

## Issues & Concerns

### 2021 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.

<b>General Service Board Committees</b>	<b>World Service Conference Committees &amp; Caucuses</b>
GSB: 21-02, 21-75	WSC Business Debtors Anonymous: 21-30,
GSB: Audit/Legal Affairs: none	21-33, 21-34, 21-35, 21-36, 21-37,
GSB Communications & Technology: 21-26, 21-44, 21-73, 21-89	21-38, 21-39, 21-40, 21-41, 21-42,
GSB Conference Support: 21-07, 21-08,	21-50, 21-51, 21-59, 21-84
21-10, 21-29, 21-65, 21-85	WSC Conference: 21-11, 21-21, 21-31,
GSB Finance:	21-56, 21-60, 21-62, 21-70, 21-72, 21-77
GSB Literature Publications:	WSC Fellowship Communications: 21-13, 21-27, 21-53, 21-54, 21-55, 21-78
GSB Literature Translations & Licensing:	WSC Hospitals, Institutions and Prisons: none
21-03	WSC Intergroup Caucus: 21-12, 21-30,
GSB: Long-Range Planning: 21-23, 21-32	21-33, 21-34, 21-35, 21-36, 21-37,
GSB Nominations & Procedures: 21-05, 21-32	21-38, 21-39, 21-40, 21-41, 21-42
GSB Office: 21-52	WSC Internal Operations: 21-15
	WSC International: none

<p>GSB Public Information: none</p> <p><b>Did not meet criteria as an Issue &amp; Concern</b></p> <p>21-01, 21-05, 21-06, 21-18, 21-20, 21-28, 21-45, 21-57, 21-67, 21-68, 21-69, 21-88</p>	<p>WSC Literature: 21-04, 21-09, 21-14, 21-25, 21-47, 21-64, 21-76, 21-79, 21-81, 21-82, 21-83, 21-86</p> <p>WSC Public Information: 21-61, 21-74</p> <p>WSC Resource Development: 21-16, 21-17, 21-22, 21-48, 21-49, 21-58, 21-63, 21-80, 21-87</p> <p>WSC Spiritually Sustainable Earning Caucus: none</p> <p>WSC Technology: 21-24, 21-46, 21-66</p> <p>WSC Underserved and Under-Represented Outreach Caucus: 21-19, 21-43, 21-71</p>
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<b>21-01</b>	<b>Did not meet the criteria for an Issue &amp; Concern</b>
<p><b>Issue &amp; Concern</b></p> <p>Please post the signposts of B.D.A., (or the B.D.A. debting signals, or whatever its exact title is, in the free downloadable literature section on the D.A. website. This is important literature for B.D.A. meetings and B.D.A. newcomers.</p> <p><b>Submitted May 20, 2020 by Ceilia [Submitter #1]</b></p>	
<p><b>Response:</b> The Issue &amp; Concern was immediately addressed and this literature is now posted on the downloadable literature webpage. For any suggestion like this that might be easily implemented, we recommend bringing it to the attention of the General Service Office before submitting as an Issue &amp; Concern as it is a lengthy and considered process.</p>	
<b>21-02</b>	<b>Assigned to General Service Board (GSB)</b>
<p><b>Issue &amp; Concern:</b> Please come up with a way to purchase D.A. literature with a debit card or other solvent means of payment. More pamphlets for free online? During the</p>	

pandemic I purchased the books from Amazon but could not find pamphlets anywhere. Thank you very much for your service.

**Submitted May 23, 2020 by Kathie Lou, Brooklyn [Submitter #2]**

**Response:**

Thank you for submitting your Issue and Concern. The D.A. Conference-approved pamphlets are available for purchase, individually and in a bundle, on the same platform. You can use a debit card to purchase them, most of them in both English and Spanish.

**21-03**

**Assigned to GSB Literature Translations & Licensing (LTL)**

**Issue or Concern for the D.A. World Service Conference:**

Hi, in 2016, Rémy GSR of our group 3 Héritages Paris asked a question about the abstinence of insecure debts to the World Service Conference. Then, the Conference of 2016 proposed through a GSR of D.A. WSC Jean Camille that our group write a text about this matter. We did it. This text is based on the experience of 20 old members of D.A. in France in the way of 12th Step. These members are abstinent of unsecured debts and in strong recovery. Can you tell us if this text could be useful for the Fellowship and submitted to the Conference? Are you interested in doing a translation in English?

Summary (*translated by Sandra and Florentine*): This text aims to clarify what D.A. abstinence is. It explains that abstinence in Debtors Anonymous is abstinence from unsecured debt. It explains the effects of debt and its hindrance to our relationship to our Higher Power. As in D.A., the main focus of recovery is clarity. The text first explains what a secured debt is and then what an unsecured debt is, so that D.A. members understand the difference. Again, following the principle of clarity, it insists on the need to date the beginning of our abstinence as we do in Alcoholics Anonymous in relation to alcohol. At the same time, it is recommended that we make an inventory of our debt situations as part of our 4th Step in order to stop reproducing our debt mechanisms and thus remain sober one day at a time; knowing that this work is inseparable from the work of the 12 Steps of Debtors Anonymous which leads to the liberation of the personality and to prosperity. Finally, it is vital for us to identify the behaviors that trigger debt. That is, understanding the processes that led us into debt. Specifically, the actions that precede this debt, for example: actions related to the emotional and affective aspects of money. Once started, this process leads us into a spiral of indebtedness, the intensity and duration of which we can neither control, as in Alcoholics Anonymous, "the first drop of the first drink." It is not a matter of intellectualizing the program by searching for months or even years for these triggering behaviors, but rather as soon as we have identified them to stop going back to them one day at a time, one minute at a time. We can, of course, continue with

the help of our recovering friends and our sponsor to continue to identify them as we recover one day at a time as well.

In fact, to really do the fundamental work, here is how it is recommended to proceed: we make a statement of our unsecured debts. For each of them we take inventory of the causes and prior triggering behaviors (often specific repetitive situations, emotions, negligence) and then we list the consequences of each of our debts. In relation to this identification work, we also identify the underlying character defects at work. This is the 4th step (inspired by the Big Book of Alcoholics Anonymous, Our Method chapter from page 72, 4th edition).

*Examples of unsecured debts:* Overdraft, revolving loan.

*Example of triggering behaviors:* Not doing one's accounting and action plans, being impatient to buy, having the desire to please another, being unable to resist a "good deal", not going to work, going on sick leave to escape one's responsibilities and thus initiating a sabotage process.

*The same method is proposed in B.D.A..*

How to do it now? The goal is HOW: honesty, openness, willingness, one day at a time, be in the solution and avoid returning to our triggering behaviors which in reality are supported by our deficiencies. Always remembering our first day of abstinence is fundamental, writing it down and telling it to ourselves, telling it to our friends in meetings and sharing it.

(GSB NOTE: Draft pamphlet in French will be submitted to GSB LTL for consideration of translation before possibly being submitted to WSC Literature Committee for further consideration.)

**Submitted June 6 2020 by Sandra (GSR), Group 50116 "D.A. 3 Heritages Paris," Paris [Submitter #3]**

**Response:**

Thank you for submitting this idea for a piece of literature. In principle the World Service Conference is pleased to accept ideas from anywhere in the world. However at the moment a decision about a definition of not incurring unsecured debt is being considered for the Basic Text currently in process. At the time of writing we have decided not to define Abstinence or Solvency, leaving this to the individual. However these things are still under discussion in the editing of the text. You may find that The Basic Text, when published, answers the need for this kind of literature on our Primary Purpose. If not, you are welcome to submit again in the future.

21-04

**Assigned to WSC Literature**

**Issue & Concern: Issue or Concern for the D.A. World Service Conference:**

For Literature Committee:

1. To remove all gender references to God. This is not a religious program, and yet there are "male" references to God throughout the literature. Those references come from "religious sources". And not everyone subscribes to them.

2. To replace the word "God" with the phrase "spiritual source". For the very same reason. There are many ways to describe/name a spiritual source: God, Higher Power, Buddha, Shiva, Allah, the Divine, nature, etc. Let's not give "mixed messages" in our program literature with religious references, when we clearly say: "We are not a religious program, but a spiritual program."

Thank you for your consideration, Sherrie

**Submitted June 21, 2020 by Sherrie, NYC [Submitter #4]**

**Response:** The issue of the replacement of gendered by gender neutral pronouns for "God" or "Higher Power" has been submitted as an Issue and Concern for consideration by the World Service Conference a number of times, for example, 2007, 2010, 2015, and 2018. The 2007 World Service Conference voted for all new D.A. literature, including literature in process, to be written so that all references to a Higher Power and/or God are gender neutral. This would exclude personal stories and the Twelve Steps and Twelve Traditions which are Copyright of A.A.

With respect to existing literature, the 2021 World Service Conference, by substantial unanimity, authorized the WSC Literature Committee to identify instances within all existing D.A. literature where gendered language can be replaced with gender neutral language, with revisions to appear in future printings, and again excluding any literature copyrighted by A.A. The Underserved and Underrepresented Outreach Caucus has undertaken this review with the Literature Committee..

The October 2017 version of the Debtors Anonymous Style Guide defines standards for gender neutral usage.

Debtors Anonymous adapted its Twelve Steps and Twelve Traditions from The Twelve Steps and Twelve Traditions of Alcoholics Anonymous with permission from AA, the copyright owner. Because the original Twelve Steps and Twelve Traditions of AA are protected intellectual property of AA, D.A. cannot legally change gendered pronouns -- e.g., "Him" and "His" -- used to refer to "God" and "Higher Power" in the Steps and Traditions without permission of AA. The General Service Board (GSB) formally requested such permission in 2019 and is waiting for the AA group conscience.

The group conscience of the D.A. Fellowship, as expressed by the World Service Conference, is to use gender neutral pronouns to refer to "God" or "Higher Power" in both existing and new D.A. literature. That work is underway, and the Literature Committee does not believe this issue warrants further action.

As the chapter on Step Two in AA's Twelve Steps and Twelve Traditions (page 27) says "AAs tread innumerable paths in their quest for faith." Many of us find that our understanding of a power greater than ourselves evolves as we recover.

In D.A. and other Twelve Step programs, the term "God" in its essence refers to a Higher Power, that is, a power greater than ourselves, however individual members conceive and name that power for purposes of their own recovery. The use of the word "God" as a synonym for "Higher Power" (and use of gendered pronouns to refer to God) in Twelve Step literature is in part an accident of history, the fact that AA originated with (mostly) white Protestant American men. D.A. is remedying these anachronisms as our fellowship develops its own conference approved literature using more contemporary language. That said, the term "God" and its linguistic equivalents are widely used in many cultures to refer to a Supreme Being, the Divine, and similar concepts of a "power greater than ourselves."

We concur that "[t]here are many ways to describe/name a spiritual source." However, no synonym for Higher Power is likely to find universal acceptance by the fellowship; conversely, based on WSC Literature Committee past experience, any proposed replacement will likely attract objections. (For example, WSC LitCom recently received an Issue & Concern which protested the omission of the term "God" from certain D.A. literature.) However imperfect the term "God" may be, or even objectionable to certain members, it serves its purpose as a reference to a power greater than ourselves as each of us understands it.

The group conscience of the Literature Committee is that the suggested change is not needed and therefore we decline to recommend action.

21-05

**Not meeting criteria**

**Issue or Concern for the D.A. World Service Conference:**

I am sorry to share that I have had some horrifying experiences with GSB members over the period since WSC 2016, with one GSB member in particular, but not only them. Could the GSB Long-Range Planning Committee and/ or GSB Nominating Committee consider funding psychological evaluations for GSB candidates before they run for election? I am especially concerned about [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY]. I am sincerely -- not sarcastically -- suggesting that we might have the mental health of our current GSB members reviewed by a professional.

[REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY] has exceeded every one of my expectations for leadership. I have great fear of returning to

the leadership deficit we experienced -- in my opinion and experience -- during [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY]. This is no reflection on [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY] who were also phenomenal leaders and quite productive, in my opinion and experience.

Thank you for considering my concern. Please also consider these words from the last paragraph of the long-form of our D.A. Concept 11:

"This Concept on its face applies only to staff and consultants hired by the Trustees. However, it provides a model for the groups and Intergroups as well, in selecting their officers and committees. Thus, great care should be exercised in the selection of a treasurer. Prudent supervision of our finances must always be our goal in Debtors Anonymous. Experience and recovery are important qualifications in this area. The position of GSR or ISR should also be given careful consideration. When a person is selected to fill one of those positions, she or he will be making decisions that may affect the future of D.A. for years to come. We should give at least as much care to the selection of such people as we would give to the selection of those who are to care for our children. After all, D.A. is the future of all of us."

Thank you for your service!

**Submitted June 23, 2020 by Bob A., Seattle [Submitter #5]**

**Response:** The original Issue & Concern has been edited down. Original versions of 2021 Issues & Concerns are available upon request at the 2021 WSC (with redactions of names of or personally identifying details about other members). The GSB encourages WSC committees/caucuses to request original versions through their GSB liaison. Issues & Concerns are not an appropriate forum for personal resentments or complaints against specific D.A. members as this document will be published on the D.A. website. Members of our Fellowship can have different viewpoints while still adhering to our First Tradition of unity.

21-06

**Did not meet criteria**

**Issue & Concern:**

**Issue or Concern for the D.A. World Service Conference:**

Submitter pasted a 684-word email announcement sent to their website mailing list that did not have a discernible issue or concern for the Fellowship. The announcement is full of personally identifying information as it includes meeting minutes for a local unregistered group. **Submitted June 23, 2020 by Bob A., Seattle [Submitter #5]**

**Response:** Original versions of 2021 Issues & Concerns are available upon request at the 2021 WSC. We encourage members to ask for them. Issues & Concerns are not an appropriate forum for personal announcements.

