in the publications of the GSB, and we have an annual “Ask the GSB” Finance call to try to inform the fellowship. Unfortunately, when we hear quotes of a \$60,000 “glitch”, the Board has to be concerned that the Fellowship is not understanding the message that it provided. The Board is trying new and more comprehensive ways to get out the message and we hope that information is understandable. But unless the Fellowship signs comes to the calls and reads the articles, our hands are somewhat tied. The fact is</p>

		<p>starting with the GSB. This needs to be a Fellowship wide concern, not just one committee's concern.</p> <p>There seems to be an unwillingness by the Fellowship to discuss "money", as if a discussion would "<u>force</u> people to give when in actuality a discussion of money gives the fellowship an opportunity to learn more about DA's finances. A donation of \$1.00 in the basket today is the equivalent of \$.35 in 1935 when AA started the 12 steps. Without sufficient funds to run the organization, we are limited in our ability to fulfill our primary purpose: to carry its message to the debtor who still suffers.</p> <p>We encourage the GSB to make a transparent discussion of money and revenue generation a primary goal in 2018 for the GSB and each Conference Committee.</p>	<p>that while expenses have gone up (increases in rent, utilities, postage, and other office related expenses) donations have not kept pace and totals contributions have gone down since 2014 when donations reached \$98,000. I would note that donations for this fiscal year are better than last year (to date) and we hope to see that continue. All criteria for evaluation of our current financial status indicate that we are headed in the "right direction." Again, it is important to remember that we are self-supporting through our own contributions and we can only estimate what those eventual resources will be.</p> <p>We are all dedicated to the financial stability and solvency of our beloved Fellowship. Please know that we hear and appreciate your concerns and are doing everything we can to maintain the financial and spiritual health of Debtors Anonymous and to keep the Fellowship apprised of our efforts and results. Encourage your group members to attend Fellowship wide calls and use the information in the eNews to inform your group of the issues discussed. And finally, discuss the Seventh Tradition periodically during your meetings. Read the Tradition out of the 12 & 12 & 12 and help fellow members become informed of the concept of self-support.</p>
17-15	GSB Finance Committee	<p>Group Name: A Spiritual Solution Group Number: 1112 City, State/Province, Country: Seattle, WA USA Issue or Concern for the 2017 D.A. World Service Conference:</p> <p>Our group would like the GSB to create a simplified way to donate when on a DA phone meeting. One DA phone meeting asked a recent group member to send a check to the "individual" chairing the meeting. So, our group member did not feel comfortable sending a check to someone</p>	<p>Response: Thank you for your question to the General Service Board. The Board is currently working on implementing an online donation capability on the D.A. website. However, according to the Traditions, each group is autonomous and therefore the Board has no opinion on how individual groups handle 7th tradition issues. If an individual phone meeting cannot successfully work out a suitable method to collect 7th Tradition contributions, the meeting</p>

		they did not know. Phone meetings should have bank accounts and/or a method of collecting funds that is easy and in line with our policies. It is so difficult now, that we are certain, DA phone meetings are leaving money on the table.	may suggest that individual members send in their contributions directly to the General Service Office
17-16	GSB Finance Committee	<p>Group Submission: Group Name: Brooklyn Tools for Abundance Group Number: #296 Issue or Concern for the 2017 D.A. World Service Conference:</p> <p>Allow DA literature to be ordered online with a debit card or via PayPal.</p>	<p>Response: Thank you for your question to the General Service Board. The Board is currently working on a method to allow for online donations on the D.A. website. When that is complete and functioning smoothly, the board will direct its attention to online literature orders. There are many more complexities regarding online literature orders than there are with online contributions. This includes insuring that orders are received by the office properly, developing a proper way to determine shipping costs, and many other details. However, regardless of the challenges, this topic is a priority for the Board and we will continue to move forward as quickly as we can.</p>
17-17	WSC Literature Committee	<p>Group Submission: Group Name: Brooklyn Tools for Abundance Group Number: #296 Issue or Concern for the 2017 D.A. World Service Conference: (Please type or write your issue below.)</p> <p>Expand on the definition of solvency with examples either in a new pamphlet or expanding an existing pamphlet. Members are confused as to how solvency is defined and whether they are solvent or not in lots of different instances. It would be especially helpful for those members who do not have sponsors.</p>	<p>Thank you for submitting Issue and Concern #17-17 to the 2017-18 Literature Committee. The members of the Literature 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>We appreciate your concern and agree that an enhanced definition of solvency is needed. D.A.'s forthcoming Basic Text will include a clear definition of solvency.</p>
17-19	WSC Literature Committee	I noticed that the list of Tools on the D.A website uses the term Record Maintenance for one of the tools, but the pamphlet about this tool is called Record Keeping. The other tools that have corresponding pamphlets (e.g., Sponsorship, Service, Spending Plan), use the same term in both places.	Thank you for submitting Issue and Concern #17-19 to the 2017-18 Literature Committee. The members of the Literature Committee will endeavor to address your concerns to the best of our ability while seeking the wisdom of a loving

