

Issues & Concerns

2019 World Service Conference

Los Angeles, California 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 8, 2019 will not be included in the final document posted on the D.A. website by January 1, 2020.

General Service Board Committees

GSB: 19-25, 19-29, 19-42, 19-50
GSB Audit & Legal Affairs: 19-01
GSB Communications: 19-04, 19-48, 19-49
GSB Conference Support: none
GSB Finance: 19-07
GSB Information Technology: 19-08, 19-63
GSB International: none
GSB Literature Publications: 19-02, 19-09, 19-13, 19-18, 19-24, 19-31, 19-33, 19-37
GSB Literature Translations and Licensing: 19-10, 19-23, 19-34, 19-51
GSB Long Range Planning: 19-32
GSB Nominations: none
GSB Office: none
GSB Public Information: none

World Service Conference Committees & Caucuses

WSC Business Debtors Anonymous: 19-03, 19-21, 19-30, 19-41, 19-53, 19-62
WSC Conference: 19-06, 19-20, 19-28, 19-35, 19-59
WSC Fellowship Communications: 19-15, 19-17, 19-26, 19-27, 19-32, 19-36, 19-47
WSC Hospitals, Institutions and Prisons: none
WSC Intergroup Caucus: none
WSC Internal Operations: 19-12
WSC International Caucus: 19-19, 19-38
WSC Literature: 19-05, 19-21, 19-22, 19-40, 19-46, 19-50, 19-52, 19-54, 19-55, 19-56, 19-57, 19-58, 19-61
WSC Public Information: 19-14, 19-39
WSC Resource Development: 19-43, 19-44, 19-45, 19-60
WSC Spiritually Sustainable Earning Caucus: none
WSC Technology: 19-11
WSC Underserved and Under-Represented Outreach Caucus: 19-02, 19-16

ID	Assigned Committee	Issues & Concerns	
19-01	GSB Audit and Legal Committee	<p>First, thanks to all for your tremendous service to the Fellowship.</p> <p>Here's my concern: I didn't see a copyright signet or year on the following literature on the website:</p> <ul style="list-style-type: none"> • Opening Statement • Statement of Purpose • Responsibility Pledge • Closing Statement <p>If they're not copyrighted, would it be a good idea to copyright them? If they are, would it be a good idea to add the information?</p> <p>In grateful service,</p> <p>Alexandra BW New York City</p>	<p>Thank you for this important question and for bringing this issue to the Committee's attention. In fact, the statements you have listed have been copywritten as part of the D.A. Manual for Service (DAMS). To ensure that this information is known to all visitors to the Web site, LRPC has requested that the Information Technology/Communications Committee arrange to place the copyright information on the Web site.</p>
19-02	<p>WSC Underserved and Under-represented Outreach Caucus</p> <p>GSB Literature Publications Committee</p>	<p>CITY: Chicago, Illinois, US GROUP NAME: Kathy C. (individual)</p> <p>Issue or Concern for the D.A. World Service Conference:</p> <p>For a while now I have sponsored several debtors with very limited incomes due to disability. These people are on limited incomes AND still trying to recover from compulsive spending and/or debting. Frequent relapses occur partly because of the deprivation of their situation.</p> <p>For those individuals, pressure relief groups have been of very limited use. No matter how much they cut costs, they still face basic obstacles to gaining additional income, including:</p>	<p>Response from the GSB Literature Publications Committee:</p> <p>Thank you, Kathy, for submitting your Issue & Concern and for your compassion and care for your sponsees.</p> <p>In 2011, the Conference approved a pamphlet on "D.A. and Health Issues." This pamphlet has been in process with a writer for a number of years. The GSB Literature Publications Committee, together with the writer and members of the WSC Literature Committee, continue to work on writing and reviewing it.</p> <p>Many of the issues you describe are indeed challenging for many people recovering in D.A., as well as for sponsors and PRG teams.</p>

		<ul style="list-style-type: none"> • “Means tests” required by benefits providers (federal, state, local) that sharply restrict the additional income and/or savings an individual may generate without experiencing a reduction in benefits or complete disqualification for a program. (Some of the most common income programs are SSI / disability, Social Security, food stamps and subsidized housing, among others.) • In cases of temporary disability, cutoff of benefits well before the individual is once again able to be self-supporting. • Physical, mental or emotional difficulties in generating even the limited additional income that is allowed. (Those same challenges in many cases make it unlikely the member will be able to discontinue benefits in the foreseeable future.) <p>I recognize that social programs themselves are an outside issue, but the challenges faced by these DA members of limited means are not.</p> <p>I would like to find out whether any intergroups, or any committees of the WSC, are currently working to address these specific needs, especially as the numbers of such members grows due to age and/or disability. Some possible committees whose work might touch on this issue are Intergroup, Diversity and/or Literature.</p>	<p>In addition to the Health Issues pamphlet, there are a number of pamphlets that were approved at the 2019 WSC that may help to address some of these issues.</p> <p>The Underserved and Underrepresented Caucus is also working addressing the needs of members who may face similar challenges.</p>
19-03	WSC BDA Committee	<p>Subject: New BDA Tools pamphlet - "fixed" expenses - for Lit and BDA committee</p> <p>Dear Fellow DA member, I noticed something reading the new BDA Tools pamphlet this morning:</p> <p>Page 3: "One of the most important elements of a business plan is finding our break-even point where fixed expenses are equal to or less than our revenue."</p>	<p>Thank you for the careful reading and for bringing this to our attention. We agree that the word “fixed” should be deleted. We have passed our recommendation to the GSB who will make sure that subsequent printings of the BDA Tools pamphlet will amend this.</p>

I did a little bit of accounting at university and that statement above (unless US accounting rules say otherwise) seemed inaccurate to me.

Fixed expenses/costs are those that remain the same regardless of sales or production volumes (within foreseeable limits): Ex. rent, salaries, utilities, insurance, etc.

Variable expenses/costs are those that vary with sales or production volumes : Cost of production material, commissions, by-the-hour labour, etc.

In Wikipedia:

The **break-even point** (BEP) or **break-even** level represents the sales amount [...] that is required to cover total costs, consisting of both fixed and variable costs to the company. Total profit at the **break-even point** is zero.

Also:

<https://www.accountingtools.com/articles/what-are-examples-of-fixed-costs.html>

<https://www.accountingtools.com/articles/what-are-examples-of-variable-costs.html>

So according to this, a business that only looks at its fixed expenses against income would go under pretty fast!

I am sure the Lit or BDA committee would already have received a number of feed-back comments similar to this one by now.

If what is outlined above is correct (I assume you would double check), it could be resolved very simply by removing the word "fixed" from the sentence in the pamphlet.

In Fellowship,

Jonas S.
London

<p>19-04</p>	<p>GSB Communications Committee</p>	<p>Group Submission: Forever Young NM, Group Number: 30419 City, State/Province, Country: Albuquerque NM 87107 USA</p> <p>Debtors Anonymous has two registered groups dealing with issues related to retirement, one in Boston and one in New Mexico. In some shape or form, we are all going to retire. The Forever Young NM Group proposes publishing an issue of Ways and Means that focuses on retirement and using the DA Tools and Principles when preparing for or living in retirement.</p>	<p>Thank you for submitting an Issue and Concern. Your group will be happy to learn that at the 2019 World Service Conference, the concept of a D.A. pamphlet focused on retirement was approved and will be developed by the Literature Committee.</p> <p>The GSB Communications and Information Technology Committee solicits articles to publish in the <i>Ways & Means</i>. Inspired by your recommendation, we will be soliciting articles that focus on D.A. recovery around retirement. They will be published in a section in the 2nd Quarter issue being curated by the WSC Fellowship Communications Committee.</p> <p>Thank you for your service, GSB Communications and Information Technology Committee</p>
<p>19-05</p>	<p>WSC Literature Committee</p>	<p>Group Submission: Forever Young NM, Group Number: 30419 City, State/Province, Country: Albuquerque NM 87107 USA</p> <p>Debtors Anonymous has two registered groups dealing with issues related to retirement, one in Boston and one in New Mexico. In some shape or form, we are all going to retire. The Forever Young NM Group proposes the concept of publishing a pamphlet that focuses on using the DA Tools and Principles when preparing for or living in retirement.</p>	<p>Thank you for your Issue and Concern which was addressed to the 2019 Literature Committee.</p> <p>With the guidance of a Higher Power, our group conscience determined that indeed, retirement in DA is a concern. In response, the Literature Committee prepared a literature concept which was presented and approved at the 2019 World Service Conference convocation. A subcommittee has been formed for the purpose of developing an outline for Retirement and DA to address this issue.</p> <p>For more information on the DA literature development process please refer to page 100 in the 2019 Debtors Anonymous Manual for Service (available on the D.A. website).</p>
<p>19-06</p>	<p>WSC Conference Committee</p>	<p>I'm truly curious, why we send individual meetings' GSR to World Service Conference. The cost to have each meeting send a GSR to world services is challenging for small meetings. Why don't we have regional intergroups provide the regions and meetings with the wisdom of their service and recovery within the structure of World Service Conference? We make contributions to John Henderson Fund, pass an envelope for 7 Tradition. The GSR for small meetings may attend 1 conference and be unable to afford the next 2 years of commitments. If funds are not built with workshops and other fund raisers it sometimes falls to an</p>	<p>Response from the GSB: Thank you for submitting your Issue & Concern. These are helpful suggestions and we can report that there have been discussions on the GSB and on WSC committees and caucuses about building a regional infrastructure. At the moment, we are still a small organization with around 5000-10,000 members and we do not seem to have the numbers to support the kind of regional system that is successful in larger fellowships. In many areas, D.A. members are struggling just to build Intergroups at the local level. Impressively, for our size, many local meetings</p>

		<p>individual to personally fund the cost. This does not seem sound fiscal practice.</p> <p>More importantly The Conference should reflect the diversity of its members and geographic challenges, as well as seek the wisdom of recovery and the service practices that will vitalize the local meetings and sustain the fellowship. Working with an intergroup and a regional structure may assist our recovery. If each meeting has one GSR and vote; is the conference based on geography as access, and funding resources? Pool the funds raised by every group, select regional representatives from the Intergroups and increase the regional representation.</p> <p>Cait C., San Diego Saturday Visions Meeting #154, BDA, Time and Clutter, Sunday Literature.</p>	<p>do manage to raise money to support sending representatives to the WSC. It's true that right now our group conscience at the World Level is based on proximity and financial ability, which is not a true representation of all our members and groups.</p> <p>The virtual WSC, which will be held by necessity this year, may afford some groups the opportunity to have a GSR attend the conference this year. However, many members feel it cannot replace the face-to-face Conference. At this point, we do not have the answers but we will continue to discuss the issues and ideas you raised.</p>
19-07	GSB Finance Committee	<p>Hi</p> <p>How are we supposed to pay taxes on literature? We fund raise to pay the shipping cost so that small meetings can charge the same price as larger meetings for literature sold. I understand that providers from Internet pet food suppliers to Amazon pull tax for shipped to CA items at state tax rate. What can DA do when literature is shipped or ordered on line? Appreciate the wisdom and guidance you will share.</p> <p>Thank You</p> <p>Cait C., San Diego Saturday Visions Meeting #154, BDA, Time and Clutter, Sunday Literature.</p>	<p>Thank you for submitting your Issue and Concern.</p> <p>If literature is ordered from the General Service Office, only residents of Massachusetts, where the office is located, are required to pay Sales Tax.</p> <p>Unfortunately, D.A. has no control over taxes charged when literature is shipped or ordered online.</p>
19-08	GSB Information Technology	<p>Carol B.</p> <p>City, State/Province, Country: Portland, OR</p> <p>I have a sense that DA is not growing and may be shrinking. I don't have any way of knowing, other than to count the number of groups in my area and to gauge over time whether our local membership is expanding or contracting. Our local intergroup recently disbanded for lack of people willing to do service. Is this a trend, or just my limited perception of my experience?</p>	<p>Thank you for submitting an Issue and Concern. It has been our goal to increase our capability of collecting this data and reporting it to the Fellowship. It would involve coordinating the efforts of multiple committees: the GSB Communications and Information Technology Committee that oversees the website and electronic publishing; the GSB Office Committee that oversees most office operations, including group information, office inquiries, and literature sales; and the GSB Conference Support Committee that oversees information related to the World Service Conference.</p>

		<p>To help us know, I would like to see a quarterly report compiled from the appropriate WSC or GSB committees showing the current state of our fellowship and changes quarter-to-quarter, year over year. If we knew DA was in fact shrinking in most places, we would be able to focus our attention on addressing the challenge.</p> <p>In addition to the financials we receive from the DA Focus, some stats that would be helpful for assessing the health of DA <u>over time</u> might include:</p> <p>GROUPS Number of groups/intergroups Number of groups/intergroups added Number of groups/intergroups disbanded</p> <p>OFFICE Number of calls received</p> <p>WEBSITE Number of page views Number of downloads</p> <p>BOOK SALES Number of books/pamphlets sold Number of literature orders filled</p> <p>WORLD SERVICE CONFERENCE Number of delegates Number of trustees Cost of registration</p> <p>I'm sure you can think of more. Once you have set up a system for tracking, it shouldn't be terribly hard to maintain. It would help all DA members see how our beloved fellowship is changing over the years. I hope this helps. Thanks for your service.</p>	<p>Right now a Project Contributor is rebuilding the website. We are assured that when this project is completed we will be able to update our analytics and report visitor data. Information about every World Service Conference is included in the annual reports available at www.debtorsanonymous.org/wsc and we will consider a system for ensuring that this data gets circulated more widely in the <i>DA Focus</i> newsletter.</p> <p>We are in the process of developing systems and manuals on all of our GSB Committees and we will include your recommendations. Thank you for your service, GSB Communications and Information Technology Committee</p>
19-09	GSB Literature Publications Committee	<p>JAN T., Santa Monica, CA, USA</p> <p>HELLO, THE BRENTWOOD, CA SATURDAY 9 AM MEETING USES, TALKS ABOUT, PROMOTES AND PUTS ON DISPLAY FOR <u>SALE</u> ON OUR D.A.LITERATURE TALBLE A "YELLOW STEP BOOK" FROM A <u>DIFFERENT</u> 12 STEP PROGRAM</p>	<p>Dear Jan,</p> <p>Thank you for submitting your Issue & Concern regarding sale of non-Conference-approved literature.</p>