21-07

**Assigned to GSB Conference Support Committee**

**Issue & Concern:** I'm sorry you have set the deadline for Issues & Concerns so early this year (2020). The leap from approximately two weeks before Conference in past years to more than four months before Conference this year — if that deadline is upheld — rules out addressing anything that has happened in the past 90-days or three months. Both are significant amounts of time to our individual members, especially newcomers and to our Fellowship. Please reconsider making the cutoff 30-days or one month before the 2020 WSC, send out an eNews to share the reopening of Issues & Concerns, and discuss the possibility — if you really cannot afford to give us non-representative and sometimes non-represented D.A. and B.D.A. members more time to participate — an incremental plan for diminishing our window for input over a few years, rather than taking such a big leap in one year. Thank you for your consideration of this suggestion. Bob A , primarily a phone member.

**Submitted June 26, 2020 by Bob A., Seattle [Submitter #5]**

**Response:** *Thank you for submitting your Issue & Concern.*

*The Issues & Concerns process has come a long way over the past 10 years. In 2013, for example, the Issues & Concerns were printed, cut into strips of paper, and handed to the newly elected chair of each WSC committee or caucus. Since then, the process for addressing the submitted Issues & Concerns has included an improved system of organizing, cataloging, assigning, and responding to them. We do realize, however, that the system has not been perfect, and we always welcome opportunities for reflection and improvement based on the needs of the fellowship.*

*The GSB has discussed this matter at length and on many occasions. The questions were always, “What is the best way for the fellowship to ‘be heard’ – and how does that affect the Issues & Concerns process?”*

*The amount of preparation required by the GSB and Host Committee members to plan and host a World Service Conference is considerable and over the past several years, efforts were made to streamline the number of tasks that are required. One of these is the compilation, assignment, and distribution of the Issues & Concerns submitted by members. . Having a deadline of 30 days before the start of the World Service Conference added to the stress of the last-minute preparations of an already challenging process.*

*In 2020, the GSB determined that one way to address the number of last-minute tasks required might be to have the deadline for the Issues & Concerns occur earlier in the year. April 1 of each year was determined to be a fair deadline, realizing that the first year of implementation may result in less Issues & Concerns submitted, which, in fact happened. Seventeen (17) Issues & Concerns were submitted by the April 1, 2020, deadline. The April 1, 2020, deadline was announced on the D.A. website and by eNews announcements. All Issues & Concerns submitted after April 1, 2020, were held over for the 2021 WSC. We determined that we had to set a deadline at some point.*

*Eighty-nine (89) Issues & Concerns were submitted for consideration by delegates in 2021, which included all that were submitted after the April 1, 2020, deadline. Several members sent multiple Issues & Concerns, which often happens in D.A. These were distributed for consideration by the 2021 WSC delegates.*

*The board believes that this process and an April 1 deadline serves all members. Any “urgent” issue can be raised by delegates at any time, notwithstanding deadlines for submission, by contacting the D.A. Office. The new deadline for submitting Issues & Concerns was available to be discussed at the 2020 and 2021 WSCs and was not raised by any WSC committee or caucus.*

*All business at the WSC is generated by the members assembled at the WSC. Therefore, we do not believe that an April 1 deadline for submitting Issues & Concerns impacts any member’s ability to raise an issue which may require immediate attention. We are reminded that “if it seems ‘urgent,’ it probably isn’t spiritual.”*

*Please also note the following updates which are articulated in writing on the D.A. website:*

*From the D.A. website, under “Issues and Concerns” (home page):*

*“An **Issue & Concern** is a topic for consideration that affects Debtors Anonymous as a whole.*

*Anyone can submit an Issue & Concern at any time of year. All Issues & Concerns submitted on or before each year’s deadline of April 1 will be considered at the World Service Conference (WSC) that year by delegates serving at the World Service level on behalf of the Fellowship of Debtors Anonymous.*

*Individual Issues & Concerns are assigned to the committees best equipped to deal with the particular subject. These will be the committees of the General Service Board and committees and caucuses of the WSC.*

*Once an Issue & Concern is submitted it belongs to the group conscience of the World Service Conference. Responses to the Issues & Concerns submitted at each year's Conference will be published during the following year on this webpage.*

*In the interest of equitable attention to all Issues and Concerns, we request a limit of three Issues & Concerns per member, per year. Issues & Concerns will be selected for dissemination and publication at the discretion of the General Service Board based on a number of criteria, i.e. whether the issue has been addressed multiple times already or whether it might be better handled as an inquiry to the General Service Office. To see if your Issue & Concern has ever been addressed, please review past Issues & Concerns at the bottom of this webpage.*

*Before publication, Issues & Concerns may be edited for clarity and brevity. If you have a point of view that you feel needs to be expressed in its original form, you are welcome to submit an article to the Ways & Means magazine at [www.debtorsanonymous.org/share](http://www.debtorsanonymous.org/share).*

*If you have questions or simple suggestions to be addressed immediately, please contact the General Service Office at [www.debtorsanonymous.org/contact](http://www.debtorsanonymous.org/contact). Issues & Concerns are for topics that would be best served by involving a multi-year consideration process by representatives of the World Service Conference to reach a group conscience."*

*We wish you all the best in your recovery.*

**21-08**

**Assigned to GSB Conference support**

**Issue or Concern for the D.A. World Service Conference:**

Thank you for publishing the 2019 WSC report to the D.A..org website sometime during the past couple weeks. I feel much more informed now. I have read all of the business notes and reports and simply say: Thank you for your service to our GSRs; ISRs; GSB Trustees, both Class As and Class Bs; and to our GSO Office Manager, as well as to our 2019 Host Committee in SoCalD.A.. I feel inspired by reading about all the activities and actions to make D.A. and B.D.A. a bigger, better, and more loving place to recover together. Which brings me to my concern.

I began reading the 2018 Issues & Concerns, then visited this page

-- <https://debtorsanonymous.org/fellowship-services/issues-and-concerns/> -- to

download the report with both the submissions and responses for 2018. I have only read through I&C 18-27, and I am aghast.

First, there are a series of seemingly angry statements from [GSB Note: Redacted] that are sometimes attributed to the City, sometimes to a Group, and sometimes to an individual, yet they all read in the same voice including syntax, diction, and punctuation. That feels sketchy to me.

Second, many of these Issues & Concerns feel like they've been recycled from previous years' I&Cs, which I've been reading, along with the annual report, every year since 2010. If these submissions were repeatedly put on a business meeting agenda, they would quickly be rejected by the group or Intergroup, and rightfully so. This repetition and many of the "suggestions" being made fly in the face of many of the 36 Principles of our program and especially Concept 12 and its 8 General Warranties.

Third, in my opinion, any demands for reconsideration, let alone ongoing, repetitious demands for reconsideration are a purposeful disregard of D.A. 's own Warranty 8 of our long-form of Concept 12: always remaining democratic in thought and action. -- "Finally, the Eighth Warranty is a guarantee that D.A. will always adhere to democratic principles in conducting its business. If we adhere to the other Concepts, the Steps, and the Traditions, this should pose no problem. Throughout its history, D.A. has emphasized the right of individual conscience and the rights of individuals. Democracy implies this and more. It implies a corresponding duty on the part of the minority to accept the majority decision as the will of the Higher Power. There should be no efforts to undermine, or walking away in anger. If a mistake has been made, it will eventually become apparent to most. At that time, and only then, should efforts be made to change the decision of the majority reached by substantial unanimity."

Fourth, I find the language and tone used in these submissions completely inappropriate and disrespectful, especially but not only to our GSB members, past and present. The approach and insults used in these writings are also disrespectful to every D.A. and B.D.A. member who has served at the WSC level since 2006, since that's where the rants begin their history of name-calling and opinion venting.

Fifth, I love the "San Diego" statement, and I love the person who wrote it. Yet, it is just one trusted servant's opinion, written while that D.A. member was in a specific service position and given a specific service platform. It ultimately does not speak for the entire Fellowship, and it does not speak for me. Unlike A.A., we do not have a singleness of purpose in D.A. and B.D.A. At minimum, we have a three-fold purpose.

Sixth, although closely related to 5, and more closely focused on the content of some of these unpleasant and unkind diatribes, our Tradition 5 says: "Each group has but one primary purpose—to carry its message to the debtor who still suffers." Each group has this primary purpose. Each group is allowed "its" message. Each group gets to serve the still-suffering debtor in the way its members and group conscience see fit. Each group may have secondary and tertiary purposes, too. My B.D.A. home group has 85 members and up to 50 callers each week. We have lots of purposes, most of them aligned with the Principles of the D.A. and B.D.A. program. Sometimes we get off track, individually and

collectively. That's okay. God always gets us back where we belong, often through the requested advice and support of our GSB leadership.

Seventh, I may be wrong, but I am sensing a claim of and demand for perfection in these writings. From Chapter 5 of the A.A. Big Book: "Do not be discouraged. No one among us has been able to maintain anything like perfect adherence to these principles. We are not saints. The point is that we are willing to grow along spiritual lines. The principles we have set down are guides to progress. We claim spiritual progress rather than spiritual perfection."

Eighth, I wish for our GSB and WSC and their reports to our Fellowship to always be constructive, positive in tone, and including the sense that our interactions are always guided by the "loving God" of our Second Tradition and more. I didn't find these concerns and demands for change uplifting and inspiring. I felt heartbroken and like a powerless witness to abuse and targeting of others as I read them. On the other hand, I did find the many clear, calm, and thoughtful responses from GSB and WSC Committees and Caucuses exactly the opposite — heart-warming and inspiring. Yet I don't think any of our WSC and GSB trusted servants should have to work this hard to maintain their spiritual equilibrium and courtesy in the face of what feels like toxicity and has felt that way for years.

Lastly, I would ask that our WSC Conference Committee and GSB Conference Support Committee work together to weed meanness, repetition, and disrespect like this out of our Issues & Concerns and the discussions and reports that follow.

Thank you for considering my concern and suggestion. Thank you for your generous, loving service to our D.A. and B.D.A. Fellowship. Bob A, Primarily a phone member of both D.A. and B.D.A.

**Submitted June 26, 2020 by Bob A., Seattle [Submitter #5]**

**Response:**

*Thank you for submitting your Issue & Concern.*

*The Issue & Concern process welcomes all members to submit matters they would like the fellowship to consider. Often, some members feel so strongly about something that they continue to request consideration of the same concerns each year. Additionally, there have been years in which responses were not received back from the committees/caucuses or not posted in a timely manner which may have prompted members to resubmit, believing that their Issues & Concerns were not addressed.*

*One of the matters that was discussed by the GSB in February 2020, while looking at the entire Issue & Concern process was precisely this question. The board voted to modify the process to include updates, which can be found on the D.A. website under "Issues and Concerns." It does include responses to some of your concerns:*

*From the D.A. website, under “Issues and Concerns” (home page):*

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*We wish you all the best in your recovery.*

**Issue & Concern: Issue or Concern for the D.A. World Service Conference:**

I am a grateful member of D.A.. A couple of weeks ago I had a PRG. I also suffer from anxiety panic disorder. One of my PRG wanted me to do an inventory using the Big Book. I said I will do an inventory if I could Al-Anon literature. He kept trying to force me to do something I did not feel comfortable with because I feel all my issues go back to Al-Anon. So, hardheaded me tried to force my way in return. The medical associations have never said Debting is a disease. That is why in our Preamble it says "a spiritual problem with a spiritual solution." Yes there is no mention of Al-Anon literature in the Tools but I was never told I can't use it. I was on the Literature Committee and was a GSR in 2006 and again in 2018 so I know a "How D.A. Book" is in the works. I would like to know if and when that comes out and if it has it's own way of working the Steps; or add Al-Anon literature to the Tools. We in D.A. beat ourselves up enough to use a book that calls us a disease. As Al-Anon says, "Easy Does It." Thanks for letting me share and listening to me. Have a great WSC.

**Submitted July 16, 2020 by John, Group "Visions into Action," St. Petersburg  
[Submitter #6]**

**Response:**

The requirements for a Fourth Step inventory are, first and foremost, that it be searching (i.e., thorough) and fearless. Other requirements are willingness, honesty, courage, humility, perseverance, curiosity, and faith. We keep the focus on ourselves. In conducting our Fourth Step inventory, we make haste slowly, that is with a proper balance of intention, timeliness, thoroughness, and mindfulness. We pace ourselves, practice self-care, and remain vigilant to avoid overwhelm. We seek help and support as needed from our sponsor, fellow D.A.s, our Higher Power, and D.A. and AA literature. D.A. strongly recommends that members take their inventories under the guidance of a sponsor and write down their inventories.

This year the Debtors Anonymous General Service Board, acting on behalf of and in accordance with the group conscience of the Debtors Anonymous Fellowship as expressed by the World Service Conference Convocation, published the conference approved Twelve Steps Study Guide for D.A. available for purchase in both print and digital editions. While the Guide suggests readings, questions, and possible approaches to a Fourth Step inventory, it does not mandate any particular method. The Guide states "There are a number of ways for completing a Fourth Step inventory" and "There are a number of formats for completing a Fourth Step inventory, not just the one suggested in this guide" and further "This is an opportunity, with the guidance of a sponsor, to select those actions and questions most pertinent to your recovery at this time."

Many members of D.A., AA, and other Twelve Step fellowships have used and found helpful the tabular format described on pages 64-71 of Alcoholics Anonymous (the Big Book) to document their resentments, fears, and harms; indeed, some members who have had success with this approach become strident proponents. However, as the Debtors Anonymous Twelve Steps, Twelve Traditions, and Twelve Concepts (page 26) implies and other D.A. literature states explicitly, the tabular method, presented as an example in Alcoholics Anonymous, is only one of many possible approaches to a Fourth Step inventory. The D.A. 12+12+12 elaborates “We have found that the method is important, but the guiding principles are even more important.”

While D.A. members are free to use any literature they find helpful to their recovery, Debtors Anonymous does not endorse or promote any literature other than that of D.A. and AA.