		<p>I propose changing the Tool Record Maintenance to Record Keeping, updating the Tools list on the website and sending out notice of the change through our communications email distribution list.</p> <p>Thanks!</p> <p>Jill W. Chicago, IL</p>	<p>Higher Power as expressed in our group conscience.</p> <p>We thank you for submitting the Issue of the need to 1) change the Tool, Record Maintenance, to Record Keeping, 2) to update the Tools list to reflect this same change on the website and 3) inform the fellowship of these changes using the fellowship's existing email distribution list.</p> <p>After comparing what is currently on the Debtorsanonymous.org website against printed literature and other sources, we agree that updating the website to provide consistent and accurate information is warranted. We will submit a recommendation to the General Service Board during the current conference year.</p>
17-20	GSB Communications Committee	<p>CITY: New York GROUP NAME: NY Intergroup GROUP NUMBER: 38500 Why isn't the WELCOME TO DEBTORS ANONYMOUS statement- (which the Literature Committee worked so hard composing)--- not placed prominently on the debtorsanonymous.org website? Or, is it there and I have missed??</p> <p>Thanks, Ellen S. ISR</p>	<p>Thank you for submitting an Issue & Concern and bringing this matter to the attention of the Communications Committee. The GSB Communications Committee placed the "Welcome to Debtors Anonymous" statement in what we thought would be the most prominent link on the D.A Website, the Resources for Groups page under Fellowship Services. We're trying to figure out how to put a link for it on the Home page, but we have run into problems. Hopefully, soon we will have figured out the kinks in the website.</p>
17-21	WSC Fellowship Communications Committee	<p>From: Darla P Surrey, BC</p> <p>Hello, I have been going to Debtors anonymous for only 8 weeks have a come along financially huge in just a short period of time.. THANKYOU !!! JUST A TERRIFIC PROGRAM !! However I went last week and they decided to turn a normal meeting into a business meeting which I think was totally</p>	<p>Darla, thank you for taking the time to write and send your concern to the General Service Office of DA about a regular DA meeting being replaced by a business meeting once a month.</p> <p>In DA, business meetings generally take place during the regular DA meeting time, customarily once a month. Some DA groups decide to hold business meetings after the regular meeting. This</p>

		<p>wrong. They voted to replace a normal meeting once a month into a business meeting. Now, if that was My first meeting I never would have returned and never gotten solvent.....Is this what Debtors anonymous is there for ? If it is then it should not be allowed to use the AA name!!!</p> <p>I have been a sober member of AA for over 22 years by the Grace of God and never once would they have pulled something like this ~ I have gone to thousands of meetings.</p> <p>I just don't know what my step should be... Should I report them to AA New York Central Office? Instead I thought better report them to you first.</p> <p>Please write me something Formal back that I can present the debtors anonymous group with when I go back next week ~</p> <p>Sorry but we voiced at this last meeting that " what if we have a newcomer " they didn't seem to care, the more I think about this the more furious I get as I know it is totally wrong from the AA Program that they supposedly follow.</p> <p>Thank You for your prompt attention to this matter !!</p>	<p>is up to the group conscience of each meeting's members.</p> <p>Attendance at business meetings is one of DA's tools, and is an integral part of recovery. The Business Meeting Pamphlet describes how we can overcome our reluctance to participate in our group's business, and become productive members. Below are excerpts taken from the pamphlet which underscore the importance of Business Meetings to DA Recovery:</p> <p>"We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives, but for "others" more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery." ~ One of DA's "12 Tools of Recovery"</p> <p>What Is a Business Meeting? Generally, a business meeting is a forum for discussing and developing solutions regarding anything that might affect the Debtors Anonymous group as a whole. Such items as upcoming D.A. events, the meeting format, election of officers and reports of officers are dealt with during a D.A. business meeting. Usually, these meetings are held once a month during a portion of the regular meeting that is specifically set aside for this purpose, or after the regular meeting.</p> <p>Why Do We Attend Business Meetings? Attending business meetings is an important part of our D.A. recovery. As debtors we often ignored our personal business and sometimes our</p>
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			<p>professional business. By participating in D.A. business meetings, we learn important tools for taking care of our personal or professional business, or both. The group’s regular meetings are also an important tool of recovery. At business meetings we address issues that ensure that our group will continue. Just by participating we provide a service to our group which helps us practice that principle of the twelfth step.</p> <p>To access the complete Business Meeting Pamphlet: debtorsanonymous.org > Getting Started > Free Literature > Business Meeting Pamphlet.</p> <p>Below are links to additional literature related to business meetings:</p> <ol style="list-style-type: none"> 1) DA’s The Twelve Tools of Recovery Tool #10 is Business Meetings 2) The 12 Traditions of DA 3) Search “Business Meetings” within The (DAMS) Debtors Anonymous Manual for Service. 2017 version available online under “Getting Started” – then, “Free Literature.”
<p>17-22</p>	<p>WSC Literature Committee</p>	<p>Subject: Consideration by the Lit Pub Com</p> <p>For several years now one of DA’s tools is ACTION PLAN.</p> <p>I request that the Literature Publications Committee prepare a pamphlet on this topic. Two of the groups I attend study the literature, and one group sets aside one meeting a month to study a tool of the month. We do this by reading the pamphlet on that</p>	<p>Thank you for submitting Issue and Concern #17-22 to the 2017-18 Literature Committee. The members of the Literature 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>topic and sharing our experience, strength, & hope about using that tool. But when we get to the tool of Action Plan there is no tool. Sometimes we read “Communicating with Creditors,” but that does not cover the topic fully.</p> <p>Thank you for considering this request.</p> <p>Jane L. GSR, Group #108</p>	<p>We appreciate your concern and agree that more information regarding Action Plans is needed. This will be addressed in the forthcoming Basic Text.</p>
<p>17-23</p>	<p>WSC Conference Committee</p>	<p>Individual Submission: Your First Name/Last Initial: Jill P City, State/Province, Country: Dallas TX USA</p> <p>Issue or Concern for the 2017D.A. World Service Conference</p> <p>CHANGE IN By- LAWS - I am not in favor of allowing conference delegates to participate remotely. It is a choice that looks good in theory in the short term but is not working in the long term.</p> <p>Imagine if convocation took place in a big long party Winnebago - in between discussing and voting on decisions that affect the fabric of DA you had delegates driving, walking dogs, eating, flushing toilets doing dishes, texting, chasing kids, were with non DA members and doing all sorts of other multitasking. That will give you a sense of what phone meetings are like, EVEN THE ONES WITH STRINGENT GUIDELINES. DEBTORS TO NOT FOLLOW GUIDELINES VERY WELL ON THE PHONE!</p> <p>Our experience in our Host committee community is, at first, having service bodies meet via conference call seemed practical, but in our group and in the report from Portland Host committee, we see attendance diminish over time, not increase. We have 3-4 attend on a call but 10-11 when we meet face to face, even with a long drive.</p> <p>Nothing replaces human contact Nothing replaces the sacred sanctity and focus of the live convocation room</p>	<p>The 2016 WSC voted with substantial unanimity to conduct a remote participation trial for a limited number of distant delegates at the 2018 WSC. In respect for Tradition 1 and Concept 12 of Debtors Anonymous, the 2017 Conference Committee will take no action.</p>

Nothing replaces fellowship in person

I am willing to fundraise and help European groups get steps and recovery under their belts, help them be abundant and COME to conference live.