		<p>THAT HAS NOTHING TO DO WITH THE D.A ISSUES OF DEBTING. IT IS NOT CAL LITERATURE APPROVED BY DA AND IT IS CONFUSING AND DIVISIVE, AND DOES NOT ADDRESS THE CORE D.A. ISSUES. I WOULD LIKE IT TO BE REMOVED AND NOT PROMOTED IN THE MEETING.</p> <p>IT SEEMS TO HAVE BEEN ADDED INTO OUR MEETING OVER 17 YEARS AGO BY A MEMBER WHO IS NO LONGER WITH US, AND WHO WAS ALSO A MEMBER OF THE OTHER FELLOWSHIP. WOULD IT BE POSSIBLE TO HAVE SOMETHING IN WRITING REGARDING THAT PUBLICATIONS NOT D.A. CONFERENCE APPROVED SHOULD NOT BE DISPLAYED, OR SOLD AT OUR LITERATURE TABLE OR PROMOTED IN MEETINGS AS IF THEY WERE APPROVED AND SUPPORTED BY DEBTORS ANONYMOUS. IT'S AN OUTSIDE ISSUE, AND IN MY OPINION, A VERY CONTENTIOUS ISSUE THAT IS INAPPROPRIATE, CONFUSING, AND UPSETTING TO NEW COMERS AND OLD TIMERS ALIKE.</p> <p>THANK YOU</p>	<p>In fact, D.A. does have a statement on “Conference Approved Literature,” which can be found in Chapter 8 – D.A. Literature - on pages 99-100 in the 2019 D.A. Manual for Service (DAMS). The DAMS is available to be downloaded on the D.A. website.</p> <p>This chapter outlines why we use Conference-approved literature to ensure the integrity of the D.A. program and consistent message of recovery for newcomers. It outlines the Traditions we rely on for guidance (Tradition One – unity, Tradition Five – primary purpose, Tradition Six – outside affiliation, and Tradition Six – group autonomy, except when it may affect D.A. as a whole. Using outside literature may place D.A. in legal jeopardy).</p> <p>From pages 99-100 in Chapter 8 in the 2019 DAMS:</p> <p>“The GSB is not in the business of policing meetings or of telling members what they may or may not read outside our meetings; we are here to safeguard the Traditions and maintain the integrity of the D.A. Program as a whole. However, it is the opinion of the entire General Service Board that any D.A. meeting that insists upon using outside literature as part of its format is in fact not reflecting the principles of unity, and is putting the entire Fellowship at risk.”</p> <p>“Meetings that insist upon using non-Conference-approved literature as part of their meeting format are breaking with the Traditions. We would hope that these meetings regard this issues seriously as we do and, in the interest of unity, reconsider their meeting format.”</p>
19-10	GSB Literature Translations and Licensing Committee	<p>How DA World Service could help us to have more literature in Spanish, more accessible online and available for international purchases (debit cards from outside USA working, or being able to buy and receive literature orders as a group outside USA)? (Spanish)¿Como nos puede ayudar la Mundial con tener más literatura en español y más accesible online o de compra internacional (tarjeta de débito de fuera, comprar literatura digital como grupo)?</p> <p>Thanks very much,</p>	<p>Thank you for this important question. As you know, Debtors Anonymous has been able to publish the ten Spanish translated pamphlets in an electronic format singly and as a compendium of all 10 pamphlets. This was the quickest and most cost-effective way for the whole fellowship to make these translations available to our Spanish speaking members. The Board understands that this is not a perfect solution and would like to see the pamphlets printed; however there are cost complications. Printing these</p>

		<p>Jorge M. GSR Group DA Solvencia Group Registration Number at DA World Service nº 1585</p>	<p>pamphlets and shipping them to Spanish speaking countries is so expensive that we believe many D.A. members in Spanish speaking countries would no longer be able to afford them. We want to allow this literature to be printed in countries outside the USA under a licensing agreement with the GSB. That way, the Fellowship can bear the costs of printing and if desired sell the pamphlets at cost. The fellowship can also make a profit to plow back into re-ordering literature. We need D.A. Intergroups around the world to partner with. Licensing is a contract between the Debtors Anonymous General Service Board, Inc. (DAGSB) and whatever entity will print and distribute the materials. Copyright law and good business practice require us to partner with entities capable of signing such an agreement. The DAGSB believes that the most likely D.A. entity for that type of agreement is an established Intergroup. However, if there are very large groups who would like to take on that service work, they should email us at translations@debtorsanonymous.org in the first instance. The Literature Translation and Licensing Committee is looking for ways to streamline the literature translations approval process. We are developing a process that will allow for a translator to follow a few simple steps to get through the permission, translation, and verification process as quickly as possible. We welcome any assistance or comments you can provide as we develop a process. We want the process to work for everyone. All D.A. literature has copyright protection, and permissions to use translated material must be sought by contacting translations@debtorsanonymous.org</p>
19-11	WSC Information Technology Committee	<p>Could you give us some examples of how other DA Areas, Groups, and Regions deal and manage their websites in USA and in another parts of the World? (Spanish) ¿Si nos pueden dar ejemplos de cómo llevan a cabo y gestionan otras webs de DA en USA y otras partes del mundo para llevar el mensaje?</p> <p>Thanks very much,</p> <p>Jorge M. GSR Group DA Solvencia Group Registration Number at DA World Service nº 1585</p>	<p>From the GSB: The D.A. website has a list of Intergroups under the “Meetings” tab, “Type: Intergroup” which lists all the registered Intergroups. If you click on each listing, there will often be a link to that Intergroup’s website. There may be contact information for the webmaster or other members of those Intergroups. Perhaps that may be a helpful resource to inquire how the Intergroups manage their websites.</p>
19-12	WSC Internal Operations Committee	<p>How many groups and meetings in USA are both face to face, telephone and on Skype?</p>	<p>There is no DA pamphlet containing a comprehensive list of meetings. This information is appropriately created & maintained</p>

		<p>Is there any pamphlets with all this information that is updated regularly? (Spanish) ¿Cuántos grupos y reuniones hay en USA y en el mundo tanto presenciales como mediante otros medios? ¿Hay folletos de esa información? (Internacional)</p> <p>Thanks very much,</p> <p>Jorge M. GSR Group DA Solvencia Group Registration Number at DA World Service nº 1585</p>	<p>by local intergroups. Intergroup information may be found on the DA website at: https://debtorsanonymous.org/getting_started/index.php/find/intergroup_meeting From the landing page of the DA Intergroup websites you should be able to find a meeting list as a .pdf document. The following link is to the DA website page where you can search for any registered DA meeting: https://debtorsanonymous.org/getting_started/index.php/find/fin dameeting</p>
19-13	GSB Literature Publications Committee	<p>Is there a book of daily reflections for DA or a project to develop one? (Spanish) saber si hay libro de meditaciones diarias DA. O si hay proyecto iniciado de hacerlo. Y si todavía no hay, querría saber si se puede preguntar a la mundial por el tema.</p> <p>Thanks very much,</p> <p>Jorge M. GSR Group DA Solvencia Group Registration Number at DA World Service nº 1585</p>	<p>Thank you for submitting your Issue & Concern, Jorge.</p> <p>In fact, the GSB Literature Publications Committee and the WSC Literature Committee are working on the “Daily Reader,” which will be a daily meditation reader compiled of submissions by D.A. members.</p> <p>If you are interested in submitting a meditation to be considered to be included, you can find detailed instructions available on the D.A. website.</p>
19-14	WSC Public Information Committee	<p>Group Name: Step Study DA, Group Number: 14261, Telephone Meeting</p> <p>DA membership needs to be trained in how to work with Public Information. Recommend the current recorded training that all PI Committee members are required to take be updated and provided periodically as a fellowship-wide call.</p>	<p>The committee discussed P.I. training opportunities and training provided in the past year. The last Media Contact Training was held by Fellowship-wide call on October 13, 2018. A recording of the call is not available on the D.A. website. Tom to follow up with Communications and Information Technology Committee to see if the October 13, 2018 Media Contact Training was recorded and available as a podcast. A WSC Public Information Committee Fellowship-wide call was held on June 30, 2019 titled, “I am the Face of D.A.” and is available as a podcast on the D.A. website.</p>
19-15	WSC Fellowship Communications Committee	<p>Question Grupo Prosperidad Skype #516181.</p> <p>Does the GSO have any guidelines for the different services positions (Treasure, Chairperson, GSR, etc) for the Skype groups? If are there none can we have some?</p> <p>Thanks</p>	<p>Dear Miriam,</p> <p>Yes, Debtors Anonymous does have suggested guidelines for all of the service positions you mention and more. These guidelines along with a lot of very helpful information can all be found in the Debtors Anonymous Manual of Service (DAMS) which can be downloaded for free from the D.A. website.</p>

		Mirian Z. Group Service Representative	Go to: debtorsanonymous.org/dams To access the Treasurers Manual for Service , go to: https://debtorsanonymous.org/download/treasurers-manual/?wpdmdl=1591 Yours in service, Fellowship Communications Committee
19-16	WSC Underserved and Under-represented Outreach Caucus	Group: Rising Stars, Group #1012151, Los Angeles, CA, Ruby S. Within the Diversity Caucus creating a platform, literature that addresses the unique financial problems facing debtors who are Black American descendants of slaves members of the ADOS community are not minorities, immigrants or migrants. They are American citizens who lack access to capital to climb out of debt or to stop debting. They generally drop out of D.A. recovery due to a lack of relevance to their current financial status. Need to add an ADOS category.	Thank you for your Issue and Concern. In response, the WSC Literature Committee made a motion at the 2019 WSC to approve the concept of a pamphlet entitled “DA Voices from the Black Community.” The motion passed and the WSC Literature Committee has created a subcommittee work on this pamphlet.
19-17	WSC Fellowship Communications Committee	Group Name: Step Study DA, Group Number: 14261, Telephone Meeting Consider having each GSR/ISR attending WSC to receive monthly training on the Twelve Traditions of DA so that voting and decisions made by the membership are made by knowledgeable and informed members of our traditions.	Dear Step Study D.A., Thank you for writing the General Service Board (GSB) with your issue and concern. We agree that it's important for World Service Conference (WSC) attendees to serve with knowledge of D.A.'s 12 Traditions. Many local area GSR and ISR groups start their monthly meetings by reading the D.A. Tradition that corresponds to the month, e.g. Tradition One in January, Tradition Two in February, etc. Many WSC committee and caucus meetings do the same. Reading this literature on a monthly basis anchors group service in the spirit of the Traditions. Every D.A. group defines their own qualifications for GSR/ISR representatives, and the D.A. Manual of Service (DAMS) provides guidelines. On page 78 of the 2019 DAMS, the GSB suggests the following qualifications for GSR/ISR representatives: <ul style="list-style-type: none"> • be actively working the 12 Steps, • to have had at least 2 Pressure Relief Meetings, • to have abstained from incurring new unsecured debt for at least one year, • to have given service to a local group and/or as an Intergroup officer, • and to be an active member of a home group.

			<p>With your suggestion in mind, and to ensure that the D.A. Traditions are included in these suggested qualifications, the Fellowship Communications Committee will make a recommendation to the GSB that they consider adding to the list: to have an understanding of the 12 Traditions of D.A. We will also make this recommendation to the ISR qualifications. Lastly, the GSB has held Fellowship-wide Calls on D.A. Traditions in the 2018-19 term. These calls have been recorded as podcasts and are available for GSRs, ISRs and all D.A. members on the D.A. Website: https://debtorsanonymous.org/podcasts Thank you for sharing your enthusiasm for the Traditions of our Fellowship—we feel the same!</p> <p>Yours in service, Fellowship Communications Committee</p>
<p>19-18</p>	<p>GSB Literature Publications Committee</p>	<p>Individual Submission: Chris B., The Villages, FL USA</p> <p>The length of time it takes for a piece of literature to be reviewed, approved, and printed. Can we streamline this process???</p>	<p>Dear Chris, Thank you for submitting your Issue & Concern regarding development of Conference-approved literature in D.A. We certainly understand the frustration that some members have with the length of time it takes for a piece of D.A. literature to be developed, reviewed, approved, and published.</p> <p>Pages 99-103 of the 2019 edition of the Debtors Anonymous Manual for Service (DAMS, available to download on the D.A. website) outlines the process by which a piece of D.A. Conference-approved literature.</p> <p>For a number of reasons, the process IS long and arduous, particularly for the books and longer pamphlets. Service literature, written by the GSB, does not require the same levels of approval and is often available more quickly.</p> <p>You may be interested to know that the Step Study Guides (D.A. and BDA) are currently progressing toward publication and the writer of the D.A. Basic Text is in the process of working on a first draft.</p>

			<p>Many of the writers (pamphlets) and all of the WSC and GSB literature committee members are volunteers and perform service for D.A. as in addition to their paid employment. Therefore, the process of writing and review generally proceeds more slowly than it would outside of 12 Step fellowships.</p> <p>Additionally, in order to become "WSC Conference-approved," each literature project goes through multiple levels of review, thus enabling many people to provide feedback and input. In doing so, we believe that once a piece of literature is approved, it really represents, to the best extent it can, the collective conscience of the fellowship.</p> <p>For anyone interested in participating on one of the teams responsible for the development of D.A. literature, there are service opportunities as a GSR/ISR (each of whom can choose to join the WSC Literature Committee), or as an Appointed Committee Member (ACM) for Literature Services (the editorial "arm" of the GSB Literature Publications Committee), or as a Project Contributor (PC) for a specific literature project or task.</p>
19-19	WSC International Caucus	<p>Group Name: Step Study DA, Group Number: 14261, Telephone Meeting</p> <p>In Tokyo, Japan, there used to be four active DA groups having face-to-face meetings in different places of the City. From May this year one of the groups, Akabane Group is "temporarily closed." Another group, Shibuya Group, changed into a "male only closed meetings" group. My concern is that DA in Japan seems to be shrinking.</p>	<p>Thank you for your Issue and Concern. We appreciate you bringing this to our attention. Some of us are already aware of the dwindling number of meetings in the Asia Pacific region. With that in mind we are fully committed to being of service in any way possible. Our recommendations are as follows: 1. We have brought your concerns to the attention of Debtors Anonymous groups in the USA as well as the Asia Pacific and European regions. You can find overseas meetings willing to sponsor meetings in Japan via the 'Sponsor a Group' program. Information can be found here: https://debtorsanonymous.org/sponsora-group/ 2. The International Caucus is willing to mentor you to start a new meeting using the materials contained in the Debtors Anonymous Manual of Service ('DAMS') starting at page 19. The material can be accessed here: https://debtorsanonymous.org/getting-</p>

			started/free-literature/; 1. We encourage you to link to the Asia Regional Intergroup (Group #110115) which focuses on the fellowship in your region. Their email is info@debtorsanonymous.asia and their website www.debtorsanonymous.asia; and 2. You can contact the International Caucus at wscinternational@debtorsanonymous.org
19-20	WSC Conference Committee	<p>Grupo Prosperidad Skype, #516181.</p> <p>What will be the possibility to get a scholarship for the Representative of the Grupo to attend conference 2019. The face to face meeting offer to help with \$390 collected up to yesterday and whatever more get collected up to August. Plus the \$400 that the grupo has for a total of \$790.</p> <p>We still have hopes to get a scholarship.</p> <p>Thanks Mirian Z.</p>	<p>From the GSB: Thank you for your inquiry. There is information on the John H. Scholarship fund on the D.A. website. All members are invited to apply for financial support to attend the Conference. There are eNews announcements sent out with deadlines before each WSC and the information about the scholarship process is also in the WSC Registration Packet. Unfortunately, it was too late to address your request for the 2019 WSC.</p>
19-21	<p>WSC Literature Committee</p> <p>WSC BDA Committee</p>	<p>Individual Submission: Jill P City, State/Province, Country: Dallas TX USA</p> <p>RECLAIMING OUR PRIMARY PURPOSE - I request the GSB trustees all re read step 1 in the DA 12x12x12. What the real debting problem is, and what we know from experience will NOT help the debtor. Please uphold your sworn duty to protect the traditions on behalf of DA.</p> <p>PLEASE fold the Proposed Pamphlet material on Debting and Health Care, Clutter, (Chaos to Clarity) Couples, and BDA Annual Business Plan, temporary under compensation ALL into an <u>Action List DA tool pamphlet</u>. Then cease spending time and resources on literature, caucuses or committees addressing outside issues or problems that in DA, are simply line items on an action list. We have 12 DA tools but only 11 tools pamphlets. Any of these issues may appear as line items on certain DA members' individual action lists but they are not common to all debtors.</p>	<p>The concept for an "Action Plan" pamphlet was approved & your input will be considered.</p>