With respect to Pressure Relief Groups, the D.A. conference approved pamphlet Pressure Relief Groups & Pressure Relief Meetings reminds us that the recommendations of our Pressure Relief Group are only suggestions. Our Pressure Relief Group neither controls nor dictates to us. While many of us benefit from keeping an open mind and seriously considering the actions suggested by our PRG, we are always free to take what we like and leave the rest. Further, the pamphlet states that if we find that the people we have chosen for our PRG are not a good fit, we are free to replace one or both of the members.

Ultimately, every recovering debtor discovers their own path to recovery, often with the help of Twelve Step fellowships in addition to Debtors Anonymous. We wish you continued success in finding yours.

21-10

Assigned to GSB Conference Support

**Issue or Concern for the D.A. World Service Conference:**

I would be so grateful if the Committee would consider having all the meetings close-captioned. Sometimes it is so difficult to hear, even on the phone meetings. I am a GSR and so glad we can show up on Zoom! Best, Katherine D.

**Submitted August 5, 2020 by Katherine, Group “A Spiritual Solution,” Seattle [Submitter #7]**

**Response:** Thank you for contacting us regarding online meeting “closed captioning” on online meetings. There is an option for closed-captioning on certain online platforms

which may have been available to individual participants during the online 2020 and 2021 WSCs.

If there is another online WSC, we could determine whether and how individual delegates could avail themselves of this option. There may have been delegates who did this in 2020 and or 2021.

We wish you all the best in your recovery,

**21-11**

**Assigned to WSC Conference Committee**

**Issue or Concern for the D.A. World Service Conference:**

Overeaters Anonymous unfortunately has a very deleterious effect on Debtors Anonymous very similar to the Oxford problem with A.A. They have tried to force their method and ways into D.A. using words like abstinence as opposed to solvency, and D.A.-How, etc. Can we restrict their participation in changing our original literature language? Can we ask them to move their D.A.-How program into O.A. and become O.A. money meetings in their own program? Can we restrict the number of Board members from O.A.?

**Submitted August 7, 2020 [Submitter #8]**

**Response:** Thank you for sending in Issue or Concern #21-11. Your participation helps Debtors Anonymous move forward and is important to the continuation of the fellowship.

Please clarify which piece(s) of literature has Overeaters Anonymous language. We have looked through the D.A. pamphlets and the D.A. Twelve, Twelve and Twelve and could not find any examples of the use of abstinence instead of solvency.

As far as restricting members participation in service to members that do or don't belong to a certain fellowship has never been discussed for GSR, ASR or Board positions. It would be in violation of Traditions 3 and 4 and 10.

3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.

4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.

10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.

Subsequently, since Overeaters Anonymous is an outside issue, we will not be interfering in how they run their meetings or how they qualify for membership.

Since we don't ask D.A. members who apply to be a Board member what other fellowships they belong to, we will not limit a certain number of Board members who belong to other fellowships.

All literature is thoroughly reviewed using the process in the Debtors Anonymous Manual of Service over a long period of time by the Literature Committee, the Board of Trustees, and the Conference before Literature Publication. To the best of our knowledge we do not use other fellowships verbiage or language for publication. If a D.A. meeting uses terms that are not D.A. language, Tradition Four is helpful in each individual meeting's group conscience on how to proceed.

21-12

Assigned to WSC Intergroup Caucus

**Issue or Concern for the D.A. World Service Conference:**

Can we do an investigation and inventory of [GSB Note: Redacted] Intergroup? They are not behaving in accordance with the Steps, Traditions, and Concepts. They are very dysfunctional as a group and try to control other regions of the state where they do not belong. They wreak havoc at World Service meetings because they're so controlling and dysfunctional. GSRs who attend World Service throughout the country have experienced their dysfunctional behavior and are well aware of their bullying behavior. I propose a group inventory conducted by A.A. If reforms are not made a year later we may need to reconsider that if they are not following the group inventory recommendations made by an A.A. inventory, they lose their charter and be dissolved as they no longer follow the charter of D.A. or A.A.

**Submitted August 7, 2020 [Submitter #8]**

**Response:** Thank you for the issue raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

“Tradition 9 page 101: “Debtors Anonymous is not structured in this hierarchical manner; instead, the Fellowship functions in a bottom-up fashion.” Concept One: “As the Second Tradition recognizes, the ultimate authority in D.A. is a loving God as expressed in our group conscience. The groups are the primary interpreters and discerners of the Higher Power’s will for the future of D.A. They remain at the top of the “inverted triangle,” which represents the D.A. service structure.”

D.A.'s Tradition 4 states: "Each group should be autonomous except in matters affecting other groups or D.A. as a whole." and Concept 12 states: "The conference of Debtors Anonymous will observe the spirit of the Traditions...not acting in a punitive way..."

Every group has the right to be wrong as exemplified in AA's 12 Steps and 12 Traditions, Tradition 4, page 149: ... "Thus it was that under Tradition Four an A.A. group had exercised its right to be wrong."

Tradition 2 states "our leaders are trusted servants, they do not govern". Thus, if there are specific personal conflicts between different members or different groups, we can only suggest close study of all available D.A. & AA literature on the 12-Traditions and 12-Concepts, and try to apply them to the situation.

D.A. has a piece of literature on how to do a Group Inventory on one's own group. Our experience in 12-step recovery in D.A. has taught us to take inventory on ourselves especially when in conflict with others.

21-13

**Assigned to WSC Fellowship Communications**

**Issue & Concern:** The [GSB Note: Redacted] phone meeting has allowed a pack of bullies to run this meeting abusively for years. They refuse to follow recommendations of a group inventory. They refuse to rotate service positions. When a newcomer [GSB Note: Redacted]. This is no way to treat the still suffering debtor. The pack of bullies controlling the meeting routinely interrupt the meetings and business meetings, they refuse to follow the rules of the meeting, having one set of rules for others and one for others. Recommend that their meeting be removed from the phone bridge completely as they do not and willfully will not follow recs of group inventories and cause great harm to the newcomer as well as abuse to their GSRs, and other volunteers. They do not represent the best practices of 12-step recovery or of the D.A. Fellowship for many years now and since they will not change, they should be removed. **Submitted August 7, 2020**  
**[Submitter #8**

**Response:** Thank you for bringing up this concern about bullies in the meeting. Traditions which might be especially applicable are 1, 2, and 4

Issues related to safety in meetings are addressed in the D.A. service piece "Debtors Anonymous Guidelines for Safety and dealing with Inappropriate Behaviors In meetings and person to person," which is available on the D.A. website at <https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658>.

While we cannot “enforce the unenforceable,” it is vital for D.A. to be guided by the Traditions and principles so clearly defined in our literature. By Traditions Four and Nine, there is no clear process to “kick out” a meeting from D.A.

It appears that the bullying and inappropriate behavior have been addressed but not resolved. One option would be to create a completely new group composed of like-minded members who wish to follow D.A.’s suggested guidelines. Perhaps schedule the new meeting at the same time as the current meeting, so that those who do not want to be involved with the “old meeting” could attend the “new meeting.”

Continued prayers for Higher Power’s influence on perhaps still-suffering debtors, and for the ability to access the program in a meeting that strives to practice these principles in all its affairs.

21-14

Assigned to WSC Literature

**Issue & Concern:** That the word “abstinence” used in O.A. be stricken from D.A. literature. Our keyword is solvency. That the O.A. greysheet format and concepts be returned and kept in O.A. program as it does not apply to our Fellowship. Their narrative is their own and does not apply to all of D.A. That this has caused irreparable harm to D.A. and confuses the still struggling debtor the way the Oxford group did A.A. which had similar origins. Please have A.A. and Al-Anon do an inventory of O.A. and D.A.-HOW and those meetings dominated by O.A. bullies who wreck our Fellowship and contaminate our Fellowship with their disease. They should run their own program, inventory themselves, and follow A.A. and Al-Anon principles, the original High Powered programs, not force their agendas on our Fellowship. Submitted August 8, 2020 by Member in Mamaroneck [Submitter #8]

**Response:** The concept of abstinence has long been recognized by Debtors Anonymous. The concept as well as the terms “abstain,” “abstinence,” and “abstinent” are also used in many Twelve Step fellowships. The term “abstinence” appears rarely in D.A. conference approved literature, with most occurrences in the personal stories collected in A Currency of Hope. Electronic search of Debtors Anonymous literature for the terms “abstinence,” “abstinent,” and “abstain” yields the following:

~ Debtors Anonymous Twelve Steps, Twelve Traditions, and Twelve Concepts -- no occurrences of “abstinence” or “abstinent” and one each of “abstained” and “abstaining,” both in reference to incurring unsecured debt:

- "As we abstained from incurring unsecured debt, each action we took along the way—canceling credit cards, spending according to plan, communicating with creditors, practicing humility—made it a little easier for the people around us to believe that we were serious about our D.A. recovery." (page 44)

- "In abstaining from incurring new unsecured debt, having pressure relief meetings, developing spending plans, and communicating with creditors, we laid the groundwork." (page 46)

~ The Debtors Anonymous 2020 Pamphlet Collection -- no occurrences of "abstinence" or "abstinent" and two of "abstain:"

- "In addition, we turn to our Higher Power for help to abstain from compulsive spending and debting and maintain our resolve not to incur unsecured debt, one day at a time." (Awareness, pamphlet P-116, 2016)

- "How many times had we tried through bribery, manipulation, or sheer stubbornness of will to abstain from debting?" (The Twelve Steps of D.A., pamphlet P-125, 2005)

~ A Currency of Hope, Second Edition (2014) --one occurrence of "abstinent," four of "abstinence," and two of "abstained:"

- "Readers will find both the word 'solvency' and the word 'abstinence'; in Debtors Anonymous, the meaning is identical: not incurring new, unsecured debt." (page 10, in "Foreword to the Second Edition")

- "These two D.A. members should have abstained from incurring unsecured debt for at least ninety days and had two Pressure Relief Meetings, and if possible they should have recovery from issues similar to yours." (page 32, in the chapter "Getting Started," in connection with choosing members of a Pressure Relief Group)

- The other occurrences appear in personal stories.

~ The Debtors Anonymous Manual for Service (2021) -- no occurrences of "abstinence" or "abstinent," seven of "abstained," all with reference to service position qualifications.

The Literature Committee recalls that the Literature Publication Committee received an Issue and Concern in 2010 which strongly objected to the removal of the word "abstinence" from particular D.A. literature.

Since the concept and term "abstinence" are an integral part of D.A. literature and recovery, and their inclusion in other Twelve Step programs in no way negates their usefulness in D.A., the Literature Committee sees no need for action on this issue.

We observe Tradition Four which states that Each group should be autonomous except in matters affecting other groups or D.A. as a whole and note that D.A. meetings encompass a wide diversity of formats. Each member of D.A. is free, and encouraged, to attend those meetings they find most supportive of their recovery and, conversely, avoid meetings which they don't find supportive, don't address their situations, challenges, and goals, or with which they're otherwise incompatible. There are now hundreds of D.A. meetings in a variety of formats conducted via internet and telephone. Again in accordance with Tradition Four, group inventories are a matter over which each D.A. group exercises autonomy. While D.A. service literature offers guidance on group inventories, the D.A. fellowship as a whole has no authority to demand or request such an inventory and AA, Al-Anon, and OA are independent of D.A. and have no means of authority to do an inventory for us.

Tradition Four imposes an important caveat: except in matters affecting other groups or D.A. as a whole. D.A. group autonomy is not absolute but rather conditioned by each group's responsibility to other D.A. groups and the D.A. fellowship. The interdependence groups have with each other and with the worldwide D.A. Fellowship manifests as a unified message of recovery from debt. Healthy groups recognize their essential interconnection with other D.A. groups and the Fellowship as a whole [Debtors Anonymous 12+12+12, page 77].

We hope these observations are of help to you in your situation. We wish you continued success in your recovery.

21-15

**Assigned to WSC Internal Operations**

**Issue or Concern for the D.A. World Service Conference:**

That A.A. office do an inventory of our D.A. office which seems to live in a prolonged state of deprivation lacking resources. Establish similar practices that have helped A.A. have abundance and prosperity while we flounder. Adjusting D.A. spending plans to include less or no money to defunct ISRs, more money to harden their plans, more to tech and phone bridge costs. Currently the recommended spending plans for groups are outdated and fund dangerous cliques that have a controlling agenda and who do not support a full group conscience but impose their own agenda on the program.

**Submitted August 8, 2020 by Member in Mamaroneck [Submitter #8]**

**Response:** The Internal Operations Committee of the WSC 2021 thanks you for taking the time to submit this concern. We have discussed these Issues in our committee and would like to answer you.

In regards to Debtors Anonymous General Service Office we refer you to the GSO pamphlet as well as our Service Manual.

The mission statement: “The mission of the Debtors Anonymous General Service Office is to provide timely consistent service and D.A. information to suffering debtors, D.A. groups, and other interested parties. Using the spiritual principles of the 12 Steps and 12 Traditions, the General Service Office facilitates communication and unity within D.A. and meets the challenges of a growing fellowship with professionalism and compassion.”

Secondly, many of us have greatly benefited from the AA and D.A. Tradition #11: “Our public relation policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio and film.”

To address your concern regarding Intergroups, we invite you to go to the [www.D.A.TIG.net](http://www.D.A.TIG.net) website. Similar to AA, we in D.A. have an extensive network of online, zoom, skype and telephone meetings. D.A.TIG is the Intergroup for these meetings. Last year D.A.TIG hosted a telephone marathon for Pressure Relief Meetings at a time when many of us were isolated or quarantined. The Intergroups, just like the meetings are autonomous and generate their own funds.

We consistently utilize Concept #4 from the AA and D.A. Service Manual, “Right of Participation.” We are careful to discuss thoroughly, vote and then ask for the minority opinion. This assures us of a fully discussed group conscience. Some groups have found it beneficial to take issues like cliques, people who impose their agenda, or not hearing everyone in a full discussion, they bring these issues to their business meeting, talk it over at the meeting level or ask your group to take a group inventory.

Our ultimate goal is to have a rich diverse representation at each meeting. We trust that a Higher Power speaks through our collective voice.