"Can't afford it" is a terrible reason to vote in any policy.

Please do not do this

RE techno - remote participation in conference

A longer letter to Mike L, our GSR and chairperson of the conference committee. First, THANKS SO MUCH for all you do! I loved world service but also remember the frustrations as well:) RE Saturday Prosperity groups' vote and discussion on the CHANGE IN BY- LAWS - allowing WS Conference delegates to participate remotely.

We were 4-4 except I was chair so I had to abstain, so officially 4-3 in favor of the change, unofficially evenly divided. We then voted to recommend you vote your conscience since your group did not find substantial unanimity.

Next, I wanted to convey some *experiences* explaining why I am not in favor of allowing conference delegates to participate remotely. It is a choice that looked really good to me in theory in the short term.

But in the phone groups where I lead workshops, as well my teleconferenced service committees, *is not working in the long term.*

Besides being a 28 year member of the Dallas DA community I have 13 years as member of several phone communities all of which formed, expanded, caught on for a while, and then went defunct.

Be they service committees or meetings, here are the pitfalls of phone groups: Imagine if WSC convocation took place in a big long party Winnebago - a moving vehicle - in between discussing and

		<p>voting on decisions that affect the fabric of DA you had delegates driving, walking dogs, eating, flushing toilets, doing dishes, texting, chasing kids, you were shouting down train and road noise coming in the windows, there were non DA members present and delegates doing all sorts of other multi tasking. That will give you a sense of what phone meetings are like, how chaotic they are, EVEN THE ONES WITH STRINGENT GUIDELINES.</p> <p>IN MY EXPERIENCE, even with very friendly and frequent reminders, DEBTORS DO NOT EVER FOLLOW GUIDELINES VERY WELL ON THE PHONE!</p> <p>MY experience using technology as a tool to involve more participation in service: Our experience in our Dallas Host committee community is, at first, having service bodies meet via conference call seemed practical, but in our group and in the report from Portland Host committee, we see phone attendance diminish over time, not increase. We have 3-4 attend on a conference call but 10-15 when we meet face to face, even with a long drive to the meeting location.</p> <p>RESULT: Planning Conference 2009 we met mainly face to face and had 12-15 regular attendees, all of whom followed through and worked as agreed on conference. We only occasionally had our board member call in from LA on a speaker phone. We also had some fellowship and a traditions or service speaker at each planning session, and emphasized the recovery experience over just gathering to discuss business. We had plenty of bodies, a very cohesive group and all ran smoothly.</p> <p>Conference 2016, Dallas had a report with recommendations from our Portland predecessors. The number ONE adamant recommendation was that planning meetings be face to face. For what ever reason it was brought up in Dallas and not acted upon. We also experimented with online committee sign-ups and got ZERO response. We met, for 2016, almost completely by phone with 3-4 average attending and 6-7 being a stellar turnout. At conference time several key committee heads were doing their work alone, far fewer bodies, and seemingly far more stress for those few who were participating.</p>	
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For 2017 again, against experienced advice we in WSC planning are meeting mainly by conference call and the numbers for both intergroup and WSC planning are shrinking not growing. *We only hit double digit attendance at an intergroup activity when we met face to face and that was in Keller, TX - a considerable drive from Dallas for most of us.

MY EXPERIENCE: If the goal is increasing D A membership and service participation, long term, ***tech is not the way to accomplish it.***

My experience, on most phone activities I have been involved in, after an initial bump in attendance, (maybe because of the novelty,) most electronic activities shrink and eventually disband. The majority of attendees are not engaged and treat it like "books on tape" while they multitask. Only a minority are engaged, attentive and really working the program. There is no way to monitor distraction or safeguard anonymity and privacy while on a call EVEN WITH STRINGENT GUIDELINES.

Technology is not where I see us really growing, used as it has been so far. Although DA phone meetings are the fastest growing segment of DA, it is also the lowest, in terms of 7th tradition contribution - almost non existent. It is also the DA population that is the least engaged and the most distracted. BUT it is only a matter of time before small groups stateside start pleading to be included 'cause they are small and can't afford travel. If we allow it for one, why not all?

WHY LIVE CONFERENCE? Nothing replaces human contact to increase dedication and group unity.

The shared meal, the impromptu PRG, the workshops in the room with the long timers.

Nothing replaces the sacred sanctity and focus of the live CLOSED convocation room.

Nothing replaces fellowship in person with the primary purpose of carrying this message to others with our addiction.

"Can't afford travel" is a terrible reason to vote in any policy. In our Dallas group, in the time I have been paying attention, (Since 2003) we have had as high as an average 40 people per Saturday meeting and as low as 8-10. I have seen the GSR spending plan vary from 1050.00 to 1950.00. And yet, some way, with greatly fluxuating attendance and expenses, our group has always raised the full GSR spending plan. ***Dedication to recovery, and setting an intention to do the funding, matter more, I believe, than group location or size.***

OTHER SOLUTIONS TO PROMOTE INCLUSION.

Would we be willing to ask all our members who like pretty worlds like "inclusion" to get some skin in the game? If France or any European group needs 2000-2500 to get to the states, and we have 5000 members, could we ask each member give a dollar - \$5000.00 - that would be 2 European Scholarships.

Would any GSR, board member or delegate be willing to give \$20? If all at conference (approx 120) each gave \$20 that would be 2400.00 - another scholarship for a live delegate.

I would ask anyone planning to vote for this...If you do not have \$20 you can donate to a cause you believe in, would you be willing to get spiritually fit, refocus your step work and uncover why you are not growing financially abundant? Recovery and spiritual growth is what grows groups, in attracting membership and in improving finances.

Personally I am willing to hold workshops to fundraise and help European groups form step studies and PRG's and get some recovery under their belts, help them be abundant and COME to conference live. I am willing to find mentors for groups in Europe (through a Step Study workshop) and also to share how we in Dallas raise the money for our GSR travel without ever applying for scholarships.