In D.A.'s history there have been many pieces of both proposed AND published literature that diluted our message. Time, compulsive underearning, clutter, small business start up, student loans, family of origin 'inner child' issues and other problems can all prove to be a distraction that can result in a financial consequence (OR - A Money Trouble, a circumstance). 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. This program is about stopping debting, a COMPULSIVE BEHAVIOR. **Step 1 in our own book, the DA 12x12x12 states as much.**

When I was GSR in 2008 *we rejected* BDA Business Plan *pamphlet as having NOTHING to do with stopping debting and NOTHING to do with 12 steps or spirituality!* No wonder the committee reviewing it disbanded. Health care, like education, business planning or small business startup, *are simply line items on a DA spending plan or action list* . Clutter (and disorganization) as well as underearning are outside issues with their own fellowships.

We desperately need delegates and board members with courage to stand up for our primary purpose. Once again DA energy, resources and WSC time was spent on WAY too many committees, caucuses and literature proposals addressing symptoms and circumstances that amount to: "STUFF THAT GETS EXPENSIVE." If we really want to be pure DA, we would abolish BDA, Spiritually Sustainable Earning, pull the compulsive underearning and BDA pamphlets, and anything that does not directly address our primary purpose of stopping debting. *While our tradition says one thing, we in DA have actually been exercising a different, de facto primary purpose- making those in 'money trouble comfortable' in the circumstance rather than helping those with the debting compulsion to change.*

Produce an Action List Tool Pamphlet Lump in a small amount of material covering each of these items. (similar to the amends chapter in the AA big book.)Then move on. In all that we publish,

		<p>we need to stay focused on that spiritual solution found in the "S's" - stopping debting behavior- step work - sponsorship - spirituality - service - simplicity. THANKS FOR ALL YOU DO</p>	
<p>19-22</p>	<p>WSC Literature Committee</p>	<p>Individual Submission: Jill P City, State/Province, Country: Dallas TX USA LIT COM -PROPOSED LIT REVISION: Revision to 12 Promises of Debtors Anonymous In the program of Debtors Anonymous, we come together to share our journey in recovering from compulsive debting. There is hope. When we stop incurring new unsecured debt, and is working D.A.'s Twelve Steps, we have developed new ways of living. When we get abstinent, work D.A.'s Twelve Steps and use D.A.'s Tools, we begin to receive these gifts of the program:</p> <ol style="list-style-type: none"> 1. Where once we felt despair, we will experience a newfound hope. 2. 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. 3. We will live within our means, yet our means will not define us. 4. We will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt. 5. We will realize that we are enough; we will value ourselves and our contributions. 6. Isolation will give way to fellowship; faith will replace fear. 7. We will recognize that there is enough; our resources will be generous and we will share them with others and with DA. 8. We will cease to compare ourselves to others; jealousy and envy will fade. 9. Acceptance and Gratitude will replace regret, self-pity and longing. 10. We will no longer fear the truth; we will move from hiding in denial to living in reality. 11. Honesty will guide our actions towards a rich life filled with meaning and purpose. 	<p>Thank you for submitting Issue and Concern #19-22 to the World Service Conference (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. WSC Lit Com has reviewed your proposed changes to the D.A. Promises. While Lit Com agrees that abstinence and not incurring unsecured debt are cornerstones of the D.A. program, our experience is the Promises are contingent upon working the Twelve Steps and using the D.A. tools, not on the degree of solvency. There are those who have suffered relapse in the program, but by continuing to work the steps and use the D.A. tools do achieve the Promises along with regaining solvency. We would not want those members to feel shame by implying that the Promises will be withheld because of a relapse. There are also those members of D.A. who enter the program without unsecured debt. Since the only requirement for membership is the desire to stop incurring unsecured debt, these members can also experience the Promises if they work the program, even if they do not have a specific solvency date.</p>

		<p>12. We will recognize a Power Greater than ourselves as the source of our abundance. We will ask for help and guidance and have faith that they will come. All this and more is possible. When we stop incurring new debt, and work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours.</p>	
19-23	GSB Literature Translations and Licensing Committee	<p>Individual Submission: Jill P City, State/Province, Country: Dallas TX USA</p> <p>THANK YOU Thanks for being so pro-active and setting up actionable tasks to get translated literature in to the hands of those who need it. On our international phone meeting there is a strong need and all the actions are appreciated God bless</p>	<p>Dear Jill, Your I&C was such a joy to get. Thank you for your thank you! This and previous Boards have been aware of the need to get literature translated into languages other than English to help the still suffering debtor. However, we have been frustrated by the cost implications of printing and shipping. Putting Spanish pamphlets on Kindle was a beginning. We now hope that established Intergroups in countries outside the USA will come to us and ask to license the printing and distribution of D.A. literature for themselves. We need them to be established because a license will typically run for some years. A license with the GSB of D.A. will cost nothing initially and we will work out a percentage based royalty per copy that will allow countries to sell literature at whatever price they determine. We have learned a lot from the way other fellowships do this. If you are in contact with members on the international phone meetings who need to speak to the translations and licensing trustee-team, please ask them to email translations@debtorsanonymous.org direct. We will use a machine translation if they do not have the means to express their question in English. Once again, Jill, as you know the GSB is made up of humans and we thrive on encouragement as much as the next member of D.A. So thank you again.</p>
19-24	GSB Literature Publications Committee	<p>Individual Submission: Jill P City, State/Province, Country: Dallas TX USA</p> <p>THANK YOU Thanks for making more digital literature available. We hope that effort will expand soon to include most of the pamphlets as well. All the actions taken this year are appreciated! God bless</p>	<p>Dear Jill, Thank you for your warm regards. As you may know, the D.A. pamphlets, the GSB CommTech and GSB Literature Publications Committees assessed the group conscience of the fellowship, as evidenced by the number of members who requested that the pamphlets (in addition to our D.A. books) also be made available as downloads. All of the D.A. pamphlets are now all available for purchase as downloads, individually and in groups.</p>

			Thank you for your feedback! GSB Literature Publications Committee
19-25	GSB	<p>Individual Submission: Jill P City, State/Province, Country: Dallas TX USA</p> <p>Please Conference Committee and Board - Please give this time, consideration and a response</p> <p>MAKE A FORMAL "OFFICIAL" SEPARATION BETWEEN DEBTORS ANONYMOUS AND UNDEARNERS ANONYMOUS (UA)</p> <p>Make an official position statement acknowledging that DA, in the 1990's did attempt to address compulsive underearning, but has since realized that compulsive underearning is a unique and separate compulsion with its own symptoms, tool kit and separate fellowship UA (Underearners Anonymous.) Make a clear statement that DA considers compulsive underearning an outside issue and will no longer give it any forum on the DA agenda.</p> <p>TRANSITION PROCESS</p> <p>Part 1 - Add a Sticker to all existing DA lit that has underearning vocabulary, with the outside issue statement.</p> <p>Part 2 - Make a thorough literature review process and remove all underearning vocabulary, the U word itself and references from all DA literature.</p> <p>Part 3 - publish these edited versions for future editions of each literature piece. Change the term for temporary underearning symptoms of compulsive debtors back to the terms used in early DA - 'pauperism' "under-compensation' or 'temporary austerity.'</p> <p>Part 4 - relinquish any DA published underearning material deemed useful by UA, to UA</p> <p>Part 5 -Blend SSE caucus members into a Lit com subcommittee and produce an <u>Action list DA Tool Pamphlet</u>. In DA terms, pursuing additional income, ONCE DEBTING ABSTINENT, is a line item on an action list for certain DA members and nothing more. Also Disband SSE</p>	<p>Thank you for submitting Issue and Concern #19-25 to the 2019-2020 World Service Conference. A similar Issue and Concern was submitted in 2018 and after review, there have not been substantial changes to the response provided below:</p> <p>At the 2015 WSC, a motion was made and approved by substantial unanimity to create an Underearners Caucus to address a symptom of debting that the delegates agreed impacts many of our members who identify as debtor/underearners. At the 2017 WSC, the Underearners Caucus made a motion that was again passed by substantial majority that their name and mission be redefined as the Spiritually Sustainable Earnings Caucus. The delegates fully embraced this redefinition and feel that it addresses a key element of recovery for many debtors in a manner that will encourage positive actions instead of confusion with another fellowship.</p> <p>The WSC Literature Committee does not feel it necessary to develop a statement that officially separates DA from Underearners Anonymous (UA). Debtors Anonymous is a legal entity represented by the General Service Board (GSB) and they have not indicated that such a statement is needed.</p> <p>Regarding the language in DA literature, the WSC Literature Committee put forth a recommendation to the GSB at the 2018 Convocation for periodic review of all existing literature. That recommendation was approved and the GSB is moving forward on that recommendation. An integral part of that process will be a review of the appropriateness of language such as the examples you shared. During the review process, we will encourage the use of feedback such as yours from Issues and Concerns to help bring relevance and even closer alignment with the spiritual principles of the program.</p>
19-26	WSC Fellowship Communications Committee	<p>CITY: DALLAS, GROUP NAME: Prosperity, GROUP NUMBER: 364</p> <p>THANKS SO MUCH FCC FOR beginning to Publish the Sponsor a Group Flier, Articles and Suggestion List on the DA Website</p>	<p>Dear Jill,</p> <p>Thank you for your passion and tenacity. We appreciate your contacting us again. It is our understanding that the 2018-2019</p>

		<p>Also thanks FCC For organizing the call. I think we can really be helpful and hope to keep this work going</p> <p>CONTACT Jill Peters dadivadelux@yahoo.com if you want more help from me info on the following:</p> <p>Adopt.A.meeting Flier with Specifics Group Sponsorship Suggestion List DA-PHONE-LONER SPONSORSHIP-DATA (Article) Group-loner Sponsorship - ESH (Article), Group Sponsorship Article GOD BLESS FCC!!!</p>	<p>Fellowship Communications Committee reviewed all of these terrific documents you previously sent, and they inspired the Sponsor-A-Group Starter Kit, which can be found by going directly to: https://debtorsanonymous.org/sponsor-a-group/ or by going to https://debtorsanonymous.org > Meeting info > Sponsor A Group.</p> <p>Last year, the articles were carefully reviewed not only by us but by ComCom. For a handful of reasons, it was concluded that there was no additional benefit in publishing them contrasted with what is already included in the newly created Sponsor-A-Group materials. The feeling was that the articles, in their current state, were overwhelming.</p> <p>We encourage you to possibly consider writing and submitting a new article for the <i>Ways and Means</i>, based on your experience, strength and hope in sponsoring another group. The suggested word count for articles is 200-1200 words.</p> <p>Thank you for your consideration and commitment to service.</p> <p>Yours in service, Fellowship Communications Committee</p>
19-27	WSC Fellowship Communications Committee	<p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p> <p>THANK YOU</p> <p>Thanks for holding the traditions workshops. They were valuable. Some of us would like to suggest they be monthly and include a reading of the monthly tradition from our DA 12x12x12 book. All the actions taken this year are appreciated!</p> <p>God bless</p>	<p>Thank you for submitting your Issue & Concern. We are truly glad that you found value in the Traditions workshops. We shall pass on your recommendation to hold a monthly call on the Traditions, including reading the monthly Tradition from the D.A. Twelve Steps, Traditions, and Concepts book, to the Long Range Planning Committee who hosted the calls. Another suggestion is to bring a study of the Traditions to your home groups. Some meetings devote one meeting every month to reading Traditions and sharing on them. Alternatively, D.A. groups hold fellowship events on the Traditions. We share your enthusiasm for these important guiderails for 12 Step Fellowships. In Solvency, WSC Fellowship Communications Committee.</p> <p>Yours in service, Fellowship Communications Committee</p>
19-28	WSC Conference Committee	<p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p>	<p>Response from the GSB: Thank you for submitting your Issue and Concern and for your passion for D.A.</p>

	<p>RECLAIM OUR PRIMARY PURPOSE: This issue was submitted and not addressed last year</p> <p>YET THE TRADITIONS AS WELL AS USUAL COMMITTEE PROTOCOLS WERE NOT OBSERVED - THIS NEEDS A SERIOUS REVIEW PLEASE - ALL BOARD MEMBERS especially <u>Class B trustee-AA members</u> and those DA's with AA background <u>please</u> spend the time to look at this.</p> <p>Conference committee and Board member assigned to that committee</p> <p>Please Review and <i>Repeal</i> the Motion # 4 from 2016 WSC "Spiritually sustainable earning" on grounds that it breaks with traditions 1, 3, 5 and 6 as well as the fact that possibly no board member was present and no quorum present when the committee vote took place. This should have been killed in committee</p> <p>FROM THE CONFERENCE COMMITTEE MEETING MINUTES, Aug 11, 2016 it states that the board member liaison was Jo Ann and a trainee was Sue F and 9 members were present. But on the morning meeting Aug 12, 2016 where the earning caucus was discussed, it states JoAnn was there for only part of the time. On P45 on the 2016 WSC report (or P46 on the PDF screen) the minutes state that, of a 9 person committee only 5 were present. Also not certain if the board member was present when it came to a vote. Usually this earning proposal is killed in committee because it is a symptom in some but not all debtors. Also, when we re read step 1 in our own DA 12 x 12 x 12, it clearly states the indebtedness circumstance is NOT the problem, and for a true compulsive debtor, MORE MONEY WILL NOT HELP. As such it is not part of our primary purpose and the board member usually asks the committee drop it as an outside issue in breach of the traditions. The minutes do not indicate any board member weighed in at all. Plus only 5 of 9 members even voted, not a quorum. FOUR of 9 members got this divisive, tradition breaking issue to the floor.</p>	<p>There are no quorum requirements at the committee level. The GSB liaison is there to provide support when asked. The GSB does not instruct the WSC Committees what to do. Within the parliamentary structure of Debtors Anonymous, this motion was brought before the Conference adhering to our procedures. Regardless of whether the pros and cons are to be considered well-reasoned or not, the Conference approved the motion. It is not the purview of the GSB, nor the Class B trustees of the GSB, to change the will of the Conference. The procedure would be for a WSC Committee to take up the cause, take a group conscience for a motion, and bring the motion before the Conference. This matter is decided by the collective conscience of the World Service Conference.</p>
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AT CONVOCATION - Please re read, ALOUD, 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. Please re read traditions 1,5 & 6 noting especially the principles of 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, they feel bad and we have to do something about it." 12 Step recovery is not about soothing feelings and making newcomers comfortable the short term; it is **about helping actual debtors change a compulsive debting behavior**.