21-16

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

That D.A. re-examine how it was that taking out loans for flipping real estate was deemed not debting and contributed to the crash of the real estate market and banking system. We need to go back to the original program of resisting predatory mortgage loans and lending that the original founders of D.A. espoused very specifically in our charter. This practice is not only dangerous, but extremely toxic to our economy and the

global economy and resulted in huge bailouts to the banking system. This undermines our credit rating as a country. The only businesses and banks and people that survive are those with adequate prudent reserves. Not those overextended in predatory bank loans and mortgages.

**Submitted August 7, 2020 by Member in Mamaroneck [Submitter #8]**

**Response:** Thank you, Submitter #8, for your Issue/Concern. To our knowledge, Debtors Anonymous has not ever taken a position on whether “loans for flipping real estate” is or is not debting nor any position on “predatory mortgage loans and lending.” Debtors Anonymous does not take positions on the global economy, the banking system, or the U.S. credit rating. As reflected in our Third Tradition, in Debtors Anonymous, we have a desire to not incur unsecured debt. Anything beyond that would be an outside issue on which Debtors’ Anonymous takes no position, in accord with our Tenth Tradition.

**21-17**

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

Individual meetings have not been kind to GSRs in their spending plans. Many resort to reimbursing GSRs after the GSR shells out money and then spending months and months to reimburse them which is denying. D.A. should set up a format where the GSR does not put up their own money and is reimbursed as soon as possible after the Conference. The [GSB Note: Redacted] took 4 months to reimburse several hundred dollars to the GSR, the treasurer postponing this matter for all that time deliberately to harass the GSR and exercise their helpfulness and control issues with the group’s money. This needs to be addressed.

**Submitted August 8, 2020 by Member in Mamaroneck [Submitter #8]**

**Response:** Thank you, Submitter #8, for your Issue/Concern. As you know, as reflected in our Fourth Tradition, each group is autonomous except in matters affecting other groups or D.A. as a whole. The system a group might set up to reimburse their GSR is not a matter affecting other groups or D.A. as a whole. D.A. has literature on how to do a Group Inventory on one's own group. Our experience in 12-step recovery in D.A. has taught us to take inventory on ourselves especially when in conflict with others.

**21-18**

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

I am new and need some help. Where can I find a meeting, etc. Can one of the members drive me? Please help me.

**Submitted August 8, 2020 [Submitter #9]**

**Response:** The submission was immediately addressed upon reading. Language and a link has been added to the Issue & Concern submission webpage letting members know to contact the General Service Office if they need immediate help since I&C submissions are often not read until after each year's deadline.

21-19

Assigned to UUOC

**Issue or Concern for the D.A. World Service Conference:**

I'm wondering what might be done for accessibility to literature for visually impaired individuals. Some options might include large print literature, audio books & pamphlets, and certain specific electronic formats which can be read by devices.

**Submitted September 30, 2020 by Member in Denver [Submitter #10]**

**Response:** Thank you for submitting this I&C. This need will be addressed by our 2021-22 subcommittee "Debtors with Disabilities & Health Issues" during the conference year.

21-20

Not Meeting Criteria

**Issue or Concern for the D.A. World Service Conference:**

Guilt from relapsing. And no one contacts me.

**Submitted October 5, 2020 [Submitter #11]**

**Response:** The submission was immediately addressed upon reading. Language and a link has been added to the Issue & Concern submission webpage letting members know to contact the General Service Office if they need immediate help, since I&C submissions are often not read until after each year's deadline.

21-21

Assigned to WSC Conference

**Issue & Concern:**

**Issue or Concern for the D.A. World Service Conference:**

To whom do I direct what I believe to be a real concern about the disrespect shown Black, Indigenous, and people of color at the World Service Conference? Now more than ever we need to address the particular struggles of these communities and should have literature particular to their real world experience. It is not an outside issue anymore than someone being abused by a family member or suffering PTSD or even starting a business. All can affect earning and debting. (I have a now treatable mental illness. I had a PRG that said, "Apply for disability. You need assistance until you get stable." If they had said, "That's an outside issue," I never would have gotten any

recovery. The only time I ever overspent was when I was manic. We would never say, "We don't want to hear about your specific struggle with the IRS, that's a government agency, and so outside issue." When a person shares non Conference-approved literature that is an outside issue. When you say, 'The President is an \*\*\* and people who think he isn't are \*\*\*,' that is an outside issue. However, if I say, "I'm affected and triggered by what I believe is power- hungry, narcissistic leadership in this country that makes me frightened and angry and makes me feel like not even trying to work my program because I feel like everything is hopeless anyway," it is not an outside issue.

**Submitted October 15, 2020 by Hannah in San Diego [Submitter #12]**

**Response:** Thank you for writing about your concern. Though we cannot change the events that transpired at the 2020 World Service Conference, Debtors Anonymous is committed to being a welcoming place for all debtors seeking a spiritual solution to their debtors disease, no matter their ethnicity. The safety and well-being of members at D.A. conferences are of utmost importance. The WSC Conference Committee will encourage the General Service Board (GSB) to continue to uphold boundaries that prohibit disrespectful comments during conferences.

We rely on our Traditions and Concepts to facilitate making the Fellowship respectful, accessible, and inclusive for all debtors who desire the spiritual recovery available in working the D.A. program. "...We avoid bias based on race, ethnicity, age, sex, sexual or gender orientation, ability or disability, religion or lack of religion, politics, socioeconomic status, and other such factors. The only important question is whether an individual has the desire to stop incurring unsecured debt. And it is up to each individual to answer that question for him or herself." *Page 76, Tradition Three, The Twelve 12 Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous.*

D.A. is a worldwide fellowship of diverse members. The disease of debtors can manifest in a variety of ways depending on the member and their personal circumstances to include and not be limited to, race, ethnicity, and socio-economic status. D.A.'s Concept 1 states, "The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the D.A. groups."

GSRs and ISRs are a vital link in sharing the issues and concerns brought forward in their groups. Recent issues acted upon at the D.A. World Service Conference by GSRs and ISRs include:

- At the 2021 World Service Conference, the Underserved and Underrepresented Outreach Caucus (UUOC) became a Committee.
- The concept for a Race and Debt pamphlet was passed and is now in the WSC Literature Committee.
- The concept for a Black Voices in D.A. pamphlet is being worked on by the WSC Literature Committee.

The above initiatives are examples of D.A.'s Tradition One and Tradition Two in action. Debtors Anonymous used the collective group conscience to address issues pertinent to the well-being of the fellowship.

21-22

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

Hello I am having some frustration with the contribution system on the website. My other fellowship as well as my group's old way of contributing with D.A.-HOW use PayPal for contributions. PayPal is much more user-friendly and my sponsor agrees I can login with my password and my accounts are memorized. It's a simpler method with less clicks and less typing. With the current system I have to enter in a 16 digit card number every time expiration date and even email is memorized in my PayPal account. Hopefully you will consider adding PayPal as an option for contributions and with PayPal I get a type in the dollar amount every time simply without having to worry about selecting the amounts and having a default of \$50 selected for me as is the current method. Thank you for your consideration. I'm happy to add any more information if you have questions.

**Submitted October 23, 2020 by Andy in Kansas City, group 1129171 "D.A. Mens HOW Saturday morning" [Submitter #13]**

**Response:**

Thank you for submitting your Issue and Concern and for financially supporting D.A.

The GSB has done extensive research on the best and most cost-effective method for receiving online contributions and settled on First Data for our vendor. This vendor should be able to securely store your payment information. PayPal's rates are slightly higher, so we decided that First Data would best meet D.A.'s needs.

Alternatively, you might consider making recurring contributions from your bank account which would eliminate the need to fill out the forms every month. This would not work

for group contributions, however. Instructions on how to set up that process are available on the D.A. website.

Thank you again for your support of D.A.

**21-23**

**Assigned to GSB Long Range Planning**

**Issue or Concern for the D.A. World Service Conference:**

A few years ago, there used to be a section in the D.A.MS about GSR Regional Area Groups. Now there is just one paragraph. Please add a section on GSR Regional Area Groups in the D.A.MS. It would ideally include questions like: What is a GSR Regional Area Group? Why have a GSR Regional Area Group? Where/how often does the GSR Regional Area Group meet? What does it do in it's meetings? How is a GSR Regional Area Group different from an Intergruop? It would also ideally include some basic information on creating/running a GSR Regional Area Group, such as the need to set up a non-profit corporation with a bank account, Bylaws, have annual meetings, elect officers, how to set up getting contributions from the area's meetings, how to manage scholarships from the GSR Regional Area Group's funds for local GSR's to attend the WSC, etc.

**Submitted November 2, 2020 [Submitter #1]**

**Response:** Thank you for your Issue and Concern. Please see the answer below to 21-62. The WSC Conference Committee has given this some thought and found some further references in the D.A.MS that might answer your concern.

**21-24**

**Assigned to Assigned to WSC Technology**

**Issue or Concern for the D.A. World Service Conference:**

I am at the website and can not find a way to print a list of the telephone meetings.

**Submitted November 13, 2020 [Submitter #14]**

**Response:**

On the meeting page on the website (debtorsanonymous.org/meetings), there is a way to search by type of meeting. Click on the drop-down menu that says "Any Type" and then select "Telephone". This list can be printed either by going to "File -> Print" or by copying the text you would like and pasting it into a word processing software of your choice (Microsoft Word, Google Docs, etc.) and printing from there. The list of Telephone Meetings can be found here:

<https://debtorsanonymous.org/meetings/?tsml-day=any&tsml-type=TE>

21-25

**Assigned to WSC Literature**

**Issue & Concern: Issue or Concern for the D.A. World Service Conference:**

Hi. I've been in program since February of 1996. Have given more than 200 PRG's during that time. I'm thankful. Have noticed some people incur unsecured debt due to having sudden large losses and not having sufficient or any insurance to cover them. As a reminder to people to consider this topic I would like to suggest we add the words "insurance policies" after the word "assets" in number 3 of the B.D.A. Tools. Questions are welcome. Thank you very much. Sincerely David W

**Submitted November 14, 2020 by David in Los Angeles of Group "Brentwood Business Debtors Anonymous (B.D.A.)" [Submitter**

**Response:** Thank you for submitting Issue and Concern 21-25 to the 2021-2022 World Service Conference Literature Committee. The members of the Literature Committee addressed your concerns to the best of our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience. The Literature Committee referred this Issue and Concern to the Business Debtors Anonymous Committee for their consideration. The B.D.A. Committee reported that while they recognize that insurance is important, their group conscience was not to add insurance to the Tool at this time. In accordance with the B.D.A. Committee's group conscience, the Literature Committee declines to recommend action concerning this issue at present.

21-26

**Assigned to GSB Comm Tech**

**Issue or Concern for the D.A. World Service Conference:**

Hello, yesterday I attended a Fellowship-wide call [GSB Note: Details Redacted]. I am writing to share my feedback and concerns as a long term member of the Fellowship. The first speaker was amazing. Beautiful share and inspiring B.D.A. recovery. The second speaker named multiple employers/outside organizations by name as part of their share. They also named non-D.A. financial support groups they were part of. I'm sure all of the employers and groups were very helpful to them, but referencing these outside groups is a direct violation of our D.A. Traditions. The third speaker did not speak about D.A. or B.D.A. They simply read from the Big Book of A.A. for almost their full 20-minute share. If I were a newcomer I would have been very confused by both the 2nd and 3rd speakers. Even as an old-timer, it was confusing and disheartening to be on that call. I am curious who is vetting our Fellowship-wide speakers? And what are the requirements and suggested guidelines for speaking? Thank you for allowing me to submit my concerns. I love D.A. and am forever grateful for our beloved Fellowship. Thank you for your service! Shoshana

**Submitted November 16, 2020 by Shoshana in Richmond of Group 1315 "Sedona Into Action" [Submitter #16]**

**Response:** The GSB thanks you for bringing this as an Issue and Concern. The WSC Committees have always had autonomy in planning for these calls. We have overhauled our approval processes as a result of this and other concerns received about this call. We will also exercise our discretion about what content in calls goes on the website as a podcast. Thank you for taking time to do service.

21-27

**Assigned to WSC Fellowship Communications**

**Issue or Concern for the D.A. World Service Conference:**

In recent phone workshops sponsored and hosted by the D.A.-GSB and WSC committees, D.A. speakers ignored the letter and spirit of Traditions 6 and 12 by promoting their personal businesses and breaking their anonymity at the level of online media. These breaches of our Traditions place the integrity of the entire Fellowship at risk. After attending these workshops, if I were a newcomer, I might think joining D.A. means I must break my anonymity. I might believe it is okay to use D.A. to promote my business. The progressive, insidious, and fatal disease of compulsive debting tells me that I can (and deserve) to do whatever I want, even without regard for the common welfare of the D.A. Fellowship. When I was a newcomer, I didn't understand the critical importance of the Traditions. Over my 25 years in D.A., I have learned how to uphold the Traditions from D.A. members who came before me. I ask our trusted servants on the D.A. GSB and D.A. WSC committees to fulfill their fiduciary responsibility to uphold the Traditions at D.A.-GSB and WSC-sponsored events and take every opportunity to educate the Fellowship on why upholding the Traditions is a matter of life and death for the survival of D.A.

**Submitted November 27, 2020 by Carol [Submitter #17]**

**Response:** Thank you for bringing up this issue, Carol. It is very important that D.A. members adhere to Traditions Six, Eleven, and Twelve by preserving anonymity at the public level and refraining from promoting businesses in D.A. venues. In response to this problem with speakers on Fellowship-wide calls, the General Service Board has chosen to omit the recordings of some of those speakers from the podcasts posted on the D.A. website. In addition, many Fellowship-wide calls now begin with a Focus Statement reminding speakers to avoid mentioning personal businesses, outside issues, etc. Ultimately, we cannot control what speakers choose to say on these calls, but we can remind everyone to respect the Traditions, and we can choose not to include speakers on the podcasts if Traditions are violated.