Warts and all I love my phone meetings... BUT there are other better ways to promote "inclusion," and while doing it, grow in recovery ourselves. If that is the goal? Please DO NOT vote for

		technology at the world service level. <i>I see no evidence long term that it will ever work.</i>	
17-24	WSC Information Technology Committee	There currently exist several recordings of past “Ask the GSB” calls, plus some Fellowship-wide calls. I suggest we create a page on the website and make these calls readily available. Eileen N. Prospect Park, PA	Thank you for submitting an Issue & Concern and bringing this matter to the attention of the WSC Technology Committee. The GSB Information Technology Committee is actively working on making all fellowship-wide calls available for listening via the website.
17-25	WSC Literature Committee	Repeal the approval of the Twelve bookmarks. We currently have the Just for Today bookmark which is more than adequate. As ebooks become more and more popular, I believe the expense of creating this set of bookmarks versus sales would cost the Fellowship. Eileen N. Prospect Park, PA	Thank you for submitting Issue and Concern #17-25 to the 2017-2018 World Service Conference Literature Committee. The members of the Literature 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. The Twelve Bookmark concept approved in 2012 was rescinded in 2017.
17-26	GSB Conference Support Committee	Research what can be done when Issues and Concerns are submitted on time, but not included in the binder. Members and groups that submitted on time should not be forced to wait another year before these issues are addressed. Eileen N. Prospect Park, PA	Thank you for submitting this topic. We apologize if one or more prior Issues and Concerns that were submitted on a timely basis were not brought to the respective World Service Conference(s). The board’s Conference Support Committee has redoubled its efforts this year to ensure that all topics submitted by the July 1 deadline do in fact make it to WSC 2018. The board’s actions will include better communication with the General Service Office, as well as ongoing monitoring of the email address set up for the receipt of topics.
17-27	WSC Literature Committee	Please review the opening paragraph of the Twelve Promises of D.A. Is there a way to eliminate the repetitiveness of “When we work D.A.’s Steps....” Eileen N. Prospect Park, PA	Thank you for submitting Issue and Concern #17-27 to the 2017-18 World Service Conference Literature Committee. The members of the Literature Committee 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

			<p>on your submissions. We 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>Your request to review the opening paragraph of the Twelve Promises of D.A. and to eliminate the repetitiveness of “When we work D.A.’s steps...” is being reviewed.</p> <p>This year's Literature Committee will work to revise the introductory paragraph of the Twelve Promises to remove repetitive language and review existing D.A. literature – online and printed – that includes this content.</p> <p>We will bring a recommendation of changes to the 2018 World Service Conference for review and approval. If the World Service Conference approves this recommendation, we can make changes to D.A. literature available online immediately. However, for future <u>printed</u> literature, these changes will need to be approved as a separate motion during convocation at the 2018 World Service Conference.</p> <p>Thank you for the opportunity to be of service and we wish you all the best in your recovery.</p>
<p>17-28</p>	<p>GSB Long-range Planning Committee</p>	<p>Group Name: Elmhurst Serenity in Solvency Group Number: #642 Elmhurst, IL Holding the WSC every year is too expensive and there is disruption to the service of attendees by not being able to participate in their committee if they're not able to attend the WSC every year. In addition, it's very expensive for the groups to attend and support the WSC on an annual basis. Recommend holding the WSC for DA every 3 to 5 years.</p>	<p>Debtors Anonymous is a not-for-profit Corporation and, as such, needs to meet certain requirements. One of those requirements is that we hold an Annual Meeting (see: <i>The Bylaws of Debtors Anonymous General Service Board, Inc.</i>). Section 4.5, <u>Annual and Regular Meetings</u>, provides the following guidance regarding annual meetings:</p> <p>“Annual meetings of the General Service Board of Trustees and the World Service Conference</p>

			<p>Convocation, at which the election of officers and consideration of other matters takes place, shall be held within 90 days of the end of our fiscal year, or as soon thereafter as is practicable, or as determined by the General Service Board of Trustees and specified in the notice of a meeting as provided in section 4.7 of these bylaws. Regular meetings of the General Service Board of Trustees may be held without notice at such time and places as the General Service Board determines.”</p> <p>The GSB recognizes that there are often occasions where a group is not able to provide the resources for their GSR or ISR to attend the WSC. We continue to look for ways in which we can ensure that the voices of as many groups and members as possible are represented and heard at the WSCs. At this time, however, we have no plan to reevaluate or propose a change to the requirement in the bylaws, and will continue to hold an annual World Service Conference.</p>
<p>17-29</p>	<p>WSC Literature Committee</p>	<p>CITY+ COUNTRY:Dallas TX GROUP NAME: GROUP NUMBER: Issue or Concern for the D.A. World Service Conference 2017</p> <p>LITERATURE CONSISTENCY Form a joint task force of Lit services, Lit pub and the WSC Lit com to review EVERY piece of DA Published literature AND service literature for consistency of message and adherence to the primary purpose, abstaining from new unsecured debt. Remove all vocabulary & references to outside issues such as (but not limited to) compulsive underearning, clutter, and time management. Remove all references to therapy, self-help and treatment models other than spiritual 12 step recovery. Replace the word underearning as a debting symptom to the word pauperism to avoid confusion.</p>	<p>Thank you for submitting Issue and Concern #17-29 to the 2017-2018 WSC Literature Committee. The members of the Literature 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>Any references in our literature having to do with clutter, time management, spending, underearning, and pauperism, etc. are symptoms of the disease of compulsive debting. We do not think the presence of these symptoms in our literature takes away from the primary purpose which is to stop incurring unsecured debt one day at a time.</p>