The argument about the 'stick' was particularly misinformed. DA's eternal problem has been, we spend too much energy trying to comfort anyone in the CIRCUMSTANCE of "Money trouble." Even though ALL ADDICTIONS CAUSE "Money trouble." So do mental and physical illness.

Debtors Anonymous' primary purpose is ONLY **to help the debtor stop a behavior**: compulsive debting. Debting is a broken relationship with money. Under earning is a broken relationship with energy and time. At conference 2017 there was almost no one in the critical intergroup, international or diversity caucuses while the underearning room was packed. We must not let these outside issues embezzle our time and energy. Expecting ourselves to help all in the "Money trouble." CIRCUMSTANCE, particularly under earners, has drained our energy, wasted our time, diluted and polluted our message, distracted us from our own recovery and ultimately crippled our growth. **Have courage and stop this now.**

FOR REVIEW - Please re read, ALOUD, from the 2006 conference report:

The San Diego Statement. This Statement may be found on our **website www.debtorsanonymous.org**. From the Home page click

		<p>Fellowship Services. Then select World Service Conference. From the list of conference reports, click WSC 2006. Scroll that document to p.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: PDF document pagination may show this as page 16)</p> <p>Class B Trustees -I ask you:</p> <p>Although AABB step 9 says "most alcoholics owe money." i.e. financial consequences are a SYMPTOM of alcoholism would AA have an earners caucus?</p> <p>Although AABB step 9 says "Maybe we are divorced..." marital consequences are a SYMPTOM of alcoholism but would AA have an alimony caucus?</p> <p>Although many AA's get popped for drunk driving - which costs about 10 grand in Dallas - a SYMPTOM of alcoholism but would AA have an DUI caucus?</p> <p>Would traditional AA ever be about fixing the symptoms and circumstances or do wiser heads prevail and someone reminds all that AA's are here to stop drinking PERIOD?</p> <p>Please revisit this before DA becomes unrecognizable</p> <p>God Bless</p>	
19-29	GSB	<p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p> <p>Make the Office Manager's report a permanant part of the WSC report</p> <p>It has been very valuable to know what goes on in our office as well as the needs and challenges.</p> <p>It is also motivating for members to want to donate to the WSO</p>	Thank you for submitting your Issue and Concern. The Office Manager's report is included in the WSC Minutes.
19-30	WSC BDA Committee	<p>CITY: DALLAS, GROUP NAME: Prosperity, GROUP NUMBER: 364</p> <p>This was rejected in committee last year. That does not mean it is still not a problem.</p>	Thank you for bringing this concern to our attention. You raise many valuable points in your letter, and we agree that there is a trend in America that more and more people are becoming self-

		<p>I am founder of the world wide step study work shop call: Step Sponsor DA. We have taken over 3000 DA members through the DA 12 steps in our 10 year existence. We have more and more individual self employed - commissioned - contract workers with each passing year. Debtors with Variable incomes still need help Please revisit changing the BDA (Business DA) committee to the "Debtors with Variable income" (DVI) committee.</p> <p>We do not have a lot of DA CEO's of companies but we do have MANY individual self employed freelancers.</p> <p>Renaming this group would be a first step in recreating this committee to be more reflective of the issues of the ACTUAL DA membership. This rapidly growing segment of DA needs separate record keeping and separate spending plan assistance desperately. We also need to reduce the distraction of a large BDA committee spending valuable conference time on generating business planning literature, business advice (outside issues) & bookkeeping advice which is only utilized by a miniscule portion of the BDA membership who are actual CEO's.</p> <p>Please reconsider</p>	<p>employed in the gig economy and becoming freelancers with variable incomes.</p> <p>As stated in <i>Issue and Concern</i> 18-25 from last year, however, we stand by our decision to keep the BDA committee's name as is.</p> <p>You may be pleased to know, though, that instead of generating business planning literature or business advice, as mentioned in your letter, our committee has decided to focus our energy this year on hosting fellowship-wide calls, creating a long-term vision for BDA, creating a template for a BDA workshop, and collecting BDA stories for the DA Basic Text.</p> <p>We hope that this serves the fellowship, business owners, and every self-employed person well.</p>
19-31	GSB Literature Publications Committee	<p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p> <p>REQUEST OF THE GSB -IN SUPPORT OF OUR PRIMARY PURPOSE Change DA Manual for Service Language (In the Sample DA meeting Format) in support of our primary purpose.</p> <p>In DA, we celebrate Anniversaries of Length of Abstinence from incurring new unsecured debt 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 or whatever else.... This is confusing and DOES NOT support our primary purpose which is to stop incurring unsecured debt. This vague language is found in the announcements section of both the sample DA meeting format and the sample BDA format. Remove the latter and make it clear that ONLY length of abstinence from</p>	<p>Thank you for submitting your Issue & Concern.</p> <p>In the 2019 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, 2019 edition, Sample DA and BDA Meeting Formats, in "Announcements," pp. 24 and 27:</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>incurring new unsecured debt is what is celebrated at DA birthday meetings or the anniversary section of a meeting.</p> <p>This verbiage is also found on debtorsanonymous.org under 'Fellowship Services'/'Resources for meetings and groups' as well as pg 24 paragraph 2 in the 2018 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 21. This should also be clarified in the BDA meeting format, pg 26, under "Announcements," second paragraph.</p> <p>The negative effect of birthday chips for attendance not abstinence: The sharing is all about serial confession, excuses, self-justification (i.e. reason why they debt and cannot stop) rationalization and resignation to no progress. Newcomers have actually told me our local DA meeting does not sound like a hopeful place. Birthday meetings became a place to dump feelings but NOT to share experience STRENGTH OR HOPE that abstinence from debt and DA recovery can be achieved or progress can be sustainable.</p> <p>In 2011, at the first printing of the Service Manual, I emailed the board chairman, Jan S, to point out this issue with the anniversaries for "whatever" as opposed to specifically length of time without incurring unsecured debt. His reply was an apology. He admitted he had not proof read it carefully enough, and he would have changed this if he had caught it. Board generated service literature gets reviewed by VERY FEW DA members. As board members your sworn duty is to uphold the traditions on behalf of DA.</p> <p>In DA's own approved book, Step 1 Chapter 1 in the 12 Steps, Traditions and Concepts of Service of Debtors Anonymous, it clearly states the basic necessity of stopping debting as the core essence of our program. Any literature that dilutes or pollutes this message must go. Uphold traditions 1, 3 and 5 and change this language.</p>	
19-32	WSC Fellowship Communications Committee	Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA	Dear Jill P., Thank you for contacting us to express your concern. The Fellowship Communications Committee will draft language

		<p>Make a 7th tradition announcement with directions how to access the DA WSO website and donate at each and every Board, WSC Committee and other DA Fellowship wide calls</p> <p>Never miss a chance to remind members that any 12 step gathering in God's name it is appropriate to request 7th tradition and that voluntary contributions are a vital part of recovery</p> <p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p>	<p>referencing the following link www.debtorsanonymous.org/contribute for the Committees and Caucus Starter Kit and for the Fellowship-wide calls script for review by the General Service Board.</p> <p>Yours in service, Fellowship Communications Committee</p> <p>From GSB Long Range Planning Committee: Thank you for this suggestion. We have added language regarding 7th Tradition contributions at the conclusion of all "Ask the GSB" calls. It was also brought as a recommendation at the World Service Conference (WSC) by the Resource Development Committee. The Following statement has been developed and is being used on all GSB calls. It has also been provided to WSC committees for use on their calls.</p> <p><i>In response to a Recommendation from the World Service Conference Resource Development Committee, we would like to remind members that you can support D.A. financially by making Seventh Tradition contributions as individuals, or from your groups or intergroups. You can visit debtorsanonymous.org to donate online, make recurring monthly contributions, or to get information about mailing in contributions. Thank you all for supporting Debtors Anonymous!</i></p>
19-33	WSC Literature Publications	<p>Individual Submission: Jill P, City, State/Province, Country: Dallas TX USA</p> <p>IN SUPPORT OF OUR PRIMARY PURPOSE: LITERATURE CONSISTENCY</p> <p>I was gratified to see in the 2018 conference report that Lit com recommended DA form a joint task force 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. <i>I request that the next steps be taken to act on forming that task force and begin the review process. I</i></p>	<p>Thank you for submitting your Issue & Concern.</p> <p>All D.A. literature is evaluated for adherence to D.A.'s Threefold primary purpose: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors."</p>

suggest it be composed of members of Lit services, Lit pub, special project contributors and the WSC Lit com.

There is a 12 step LANGUAGE that better serves our purposes. There are some therapeutic terms floating around the 12 step community that **we do not think best fit the 12 step** treatment model, that in our experience are **best avoided**, such as:

Remove all vocabulary & references to outside issues such as (but not limited to) compulsive underearning, clutter, time management and family of origin stuff .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' OR to the phrase "Temporary austerity" to avoid confusion.

Avoid 'Buddy' - Instead the terms a '**sponsor**' or '**study partner.**' Those who take the steps with us are not buddies, pals or necessarily friends although a friendship may result. We study to see what literature says and partner each other by reminding one and other to act on it.

Avoid 'Accountable' - if we would follow through because we promised someone, a HUMAN that we would, we would not need the spiritual 12 steps. We humans in fellowship do not hold each other accountable, rather, we are **God conduits**, reminding each other to **ask God** for the willingness strength and courage to act in our own best interest.

Avoid "Burning Desire," "Check in" or "Claim my seat" These expressions also came from the therapy community as ways to help people get past fear of speaking up. In 12 step these expressions get misused to have members relieve and release feelings by **sharing confessions** that they are not solvent, not doing the work, are ashamed and stuck OR to just chat about their

		<p>day. We avoid shame sharing. Best to be focused on speaking the spiritual solution found in DOING the step work.</p> <p>We in 12 step allocate time to ask questions and requests because in 12 step, we are here to learn to think, decide and act differently. For that, when we are stuck, we do not confess, rationalize, vent feelings and just leave it at that...we ASK: for help, we ASK for contact, we ASK for support, we ASK for prayers. So leaders will ASK for Support and Prayer REQUESTS rather than "burning desires."</p> <p>Avoid asking for 'comment,' 'advice' or general 'sharing' - We need to specifically ask for sharing of personal DA experience.</p> <p>Thanks for last year's consideration. Please start NOW asking for nominations for project contributors and form this task force.</p>	
<p>19-34</p>	<p>GSB Literature Translations and Licensing Committee</p>	<p>Dear fellow debtors.</p> <p>We hope you are having a prosperous journey while organising our fellowship.</p> <p>My name is Jose Luis and I'm writing to you on behalf of group ATOCHA (527161) from Madrid, Spain.</p> <p>Our address is CALLE EMBAJADORES 81, PARROQUIA PURISIMO CORAZON DE MARIA, MADRID 28012, SPAIN</p> <p>Please make a note of it since you have our old address on the website.</p> <p>We have several topics to discuss with you in New York.</p> <p>Translation of book 12 steps, 12 traditions and 12 principles of debtors anonymous.</p> <p>We are currently translating this book and are about to finish the 12 steps. We have the opportunity to have the translation</p>	<p>Thank you for your very well thought-out list of questions. I hope the answers will assist other countries that are trying to do translations. First of all, in 2018 the Debtors Anonymous General Service Board added a new Board Committee called Literature Translation and Licensing. This committee was created specifically because of the issues you are concerned with. This year it was also merged with the International Committee to allow for better communication between the D.A. board and the entire Fellowship. Let us do this response according to the questions you asked. Literature Approval Process: The Literature Translation and Licensing committee is currently developing a coherent set of steps for going through the translation process. However as we proceed through that process, here are some brief guidelines. On the translation of the 12 x 12 x 12: Debtors Anonymous literature is copyright protected so we ask all translators to first sign a document signing over the rights to the translated materials to Debtors Anonymous (https://debtorsanonymous.org/about-da/legal-forms-and-documents/). Upon completion of this document, D.A. can send pdf versions of the literature to the translator or translation team to make their job a little easier. We then ask for the names of your translation team and ask you to</p>

		<p>corrected by one of the best editors and English translators in Spain and we are very excited about the final work having an impeccable finish.</p> <p>a. Once edited, do we have to send you the book for approval? b. How do we go about getting the copyrights to print the book? c. How much would these copyrights cost? We suggest one third of the sale value. d. How do we pay for royalties? e. May we have the direct contact information with the literature service office?</p> <p>Brochures.</p> <p>a. How do we go about printing the brochures in the Kindle edition? b. Do you recommend selling them one by one, or all of them together as a book? d. How do we pay for copyrights of the brochures?</p> <p>Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	<p>describe your in-language verification process--i.e. who checks whom? How many people have seen and approved the translation before it comes to us? There is terminology within D.A. that is sometimes difficult to translate. We need to know how you will do this and therefore we ask the translators to complete two pieces for initial verification: 1) a "Glossary" of terms translated into your native language. We get this reviewed by professionals and send you our agreement or have further discussion on the words and phrases you have chosen. 2) The first 400 words of the First Step of Debtors Anonymous (approx). This goes through the same process (often at the same time) as the glossary. Once these two pieces have been verified we can then ask you to go ahead with translating the whole of the twelve steps. Once the translation is complete, the GSB sometimes does a sampling of the later chapters to make sure the translation has remained consistent throughout. This is more likely if the translator is working alone. At the completion of the translation process, an electronic copy of the book must be provided to the General Service Board for electronic publishing and print on demand. The GSB will make translations available to other Spanish speaking countries through licensing. The copyright for each piece of literature stays with the Debtors Anonymous General Service Board, Inc. as the creator of the original. However, we can license any D.A. Intergroup or other established D.A. service body to allow the printing of the literature by the license holder. Licensing costs NOTHING up front. It is simply an agreement with D.A. as a whole to print the literature for which you have been granted a license.</p>
19-35	WSC Conference Committee	<p>group ATOCHA (527161) from Madrid, Spain</p> <p>Do you provide economic help for a representative of our group to attend the world conference? What conditions he would have to meet?</p> <p>Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	<p>From the GSB: Thank you for your inquiry. There is information on the John H. Scholarship fund on the D.A. website. All members are invited to apply for financial support to attend the Conference. There are eNews announcements sent out with deadlines before each WSC.</p>