21-28

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

I made donations in the following amounts and dates and I did not see them reported in the Group Treasurer's report. [GSB Note: Financial details have been deleted]. I asked my

Sponsor for help and they would not answer me. I have reason to believe that [GSB Note: Personal names have been redacted] are breaking the 12 step Tradition for nefarious reasons and have broken my anonymity outside the group and amongst other members. As a result my computer systems have been breached and for many reasons I do not feel safe.

Submitted December 24, 2020 [Submitter #18]

**Response:** Behavior that does not observe the Twelve Traditions of D.A. can usually be dealt with in the first place in a group. This kind of thing can also be taken to a local Intergroup where members will find much Experience, Strength and Hope in dealing with issues. Also please see D.A.'s safety guidelines for ideas of how to deal with unsafe behavior <https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658>  
We wish you the very best in your recovery.

21-29

**Assigned to GSB Conference Support**

**Issue or Concern for the D.A. World Service Conference:**

Issues & Concerns used to be due much closer to the start of the WSC. While the old due date was too close to Conference — one year the urgency caused [GSB Note: Redacted] of the GSB in the past at the time to lose 80% or 90% of the concerns submitted and then refuse to apologize or to even admit they'd made a mistake; my Intergroup, having taken the time to prepare a handful of concerns by group conscience, felt completely underserved by the GSB that year — the new due date has gone too far in the opposite direction. With a due date of April 1, there are 4.5 months in which member concerns fall into a chasm and wait for more than an entire year to be accepted, let alone discussed or addressed. Please change the Issues & Concerns due date to July 1st, just over 30 days before WSC.

Submitted January 5, 2021 by Member in Seattle [Submitter #5]

**Response:**

*Thank you for submitting your Issue & Concern.*

*The same issue is presented in Issue & Concern 21-07. Please refer to the response for Issue & Concern 21-07, which addresses this topic.*

*We wish you all the best in your recovery.*

21-30

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

This issue and concern would be submitted by the B.D.A. Intergroup, but the GSB has refused to recognize the autonomy of our group of B.D.A. groups to form an Intergroup, because we're not regional. For self-contradiction by the GSB, please visit the website of a non-regional phone Intergroup for D.A.-HOW which has been registered and listed on the D.A. website for at least two years, based on a note on their listing, probably much longer. We've asked why D.A.-HOW is more autonomous than B.D.A. — many, many times — but have received no response. So this Issue & Concern is being submitted personally:

The GSB has refused to support or even acknowledge the need for B.D.A. groups and members to serve together beyond our geographic regions, at least through the B.D.A. Intergroup, which formed in June 2020, just in time to attend WSC 2020. The GSB refused to give us a group (or Intergroup) number, which automatically made us unwelcome at WSC.

This lack of trust and support has been devastating to our home group, Sunday B.D.A. Phone, and to our efforts to be of service to B.D.A. groups, members, and newcomers. We have continued to serve, by consolidating with an existing group, Let's Do B.D.A., and taking on their Public Information efforts, under the name B.D.A. Intergroup Startup Project, and the existing group #13017. The GSB has again refused to support or acknowledge the need for B.D.A. groups and members to serve together beyond our geographic regions, despite the fact that we have purchased \$3,204.85 in Conference-approved literature from the GSO in just 10 weeks and anticipate spending consistently on literature throughout 2021 and beyond.

I've never understood the politics of the GSB and WSC so, as a political novice, I ask that every WSC Committee that sees value in the services being provided by B.D.A. Intergroup, let the GSB know that we want and need a B.D.A. Intergroup now, through motions and/or recommendations. We do understand that Caucuses can't make motions, so we ask that every WSC Caucus that sees value in the services being provided by B.D.A. Intergroup, let the GSB know that we want and need a B.D.A. Intergroup now, through recommendations.

There are things we can do in service at the grassroots level, which groups and Intergroups are, which cannot be done at the national or international level. We are providing those services without the GSB's or WSC's recognition, forced to serve outside of the D.A. and B.D.A. service structure. We ask that our delegates change that and support us in providing service in the light, rather than in the shadows. We're fans of transparency in service. We would appreciate the same from the GSB.

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding. We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on

page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The WSC B.D.A. Committee declined to answer this Issue and Concern.

21-31

Assigned to WSC Conference

**Issue or Concern for the D.A. World Service Conference:**

I ask the GSB to be better guardians of our funds. We've had the experience of a virtual Conference, about which I have heard nothing but raves. Why will we be returning immediately to spending \$140,000 to \$200,000 per year as a Fellowship to hold a face-to-face Conference when we now have a viable alternative? Maybe the Charter of the GSB and of the Conference will need to be revised to move to virtual conferences. So be it.

Let's look at those numbers: Average 80 participants attending the Conference — including our GSB members and GSO Manager — spending an average of \$1,800 each equals \$144,000 for a single year. I know many GSRs and ISRs who have spent more like \$2,000 to \$2,500 each, and some years there are more than 100 participants.

I read something in the motions from WSC 2020 that the Conference would be going to the UK in 2022. I was and am gobsmacked (that's British). Won't that raise our Conference expenses by half that year with international travel and other expenses, including unforeseen expenses in a foreign country for Americans? We'd be looking at \$250,000 easy, maybe \$300,000. That is not rational nor good fiduciary responsibility. We also burn out the host committee most years. Hosting the Conference in 2012 almost destroyed the local D.A. community in Seattle, and hosting in 2013 did destroy Arizona's

community and Intergroup. These people expenses need to be recognized, admitted to, and addressed. Our groups and members are not expendable.

Lastly, if we go to the midpoint of the annual Conference expense estimates above — \$170,000 per year — we spent more than two million dollars on WSC in the twelve years between 2008 and 2019. I believe that is insanity. I think our leaders and decision makers need to take a group inventory, perhaps with facilitation from A.A. leadership, and work out some of these compulsive spending issues. Can you imagine what just a half or a quarter or a tenth of those dollars would have accomplished had they been applied to Public Information?!

Please ask the GSB to figure out a way to make our annual WSCs virtual on an ongoing basis and to begin spending \$20,000 to \$50,000 per year on outreach opportunities instead. I would contribute more to those efforts and so would my fellow home group members, not to mention the participants of the B.D.A. Intergroup.

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:**

Thank you for raising these issues. In this fast-changing environment, the Conference Committee is discussing options for future WSCs including face to face, virtual and hybrid conferences.

Many who have experienced face to face WSCs express the value of this medium in carrying out the business of the D.A. fellowship. Attendance broadens their ability to experience the business of D.A. and its structure. It's a wonderful experience to work alongside fellow GSRs, ISRs and Trustees who are dedicated and supportive, and to do so in person. As ours can be a disease of isolation; meeting in person is an important tool of our recovery.

It is an expression of abundance in trusting a Higher Power to guide the group conscience and provide what we need. Promise 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.

We celebrate the decision of the conference to hold the first WSC outside the US in 2022 as a reflection of the growth of our wonderful fellowship as we carry the message to the debtor who still suffers globally.

Funding for individual participants is raised by each group, and according to tradition 4 "Each group should be autonomous except in matters affecting other groups or D.A. as a whole". We also support other committees and caucuses, including Public

Information, to make motions and recommendations for projects in the spirit of B.D.A. Tool 9: "... and trust that it is an abundant universe with more than enough for everyone."

According to D.A.'s Inverted triangle structure (Concept 1), decisions about future conferences will be made by GSRs and Trustees at the General Assembly of the World Service Conference.

21-32

**Assigned to GSB Long-Range Planning and GSB Nominations & Procedures**

**Issue or Concern for the D.A. World Service Conference:**

Could the GSB Long-Range Planning Committee and / or GSB Nominating Committee consider funding psychological evaluations for GSB candidates before they run for election?

For reference, please see the end of the chapter on Concept 11 in our own 12, 12, and 12 book:

"This Concept on its face applies only to staff and consultants hired by the Trustees. However, it provides a model for the groups and Intergroups as well, in selecting their officers and committees. Thus, great care should be exercised in the selection of a treasurer. Prudent supervision of our finances must always be our goal in Debtors Anonymous. Experience and recovery are important qualifications in this area. The position of GSR or ISR should also be given careful consideration. When a person is selected to fill one of those positions, she or he will be making decisions that may affect the future of D.A. for years to come. We should give at least as much care to the selection of such people as we would give to the selection of those who are to care for our children. After all, D.A. is the future of all of us."

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for your concern for the psychological health of the GSB. Our current selection procedure for Trustees is rigorous, applying no less than fifteen criteria to a candidate's application before interview by three Trustees, and if their candidacy is moved forward, it is voted on by the entire GSB. Please see the application procedure here on the website:

<https://debtorsanonymous.org/download/general-service-board-trustee/?wpdmdl=1276>

We can assure you that great care is taken at every stage of this process, and that the Trustees are then ratified by the World Service Conference. We all rely on a power greater than ourselves to guide us in our decision making and feel this is appropriate to the business of our fellowship. For these reasons, we do not feel the fellowship's funds would be well spent on outside consultancy.

**Issue or Concern for the D.A. World Service Conference:**

As I continue to pray and meditate and to talk with other D.A. and B.D.A. members — including talking about this situation with past GSB members — about the GSB's refusal to recognize the B.D.A. Intergroup's right to form and to serve, we are ALL baffled by the GSB's unwillingness to let us move forward with collective, coordinated, Traditions-based service by B.D.A. groups and members. The only rationalization — ummm ... I mean ... reason ... — the GSB has offered for refusing to admit us into the service structure is that we are not a regional Intergroup.

But then, I must ask, for the fifth or sixth time: Why is D.A.-HOW an exception to the rule the GSB has applied to the B.D.A. Intergroup? We know they're listed as the "D.A.-HOW Phone Meeting Intergroup" at [debtorsanonymous.org](http://debtorsanonymous.org), but a quick visit to their meeting schedule at <https://dahowintergroup.weebly.com/find-a-meeting.html> will show that they are in fact an Intergroup for meetings in at least three formats — phone, online, and face-to-face.

Are we required to similarly misrepresent ourselves to be listed on the [debtorsanonymous.org](http://debtorsanonymous.org) meeting list? Will D.A.-HOW be removed any time soon, since they do not meet the GSB's stated standards for Intergroup registration and participation? Or does D.A.-HOW simply have more autonomy and freedom to serve than B.D.A.?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also

consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

GSB Note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

**21-34**

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

Once more, the GSB challenged the creation of the B.D.A. Intergroup immediately upon our attempt to register as an Intergroup in June. The rationalization of this rejection and refusal of our participation based on the word "regional" came later.

Is rationalization and justification what we want and need from GSB leadership?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

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\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

GSB Note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

21-35

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

Continuing on the refusal of the GSB to allow the B.D.A. Intergroup to serve, I am the same D.A. and B.D.A. member who founded a D.A. and B.D.A. meeting, Let's Grow D.A., focused on providing Public Information support and resources for members throughout our fellowship, and led that group for three years. I also initiated and led the creation of the B.D.A. Intergroup back in May and June 2020. I am still the leader of the B.D.A. Intergroup Startup Project, a consolidation of the B.D.A. Intergroup effort and the public info efforts of Let's Grow D.A., group #13017.

Is this rejection of the B.D.A. Intergroup strictly personal, rather than principles-based? Are our GSRs, ISRs, and GSB members okay with that?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

21-36

Assigned to WSC Business Debtors Anonymous and WSC Intergroup

**Issue or Concern for the D.A. World Service Conference:**

Let's Grow D.A. was quite successful in its service efforts despite the ongoing gossip and criticism done by [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY]. Imagine how much more we could have done had we not been trying to overcome the maliciousness, recklessness, and shenanigans of at least one member of the GSB.

Is it the GSB's intention to undermine any effort of B.D.A. groups and members to serve cooperatively and in unity, or just this one?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

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We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

21-37

Assigned to WSC Business Debtors Anonymous and WSC Intergroup

**Issue or Concern for the D.A. World Service Conference:**

Continuing on the refusal of the GSB to allow the B.D.A. Intergroup to serve, I am not now, nor have I ever acted alone in service. As the GSB well knows, [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY] was a huge advocate of and participant in the B.D.A. Intergroup and there are many other B.D.A. members currently involved in serving and funding the B.D.A. Intergroup Startup Project. So while this may be personal, the harm the GSB is doing is affecting many B.D.A. members and newcomers.

In fact, I'm the D.A. and B.D.A. member least being harmed. I'm just doing service in support and protection of my own solvency and recovery, along with an abiding love for debtors and business owners. If anyone doubts that, please join us for Sunday B.D.A. Phone or register for an upcoming cycle of the B.D.A. Virtual Mini-Conference. Or simply look at the services being provided by the B.D.A. Intergroup Startup Project by my fellow trusted servants and me.

I've been the victim of slander, libel, and character assassination by at least one member of the GSB and punishment, isolation, and ostracization from WSC by a vote of the GSB in January 2017. There's not much more the GSB can do to harm or abuse me; I've been inoculated against further pain caused by abuse from the GSB and its members by years of mistreatment.

But for other D.A. and B.D.A. members, especially newcomers, are our WSC representatives okay with the misplacement of the harms the GSB is visiting upon the D.A. and B.D.A. fellowship, and those innocent of the GSB's obvious wrath and contempt?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding. We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium. \*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

GSB note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

**21-38**

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

The B.D.A. Intergroup Startup Project is really Let's Grow D.A. 2.0, and we have re-registered — in good faith and in service — with our new name, our new monthly meeting time, and our new website address. We are using group # 13017, because it's ours. Ours isn't a new group; it's a continuation of an existing group with a refined mission and vision. If we were allowed to participate in the D.A. service structure, we would be submitting these issues and concerns as a group. But the GSB told the new GSO manager to refuse our group re-registration, pending discussion at an upcoming GSB meeting. That was on October 15, 2020. We've heard nothing more, and no progress has been made, almost three months later, at this writing.