<p>17-30</p>	<p>WSC Literature Committee</p>	<p>Please change the last line of “Welcome to Debtors Anonymous” from “joy, clarity and serenity,” to “clarity, serenity and joy”</p> <p>At the 2016 WSC in Dallas, the new writing to replace the Preamble, “Welcome to Debtors Anonymous,” was approved.</p> <p>Just before the vote, a delegate suggested a change in the word sequence, but time had run out to consider this proposed amendment. We would like the Literature Committee to revisit this issue and ask the Convocation to consider changing the order of the words in that sentence.</p> <p>The suggestion was to change the word order in the last paragraph to “clarity, serenity and joy,” rather than “joy, clarity and serenity.”</p> <p>The delegate stated: “I found clarity first in recovery, then serenity, then joy.”</p> <p>Our group strongly agrees with this wording. After reading this line in “Welcome to Debtors Anonymous” over the past year, that phrase sounds stumbling and awkward when read. “Clarity, serenity and joy,” flows much more smoothly – especially when read aloud –and makes more sense - than the current sequence of “joy, clarity and serenity.”</p> <p>Please have the 2017 Conference delegates consider making this change.</p> <p>Thank you, Group 72316, Daily Commitment Meeting</p>	<p>Thank you for submitting Issue and Concern #17-30 to the 2017-18 World Service Conference Literature Committee. The members of the Literature Committee 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 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>Your request to revisit a delegate’s suggestion to change the word order in the last paragraph to “clarity, serenity, and joy” in the Welcome to Debtors Anonymous is being reviewed.</p> <p>Thank you for the opportunity to be of service and we wish you all the best in your recovery.</p>
<p>17-31</p>	<p>GSB Public Information</p>	<p>From: GLADA Intergroup</p> <p>This is an official request.</p> <p>As time permits, please add to the current or a future GLADA Meeting Agenda an appeal to the WSC (via submitting an "Issues and Concerns" matter) the draft of a WSO letter, to be distributed to those members who publically break their anonymity, or break the anonymity of others.</p>	<p>Thank you for bringing this important issue to our attention. The General Service Board believes that your suggestion of developing a letter for the General Service Office and Intergroups to issue in the event of future anonymity breaks such as what happened in this case is an excellent idea. We are aware that other Twelve Step Fellowships use such letters and issue them as needed. The Board will consider developing a letter that we</p>

		<p>AA has such a form letter they send to their members (who break their anonymity - or the anonymity of others). I have not been able to locate a copy of this form letter, but it is published from time-to-time in the AA Grapevine Magazine.</p> <p>This is related to the 3/29/17 incident when a Mr. Robert A. from an unknown western U.S. state, (former member of the DAWSO PI committee) notified a major local Chicago Law Firm, (Bock, Hatch, Lewis & Oppenheim, LLC) of my name, contact information, and membership in GLADA, related to his attempt to develop a national and/or international network of non-debtor law firms, who would affiliate themselves with D.A., for purposes of plunging D.A. members into (lucrative) bankruptcies. Loathsome! I notified DAWSO about the incident, and forwarded them all of the related documentation.</p> <p>As you know, D.A. has no opinion on outside issues, certainly the outside issue of filing for bankruptcy. The Gamblers Anonymous fellowship openly discourages its membership from filing for bankruptcy. G.A. specifically publishes this in their literature. Hopefully, in my humble opinion, it will similarly be so published in DA conference approved literature someday.</p> <p>Thanks,</p> <p>Eric S Acting GLADA Secretary</p>	<p>can provide to the office and Intergroup personnel to use for any future anonymity breaks, such as happened in this case.</p> <p>Concerning bankruptcy, Debtors Anonymous has no opinion on outside issues. The D.A. Conference-Approved pamphlet, <i>Communicating with Creditors and Debt Repayment</i>, states, "Debtors Anonymous has no opinion on bankruptcy."</p>
17-32	WSC Fellowship Communications Committee	<p>CITY+ COUNTRY:Dallas TX GROUP NAME: prosperity GROUP NUMBER:364 Issue or Concern for the D.A. World Service Conference 2017</p> <p>Publish the Adopt a Group Flier and Suggestion List on the DA Website</p>	<p><u>Dallas TX Group Name: Prosperity, Group Number: 364</u> <u>Issue / Concern for the D.A. WSC Fellowship Communications Committee</u> <u>Response to Issue / Concern 17-32</u></p> <p>Thank you for taking the time to send us literature related to Group sponsorship to our World Service</p>