19-36	WSC Fellowship Communications Committee	<p>group ATOCHA (527161) from Madrid, Spain Where do we ask for a welcome pack to be sent to our group? Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	<p>Dear Jose, Thank you for contacting Debtors Anonymous to express interest in a welcome packet for your group in Madrid, Spain. Your enthusiasm is inspiring, and we are excited that you are helping to spread the message of DA to your local region. While we do not have an approved publication that is an official 'welcome packet' as requested, we have literature that you can order or download from on our website and print out for your group or individuals:</p> <p>The following links may also be helpful to downloaded and print for use:</p> <ul style="list-style-type: none">· https://debtorsanonymous.org/getting-started/free-literature/· https://debtorsanonymous.org/about-da/recovery-stories/· http://debtorsanonymous.org/about-da/legal-forms-and-documents/· http://debtorsanonymous.org/fellowship-services/resources-for-groups/ <p>We have not yet translated all this material into Spanish, though that is a goal of our fellowship in the coming year. In the meantime, we have already made some headway and have a few free downloadable items in Spanish at https://debtorsanonymous.org/en-espanol/.</p> <p>Otherwise, additional English material can be ordered from the Debtors Anonymous central office here: https://debtorsanonymous.org/download/2019-d-a-literature-order-form</p> <p>There is literature translated into Spanish that is available for purchase online at: https://debtorsanonymous.org/ebooks. This page includes pamphlets for Kindle as well as books via print-on-demand (based in Spain) that will save on time and shipping costs. Shipping overseas can be expensive and the delivery time is often quite lengthy. Another options is to also order directly through the UK Intergroup at: (intergroup@debtorsanonymous.org.uk).</p>
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			<p>Thank you once again for inquiring and helping to build our fellowship on the European continent.</p> <p>Yours in service, Fellowship Communications Committee</p>
19-37	GSB Literature Publications Committee	<p>group ATOCHA (527161) from Madrid, Spain</p> <p>Is there a 12 Step guide for Debtors Anonymous? Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	<p>Thank you for submitting your Issue & Concern.</p> <p>Indeed, there are Step Study Guides for D.A. and BDA in the literature approval process. They are in the final stages of approval. They will be considered by the WSC Literature and WSC BDA Committees to become Conference-approved at the 2020 virtual conference.</p>
19-38	WSC International Caucus	<p>group ATOCHA (527161) from Madrid, Spain</p> <p>Is there a World Spanish Representative we can contact? Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	<p>Thank you for your Issue and Concern. We appreciate you bringing this to our attention. Presently there is no Spanish-speaking representative on the General Service Board ('GSB') although Debtors Anonymous does have an International (Class A) Trustee. We do not have anyone who can answer general enquiries in Spanish at the moment but the Literature Translations and Licensing Committee ('LTL') of the GSB are looking for bilingual Project Contributors who could help DA serve our fellows across the world. If you or anyone (virtually) bilingual in the Spanish speaking fellowship would like to serve in this way at GSB Committee level, please see the relevant information here: https://www.debtorsanonymous.org/download/project-contributor/?wpdmdl=2333 Note that the Project Contributor service can be on one specific topic and time limited. You can also contact the LTL committee at translations@debtorsanonymous.org. If you are in Spain, we would encourage you to contact the European Regional Intergroup (Group #10416) at the email address europaenda@gmail.com. The International Caucus can be contacted at wscinternational@debtorsanonymous.org</p>
19-39	WSC Public Information Committee	<p>group ATOCHA (527161) from Madrid, Spain</p> <p>May we have the direct contact for the Public Information Representative?</p>	<p>The PublicInformation@DA.org email address forwards emails to the GSB Public Information Committee Chair, the WSC Public Information Committee Chair and Co-Chair, and the General Service Office.</p>

		<p>Thank you very much for your initiative. We will be waiting with anticipation.</p> <p>Sincerely yours, Jose Luis, Grupo Atocha</p>	
19-40	WSC Literature Committee	<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 prefers this wording. After reading this line in “Welcome to Debtors Anonymous” over the past several years, that phrase sounds stumbling and awkward. “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 consider making this change.</p>	<p>Thank you for submitting Issue and Concern #19-40 to the World Service Conference (WSC) Literature Committee. The members of the Literature Committee endeavor to address your concern to the best of our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience.</p> <p>The word order of the phrase “joy, clarity and serenity” within the “Welcome to Debtors Anonymous” service literature was reviewed by this year’s WSC Literature Committee. After a motion and a vote, the group conscience of the Literature Committee was not to change the wording.</p>
19-41	WSC BDA Committee	<p>There have been concerns raised by members in my intergroup regarding outside issues in B.D.A. For example, why are there pamphlets being planned for developing business plans and dealing with difficult people? It seems like these things, and a lot of other things that B.D.A. does, have nothing to do with debting or not incurring unsecured debt. B.D.A. should not be like a support group for anything except not debting in business. All of</p>	<p>Thank you for writing our committee. We are glad to hear that your area has an active inter-group and fellows are concerned with keeping the focus on our primary purpose: not incurring unsecured debt one day at a time. While at one point there may have been a focus on pamphlets re: business plans and difficult people, we can tell you that those are not our priorities for the year.</p>

		<p>the other things should be considered as “outside issues.” There are many other places to get business advice. B.D.A. should not be used as a business coaching program.</p> <p>Could the WSC B.D.A. Committee discuss these issues with other B.D.A. members and provide feedback to the Fellowship? Thank you.</p>	<p>As we stated at the 2019 World Service Conference, our priorities for the 2019-2020 year are as follows:</p> <ul style="list-style-type: none"> · put on fellowship-wide calls (possible topics for calls include “Being solvent on a variable income” and “Transitioning from deprivation to prosperity”) · collect stories for the first <i>Ways and Means</i> and possibly to create a book of BDA stories · address our six <i>Issues and Concerns</i>, and · work toward putting on a BDA workshop. <p>It is our hope that these activities serve every member of DA well.</p>
<p>19-42</p>	<p>GSB</p>	<p>Greetings from small-but-mighty-in-recovery “Visions @ Noon” meeting in Stroudsburg, PA. In recent years a recurrent question has been asked by more than a few fellows at various meetings. The essential question is: “Am I solvent if I use credit cards for personal or business purposes?” Answers heard in The Rooms and offered by WSC delegates are wide and varied, most representing personal opinions, as literature or DA language regarding this question are unspecific. Historically DA defines solvency as ‘the act of refraining from acquiring any new unsecured debt’. Personal witness to financial/corporate structure and banking methods have greatly evolved and changed through electronic dynamics in recent years. Use of credit and/or debit cards results in posted bank account deductions immediately following the transaction. Thus, payment for goods and services is <i>not</i> deferred until a future date; payment is made promptly. Some health/dental services are addressed ‘pay as you go’, although the receipt of goods and services may not have been completed. This resembles a ‘contractual agreement’, typically seen in business, private or public.</p> <p>Much angst has been attached to this personal question, which does appear to require very personal scrutiny and decision making by each fellow. Just as our Spending Plans vary, based upon our</p>	<p>Thank you for submitting your thoughtful Issue and Concern.</p> <p>The issue you raise certainly have been discussed by members for many years. “Not incurring new unsecured debt” is, as you mentioned, often nuanced. Ultimately, only an individual member, together with their sponsor, PRG members, and Higher Power can define what “solvency” or “solvent behavior” means for them.</p> <p>The WSC delegates approved a pamphlet concept, “What Is Solvency?” at the 2019 WSC. This pamphlet will attempt to address these very questions.</p> <p>Regarding credit card use, you state, “One resolution fit for print might simply be a statement that “D.A. has no opinion on this outside matter” ...which would strongly resemble our statement on bankruptcy.” Again, each individual member, with their sponsor and Higher Power, determines the parameters of their recovery.</p> <p>The sentiment you cite could certainly be what evolves as the result of continued thought and conversation regarding “solvency,” and “not incurring new unsecured debt.”</p>

		<p>needs and means, perhaps our definition of solvency has personal nuances to it. Higher Power and Sponsorship can help us ‘reason things out with another’, particularly the questions of “am I solvent?” “are my <i>behaviors</i> solvent?” “what is the evidence of my recovery?”* “Am I using credit cards in a compulsive fashion?” As DA states “the ONLY requirement for membership is a desire to stop incurring new unsecured debt”. It does not say we must stop using credit cards. Perhaps this will allow appropriate timely use of credit cards where it serves us well financially to implement this method of prompt payment in our business lives. Again, a sponsor and our HP can Guide us in appropriate non-compulsive use of credit as a payment method.</p> <p>Implications for an answer to this question at World Service level would be welcomed and timely. Great relief may result for fellows who have a strong desire to practice and acknowledge solvency/recovery. One resolution fit for print might simply be a statement that “DA has no opinion on this outside matter”...which would strongly resemble our statement on bankruptcy.</p> <p>* one response to the question “How do I know if I am in recovery?” was offered at World Service Conference about 24 years ago: A: I can know if I am in recovery if I am able to respond to these questions: 1. who is my sponsor? 2. Where is my home group? 3. What step am I working on? 4. What service am I providing?</p>	<p>The Board has developed a questionnaire for GSB applicants to specify unsecured credit use. (see: <i>D.A. Focus</i>, Second Quarter, May 2020, page 6). Some members, particularly those residing outside the U.S., have stated that explicitly barring unsecured credit use would often automatically prohibit members from those countries from serving the fellowship. We hope that the questionnaire will elicit responses to questions very similar to those that you raise. While the GSB has not approved members who use unsecured credit cards, historically, we are open to new information if a compelling case can be made.</p> <p>Thank you again for your thoughts on this matter. We wish you all the best in your recovery and invite you to continue to participate in this ongoing discussion.</p>
19-43	WSC Resource Development Committee	<p>Submitted by: Group #1353 Group name: DATIG (DA Telephone Intergroup) Group address: We meet monthly on the phone. Group website: https://datig.net</p> <p>We are the DA Telephone Intergroup (DATIG), and we are available to serve as an intergroup for all the DA phone meetings.</p> <p>Issue and Concern for the 2019 D.A. World Service Conference: Topic: Privacy, Safety, and online 7th Tradition announcements</p>	<p>The RDC will submit the following language for inclusion in the DA Treasurers Manual: If a group wishes to post a 7th Traditions postal office address on its site or other internet venue, it is suggested to use a post office box or other mailing service so as to not disclose any members’ personal residential address.</p>

		<p>Some DA meetings post their meeting formats online, so that it is easy for a substitute to moderate a meeting, and so that everyone can follow along.</p> <p>For privacy and safety reasons, and to guard against theft, it is important to be mindful that that the treasurer’s personal residential address should be unlisted in any copy of the weekly meeting format that you post on the internet. A member who knows the Seventh Tradition donations address can still read it aloud at the meeting.</p> <p>If a group wishes to post a 7th Traditions postal address on a website or other internet venue, it would be best to use a PO Box or other mailing service that does not disclose any member’s personal residence address.</p> <p>We suggest that these precautionary statements be placed in the DA Treasurer’s Manual.</p> <p>Submitted by: Group #1353 DATIG (DA Telephone Intergroup)</p>	
19-44	WSC Resource Development Committee	<p>Issue and Concern for the 2019 D.A. World Service Conference: Topic: Number of signers on a bank account and/or PayPal account</p> <p>We are aware that the DA Treasurer’s Manual suggests two treasurers. The first one would be the main treasurer. The second one could be a co-treasurer, assistant treasurer, or apprentice treasurer, depending on the circumstances and needs of the group.</p> <p>We suggest that there should be at least 3 signers on a DA bank account. This is especially helpful for phone meetings and online meetings.</p> <p>We suggest the following:</p>	<p>The RDC will submit the following language for inclusion in the DA Treasurers Manual: A group, particularly an online or phone group, may have a Third Treasurer in addition to a Treasurer and Assistant Treasurer, that is a known, stable, long-time group member with signatory access to the group’s bank account(s) to access such account(s) in the event of the unavailability of the group’s Treasurer or Assistant Treasurer.</p>

		<p>1) the first bank signer who is the main Treasurer. 2) A second signer who is co-treasurer, assistant treasurer, or apprentice treasurer. (The first two Servants could distribute the duties as Group Conscience designates.) 3) A third signer who is an Emergency Bank Signer that is reliable with good recovery – and who can be contacted easily in 3 years -- even if he/she doesn't attend the meeting regularly.</p> <p>Suggested extra duty for the Second Signer: Verification. We suggest that, for phone meetings and online meetings, that the Second Trusted Servant (the co-treasurer, assistant, or apprentice) be a signer on the account and have online access to the balances, and to check the balances every month. In this way, the second Trusted Servant can verify to the group that the First Trusted Servant is reporting accurate balances to the group at every business meeting. (With face-to-face meetings, the main Treasurer can bring the bank statements or the donations envelopes to the business meetings, and everyone can see that the balances are accurate.)</p> <p>Reason for Third Signer as described above: There have been phone meetings where the first two signers stopped coming and did not reply to messages. With phone meetings and online meetings, the missing Trusted Servants might live in city far away from the rest of the group members. If they stop returning your phonecalls and emails, there is nothing you can do. There have been meetings where the first two signers disappeared and the meeting was able to access its funds only because of the third signer – the Emergency Signer.</p> <p>It would be helpful to phone meetings and online meetings if this were suggested in the DA Treasurer's Manual. Submitted by: Group #1353, DATIG (DA Telephone Intergroup)</p>	
<p>19-45</p>	<p>WSC Resource Development Committee</p>	<p>Submitted by: Group #1353 Group name: DATIG (DA Telephone Intergroup) Group address: We meet monthly on the phone. Group website: https://datig.net</p>	<p>The RDC appreciates the challenges and frustrations submitted by Telephone Group 1535 to it regarding state-specific banking regulations, the expense of forming corporate business entities/acquiring business licenses, and maintaining anonymity in</p>

	<p>We are the DA Telephone Intergroup (DATIG), and we are available to serve as an intergroup for all the DA phone meetings.</p> <p>Issue and Concern for the 2019 D.A. World Service Conference: Challenges with group treasury bank account transfers in the modern age, especially with phone meetings.</p> <p>This document was written especially for the issues that DA phone meetings face, but a great deal of it might be relevant to face-to-face meetings and internet meetings, too. This is very long but the sections are all intertwined and we couldn't separate them out.</p> <p><u>Reasons for Writing to Issues and Concerns:</u></p> <p>The Issues:</p> <p>At the DA Telephone Intergroup (DATIG), we have encountered obstacles to transferring our financial account to a new treasurer. We have also heard of face-to-face meetings having issues setting up or transferring financial accounts, but the problems are more pronounced for phone meetings due to each new treasurer residing in a different state/jurisdiction.</p> <p>In 2003, new security laws were enacted, which soon created regulations for financial institutions. Since that time, banking laws became stringent in their requirements for identification of the group. Some older DA accounts may be grandfathered in under older laws, but those opened since 2003 have encountered these issues.</p> <p>In the old days you could open a bank account, and you could have someone else be on your bank account as a second signer. You could drop and add people from the account as signers. You didn't have to close the bank account. You could just add and subtract people as co-signers on the account. Now they don't let you do that. You have to close the account and open a new one.</p>	<p>the face of such regulations and requirements. RDC and the DA GSB cannot offer legal advice, however the RDC will review the content of the DAMS to determine where there is additional guidance that can be provided to the Fellowship re these issues.</p>
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To open a business bank account in the old days, you could just say, "This is a business" or "This is my local club", and they would give you an account sort of like a business account - they would put the name of the club on the account. But now most banks in most states require that you have some sort of business license from your state, your county or your city or an incorporation document or an LLC or a sole proprietor "dba" statement – something like that – some sort of legal document showing that it is really a legitimate business before you open a bank account. The fees for some business licenses are prohibitive for some DA groups, especially small ones like DATIG.