Does the GSB really have the right to approve or reject groups changing their focus and services to the fellowship? To "cancel" them, as the kids are saying these days? Do we really want the GSB to feel entitled to and to exercise rights like these with the very real sense of governing and assumed power and control that entails?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding. We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which

connect groups by geographical area or medium” (‘Medium’ covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being ‘geographical area or medium’ would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

21-39

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

We were told in an email from the GSB in mid-October 2020 that being a non-regional Intergroup was the issue that would not allow us to register. In fact, the exact words from their email were:

Intergroups in Debtors Anonymous have traditionally been composed of "individual local groups and their members," (D.A.MS, 2019, p. 59). As stated in the D.A. Intergroup Service Handbook (2018, p. 4), "The primary purpose of each Intergroup is to support the D.A. meetings within its regional area and to help direct newcomers to those meetings." Additionally, "an Intergroup can also serve the needs of members who attend meetings on the telephone (Debtors Anonymous Telephone Intergroup – D.A.TIG), or on the Internet." (Intergroup Service Handbook, 2018, p. 4)

That’s confusing to me because I’m the D.A. and B.D.A. member who added the word "regional" to the Intergroup definition as I was writing the Intergroup Service Handbook. I wrote the handbook first for the Intergroup up here in Washington State, then rewrote it for the Intergroup Caucus, then worked with the Caucus, including our GSB Liaison, who was the GSB Chair at the time, to rewrite the handbook to include the input of more than 10 ISRs — and so 10 Intergroups — over two years' time.

The word "regional" was added in the Puget Sound area, because we had a few newer and very vocal Intergroup members who wanted to shrink the services of the Northwest D.A. Intergroup to the Seattle metro area. At the time, we were serving groups in Alaska,

Idaho, Montana, and Wyoming. These groups and their members would have been willfully abandoned. The addition of the word "regional" in place of "local" was to EXPAND service opportunities and offerings, not to shrink them.

During the Caucus rewrites and revisions, we had a vision of every northern North American — we didn't have any international or Mexican representatives to engage with — D.A. and B.D.A. group having an Intergroup that they could reach out to for help. With "local" Intergroups serving only within metropolitan areas, that was impossible. So, we reached out to Intergroups in both the US and Canada and asked if they would be willing to serve a geographical region rather than just their home city.

All the Intergroups we reached out to, including Northwest D.A. in Seattle, said yes at that point, so we developed an Intergroup service map that would have provided service to every D.A. and B.D.A. group and member throughout the US and Canada. Again, an EXPANSION of service opportunities and offerings, not a shrinkage.

For confirmation that I am the writer of record for the Intergroup Service Handbook, the GSB can check their files. [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY], while serving as GSB Liaison to the Intergroup Caucus, secured a signed release from me.

But, probably more importantly, the referenced Intergroup Service Handbook (2018), is not conference-approved literature. It is GSB-approved service literature. What I've quoted from their email above would be more accurate if it simply read: "You can't be a B.D.A. intergroup because we say you can't be a B.D.A. Intergroup." I'm feeling a little bullied and abused again ...

Are we, as a fellowship, really okay with the current GSB manipulating the efforts and intentions of not only me — but of at least 20 ISRs serving the WSC over several years, as well as ALL of the GSB members who participated in polishing and approving the handbook, and at least 50 Intergroup trusted servants engaged in the development of this material over those years — to LIMIT service to still-suffering debtors and business debtors, as well as to our D.A. and B.D.A. newcomers and members?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special

interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The WSC B.D.A. Committee declined to answer this Issue and Concern.

21-40

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

We were told in an email from the GSB in mid-October 2020 that:

"In consultation with the Parliamentarian at the World Service Conference, the GSB has been advised that for the GSO to recognize a non-regional Intergroup, a motion would need to be brought to Convocation by the WSC Conference Committee to change the Charter.

"At the 2020 WSC, there was no Committee or Caucus that voted to request this of the Conference Committee. The GSB has decided to follow the advice of the Parliamentarian that the GSO recognize and register only region-based Intergroups going forward unless and until the Fellowship moves and approves a change to the Charter."

I read the annual reports every year and have since my first year in D.A. in 2009. I searched all of the annual reports I could find, and I could not find a change to the conference charter to add the word "regional" to Intergroups. Yet we're told above that a change to the charter would have been necessary to let us register as the B.D.A. Intergroup, apparently whether or not we sent a representative to the 2020 conference. If there was no motion and vote to add "regional" to the charter, why must there be a motion and vote to remove "regional" from the charter?

I'm sorry to sound repetitive, but these appear to be obvious rationalizations and justifications developed in hindsight. Is this really how we want to be led by the GSB now and in the future?

This conflict has been 100% initiated by GSB members, despite our previous GSB Chair's support of our efforts to create a B.D.A. Intergroup. Is that — the creation of internal conflict and controversy — the service we want from the GSB? Are we okay with the GSB exerting this kind of control and governance over our D.A. and B.D.A. groups and members?

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

21-41

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

Related to the refusal to let the B.D.A. Intergroup serve, there's also the issue of the GSB saying one thing and doing another, unfortunately. [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY] told us, when they informed us that a few GSB members had demanded that they reject our registration as the B.D.A. Intergroup, that the topic would be raised at WSC, although we could not send a representative to speak for us. But the GSB's refusal to let us form was not raised at WSC. Even though that approach was confirmed in a meeting between various GSB members and two of our elected B.D.A. Intergroup officers just weeks before WSC 2020. We were told by [REDACTED PERSONALLY IDENTIFYING INFORMATION TO PRESERVE ANONYMITY] a week or two before the Conference that the Parliamentarian had expressed concerns that perfectly aligned with those of the unwelcoming, discouraging GSB members (which does feel awfully convenient). Yet I was told in the referenced

mid-October 2020 email from the GSB that included the two previous items that the Parliamentarian had made that determination after the Conference had started. A small thing, I suppose, but an untruth just the same.

“In consultation with the Parliamentarian at the World Service Conference, the GSB has been advised that for the GSO to recognize a non-regional Intergroup, a motion would need to be brought to Convocation by the WSC Conference Committee to change the Charter.”

I suppose the timing was manipulated to avoid my next question: Since the GSB knew that your intended actions had changed, literally mismatching your words and actions, why didn't you tell us?

**[GSB NOTE: The GSB had concerns that to register a topic-focused Intergroup would detract from Intergroup Reps participating in their local regional Intergroup. There were also concerns that other topic-focused Intergroups would then be allowed to form for men's groups, women's groups, artists' groups, etc., and that these would all detract from local regional Intergroup participation which depend on local support. The GSB discussed whether or not to recognize a new category of "Interest Groups" rather than designate such groups like B.D.A. Intergroup as an "Intergroup." The GSB defers to the WSC and there are multiple Issues & Concerns in 2021 for the WSC to address this complaint. If the Parliamentarian came to the same conclusions as the GSB, it is because there is no precedent in other 12-step fellowships for topic-focused Intergroups – they are all regional (phone/virtual is considered a region).]**

In the email referenced above, we were told that someone would have had to ask the WSC Conference Committee to bring a motion for the B.D.A. Intergroup to be "given permission" to form and to exist. Was anyone outside of the GSB informed of this determination? Does that make sense or feel like transparency in service and leadership?

Here's that paragraph from the GSB again:

“At the 2020 WSC, there was no Committee or Caucus that voted to request this of the Conference Committee. The GSB has decided to follow the advice of the Parliamentarian that the GSO recognize and register only region-based Intergroups going forward unless and until the Fellowship moves and approves a change to the Charter.”

One of the elected B.D.A. Intergroup officers who had attended the "refusal and rejection" meeting with the GSB served as a GSR for a registered B.D.A. group (#122319) at the 2020 WSC. She, or the GSR from my B.D.A. home group (#968), could have taken the necessary steps to engage the WSC Conference Committee in the "approval" of the B.D.A. Intergroup to exist. They were both on the B.D.A. Committee for 2020-2021. Why weren't we and they given the opportunity to pursue this course, which apparently was the only opportunity to even ask for what we want, let alone to get it? Is that really how we want to be led by the GSB now and in the future?

**[GSB NOTE: The delegates from groups #122319 and #968 were given the opportunity to discuss the topic on their committee/caucus at the 2020 WSC, and the topic was introduced. GSB liaisons reported that there was no consensus on each**

**committee/caucus to address the complaint, much less to introduce a motion at Convocation].**

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern.

**21-42**

**Assigned to WSC Business Debtors Anonymous and WSC Intergroup**

**Issue or Concern for the D.A. World Service Conference:**

By the way, the B.D.A. Intergroup could have chosen to remain the B.D.A. Intergroup without a group number. We re-formed as a B.D.A. group because we're trying to work with the GSB and within the D.A. service structure. Please ask the GSB to consider some reciprocal flexibility.

Our desire remains to form as a registered Intergroup, serving B.D.A. groups and members, especially newcomers, worldwide. And D.A. members, too, of course, especially if they need free conference-approved literature.

What, EXACTLY, do we have to do to make our desire to be a registered B.D.A. Intergroup into a reality? And to receive permission — although we feel we shouldn't need permission, of course — from the GSB to engage in our service vision?

What, EXACTLY, do we have to do to be led, served, and treated in alignment with the Steps, Traditions, and Concepts of the D.A. and B.D.A. program and organization?

What, EXACTLY, do we need to do to end this GSB-initiated conflict and to remove ourselves as targets in the line of fire of the GSB's members, present and future?

I have many, many more questions directly related to the Traditions and Concepts — especially related to the spirituality and unity of our program and principles and to the exertion of control and governance by the GSB — but I'll hold those until I get responses to the questions I've posed here and in my many previous issues and concerns.

**Submitted January 5, 2021 by Member in Seattle [Submitter #5]**

**Response:** Thank you for the issues raised. The Intergroup Caucus has looked at, discussed, prayed and sought the guidance of a Higher Power in responding.

We have addressed questions directly relevant to our caucus. Thank you for raising the subject of the HOW Intergroup. We understand the HOW Intergroup was registered in error as it is not a geographical/medium based intergroup. It is no longer registered as an intergroup and we believe this answers the core of these I&Cs. Tradition 9 in D.A.'s \*12,12 & 12 on page 102 says: "Some activities must be centralized, so we form Intergroups, which connect groups by geographical area or medium" ('Medium' covers zoom, phone, email etc.)

Anyone can register a group and we encourage every group to participate with their regional intergroup or medium (eg. D.A.TIG for telephone/internet meetings). Special interest groups (B.D.A., HOW, Fear of Success, etc.) within any specific regional intergroup is what gives D.A. diversity and attraction in accordance with our 4th, 5th and 11th Traditions.

We looked at whether a change in intergroups being 'geographical area or medium' would be of value in delivering our primary purpose and whether we should also consider special interest intergroups. Our group conscience is that we retain the current definition of intergroups as representing geographical area or medium.

\*Debtors Anonymous. The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery. Debtors Anonymous.)

NB: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern

**Issue or Concern for the D.A. World Service Conference:**

I'm a long-time member of D.A. I am concerned about the language used in the Underserved and Under-Represented Outreach Caucus. In recommendation 1, b: the word "alien" is used to describe undocumented immigrants. The word alien is very inappropriate to use. They are people not aliens. They are undocumented immigrants or residents, not aliens. I proposed changing that language here and in any other place it appears and dropping the word alien. Thank you for your consideration.

**Submitted January 6, 2021 by Linda in Washington, DC [Submitter #19]**

**Response:** Thank you for submitting this I&C. This vital change will be addressed by our 2021-22 subcommittees during the conference year.

21-44

**Assigned to GSB Communications & Technology Committee**

**Issue or Concern for the D.A. World Service Conference:**

Can it be set up to order literature directly from D.A. website instead of printing out the form and mailing it in? Thanks.

**Submitted January 16, 2021 by Janice M. in Morton [Submitter #20]**

**Response:** The GSB Technology, Finance and Office Committees are working together this year to align the inventory, financial and technological processes behind what will be a shopping cart on the website. We hope we can go live as soon as we are comfortable that the system can properly serve us. We thank you for your patience.

21-45

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Hi. My group is attempting to adopt the most current Conference-approved version of the Twelve Promises. I notice that the version on the website does not match the version printed in *A Currency of Hope*. We are preferring the version in the book because it seems to be free from grammar errors. It would probably be pretty easy to make the web version match the print version. When you get some spare time :) . Thanks for your service, Carol

**Submitted January 30, 2021 by Member Carol B. in Portland, Oregon, of Group 1014 "Step Study D.A." [Submitter #17]**

**Response:** Thank you for noticing this. Website anomalies can be directed to the General Service office. This is a more effective and timely way of correcting a fault than an Issue and Concern.

21-46

**Assigned to WSC Technology**

**Issue or Concern for the D.A. World Service Conference:**

I would like to bring to the D.A. WSC the following: Suggest to D.A. meetings a new Service Position. This Service Position would address the technology needed for PRGS during and after Covid. There are economic disparities between a number of D.A.s. Many D.A.s had to buy a computer after the start of COVID. Public libraries with their computers for the public are closed now for almost a year. The FedEx computers are expensive to use. Spreadsheets are large and cumbersome. Suggesting that a new D.A. take photographs of their numbers and forward them might be overwhelming. How about a Tech Service person within a meeting who can advise how to do this? That person will know a variety of ways to handle this. I would also have Intergroups have a list of names of designated people who can help. It is stressful enough to call numerous D.A.s for PRGs and Sponsors. Let's give the Debtor/pauper a break. We sell (or used to sell) D.A. literature at the meetings. We frequently offer a sample template for spreadsheets to give the newcomer an idea of how their spreadsheets could look. Please don't say, well this is an outside issue. If we only have D.A.s who are sophisticated in the use of computers, we are going to have dropouts. Thanks.