	<p>(Possibly in the PI Manual)</p> <p>In Conference 2007 the PI committee generated a lot of material about Group adoption or group sponsorship that our North Texas community found very helpful.</p> <p>In particular was a suggestion list and a flier that spelled out with specifics what group sponsorship involved.</p> <p>These documents would be valuable to have for all emerging DA communities and would be a good addition to the website.</p> <p>Here are other articles with more info: Adopt.A.meeting Flier with Specifics DA-PHONE-LONER SPONSORSHIP-DATA (Article) Group-loner Sponsorship - ESH (Article) Group Sponsorship Article Group Sponsorship Suggestion List</p> <p>Jill P dadivadelux@yahoo.com if you want more info on these DA's Fifth Tradition</p>	<p>Committee for consideration. Currently on the DA website http://debtorsanonymous.org/fellowship-services/resources-for-groups/ there is information about Group Sponsorship that is clear and helpful.</p> <p>Additionally, when a member sends an inquiry about Group Sponsorship to gsponsorship@gmail.com the auto-response contains additional steps and information that is also informative.</p> <p>To this end, we have concluded that the information already provided on the website as well as what is included the auto-response email is sufficient. Both are included below.</p> <p>The second part of your Issue / Concern addressed adding information about Group Sponsorship to the PI Manual on the website. We do not think PI is the best place for this. To this end, the FCC has made a motion to add a separate page on Group Sponsorship to the 2018 DAMS. That motion will be submitted to ComCom on 2/17/2018. Thank you for your enthusiasm about Group Sponsorship.</p> <p>DA WEBSITE http://debtorsanonymous.org >Fellowship services >Resources for groups >Group Sponsorship</p> <p>GROUP SPONSORSHIP: Group sponsorship is a D.A. resource that:</p> <ol style="list-style-type: none">1) Provides new, less experienced or struggling DA groups with resources that can help to grow or strengthen their meetings.2) Assists new, less experienced or struggling DA groups meetings to find a Sponsor Group.
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			<p>3) Assists more established DA groups to become a Sponsor group for a less experienced meeting.</p> <p>To get information on Group Sponsorship, send an email to: gsponsorship@gmail.com</p> <p>Once you send your email, you will receive an auto-response containing resources and suggestions for potential Sponsor Groups, Sponsee Groups and new or struggling groups. If you require further information you can reply to the auto-response with your questions. Someone will reply to your questions as soon as possible.</p> <p>AUTOMATED E-MAIL RESPONSE: Welcome to gsponsorship@gmail.com! This service connects strong, well-resourced groups with smaller and newer groups.</p> <p>GROUP SPONSORSHIP: Sponsor Groups share their experience, strength, and hope with Sponsee Groups. The same way that sponsorship helps an individual, Group Sponsorship helps a younger and/or smaller group learn from a more experienced one about what keeps their meeting healthy.</p> <p>(If what you are looking for is to START A NEW MEETING, click here: http://debtorsanonymous.org/fellowship-services/resources-for-groups/ If you are looking for an INDIVIDUAL SPONSOR, we recommend finding a meeting in your area, or calling in to a DA phone meeting if there aren't any face to face meetings near you.)</p>
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			<p>FOR GROUP SPONSORSHIP: The following suggestions have been used in the past and may be useful for your group:</p> <ul style="list-style-type: none">* Sponsor Groups may create a phone list for their Sponsee Group by assembling a list of members who are willing to share their contact information in line with our cherished tradition of anonymity.* Sponsor Groups can share practical suggestions such as: spreadsheet formats for spending plans, regular meeting and business meeting formats, meeting topics, lists of roles and responsibilities for service positions, suggestions for setting up Fellowship Days and for arranging to send a GSR to the DA World Service Conference. Sponsor Groups can also model and foster good group treasury practices with their Sponsee Groups. You are free to create your own Group Sponsorship format as long as it agrees with the DA principles and Traditions.* To find a Sponsor or Sponsee Group, start by exploring potential groups in your area. You can reach out to your local or nearby Intergroup for assistance. Or you may encounter a potential Sponsor or Sponsee Group in your travels <p>HOW TO BECOME A GROUP SPONSOR OR SPONSEE</p> <ol style="list-style-type: none">1. After reading this email, raise a motion at your next business meeting for your group to become Sponsor or Sponsee. You can make a flyer using the definition above under Group Sponsorship.2. Then make a second motion to create the
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			<p>position of Group Sponsor (or Sponsee) Representative</p> <p>3. The Group elect a Group Sponsor (or Sponsee) Representative</p> <p>4. That Representative emails gsponsorship@gmail.com, receives this automatic email, and gets in touch with the person monitoring Gsponsorship emails.</p> <p>GROWING AND STRENGTHENING YOUR DA MEETING:</p> <p>In addition to Group Sponsorship, there are many resources available for building a small or new meeting, such as:</p> <ol style="list-style-type: none">1) Focus on DA's primary purpose ("...to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt") by using <u>conference approved DA literature and pamphlets</u> as a basis for sharing. Some groups also read recovery stories from the DA website.2) Encourage individuals to enrich their DA program with DA Phone Meetings in between face to face meetings.3) To attract newcomers to come to your meeting, print the DA "12 Signs of Compulsive Debting," and place them in locations as recommended in the Public Information Starter Kit.4) Read the DA approved document "How to Keep Your Meeting Alive".5) Encourage your group's participation in DA Intergroup, and participate in area DA events. <p>After reading this email if you think group sponsorship would be useful for your group, let us know at gsponsorship@gmail.com.</p>
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			In Service, Fellowship Communications Committee (FCC) DA World Service Conference
17-33	GSB	<p style="text-align: center;">Issue & Concern</p> <p>Re: Removing a WSC delegate from their Committee and or Caucus.</p> <p>During the 2016/2017 World Service Conference year, a member of the Public Info Committee was removed from their WSC Committee and Caucus. As it was explained to me, the member's Intergroup told Trustees of the GSB that they did not want this member to represent them any further and asked the GSB to remove them from WSC Service. Following this request, the GSB formalized a policy which would allow for the removal of a WSC member from service.</p> <p>This policy creates a formal method of removing a WSC member unilaterally should their group or intergroup request it. This works against unity (Tradition 1) within the WSC Committee and Caucus. This policy potentially provides a vehicle to those who chose to oust a WSC member rather than work together on their differences. Ousting any member, especially without group conscience, can be a form of governing (Tradition 2). "Our only requirement for DA membership is a desire to stop incurring unsecured debt" (Tradition 3).</p> <p>I served on the WSC PI Com when this GSB policy came into effect. I witnessed a few members complaining and gathering momentum against a member which completely broke down the unity of the group. Of the members complaining, one of them included the Intergroup Chair of the member being singled out, in a WSC PI Com email communication without group conscience. This broke the group's anonymity (Tradition 12) and diminished trust.</p> <p>In the spirit of the minority opinion (Concept 5), I would ask the GSB to reconsider the policy altogether and/or limit it to the proceedings of the WSC convocation.</p> <p>I would ask the GSB to consider that though a GSR starts out being the representative of a group or intergroup, and though they continue to represent that group, they "become a member of the WSC of DA" (pg 68 of the 2016 DAMS). And as a GSR/WSC member</p>	<p>Thank you for submitting your Issue and Concerns, which involve an Intergroup's decision to remove a member from serving as their Intergroup Service Representative and the question of that member's subsequent eligibility to continue to participate in service on a World Service Conference Committee and/or Caucus.</p> <p>The D.A. General Service Board considered D.A.'s Second and Fourth Traditions when assessing this particular situation. Our Second Tradition suggests that the GSB is not the governing body of Debtors Anonymous and our Fourth Tradition reminds the GSB that every group should be autonomous. The decision of this Intergroup was to remove a particular member as their representative, so they were certainly autonomous in that decision.</p> <p>It is important to note that this involved removal of a representative from service – not an expiration of a service term before the completion of a WSC conference year. If a member is removed from service by an informed group conscience and insists on their "right" to continue to serve, it would seem clear that the individual member would be putting their own desires ahead of the common welfare and unity of that Intergroup, and by extension, would affect D.A. as a whole, which is contrary to Tradition One.</p> <p>After careful consideration of the Traditions, the GSB looked at the concept of D.A.'s "inverted triangle for service." Ultimately, it was the concept</p>

they have an “ongoing service commitment throughout the following year (pg 68 of the 2016 DAMS). This would indicate that a GSR/WSC member serves a specific term and it is reasonable that if a group does not want that member to serve again as a GSR that they have the right, through group conscience, to choose to send a different GSR to the WSC the following year. The DAMS is clear that a GSR/WSC member serves “the needs of the Fellowship as a whole, not to only represent the interests of their group or Intergroup” (pg 68 of the 2016 DAMS).