The Concerns:

- Anonymity could be compromised when applying for a business license. This has caused issues for some of us in DA who don't want to have our names online. Many licensing agencies put the names and address of business owners or officers online. In some jurisdictions, applications for business licenses are required to be announced in legal notices in the newspaper several times, and the news archives remain online. Even if we've been abstinent for several years and are fully qualified to be treasurers, we could have a problem if our anonymity is compromised. For instance, if an old creditor tries to come after us and sue us for debt that we don't owe anymore, creating additional legal entanglements that we just don't need. Or if we are shown online as being a debtor, this could compromise our being hired by a company.
- Another treasury concern is regarding the potential for financial legal entanglements for people receiving social services or for the spouses or business partners of DA treasurers.

Summary of Our Requests:

- To have current issues concerning treasuries in DA be discussed by the Resource Development Committee or other committee/caucus – especially issues regarding transferring a

group treasury to a new treasurer when there are legal issues with accounts regarding ownership and business/organization licenses. We feel that this is really something that requires people with experience in the program, who pray a lot, who've worked the Steps, who work the Traditions and who ask for PRG's from other people in the program to really meditate on these questions – so that we're maintaining anonymity but not trying to do any kind of illegal subterfuge – we're being legal and honest, but only saying what needs to be said and nothing more. There is a fine line of protecting anonymity without going into dishonesty. That's where we need the input of experienced treasurers that really have the spiritual insight of how to do that.

- To learn of new solutions. (DA can now receive donations via debit card – how are they doing that and can smaller groups do it, too?) (Can we set up a bill payer account for donations?)
- To have help doing some spiritual brainstorming or research into how best to work on a treasury for phone meetings. It has been said that donations to DA have been declining over the past several years. More people are attending phone meetings now, but phone meetings in general get far less donations than face-to-face meetings. How can we make it easier for phone meetings to receive and manage donations?
- To have the DA Treasurer's Manual updated to be more current and helpful. It was written for face-to-face meetings in the US. There are now many phone meetings with international members. People did things very informally in the old days, or meetings tended to not deal with financial institutions at all.
- To have the DA Treasurer's Manual provide information that will increase awareness of fees and contractual obligations. As we grow in our DA recovery, we learn how to research financial laws. A DA treasury is a spiritual business, and we need to be aware of business law. We are not asking you to give legal information; instead we are asking that the manual give awareness of the

specific reasons why each group needs to research its own local/regional/national banking laws.

Important specific details follow.

Goal: to have a group/intergroup checking account or PayPal account for the treasury in the name of the group/intergroup rather than in an individual's name

- So a new account doesn't have to be opened every time there is a new treasurer.
- So a new account doesn't have to be opened if the individual leaves the group, dies or doesn't want the account in their name anymore.
- So donations can be made out to the group rather than to a person.
- So anyone can volunteer to be treasurer without worry that their spouse or business partner might not want them to have an account in their name as it could adversely affect their finances (If a DA group gets sued it could impact the treasurer and their spouse or business partner. One business partner was concerned with other partner being entangled with DA.) (Taxes - If a financial account garners interest, the IRS will issue a 1099 for the interest at end of year, and the interest is considered the income of the entity who is on the account. If it is a sole proprietorship, then that will be the individual "owner", not the business.) (If the account receives more than a certain amount of money per month, the financial institution may be required to report that to the IRS.)
- So a treasurer won't be disqualified from receiving social services for holding money for a group in a bank account that is in their name – since some agencies/offices/staff may consider that to be the member's income because the bank account is in their name (A lot of solvent people in DA are disabled living on fixed incomes and receive low income subsidies. Some jurisdictions will count DA

money in your bank account as your money and that will disqualify you for social services. A lot of service is done at DA phone meetings by disabled people who don't have paid employment.)

Challenges of opening a bank account in the name of the group

People trying to open new bank accounts since 2003 have come up against these issues:

- A business license and an EIN is now required to open a business account in most places.
- Obtaining a business license can be unaffordable, and also may require periodic renewals which incur additional costs.
- Obtaining a business license can compromise anonymity.

Challenges of obtaining a business license

• City/county/state licensing agencies mainly issue business licenses to 4 kinds of organizations: corporations, limited liability companies, partnerships and sole proprietorships. Some jurisdictions also issue to community groups but they are treated the same as a sole proprietorship, which is issued under an individual's name, and may require a fictitious business statement to be filed. Some jurisdictions will require that you announce in a newspaper your full name and address and that you are opening a business – your application is then searchable in online news archives forever. (The only way to have anonymity in some places is to open a branch of your business in another state.)

• LLC - Most or all licensing agencies have a setup fee (\$100-200) and an annual/bi-annual maintenance fee (\$10-200), some licensing agencies publicly post online the names of the officers - personal anonymity affected, some require "Articles of Organization" (e.g. the purpose of DATIG is to support DA phone meetings, and to provide information, and we use monies received to fulfill this purpose.)

• Sole Proprietorship - Most licensing agencies publicly post online the name of the owner - personal anonymity affected

• Corporation (profit or non-profit) – Have to create articles of incorporation and official Bylaws, have to pay corporation fees. And, depending on what state they are incorporated in, the officers can be searchable online – personal anonymity affected

Challenges of opening a PayPal account registered to a group/intergroup

Although DA has no opinion about PayPal, we feel the Committee should be aware of what we are doing with PayPal at DATIG.

• The new PayPal policy effective early in 2019 is that they want you to have a regular bank account associated with your PayPal account.

• The choices available when opening a PayPal account are: individual, sole proprietorship, partnership, corporation, public company, nonprofit organization, government entity.

• A SSN or EIN is required to open a PayPal account. If it's under an SSN, then there are more liabilities for the individual.

• Can't open an account in name of the group unless it is a Corporation (profit or nonprofit) or an LLC. Have to show official legal documents showing the group is a real business.

• If no proof of being a real business is provided, the group can be considered a Sole Proprietorship or Other Community Organization and the group can only get a “personal business account”, where the owner of the account is an individual person, not the organization. One of the signers has to be considered the owner of the account & payments from the account will have the owner's name not the business name. Donation receipts may say the owner's name. We would ultimately like to be classified as a business to eliminate individual personal liability.

• If your PayPal account is considered by PayPal to be individually-owned, then when you change treasurers, you have to change the owner of the account – but – they won't allow changes in ownership of the account, which means you have to close your PayPal account and open a new one. Any new PayPal account has to have a different donations email address associated with it than the prior closed PayPal account.

• With Federal non-profit status (under 501c3 status) you receive a discount on all PayPal fees. However 501c3 status requires complete transparency of officers with the federal government, and then this may be required on the state or local level, which may compromise anonymity. Without 501c3 status, we have to pay the standard PayPal fees.

Challenges of opening a Givefy App account registered to a group/intergroup

(We researched Givefy, which is an online payment/donations system that operates via a special smartphone app. It is unrelated to PayPal).

- Givefy charges the same fee percentage as PayPal.
- You have to be on their list of charities to participate. You must be a 501c3 non-profit.
- Additional challenges that made it clear that Givefy would not meet our needs.

Alternatives to PayPal:

We researched several companies that allow online transactions/donations in the way that PayPal does. However they all require a minimum amount of donations per year (usually over \$5,000.00 annually) which is far more than the income of the annual income of most phone meetings – and far more than the annual income of DATIG. Thus we are ineligible to use their services.

Additional Challenges of opening accounts and obtaining licenses for phone meetings

- Group members are in different cities/states/countries.
- Financial accounts, EIN's, business licenses and community association licenses are location-based, whereas phone meetings have no physical location. There are very few banks that have branches in all 50 states, and some of them charge high monthly fees for business accounts.

Items we would like to see included in the DA Treasurer Manual

Although legal advice cannot be given in Treasurer's Manuals or by DA, the following items can be pointed out in the manual in a way that builds awareness and encourages each group to be responsible for investigating their local laws on their own and making their decisions about how to proceed based on their research.

- Banks and other financial accounts in some jurisdictions - nations, states, cities, etc - may require that the group have an official business license, and licensing agencies may require fees and may place the name of the business and the officers/owner online.
- Be aware that various jurisdictions have different rules regarding community property, so find out where the money goes if you die or disappear. You might want to check with your spouse if the money will be in an account with your personal name on it.
- If you change address or treasurer, you're supposed to submit a form to the IRS to change the responsible party on the EIN. There is also a change of address to be reported to the IRS for your EIN, every time your treasury mailing address changes.
- Be aware that if you are treasurer and receive low-income subsidies, that some jurisdictions may consider the DA money to be your money, so keep the treasury in a way that is safe for you and legal.
- Phone meetings have members from all over the world. Sending money to a specific treasurer often only works for a short time, so

		<p>many have found it more useful to use nationwide banks or to have a PayPal or other kind of financial account that can be used internationally. In order to do that you may be required to have a business license, and business licenses cost money and may show the owners/officers names and addresses publicly online (at the licensing agency's website or elsewhere).</p> <ul style="list-style-type: none"> • Request that you place a comment in the Treasurer's Manual that conveys this idea: Paying attention to contractual obligations is part of our DA recovery, and that all of the legal details are a part of our spiritual process. We cannot stay stuck in wishing that banking rules will remain the way they always used to be. Each group needs to periodically research its local and national financial regulations and laws, as a part of "doing business". <p>Submitted to "Issues and Concerns" by DA Group #1353, DATIG (DA Telephone Intergroup).</p>	
19-46	WSC Literature Committee	<p>Subject: "signature" loans</p> <p>In the "12, 12, and 12", page 75, line 5, mentions "unsecured" debt. In line 6," credit cards" are used as an example. Line 7 continues giving examples of "student" or other "signature" loans.</p> <p>If I buy a car, a home, or some other form of collateralized loan my "signature" is required. I believe this "signature" loan verbiage is confusing. Please clarify. Perhaps in line 7, after "signature" loans," "non-collateralized" could be added in parentheses</p> <p>I have heard long-time members say that their PRM told them student loans are OK or that they could use their charge cards and pay them back with future work. I am very concerned.</p> <p>Marie S Group # 552. Holyoke MA 01040 USA</p>	<p>Thank You for writing in to express your questions, concerns, and suggestions for our DA Fellowship. We share your concerns. At this year's World Service Conference, in Los Angeles, we who serve on the Literature Committee created a new subcommittee - "What is Solvency" - so that we might foster a deeper understanding within the Fellowship. Our subcommittee's mission is to create a pamphlet which gives guidance to our members on the spiritual issue of solvency from a Debtors Anonymous perspective. The creation of this new pamphlet was voted on and approved by the 2019 Conference Delegates. We look forward to working together to bring much needed clarity to our beloved fellowship.</p>
19-47	WSC Fellowship Communications Committee	<p>I'm submitting as an individual DA member. My home group is Croton-on-Hudson 1143. I suggest submitting this to FCC at the WSC.</p>	<p>Dear Allen A,</p>

		<p>The title of DA's newsletter <i>The Ways & Means</i> is well-meaning and has historical value for the Fellowship. But it's also a source of confusion, especially for newcomers. It would be easy to dismiss it as a financial report, which it clearly is not. But more problematic is that its meaning is not really clear. I would like to propose that the WSC consider approving an update of the name of that newsletter to <i>Within Our Means</i>. That title would retain the focus intended by the original title. But it would have three clearer positive meanings. (1) First, it would focus on our primary purpose-- living within our means by not incurring any new unsecured debt one day at a time, (2) Second, it affirms that living such a life, which so many of us thought was impossible, is in fact "within our means", and (3) Third, it affirms that the DA Promises are well within our means-- that our means will not define us.</p> <p>Thanks for your consideration!</p> <p>Allen A (grateful for 29 years of solvency, one day at a time)</p>	<p>Thank you for submitting your Issue and Concern. After careful consideration of changing the name of our D.A. Magazine from <i>Ways and Means</i> to <i>Within Our Means</i>, our committee sought the wisdom of a loving higher power as expressed in our group conscience and unanimously agreed to retain the current magazine title. Our reasoning is as follows: the Communications Committee of the D.A. World Service Board characterizes <i>Ways and Means</i> as a D.A. recovery magazine filled with stories by D.A. members about their personal recovery and the program of Debtors Anonymous. The phrase “ways and means” is defined as the methods and resources at someone’s disposal for achieving something. While the phrase has financial connotations, it is one among others. The word ‘ways’ conveys an approach, a manner in which something happens, or a path. The term ‘means,’ while referencing money, also suggests a manner or way. To argue in favor of keeping the title “<i>Ways and Means</i>,” for many of us, the title is highly evocative of the ways the 12 Steps are a means to recover from debting, while also alluding to financial sobriety and the Tool of the income and spending plan. We find the overlapping meanings rich and expansive, as did those fellows who founded the magazine. The title and themes of <i>Ways and Means</i> dovetails well with the primary purpose of D.A.: to carry the message to the debtor who still suffers. We also discussed how Promise 3 memorializes the phrase “within our means” with many members hearing it at meetings where the D.A. promises are read. We appreciated the formulation of the three positive meanings you found in the phrase “Within Our Means”—they were compelling! We encourage you to consider writing an article on this topic for the magazine. The word count is 200-1200 words.</p> <p>Yours in service, Fellowship Communications Committee</p>
19-48	GSB Communications Committee	<p>Issue and concern submitted by Janetta B., Portland OR</p> <p>Request that the statement “Welcome to Debtors Anonymous” be added to the sample DA meeting format on the DA website.</p>	<p>Thank you for submitting an Issue and Concern. We appreciate your recommendation and have added the full “Welcome to</p>