**Submitted February 19, 2021 by Member in Silver Spring [Submitter #21]**

**Response: Thank you for your question. While libraries are now reopening and other technology services are becoming more available, Covid has amplified the digital divide and the need for computer skills to support general functions in D.A.. For example, many meetings have moved online and people are learning new skills to support these virtual meetings. However, we would like to note that it is possible to fully work the D.A. program without being tech savvy. For example, we can keep our numbers on paper, then take a photo of that paper to send to our PRG—or even mail a physical copy ahead of time to members of a remote PRG.**

**Furthermore, one area of growth where D.A. supports us is around identifying our needs and asking for help. If we need assistance with a specific technological challenge (like with any challenge) we can bring that to our Sponsor, our PRG, or even ask our group(s) and seek out the information & support we need for our own recovery.**

**Some meetings are deciding to create a new tech support person service position to assist the group with a virtual meeting platform and related tech needs. You are welcome to ask each meeting that you attend to create such a position, or to strategize how to otherwise meet the needs you are identifying in this I&C for the specific members of that meeting.**

**We are learning together how to support each other and our beloved fellowship as society changes and technological needs & possibilities evolve.**

21-47

Assigned to WSC Literature

**Issue or Concern for the D.A. World Service Conference:**

What are the values that go with each of the 12 Steps? These values are inferred in the phrase, "We place principles before personalities."

**Submitted February 21, 2021 by Blessing in Pleasant Hill of Group 1063 "Saturday Oakland Visions Meeting with Rotating Format" [Submitter #22]**

**Response: Proposed response issue 21-47 :**

Your question offers a wonderful opportunity to deepen our understanding of the Twelve Steps. A place to start might be The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery, page 61:

Step One – honesty

Step Two – hope and faith

Step Three – acceptance and surrender

Steps Four and Five – honesty and courage

Step Six – willingness

Step Seven – humility

Steps Eight and Nine – forgiveness, freedom, and integrity

Step Ten – perseverance, gratitude, honesty

Step Eleven – openness and spirituality

Step Twelve – service

We trust that you will discover more as you pursue your study and practice of the Steps.

21-48

Assigned to WSC Resource Development

**Issue or Concern for the D.A. World Service Conference:**

Lack of anonymity for Treasurer at virtual-only start up meetings.

**Submitted February 23, 2021 [Submitter #23]**

**Response:** Thank you, Submitter #23, for your Issue/Concern regarding the anonymity of a group Treasurer. For the protection of Debtors Anonymous we remain anonymous at the level of press, radio and films. We also practice anonymity, as it is the spiritual foundation of all our Traditions, reminding us to place principles before personalities. However, a Treasurer cannot remain anonymous from the group he or she serves; otherwise, there would be no accountability for the Treasurer's stewardship of group funds. We recognize that some members may need to remain completely anonymous, for reasons individual to them. Perhaps such members would not be appropriate for service as the group Treasurer.

21-49

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

I recently received an email from a D.A. member with this statement in it: "As for funding of this project, last week we received a pledge from an active D.A. and B.D.A. member for \$1,000 by the end of March." Can the GSB and the WSC committees please clarify the nature of a "pledge" in the context of compulsive debting? I am not a lawyer. I'm guessing these "pledges" are not enforceable because the entity collecting pledges is not a nonprofit. I would love to "pledge" to help all sorts of causes. As a compulsive debtor, I've found it works best for me if I only donate money I actually have. If I promise payment in the future without actual cash in hand, I know what will happen. I will spend that "promise" ten ways to Sunday, then feel utterly baffled when all my promises come clamoring for me to pay up. Maybe a short blurb in *the D.A. Focus* would help. Something I can point to when I receive solicitations for pledges, to help me explain when asked that making a pledge could put me at risk of debting.

**Submitted March 8, 2021 by Carol B. of Portland [Submitter #17]**

**Response:** Thank you, Carol B., for your Issue/Concern regarding pledges. It appears the genesis of your concern is an individual commenting about a pledge, apparently for a specific group's project. Generally, as you know, a group is autonomous except in matters affecting other groups or D.A. as a whole, and it does not appear this specific issue does involve other groups or D.A. generally. We are also mindful that we remain self-supporting through our own contributions – we do not seek outside support or pledges and would caution groups to not cross the line to seeking support other than through our own members. Again generally, it is not within D.A.'s responsibility to define for a member whether any specific financial arrangement may or may not be deemed to be "debting," other than to note the only requirement for membership is a desire to avoid unsecured debt.

21-50

**Assigned to WSC Business Debtors Anonymous**

**Issue or Concern for the D.A. World Service Conference:**

Group # 122319 submits the following draft of 12 B.D.A. Promises, written in a format similar to the D.A. Tools, for consideration by the relevant Committees of both the WSC and the GSB. We have purposely ordered these proposed promises to align with the 12 Steps. We assign and surrender all rights to the following to the GSB and anticipate many rewrites before publication as either Conference-approved literature or service material. Thank you for reviewing our submission. (GSB Note: the 1250-word draft will be forwarded to the WSC Business Debtors Anonymous Committee for review).

**Submitted March 10, 2021 by Bob A. in Seattle of Group 122319 "B.D.A. Workshops" [Submitter #5]**

**Response:** GSB note: The 2021/2 WSC B.D.A. Committee declined to answer this Issue and Concern. We encourage you to re-submit to next year's committee.

21-51

Assigned to WSC Business Debtors Anonymous

**Issue or Concern for the D.A. World Service Conference:**

Group # 122319 submits the following draft of 12 B.D.A. Promises, written in a short format, for consideration by the relevant Committees of both the WSC and the GSB. We have purposely ordered these proposed promises to align with the 12 Steps. We assign and surrender all rights to the following to the GSB and anticipate many rewrites before publication as either Conference-approved literature or service material. Thank you for reviewing our submission.

Proposed B.D.A. Promises (short form)

1. We are committed to our recovery from compulsive debting.
2. We are growing spiritually and are unafraid of letting others know about our recovery.
3. We properly fund our personal lives and live within our businesses' means.
4. We are rapidly becoming free of shame.
5. We focus on learning from our experiences and grow to appreciate both positive and negative feedback.
6. We have positive self-esteem.
7. We can identify and define the contributions we make.
8. We see ourselves as equals with everyone we meet through our jobs or businesses.
9. We charge appropriately for our time and services.
10. We are clear about our limits; we set boundaries.
11. We are engaged in work that is fulfilling and rewarding.
12. We know that we are enough.

We have found that it is only through working the Twelve Steps of Debtors Anonymous that lasting solvency, recovery, and serenity may be obtained for our businesses and ourselves. Until we take all Twelve Steps, these promises for business owners and the other promises of D.A. will likely remain out of our reach. Please take the Steps and join us in the new life and experience described here.

**Submitted March 10, 2021 by Bob A. in Seattle of Group 122319 "B.D.A. Workshops"  
[Submitter #5]**

**Response:** GSB note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern. We encourage you to re-submit to next year's committee.

21-52

Assigned to GSB Office

**Issue or Concern for the D.A. World Service Conference:**

The Resource Development Committee has been donating electronically to D.A. down to an efficient process with excellent donor buttons. Please consider working on the process of paying electronically for the purchase of D.A. literature. If this is in the works, please let me know the estimated tentative date for implementation. Thank you for your service to WSC.

**Submitted March 19, 2021 by Linda in Philadelphia of Group 496 "Simple Abundance" [Submitter #24]**

**Response:** Thank you for your Issue and Concern. Please see the answer to the Issue and Concern 21-44 above, which covers the same issue.

21-53

**Assigned to WSC Fellowship Communications**

**Issue or Concern for the D.A. World Service Conference:**

Members bringing their personal politics into meetings or PRGs, etc.

**Submitted March 21, 2021 by Member in NYC [Submitter #25]**

**Response:** Thank you for your issue and concern regarding members bringing their personal politics into meetings or PRGs, etc. Traditions we think might be especially applicable are 1, 2, 4, 6, 10 and 12. While we cannot "enforce the unenforceable," it is vital for D.A. to be guided by the Traditions and principles so clearly defined in our literature.

If it appears that outside issues (including personal politics) have been consistently discussed at the meeting level or in a D.A. service capacity and do not appear to be stopping, an individual or the group should address the issue.

These issues can be addressed at meetings or in PRGs by bringing attention to the Twelve Traditions, particularly Tradition One ("Our common welfare should come first; personal recovery depends upon D.A. unity."), Tradition Two ("For our group purpose, there is but one ultimate authority—a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern."), Tradition Four ("Each group should be autonomous except in matters affecting other groups or D.A. as a whole."), Tradition Six ("A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property or prestige divert us from our primary purpose."), and Tradition Ten ("Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.")

If a person is comfortable speaking up, they may address the difficulty using some of the suggestions in the

<https://debtorsanonymous.org/download/safety-guidelines/?wpdmdl=2658>

They may rely on the principles set forth in the Traditions listed above and ask that outside issues remain outside the scope of a D.A. meeting or function. The real concern is taking away from the D.A. focus.

At a business meeting, a group could discuss the principles and guidance in these Traditions, with a plea to follow the suggested guidelines to keep D.A.'s singleness of purpose so that D.A. is available to members and the still-suffering debtor. The group could discuss how it wishes to emphasize the avoidance of outside issues. The meeting format could include a statement read before sharing begins, which could include a reading of Tradition Ten and a gentle reminder that discussion of personal politics, religion, etc. is an outside issue and does not belong in a D.A. meeting. There could be a study of the issue; Higher Power as expressed through the group conscience could set the parameters.

If discussion of outside issues continues, the group may choose to conduct a group inventory. Suggestions can be found in the D.A. service piece "Group Inventory: All Shapes and Sizes," which can be found on the D.A. website at <https://debtorsanonymous.org/download/group-inventory/?wpdmdl=1247>.

In all our discussions we turn to Higher Power for guidance and help.

21-54

Assigned to WSC Fellowship Communications

**Issue or Concern for the D.A. World Service Conference:**

The name of our beloved Fellowship's magazine, "*Ways & Means*," is confusing to many, especially newcomers. I propose changing the name to "*Within Our Means*." I believe that captures our primary purpose. By not incurring new unsecured debt one day at a time, we learn to live within our means (yet our means will not define us). It reflects what has become a way of life for us (just as sobriety is a way of life for recovering alcoholics). And it reflects the gift we discover by working our program — that the D.A. Promises are in fact well within our means. Respectfully submitted for the Conference's consideration.

**Submitted March 21, 2021 by Allen in Croton-on-Hudson, NY [Submitter #26]**

**Response:** Thank you for your thoughtful suggestion to change the name of our D.A. magazine from *Ways & Means* to *Within Our Means*. Making that change would require passing a motion at the World Service Conference.

The Fellowship Communications Committee discussed the suggested change and has decided not to propose it through a motion at this time. As you pointed out, living within our means is certainly essential to staying solvent. However, we feel that *Ways & Means* is a fitting title for the magazine, since the articles in it describe the various ways and means by which D.A. members stay solvent, work the program, and live in recovery. Because the magazine has been known as *Ways & Means* for so many years, changing the title now could lead to a lot of confusion. We appreciate your providing us an opportunity to consider the title of the magazine and to come to a deeper understanding of this rich resource of our D.A. Fellowship.

21-55

**Assigned to WSC Fellowship Communications**

**Issue or Concern for the D.A. World Service Conference:**

Workshops that continue to incorporate non Conference-approved literature.

Submitted March 21, 2021 [Submitter #27]

**Response:**

Tradition Six States:

“A D.A. group ought never endorse, finance or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.”

In reference to special events such as workshops, page 50 of the *D.A. Manual for Service* states:

“The more mindful the event [workshop] committee is of this [Tradition Six] when deciding on the format and venue for the event, the more successful the event will be. This Tradition is also critical for spreading the word about the event to other D.A. members while being careful not to imply an association or authorization for the event by Debtors Anonymous as a whole. This Tradition also is a good reminder to avoid topics from outside sources and to avoid using non-conference approved literature at events.”

By Tradition Nine, D.A. and its service bodies do not have the authority to dictate what literature is used at meetings or other events, but the event organizers can be reminded of the importance of Tradition Six. Members who are aware of the Traditions can participate in the planning of workshops and share those principles with other members who may not yet have knowledge of the Traditions.

21-56

Assigned to WSC Conference

**Issue or Concern for the D.A. World Service Conference:**

Request that the World Service Conference representatives and Board members uphold the primary purpose of D.A. and decline to address outside issues or addictions other than compulsive debting in the financial sense.

**Submitted March 21, 2021 by Blessing in Pleasant Hill of Group 1029 "Saturday Oakland Visions Meeting with Rotating Format" [Submitter #22]**

**Response: Response:**

Thank you for bringing us your concerns. It may be helpful to refer to the following D.A. conference-approved literature regarding the D.A. primary purpose, outside issues and other addictions. It is always the goal of the WSC and the Board to follow the Steps, Traditions, and Concepts.

The following response is taken from the Debtors Anonymous (D.A.) approved literature, *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-six Principles of Recovery (12,12,&12)*.

**Tradition Five** addresses the term "primary purpose": "Each group has but one primary purpose- -to carry its message to the debtor who still suffers." (p. 81).

**Tradition One** clarifies that D.A. unity concerns not only D.A. as a whole, but "D.A. unity within each D.A. group," and that "unity is not uniformity" (p. 65).

According to **Tradition Two**, "Our leaders are but trusted servants; they do not govern." We vest final authority "in a Higher Power that speaks through a group conscience" (p. 68).

**Tradition Four** addresses meeting groups. "Each group should be autonomous except in matters affecting other groups or D.A. as a whole" (p. 77).

**Tradition Ten** talks about primary purpose and also addresses outside issues. The D.A. primary purpose is "to help debtors attain and maintain recovery from debting." A meeting's focus is determined by its group conscience. Outside issues are public matters that "have nothing to do with debting" and that do not affect personal recovery (pp. 105-106). "Debtor's Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy" (p. 104).

**Step Four** addresses "probing deeply," examining our character defects, describing our destructive actions, and identifying "the shortcomings that gave rise to them" (p. 22). Time, clutter, and earning, for example, pertain to shortcomings that underlie financial debting and may be the focus of specific meeting groups. One's earning capacity can be affected by the inability to get to work on time, to find car keys to drive to a job, or to pay a bill due to clutter. Some debtors experience specific challenges in their neighborhoods, industries, chosen professions, or because of their identities. These shortcomings or circumstances affect personal recovery.