Clearly the role of the GSR or ISR expands to WSC Committee and/or Caucus member. It expands from serving the group to serving the fellowship. Does it not stand to reason that a group or Intergroup alone should not be in the position to make the determination that a WSC member be removed from WSC service? Through WSC service a member becomes closely aligned with fellowship and the other WSC member and they don’t see themselves as only members of a local group but as members of a worldwide fellowship.

There are flaws to consider in the policy. The policy can be manipulated by a few members to oust a WSC member without any procedures for hearing both sides. The policy can potentially create an environment of fear and distrust that one might be removed from WSC service if one knows the right channels. The most dangerous flaw is that it tramples on the spirit of love and tolerance and potentially is the cause for a DA member to leave the program.

of the “inverted triangle” which was relied upon for a determination of next steps in this situation.

As you may know, the GSB occupies the lowest position of that triangle. Just above the GSB is the World Service Conference, GSRs, and ISRs. At the top are intergroups and groups. The GSB exists to serve the needs of the membership of the Fellowship, in accordance with the Twelve Traditions and Twelve Concepts for Service.

The question then was: how could the GSB best respect the determination of the Intergroup that no longer wanted a particular member to serve as their representative? How should the GSB balance their decision with the desire of the member who was removed who wished to remain in service on their WSC committee?

The GSB determined that to truly respect the concept “inverted triangle,” the only reasonable outcome was that this member, having been removed by an informed group conscience of the Intergroup, was no longer eligible to participate on WSC Committees or Caucuses. That individual no longer represented a group or intergroup; therefore, they were no longer a “registered GSR or ISR.” To allow that member to continue to serve would undermine the group conscience of the Intergroup who had removed that individual as their representative in service to the Fellowship.

With that said, it is important to remember that neither the GSB nor the Intergroup relieved the former-ISR of their D.A. membership. A member who is dismissed from service from one Intergroup would be welcome to offer to be of service as a registered representative of another group or

			<p>intergroup. In doing so, that member would again be eligible to participate in World Service.</p> <p>Recovery in D.A. is available to anyone who has the desire to stop incurring unsecured debt. However, many groups have requirements for service positions with each group determining their own criteria. In order to support the autonomy of each group or intergroup to make a decision about representation for their group, the WSC and GSB must take every reasonable step to ensure that the group's determination of representation, or removal from service, be respected.</p> <p>Based on the above criteria, the GSB unanimously determined that a member who had been removed from service by their group would no longer a "registered GSR or ISR," and therefore, would not be eligible to continue to attend or vote at WSC committee or caucus meetings.</p>
<p>17-34</p>	<p>WSC Conference Committee</p>	<p>CITY+ COUNTRY: Dallas TX USA GROUP NAME: GROUP NUMBER: Issue or Concern for the D.A. World Service Conference 2017</p> <p>Change Service Manual Language (In the Sample DA meeting Format) Your First Name/Last Initial: Jill P City, State/Province, Country: Dallas TX USA Issue or Concern for the 2017 D.A. World Service Conference</p> <p>Conference committee and Board member assigned to that committee Review and Repeal the Motion # 4 from last year (2016)"Spiritually sustainable earning"</p> <p>Please re read, ALOUD, calmly and rationally from the 2006 conference report:</p>	<p>The 2016 WSC voted with substantial unanimity to create the Spiritually Sustainable Earning Caucus. In respect for Tradition 1 and Concept 12 of Debtors Anonymous, the 2017 Conference Committee will take no action.</p>

The San Diego Statement. This Statement may be found on our website www.debtorsanonymous.org. From the Home page click Fellowship Services. Then select World Service Conference. When you see the list of conference reports, click WSC 2006. You will see a long Text Document. Scroll to the document page 12, entitled "SECTION 2 REPORT FROM THE CHAIR." Read the paragraph that begins with the phrase: Far and above any other issue that that faces the DA fellowship today is our need for strong clarity around our primary purpose." (NOTE that your PDF document pagination may show this as page 16)

Please re read, ALOUD, calmly and rationally from the 2016 conference report starting on p 15, the arguments re motion #4 pro and con. With the emotions removed, I think all will see this action breaks many of our 12 traditions, especially Group Unity and One Primary Purpose; helping suffering **debtors**.

The bulk of **con** arguments are rational and based in 12 step recovery principles for recovering from the addiction to COMPULSIVE DEBTING - a behavior. The bulk of the **pro** arguments are emotional, amounting to the argument that "underearners come in our meetings and they feel: bad- ashamed-scared-needy etc. and we have to do something about it." 12 Step recovery is not about caretaking feelings it is helping addicts change a compulsive behavior.

The argument about the stick was particularly absurd. This is born of the misguided notion that our fellowship is about the CIRCUMSTANCE of "Money trouble." DA's eternal problem has been, we think the way to grow our fellowship is to try to help anyone in the CIRCUMSTANCE of "Money trouble." Even though drinking-doping-eating-sexing-underearning...ALL ADDICTIONS CAUSE the CIRCUMSTANCE of "Money trouble." So do mental and physical illness.