		<p>In 2012, the DA-GSB suggested that DA meetings stop using the AA Preamble because DA did not have permission to use it. A number of years passed after that, during which the GSB and World Service worked on coming up with an appropriate statement of "what DA is -- and what DA is not".</p> <p>At the 2016 World Service Conference, the Conference approved using the new statement "Welcome to Debtors Anonymous".</p> <p>The motion specifically says to use this "to replace the AA Preamble".</p> <p>The final motion and its approval are on page 10 of the 2016 minutes (page 11 of the pdf).</p> <p>Before the Preamble was discontinued in 2012, it used to be listed in the "sample meeting format" on the DA website, right after the Serenity Prayer.</p> <p>Here is an archived copy of the DA website's sample meeting format from the year 2011 (from archive.org which is the archive of old websites). https://web.archive.org/web/20111012085754/http://debtorsanonymous.org/start_meeting/format.htm</p> <p>As you can see, the Preamble was after the Serenity Prayer. Request or suggestion that the statement "Welcome to Debtors Anonymous" be added into the Sample Meeting Format, after the Serenity Prayer, on the 2019 DA website at this link: https://www.debtorsanonymous.org/download/meeting-format-3/?wpdmdl=1717</p> <p>Thank you.</p>	<p>Debtors Anonymous" statement to the D.A. meeting format available at www.debtorsanonymous.org/resources.</p> <p>Thank you for your service, GSB Communications and Information Technology Committee</p>
<p>19-49</p>	<p>GSB Communications Committee</p>	<p>Issue and concern submitted by Janetta B., Portland OR Error in "A Word to Newcomers" on the DA website – needs correction.</p> <p>In the minutes of the 2016 WSC, the original motion for a revised "A Word to Newcomers" was to have the last sentence contain the wording "...find the peace, joy and love that we have"</p>	<p>Thank you for submitting an Issue and Concern. We appreciate your carefully referenced research and have corrected the text of the last sentence of "A Word to Newcomers" so that it reads "... find the joy, clarity and serenity . . ." on the website at www.debtorsanonymous.org/resources. Please do feel free to reach out if you find it misquoted anywhere in our current documents.</p> <p>Thank you for your service,</p>

	<p>There was a motion to amend that motion to change the wording as follows:</p> <p>Motion to change the following wording of the motion:</p> <p>From: "...find the peace, joy and love that we have found in Debtors Anonymous."</p> <p>To: "...find the joy, clarity and serenity that we have found in Debtors Anonymous."</p> <p>The reason someone requested this amendment was to make the Word to Newcomers have the same phrase "joy, clarity and serenity" as the "Welcome to Debtors Anonymous" statement. This motion to amend the original motion passed.</p> <p>This amendment to the motion is on page 23 of the 2016 WSC minutes (page 24 of the pdf).</p> <p>The final amended motion:</p> <p>A Word to Newcomers</p> <p>If you are having problems with money and debt and think you may be a compulsive debtor, you have come to the right place. Debtors Anonymous can help you. We offer face-to-face, telephone and internet meetings and we suggest attending at least six meetings to have an opportunity to identify with the speakers and become familiar with D.A. before deciding if this program is for you. If you identify some or all aspects of compulsive debting we hope you will join us on the path to recovery and find the joy, clarity and serenity that we have found in Debtors Anonymous. This final motion was passed by substantial unanimity.</p> <p>The final motion was stated and approved on page 25 of the 2016 WSC minutes (page 26 of the pdf).</p> <p>However when you updated the DA website, you used the wrong wording</p> <p>which was from the unamended motion.</p> <p>Both of the following webpages say "peace, joy, and love" but they SHOULD say "joy, clarity and serenity"</p> <p>Sample meeting format</p> <p>https://www.debtorsanonymous.org/download/meeting-format-3/?wpdmdl=1717</p>	GSB Communications and Information Technology Committee
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		<p>Resources for groups https://www.debtorsanonymous.org/fellowship-services/resources-for-groups/</p> <p>This has caused confusion in some groups. Some of us got the E-news after 2016 conference which gave the correct wording. Some of us were using the incorrect wording on the two pages I linked to. I finally determined the correct version by checking the WSC minutes.</p> <p>Please fix both web pages to have the wording that the 2016 WSC voted to approve. (And also fix any other DA documents or webpages if they need the corrected wording).</p>	
19-50	GSB	<p>Clarity on a DA matter</p> <p>Greetings,</p> <p>Question has arisen by a long time member recently returning.</p> <p>If you use a credit card yet pay the entire balance off at the end of each month, and have never carried a balance, can I</p> <ul style="list-style-type: none"> -1. Claim solvency -2. Become a member of the Board of Trustees. <p>Interpretation has said if you use a credit card you lose solvency Or If you use a credit card and don't give them something of equal value at time of purchase, you lose solvency.</p> <p>More members I have been hearing are using a card again, yet not abusing it thanks to the program and the tools steps and actions involved yet pay it off monthly- claiming solvency.</p> <p>Just need clarity for all to see clearly.</p> <p>Thank you</p> <p>Diana D Courage to Change meeting</p>	<p>Thank you for submitting your Issue and Concern. Similar concerns were raised in Issue and Concern 19-42. Please refer to the discussion presented in response.</p> <p>We wish you all the best in your recovery and invite you to continue to participate in this ongoing discussion.</p>

		Basking Ridge NJ Group # 263	
19-51	GSB Literature Translations and Licensing Committee	<p>Question 4 Grupo Prosperidad Skype. #516181.</p> <p>Why the GSO Make it so hard to give access to the Spanish community for all the pamphlets and books why is so slow. The pamphlets were translated.</p> <p>Mirian Z.</p>	<p>Thank you for your question, and we understand the frustration that many members are feeling surrounding the translation process. Please understand that with the creation of the Literature Translation and Licensing Committee, the Board has recognized the importance of getting literature out to our non-English speaking fellows. However, please also note that our ability to provide these materials for Translation and Licensing is very much dependent on having partners in other countries to work with us. We need established Intergroups in countries outside the USA whom we can license. If there are not Intergroups within a country, it is difficult to move forward because the life of the license is usually a matter of years. The cost of printing and mailing literature from the USA is prohibitively expensive. It may be difficult for many members to pay the price that would be necessary for us to cover costs. A license to print outside the USA would solve this. Literature sales are a large part of D.A.'s income. If we were to lose our copyright over materials because we did not protect them, we would open the door for losses to the Fellowship as a whole. This affects translation verification directly because it incurs a cost. We put the 10 Spanish pamphlets for sale in the electronic format to allow for the literature to get to some members while we work to identify Intergroups we can license with. If you have information on Intergroups in Central and South America other Spanish speaking countries, please contact us at translations@debtorsanonymous.org, and we can begin the licensing process.</p>
19-52	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>Please address college tuition. How is one to think of it? Must it be saved for in advance? For oneself? For one's children? What if you thought there would be financial aid but there isn't? It's more money than many can afford but will allow for more income. It's a crisis in this country. How can DA address it?</p>	<p>Thank you for your Issue and Concern. This year the Literature Committee will address the topics which you have raised in two new subcommittees "What is solvency?" and "DA Voices of the Black Community". These subcommittees will both work on concepts for a pamphlet.</p>
19-53	WSC BDA Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p>	<p>Thank you for writing the BDA and Literature committees. You are right to point out freelancers face several tough challenges,</p>

		<p>We have a number of freelancers in our group and would like some literature addressing their concerns. They have issues with inconsistent incomes, lack of employer provided health insurance and other benefits, lack of control over clients who may be debtors, loss of income with personal or family illness and other emergencies, setting rates for their services, not knowing how or when to pay taxes and other regulated payments.</p>	<p>including many times, a precarious income. As society shifts more and more toward a gig economy where workers do not have full-time jobs, it is likely that more people---including people in DA--- will face challenges. We believe that by working the 12 steps of DA and the 12 tools of BDA, working closely with a sponsor, reaching out to fellows, and keeping close to a Higher Power, the promises will come true for us, including:</p> <p>“where once we felt despair, we will experience a newfound hope” (promise 1);</p> <p>“we will begin to live a prosperous life, unencumbered by fear, worry, resentment or debt” (promise 4); and</p> <p>“we will recognize a Power Greater than ourselves as the source of our abundance; we will ask for help and guidance and have faith that it will come” (promise 12).</p> <p>DA is a spiritual program where we stick to our primary purpose; we suggest that fellows turn to professionals and outside sources to find specific business management techniques and services. By separating our personal finances from our business as suggested, we are free to use professionals such as bookkeepers, accountants, and consultants without making them our Higher Power. With the guidance of a sponsor and a PRG team, this can be done despite the confusion and complexity of working in this gig economy. It’s not by any means easy or simple, but with patience, it can be done.</p>
19-54	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>We would like to vote to restore the word ‘solvency’ to the literature. We still do a ‘solvency count’ in our meeting.</p>	<p>Thank you for your Issue and Concern. In response to several Issues and Concerns received, the WSC Literature Committee formed a subcommittee to specifically address “What is Solvency?” The subcommittee is working to create a pamphlet.</p>
19-55	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>We would like some literature on dealing with family members. How to work the program together with a spouse or significant</p>	<p>Thank you for submitting Issue and Concern #19-55 to the 2019 World Service Conference (WSC) and the Literature Committee.</p>

		<p>other who is in DA? How to solvently share finances with a spouse or significant other who is not in the program? How to responsibly work the program with adult children? What do we owe our young children? How can we teach them some of the principles of DA? What about gifts from parents? Are they enabling us or supporting us in our recovery from underearning?</p>	<p>At the 2018 World Service Conference, the Literature Committee proposed a motion to develop a pamphlet, "Couples and DA". The motion passed. A subcommittee was formed and an outline for the "Couples and DA" pamphlet was written and passed on to the GSB Literature Publications Committee, who will look for a writer. From there it is going through the literature process as outlined in Chapter 8 of the Debtors Anonymous Manual for Service. This pamphlet may address the first three questions in this Issue and Concern.</p> <p>The additional questions asked might best be answered by a sponsor or a PRG team. There is also a 12 Step Program called Debt-Anon that might help you, as well.</p>
19-56	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>Separation and Divorce. Many of us ended up in DA because of the additional expenses related to this disaster. The costs include lawyers, child support, paying for everything as one person instead of two. How can DA help us recover from this? How have members coped?</p>	<p>Thank you for submitting Issue and Concern #19-56 to the 2019 World Service Conference (WSC) and Literature Committee.</p> <p>Most of these questions can be best answered by a sponsor and/or a PRG team.</p> <p>However, there is a pamphlet that is in the process of being written called "Couples and DA". In 2018, the Literature Committee wrote an outline for this pamphlet. We will pass on divorce and separation as issues to address in "Couples and DA". The Board will decide if these issues will be included in the outline.</p>
19-57	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>We would like to see a pamphlet addressing solvency, aka not "incurring any new unsecured debt, one day at a time. Unsecured debt is any debt not backed up by some form of collateral." Beyond that definition, what if I pay a bill late because it came while I was on vacation? What if my payment gets lost in the mail? When should I start counting my solvency? Sometimes people need clarification about collateral – is it a house or car? Can I leave a bracelet with someone I borrow money from and maintain my solvency? What if I arrange with my spouse to make out a monthly check to her to pay for what she has put on her credit card? Can I use a credit card to travel for work? Are credit cards always a</p>	<p>Thank You for writing in to express your questions, concerns, and suggestions for our DA Fellowship. We share your concerns. At this year's World Service Conference, in Los Angeles, we who serve on the Literature Committee created a new subcommittee - "What is Solvency" - so that we might foster a deeper understanding within the Fellowship. Our subcommittee's mission is to create a pamphlet which gives guidance to our members on the spiritual issue of solvency from a Debtors Anonymous perspective. The creation of this new pamphlet was voted on and approved by the 2019 Conference Delegates. We look forward to working together to bring much needed clarity to our beloved fellowship.</p>

		problem? There are many more examples, to be sure. We would like to see some flexibility in interpretation, e.g., solvency for each person is to be decided between themselves and their sponsor.	
19-58	WSC Literature Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>We would like some literature that addresses issues of retirement in DA. How to not fear the future? How to plan for our futures? How can DA tools and principles be applied to a fixed income? How to avoid losing solvency in the face of a catastrophic illness?</p>	<p>With the guidance of a Higher Power, our group conscience determined that indeed, retirement in DA is a valid and timely concern. In response, the Literature Committee prepared a literature concept which was presented and approved at the 2019 World Service Conference convocation. A subcommittee has been formed for the purpose of developing an outline for Retirement and DA to address this issue.</p> <p>For more information on the DA literature development process please refer to page 100 in the Debtors Anonymous Manual for Service.</p>
19-59	WSC Conference Committee	<p>Croton, New York, Croton Solvency First, Group Number 1133</p> <p>This is a concern: The cost to attend the conference is quite high. What is being done to keep costs down?</p>	<p>The Host Committee researches a variety of options and puts together a detailed spreadsheet analyzing pros and cons of various locations and we choose the most affordable option that meets our needs, including consideration of transportation costs, availability of business conference rooms, accessibility -- both to attendees and local D.A. members. In addition, the Host Committee with GSB representatives negotiate the most cost-effective contracts. We reduce costs by using skilled D.A. volunteers wherever possible. Further, the local Host Committee fundraises to offset expenses for Fellowship Day, the Gala, and the Hospitality Breakroom.</p>
19-60	WSC Resource Development Committee	<p>Group Name: Stay for Miracle, Group Number 111815, Lynnfield, MA, Chris D., Exeter, NH</p> <p>Would be great, at local D.A. meetings, to offer donations electronically. Set up a Venmo/PayPal system that we could use.</p>	<p>See 19-45: The RDC appreciates the challenges and frustrations submitted by Telephone Group 1535 to it regarding state-specific banking regulations, the expense of forming corporate business entities/acquiring business licenses, and maintaining anonymity in the face of such regulations and requirements. RDC and the DA GSB cannot offer legal advice, however the RDC will review the content of the DAMS to determine where there is additional guidance that can be provided to the Fellowship re these issues.</p>