But Debtors Anonymous exists ONLY to help the debtor stop compulsive debtting. Expecting ourselves to help all in the "Money trouble." CIRCUMSTANCE has drained our energy, wasted our

		<p>time, diluted our message, distracted us from our own recovery and ultimately crippled our growth.</p> <p><i>Please please shove this toxic tooth paste back in the tube.</i></p> <p><i>THANKS FOR ALL YOU DO in support of our primary purpose.</i></p>	
<p>17-35</p>	<p>WSC Literature Committee</p>	<p>CITY+ COUNTRY: Dallas TX GROUP NAME: GROUP NUMBER: Issue or Concern for the D.A. World Service Conference 2017</p> <p>Retracting The Proposed Pamphlet on Debting and Health issues and ceasing spending time and resources on literature addressing outside issues.</p> <p><i>Please</i> retract the approval to publish a pamphlet on Debting and Health issues</p> <p>In D.A.'s history there have been many pieces of literature that diluted our message. Time, underearning, clutter, small business start-up, student loans and other problems can all prove to be a distraction that can result in a financial consequence. Even the AA 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. DA has no opinion on outside issues.</p> <p>Health care, like education, or small business startup, are simply line items on a DA spending plan.</p> <p>Once again DA voted to devote time, resources and even a survey to literature regarding a circumstance common to <i>some but not common to all</i> DA members. Stop this practice as it breaches the tradition on outside issues and does not support our primary purpose.</p>	<p>Thank you for submitting Issue and Concern #17-35 to the 2017-2018 WSC Literature Committee. The members of the Literature 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>The motion to create a pamphlet on DA and Health Issues was passed by substantial unanimity at the 2011 World Service Conference.</p> <p>The group conscience of this year's Literature Committee is that we not make a motion to rescind this decision.</p>

		<p>We have WAY too many committees, caucuses and literature proposals that amount to: "STUFF THAT GETS EXPENSIVE."</p> <p>In DA our primary purpose is to solve our <i>common</i> problem and stop debting (a behavior) one day at a time by means of a spiritual experience obtained by taking the 12 steps.</p> <p>DA members think we '<i>need</i>' to debt because we forget that God will take care of us no matter what, provide us with all our needs 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 the "S's" - stopping debting - step work - sponsorship - spirituality - service.</p>	
<p>17-36</p>	<p>GSB Long-range Planning Committee</p>	<p>CITY+ COUNTRY: Dallas TX USA GROUP NAME: GROUP NUMBER: Issue or Concern for the D.A. World Service Conference 2017</p> <p>Change Service Manual Language (In the Sample DA meeting Format) in support of our primary purpose. In DA, we celebrate Anniversaries of Abstinence only</p> <p><u>In the DA Service Manual Meeting format</u>, 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 DA birthday meetings or the anniversary section of a meeting.</p> <p>This is found on pg 24 paragraph 3 in the 2015 edition of the service manual in Chapter 2, section B "How to Start a DA Group" Item 4, DA meeting format, which begins on p 22.</p> <p>This should also be clarified in the BDA meeting format, pg 27, second paragraph under "Announcements."</p> <p>The negative effect of birthday chips for attendance not abstinence:</p>	<p>Thank you for submitting your Issue and Concern.</p> <p>In the 2017 edition of the DAMS, there are no references to receiving chips for "length of attendance" in either of the Sample Meeting Formats you have referenced.</p> <p>From DAMS, 2017 edition, Sample DA and BDA Meeting Formats, in "Announcements," pp. 21 and 24:</p> <p>"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."</p>

		<p>The sharing is all about serial confession, excuses, self-justification (ie reason why they debt and cannot stop) rationalization and resignation to no progress. Newcomers have actually told me DA does not sound like a hopeful place.</p> <p>Birthday meetings became a place to dump feelings but NOT to share experience STRENGTH OR HOPE that recovery can be achieved or progress can be sustainable.</p>	
<p>17-37</p>	<p>WSC Public Information</p>	<p>Subject: PI Manual: Correcting Sign Posts Posters</p> <p>Hello. I noticed that there are some general typos on the signs posters toward the end of the PI Manual as well as differences in punctuation and spelling from the signs PDF on the D.A. website (attached). (Note: copies of the posters with suggested editorial changes will be given to WSC Public Information Committee).</p> <p>These are posters that anyone who wants to do outreach can print out and post. They each contain one sign of compulsive debting.</p> <p>I have attached a PDF that points out where all the differences occur.</p> <p>I'm requesting that the 2017-2018 WSC PI Committee replace the current posters in the PI Manual with updated versions that have the typos removed and spelling and punctuation that matches the attached Twelve Signs PDF document from the D.A. website.</p> <p>Another thought. The posters have each sign in quote marks. I'm not sure that is needed If WSC PI decides to remove the quote marks, make sure to replace the single quote marks that are in the posters now with double quotes since single quote marks are only for quotes within quotes.</p> <p>Thanks.</p> <p>Jill W. Chicago, IL</p>	<p>Thank you for your Issue & Concern. The WSC Public Information Committee will review your concerns and make the appropriate corrections as needed. Thank you.</p>

<p>17-38</p>	<p>WSC Business Debtors Anonymous</p>	<p>City: Phoenix, Arizona Group Name: Phoenix BDA Group</p> <p>Question #1</p> <p>To Whom It May Concern:</p> <p>I am contacting you at the request of the Phoenix BDA meeting. I will be attending the World Conference and look forward to discussing these directly with the group.</p> <p>Question #1</p> <p>Much of the literature and readings that are published, primarily address personal debting issues. In specifics, very few of the stories in the Currency of Hope address Business Debting or BDA issues. We are hopeful that the BDA group can identify the stories or other literature that best discusses BDA concerns. Perhaps, solicit specific BDA stories and publish them on the website for meetings or individuals to reference in order to gain experience, strength and hope around Business and Money issues. Or, identify the stories in the Currency of Hope that will provide a good foundation around business issues.</p> <p>Rob E. Phoenix BDA Group</p>	<p>Dear Rob and all of our friends in the Phoenix BDA Group,</p> <p>BDA has no organizational definition of what a business is or does. We believe that to define what a business is would violate the Tenth Tradition. You will need to find a definition that works for you. Also, it gives you, the individual BDA member, the flexibility to decide if it fits your needs.</p>
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