19-61	WSC Literature Committee	<p>I hope it's not too late. My name is Sean from Ireland and I will be going to the world service Conference. One of our groups here (Galway) has suggested that DA publish a pamphlet on 'Spiritually Sustainable Earnings' and 'Solvency'. Looking forward to the Conference.</p> <p>Blessings , Sean</p>	<p>Thank you for submitting your Issue and Concern. "Earnings" pamphlet concept was approved. "What is Solvency" concept approved.</p>
19-62	WSC BDA Committee	<p>There has been a lot of discussion around the fellowship regarding the use credit cards, particularly by business owners and some members who are self-employed, who are in BDA. There are questions about whether this constitutes debting, because "we are not our business." Are business owners or self-employed people different than other debtors? Isn't using any form of unsecured credit – including credit cards, charge cards, and lines of credit (unless they are secured) - debting?</p> <p>Some people also are wondering if the goal of recovery in D.A. might be to "control" debting. Would the same people like to try "controlled" drinking, if they have that problem? Would they call themselves "sober" if they were practicing "controlled drinking?" Should the model for D.A. be a "harm reduction" approach, rather than "solvency?"</p> <p>This issue is causing a lot of confusion for some business debtors and also for people who serve on their PRGs. The program is clear about the definition of unsecured debt - and using credit cards is incurring unsecured debt, whether you pay them off in 30 minutes or 30 days.</p> <p>Can BDA provide some clarity regarding using credit cards and the definition of "solvency" in business transactions for recovering business debtors?</p>	<p>The definition of unsecured debt is the same in BDA as in DA. Actually, the same principles apply across the board. History has shown time and again, that in business, those who operate from their prudent reserves to grow themselves out as opposed to taking out credit cards and debting, are the ones to survive in the long run.</p> <p>In the next Ways and Means Business Issue, we will have several articles from BDA owners who have successfully built out their business using secured debt only. Spending wisely, thoughtfully, investing carefully, keeping it according to Good Orderly Direction is what works best in either program.</p> <p>Establishing secured credit lines carefully, using existing invoices and billing was the way one very successful BDA owner was able to establish a credit line with a bank to be used only when absolutely needed to make their multimillion dollar payroll. Otherwise, the daily practice of refraining from using money over and above what was available in the business was avoided and seen as Higher Powered and a way we might say keeping to a sober spending plan granting us the daily reprieve from debting and compulsive spending.</p>
19-63	GSB Info Tech Committee	<p>Please consider making D.A. pamphlets available for purchase as digital downloads, both individually and also as a book which includes of all the pamphlets. Thank you.</p>	<p>Thank you for submitting an Issue and Concern. We have discussed this possibility. Last year we made all the D.A. pamphlets translated into Spanish available as digital downloads and compiled together as an ebook. They are available at www.debtorsanonymous.org/ebooks. This year it is a goal of the</p>

			<p>GSB Communications and Information Technology Committee to get approval to do the same with the D.A. pamphlets in English. Thank you for your service, GSB Communications and Information Technology Committee</p>
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Issues & Concerns

2020 World Service Conference

Virtual Conference

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 April 1, 2020 will not be included in the final document posted on the D.A. website by January 2021.*

General Service Board Committees

GSB: 20-14
GSB Audit/Legal Affairs/Long-Range Planning: 20-07
GSB Communications/Information Technology: 20-02, 20-05
GSB Conference Support: 20-13
GSB Finance: 20-01, 20-03, 20-04
GSB International: none
GSB Literature Publications: none
GSB Literature Translations and Licensing/International: none
GSB Nominations: 20-16, 20-17
GSB Office: none
GSB Public Information: 20-11 (with WSC PI)

World Service Conference Committees & Caucuses

WSC Business Debtors Anonymous: none
WSC Conference: 20-08, 20-15
WSC Fellowship Communications: 20-09, 20-10, 20-12
WSC Hospitals, Institutions and Prisons: none
WSC Intergroup Caucus: none
WSC Internal Operations: none
WSC International: none
WSC Literature: 20-06
WSC Public Information: 20-11 (with GSB PI)
WSC Resource Development:
WSC Spiritually Sustainable Earning Caucus: none
WSC Technology: none
WSC Underserved and Under-Represented Outreach Caucus: none

ID	Assigned Committee	Issues & Concerns	
20-01	GSB Finance Committee	<p>Eugene, OR</p> <p>I am writing on behalf of the Debtors Anonymous group in Eugene, Oregon. We would like to open a group bank account, but are unclear about how to make this happen. The Treasurer's Manual says that we should apply for an EIN using the SS-4 form provided by the IRS, but this filling out this form requires a Social Security number, and the whichever member of the group provides their social security number would be responsible for paying taxes on the donation income. We can apply for tax-exempt status, but we have to go through a legal process to do that as well, and it is not clear what the steps are. Do you have a step-by-step guide on how to go about setting up a group checking account that addresses these issues?</p> <p>Thank you, Alison</p>	
20-02	GSB CommTech	<p>St. Louis, MO</p> <p>Video teleconferences held through the pandemic with zoom can be automatically recorded to the cloud.</p> <p>Does this respect tradition 12 of anonymity?</p>	
20-03	GSB Finance Committee	<p>Tarragona, D.A. Grupo Solvencia por Skype en Español</p> <p>We would like to know when you can contribute to the seventh tradition online, from Spain. We believe that it is a problem that is related to our Skype group. The fact that we have online meetings, we are concerned that with the great attendance of members, between 10 to 20 people daily, we</p>	

		<p>cannot contribute, to return what the DA program has generously given us.</p> <p>Thank you very much everyone for the service.</p> <p>(En español) Nos gustaría saber cuando se podrá contribuir a la septima tradición en línea, desde España. Creemos que es un problema que va muy relacionado con nuestro grupo por Skype. El hecho de que hacemos reuniones en línea, nos preocupa que con la gran asistencia de miembros, entre 10 a 20 personas diariamente, no podamos contribuir, para devolver lo que tan generosamente el programa de DA nos ha regalado.</p> <p>Muchas gracias.</p>	
20-04	GSB Finance Committee	<p>DATIG (D.A. Telephone Intergroup)</p> <p>There is a big problem with setting up payment options and banking for both our DATIG group and for online tele-meetings. In order to have a Paypal account, the group needs a tax ID number and a bank account. Since we do not have that, accounts are being set up using individuals' Social Security numbers and personal information. Then if that treasurer changes, it is extremely difficult to change the information without closing out both the PayPal account and the banking account and doing the same all over again. How can groups function in regard to money for expenses in an increasingly virtual world without using individual members' personal information? Sending in checks is no longer a realistic option. Do we give up on 7th tradition collections for virtual meetings? How can we be self-supporting and operate in integrity? Jeanne S -DATIG Chair</p>	
20-05	GSB CommTech	Greenwich Friday Night D.A./New Hope Group 643	

		<p>Hi - PLEASE allow group literature purchases to be done via debit card. This is already allowed for DA contributions and the current process is extremely time-consuming and inexpensive, e.g. print out the order form, fill it out, get a check, mail the check, etc.</p> <p>Thanks, Sonny L, Group literature person</p>	
20-06	WSC Literature Committee	<p>Please consider a pamphlet on how to work with owing money to the IRS including the coverage of health insurance or owing money when you denied your own health care and there was an IRS penalty.</p> <p>Ann</p>	
20-07	GSB Audit/Legal/LRPC Committee	<p>I am concerned about (compromises in) the safety of members in DA meetings, Intergroups, and other service-related gatherings. This relates to members who do not/are unable to follow our unity tradition, which interferes with member retention and well-being for individuals, groups and larger fellowship areas. As a concerned member, I and others co-created a Safety (Unity) Committee with our local Intergroup. We designed and conducted a 10 question anonymous online survey to ask questions of our local members about their experiences of safety concerns in DA (plus some demographic data questions). We asked about ageism, sexism, financial harms, emotional harms, sexual harms, and oppression related to and racialized identity and LGBTQX status. We included advice from the DA General Service Board about safety, by sharing the GSB-published "Safety Statement" (also titled "Debtors Anonymous Guidelines for Safety and dealing with Inappropriate Behaviors in meetings and person to person"). We did this by handing out copies, sharing the link to this statement on</p>	

	<p>the Debtors Anonymous website, and emailing the document and link to members. Our survey was very successful. We had 71 local DA members complete the survey. The resulting data and comments were shared (with some protection of anonymity) with Intergroup. The results were enlightening. Though our problems were lower than what is typically reported in the general public, we had concerns in every area. As a result of the survey and the raised consciousness, two crimes against members were reported to the police that our fellowship had known about for years, but not known how to handle. Our local Public Information Committee and Intergroup Service Rep then created a "Focus Group," which was a fellowship-wide meeting to invite members of minority groups to talk about their experiences and brainstorm improvement ideas together. It was a powerful experience, and resulted in helpful suggestions to promote inclusion (for example inviting people to share their gender pronouns by adding language to meeting formats) and better reach newcomers. If there is interest, I can see if our local Intergroup approves us to share the Safety Survey questions to the WSB, committees, or any local DA Intergroup or fellowship that might want to learn about and replicate our efforts. I can share how we developed our report, what we chose to keep anonymous out of respect to members, and how we intended to give feedback to members about whom multiple concerns were named. Thank you for consideration about Safety/Unity in Debtors Anonymous. I support the DA GSB do more to share its "Safety Guidelines" with members; it's hard to find on the website unless you know where to look, but it is very helpful guidance for members and</p>	
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		groups. https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658	
20-08	WSC Conference Committee	Hudson Valley D.A., Michael I would like to see any member attend the world service conference. I understand those members would not be able to vote. It would give more people exposure and ability to get excited to volunteer and be active.	
20-09	WSC Fellowship Communications Committee	Many of us are now calling in to virtual meetings. I'm concerned that some people have cell phone service that charges for the Free Conference Call calls. One fellow DA told me a recent meeting used \$8.00 of her service. Do you have any recommendations? Also, is there a DA policy regarding the use of Zoom (specifically the differentiation between using a personal or a business account)? Thank you! Lynne	
20-10	WSC Fellowship Communications Committee	Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members) We ask all GSB and WSC Committees (and Caucuses) to better understand the similarities between phone, online, and face-to-face meetings and the distinctness but not separateness of BDA. As the phone and online DA and BDA communities grow, we interact mostly like face-to-face groups, except with the use of modern technology. We're suggesting normalizing the phone and online meetings, rather than making notes and statements that separate us from the rest of the fellowship.	

		<p>Ironically, our suggestion about BDA is exactly the opposite. We think BDA should be mentioned specifically and distinctly in both our in-reach and outreach initiatives and materials throughout the DA and BDA fellowship. Our experience is that BDA may possibly be the largest opportunity for growth of the fellowship. Our home group's weekly BDA meetings and monthly BDA workshops, for instance, average attendance in the high 30s, low 40s. Our group participation over the course of any month, where most members attend every other week -- we have 10 core group members who attend every week -- reaches attendance in the high-60s, low-70s. We simply encourage more mention of BDA whenever possible. The more BDA groups and members feel seen and a "part of" the greater whole, the more likely we will be to contribute time, money, service, and outreach.</p>	
20-11	WSC and GSB Public Information Committees	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>We would like to see more direct leadership of the fellowship's Public Information efforts from WSC and GSB PI to groups and Intergroups. GSO is still collecting names of PI reps as part of registration and re-registration of groups and Intergroups. We would like to see those names used to connect group and Intergroup PI reps with WSC and GSB. Perhaps a monthly or quarterly teleconference with lots of time for Q&A?</p>	
20-12	WSC Fellowship Communications Committee	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>We ask the GSB and WSC to encourage groups and Intergroups to buy and distribute conference-approved literature — at least pamphlets, if not books — at no cost to members. We would like to see our DA and BDA fellowship</p>	

		<p>move forward into more generosity with our newcomers. We believe this would also move the onus of funding our literature back to our members, and group and Intergroup treasuries, and remove the burden of "buying our solution" from newcomers. As an example, two of our group's long-term members have made provision of DA books (12, 12, and 12 and Currency of Hope) and both BDA pamphlets to newcomers who request them. The financial obligation is minimal, and the newcomers keep coming back and participating in our meetings and activities. We provide 2-3 books and 5-6 pamphlets per month at an average monthly cost of approximately \$60. These are dollars gratefully spent.</p>	
20-13	GSB Conference Support Committee	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>We would like to see an opportunity for GSRs and ISRs to interact with new GSB members before they are elected at convocation. To add this element to the WSC schedule, perhaps one half of the Open Forum time could be repurposed for the GSB Nominations Committee to introduce GSB candidates and for the candidates to briefly introduce themselves, their service histories, their reasons for wanting to be board members, and their interactions with the GSB and WSC thus far. Bottom-line, we think the delegates voting at convocation should have the opportunity to know who they're voting for or against. The additional benefits of the above might be more transparency about the nominating process, engagement of the fellowship, and more GSB Trustee volunteers.</p>	
20-14	GSB	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p>	

		<p>We think the GSB makes too many decisions on our behalf, undermining the service triangle and the 12 Concepts. There are times we're feeling governed, and we've noted lots of confusion about the difference between initiatives that are conference-approved and GSB-approved. We would like to see our GSRs and ISRs engaged in decision making on a more regular basis. We understand that it might be unwieldy to engage all GSRs and ISRs, but what about engaging the Committee and Caucus Chairs? Or some other representation of the fellowship? Perhaps quarterly WSC mini-convocations by phone and/or videoconferencing?</p>	
20-15	WSC Conference Committee	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>General Service Board (GSB) members are not welcome at World Service Conference (WSC), within the service structure, after six years of service, yet there are GSRs and ISRs who have been to 10 ... 15 ... 20 conferences. We think GSRs and ISRs should be encouraged to the same six-year (and sometimes seven) conference limit and strongly discouraged from additional years of registration. If they want to stay engaged, they can volunteer to be an ACM, or Board member, or become a service sponsor to new GSRs at home.</p>	
20-16	GSB Nominations Committee	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>We think we're using up our most motivated service volunteers too quickly. We would prefer to see a service progression, encouraging members to focus on individual and group service for the first five years of solvency, Intergroup and WSC service for five years and beyond, and ACM and GSB service for ten years and beyond. It would still be up to each member and group to make their own</p>	

		decisions but revising the suggested qualifications could start us on a path to greater health and recovery at each level of the service structure.	
20-17	GSB Nominations Committee	<p>Sunday BDA Phone, Group 968, Bob A (for Helena K and home group members)</p> <p>We think we're not focused enough on the Steps in our service structure. We don't think it's enough to "be actively working the 12 Steps of DA." For all service positions beyond the group level, we believe the nominees should have completed all 12 Steps in DA. We think "having had a spiritual awakening" should be the minimum baseline for IR, GSR, and ISR representation of groups at Intergroups and WSC.</p>	