We hope this addresses your concern and adds clarity.

21-57

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Other 12-step fellowships have a 12-step workbook. N.A. has an approved 12-step workbook. OA has an approved 12-step workbook, and ACA has an approved 12-step workbook, but D.A. has no approved 12-step workbook yet. A 12-step workbook is good for the Sponsor and Sponsee relationship. The newcomer can work the 12 Steps in the workbook and go over it with his or her sponsor.

**Submitted March 22, 2021 by Benjamin in Virginia Beach of Group 1469 "Virginia Beach #1" [Submitter #28]**

**Response:** Thank you. This coincided with the D.A. and B.D.A. Twelve Step Workbooks coming out in 2021.

21-58

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

We have had extreme difficulty setting up a PayPal account without a member having to use their own personal bank account. Since the banking laws have changed under homeland security rules it is no longer possible to open a bank account for a group unless it is classified as a non-profit or LLC. Setting up an LLC is very expensive and is

difficult to do when we are a virtual group with members all over the world. If PayPal is set up linked to an individual member's bank account and that position changes leadership, we have to recreate the PayPal account with another member's bank account. It would be helpful to have guidance from WSC.

**Submitted March 22, 2021 by Jeanne in Arroyo Grande of Group "D.A. Telephone-Internet Intergroup" [Submitter #29]**

**Response:** We share your concerns about the difficulties in groups engaging in banking relationships in the United States. We have no real guidance we can offer other than to say that as D.A. Members we comply with current laws in setting up such banking relationships. As to your comments about setting up a PayPal, we note that many of the same difficulties exist if the group, itself, has a banking relationship and changes leadership – issues regarding the changing of signature cards and the like. The D.A. Manual for Service provides the suggestions we have regarding service as a group treasurer.

21-59

**Assigned to WSC Business Debtors Anonymous**

**Issue or Concern for the D.A. World Service Conference:**

I have been in D.A. for 2 years and am now debt free, financially serene, and prosperous. I wish to bring forward a major concern. I am a 64 year old female and am partially disabled. I have a considerable amount of money in retirement accounts. Due to my disability, my monthly income was limited when I can to D.A. I was emotionally and financially fragile. One of my first PRG members had a background in financial planning. They suggested I use their services for a substantial fee to determine if my investments were at an appropriate risk level.

Looking back, this member practically groomed me for their proposition. they asked me out to coffee. They approached me after meetings. I can't help but think they had further plans for managing my money. Whether this was conscious or unconscious on their part is uncertain and irrelevant. I almost took them up on their offer.

Due to years in our flagship program, I was familiar with the concept of "13th stepping." Due to a history of childhood trauma and subsequent therapy, I was (fortunately) able to identify predator behavior and discontinue the PRG relationship. Fortunately, members of my local groups confronted this member about their unethical behavior.

Please find a way to make it well-known that that type of predatory, opportunistic behavior is not tolerated in our Fellowship. It should be common knowledge and in the forefront of all members' awareness that we call it out immediately. It needs to be a value the we own. It needs to be part who we are.

Also, using our Fellowship as a means to build other types of business should be discouraged. Using Contact List emails to offer "Complimentary" or "Free Initial Services" is contrary to our Traditions. It should be common knowledge that this type of activity is not acceptable. Thank you for your service and for the read.

<b>Submitted March 22, 2021 [Submitter #30]</b>	
<b>Response:</b> GSB note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern. We encourage you to re-submit to next year's committee.	
<b>21-60</b>	<b>Assigned to WSC Conference</b>
<b>Issue or Concern for the D.A. World Service Conference:</b> Is the John H. Fund to send someone to the 2022 World Service Conference in London? This is what has been announced at the meeting I attend yet I see no description of this Conference at the website (no designated date, agenda, workshops, etc.). Please explain or provide a link to a flyer like other Twelve-step recovery programs do. <b>Submitted March 23, 2021 by Laura in Houston of Group "8pm Holy Name Retreat Zoom Meeting" [Submitter #31]</b>	
<b>Response:</b> Thank you for your question. The 2022 WSC will be held in London. John H funds are for supporting members to attend WSC each year. Link to John H Scholarship information: <a href="https://debtorsanonymous.org/fellowship-services/world-service-conference/">https://debtorsanonymous.org/fellowship-services/world-service-conference/</a>	

<b>21-61</b>	<b>Assigned to WSC Public Information</b>
<b>Issue or Concern for the D.A. World Service Conference:</b> How to attract younger (18-35 year old) debtors into the Fellowship? <b>Submitted March 23, 2021 [Submitter #32]</b>	
<b>Response:</b> Response: The WSC Public Information Committee has formed a Subcommittee for Youth Outreach. The subcommittee has developed an informal and anonymous survey for the Fellowship to ascertain age and geographic demographics. This is the first step in developing an action plan. The WSC P.I. Committee is coordinating approval from the GSB to distribute the survey to the Fellowship.	

21-62

Assigned to WSC Conference

**Issue or Concern for the D.A. World Service Conference:**

Please add into the D.A.MS a description of what the purpose a GSR Regional Area Group is, what the benefits are, why and when should starting a GSR Regional Area Group be considered, and some details on how it might be efficiently run.

**Submitted March 24, 2021 by Celia in Montara [Submitter #1]**

**Response:** Thank you for your suggestion. The Conference Committee is discussing how best to address this, and which other D.A. committees to ask to contribute to the solution you suggest.

In the meantime, please be aware of the following current information in the D.A.MS:

Page 66

Service to the GSR Area Group

If a GSR Area Group exists, the GSR meets with other GSRs from the region to discuss D.A. issues that affect D.A. as a whole or those that affect the area. If an area group does not exist, the GSR may work with the area Intergroup, which coordinates activities and interests among groups in a close geographical area. As an area grows, groups prosper, and more GSRs are elected, the GSRs are encouraged to form a GSR area group.

Some communities have only one or two meetings, and therefore forming a GSR area group is impractical. It is important, however that groups elect GSRs and, no matter how few or how many meetings there are in the area, GSRs can meet with each other and share their common work of carrying the message. GSRs and ISRs can locate other groups in the area by using the searchable database available online at the D.A. website, [www.debtorsanonymous.org](http://www.debtorsanonymous.org)

page 69:

Service to the Intergroup or Area Group•

If an area GSR group exists, you meet with other GSRs from your region to discuss D.A. issues that affect D.A. as a whole or those that affect your area. If an area group does not exist, you may work with the area Intergroup, which coordinates activities and interests among groups in a close geographical area. As an area grows, groups prosper, and more GSRs are elected, you are encouraged to form a GSR area group.

21-63

Assigned to Resource Development

**Issue or Concern for the D.A. World Service Conference:**

Please add into the D.A.MS a description of what a Service sponsor is/does, why it is beneficial to have one, and when a member should consider getting a Service sponsor. Currently the only mention of Service Sponsor is in the Glossary at the end of the D.A.MS.

**Submitted March 24, 2021 by Celia in Montara [Submitter #1]**

**Response:**

The Resource Development Committee is considering proposing additional language this year for the D.A. Manual for Service regarding sponsorship.

21-64

**Assigned to WSC Literature**

**Issue or Concern for the D.A. World Service Conference:**

Please keep the focus of D.A. on debting itself, not other outside issues. I believe the San Diego Statement says it all.

**Submitted March 24, 2021 [Submitter #33]**

**Response: Proposed response issue 21-64:**

Thank you for submitting this Issue and Concern. The members of the WSC Literature Committee have endeavored 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.

In the 16 years since the "San Diego statement" was written, our fellowship has evolved. The question of whether underearning is an outside issue for D.A. recurs in Issues & Concerns from 2010, 2012, 2013, 2016, 2018, and 2019. The "San Diego Statement" was proposed, but not adopted by 2007 WSC. Our Underearning pamphlet repeatedly emphasizes the primary purpose of D.A., which is to stop incurring unsecured debt. Our history reflects a group conscience that underearning is within the scope of our recovery.

Therefore, our committee's group conscience is that the term underearning will remain.

21-65

**Assigned to GSB Conference Support**

**Issue or Concern for the D.A. World Service Conference:**

Please, could the I & C's and the actions taken of the most recent World Service Conference be posted on the website at least a month (or more) before the due date for submission of I&C's for the upcoming Conference year? I submit each year but often I do not know if the items I submitted the previous year were addressed or what happened with them. It would save redundancies. Thanks for all you do.

**Submitted March 26, 2021 [Submitter #34]**

**Response:** Thank you for submitting your Issue & Concern. We appreciate your attention to the timeliness of posting the responses.

*The goal of the Issue & Concern process is to have all responses answered and submitted in a timely manner, specifically by December 1 of that Conference year. However, because the WSC and GSB committees and WSC caucuses often have many Issues & Concerns to consider – in 2015, the WSC Literature Committee had 35 Issues & Concerns, for example - it is often not possible to have those responding to adhere to the December 1 deadline, while providing thoughtful consideration of the matters presented.*

*In fact, some members of the WSC committees/caucuses believe that they do not have enough time to adequately address the very crucial and germane issues presented by December 1, often involving “primary purpose” or Traditions concerns. There are often passionate disagreements among committee/caucus members about how to respond to particular Issues & Concerns and additional time is needed to come to a collective group conscience.*

*The goal is to post the responses as soon as they are collected and reviewed. There is often other committee business to attend to, as well. However, your point is very well taken. It is difficult to know whether to resubmit if the prior years’ responses have not been posted.*

*By the time you see this, the responses will have been posted.*

*We wish you all the best in your recovery.*

21-66

**Assigned to WSC Technology**

**Issue or Concern for the D.A. World Service Conference:**

Suggestion re: Literature Accessibility: On the D.A. website, would it work to have the links to all 3 types of literature appear each place that literature appears? So, for instance, in the "getting started" section, right after the Free Literature there could be a notation explaining we have lit for purchase as well, and then include the links to the paper lit order form and the digital lit page on Amazon all together in a grouping. The links for all 3 types could also appear on the 'order lit' page and other locations on the site where a user might look.

**Submitted March 26, 2021 [Submitter #34]**

**Response:** Thank you for your suggestion to list all three types of literature anywhere literature is mentioned on our website. Modifying wording to mention and link to all 3 types of literature in key places on the website is now on the agenda for discussion at WSC TechCom's website

Ssbcommittee, who will then pass specific recommendations on to the Board. We all benefit when all types of D.A. literature are easier to find in more places!

21-67

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Gratitude. Thanks to the Host Committee, board, and all involved with the first World Service Conference remote event on Zoom. The tech especially was done so professionally and seamlessly, and everything about it was such a pleasure — Fellowship Day, gala, talent show, speakers, music, all of it. Thanks.

**Submitted March 26, 2021 [Submitter #34]**

**Response:** We thank you for this kind note. Service can be rewarding. We do however recommend members send this kind of feedback to the General Service Office for the attention of the GSB or for whom it may concern rather than submitting it as an Issue & Concern.

21-68

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Gratitude. Thanks to staff, Board, techies, and anyone I did not think of — all involved in keeping D.A. going during this year of the 'plague.' The website especially was helpful in connecting debtors. Thanks so much.

**Submitted March 26, 2021 [Submitter #34]**

**Response:** We thank you for this kind note. Service can be rewarding. We do however recommend members send this kind of feedback to the General Service Office for the attention of whom it may concern rather than submitting it as an Issue & Concern.

21-69

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Gratitude for literature accessibility. In this year of remote meetings we had many visitors from overseas. We had a lot of great feedback on the digital literature available on Amazon and how much faster and simpler it was to help newbies. Thanks.

**Submitted March 26, 2021 [Submitter #34]**

**Response:** We thank you for this kind note. Service can be rewarding. We recommend members send this kind feedback to the General Service Office for the attention of the GSB or for whom it may concern rather than submitting it as an Issue & Concern.

21-70

**Assigned to WSC Conference Committee**

**Issue or Concern for the D.A. World Service Conference:**

Upholding the primary purpose: I am still finding the lack of emphasis on D.A.'s primary purpose problematic. During my GSR years the board members assigned to us were way more hands on. They were with us on our calls, and at Conference were in the rooms with us on break-out committee meetings. They did not tell us what to do per se but did support us by explaining how the Traditions apply and how the processes of accomplishing agenda items worked. This practice greatly helped us avoid getting items on the D.A. agenda that are not 12-step nor pertinent to recovery from compulsive debting. If the current board is spread too thin, could there be a "TAP" or Traditions and Processes" advisory council made up of Project Contributors that could advise and educate each committee? I am not in a position to run for the board but would be very willing to do work like this as a Project Contributor.

**Submitted March 26, 2021 [Submitter #34]**

**Response:**

Thank you for sending in Issue or Concern #21-70. Your participation helps Debtors Anonymous respond to the needs of its members and is important to the continuation of the fellowship. We understand the concern to be that the Board Liaisons are not attending all meetings or that they are not giving as much focus and direction as you would like on communicating the Traditions and how they apply to the work of a committee.

1. Tradition Four states: "Each group should be autonomous except in matters affecting other groups or D.A. as a whole;" this Tradition applies to committees and sub-committees as well. A committee or sub-committee may begin a meeting by reading D.A.'s primary purpose and/or the statement of the committee's purpose; some committees choose to read the Steps and/or Traditions and/or Concepts as well, reinforcing those guidelines.
2. Typically Board members do participate in meetings at the World Service Conference of the committee(s) they are assigned to as a Board liaison and at committee meetings throughout the year via Zoom or teleconference. If you do not feel you are getting the support you need from your Board Liaison we suggest that you discuss your concerns directly with that Board Liaison or the Board Chairperson.
3. You related that Board members you have worked with in the past "did not tell us what to do per se" which is consistent with Tradition Two: "For our group purpose there is but one ultimate authority—a loving God as He may express Himself in our group conscience. Our leaders are but trusted servants; they do not govern."

21-71

**Assigned to WSC Underserved & Under-represented Outreach**

**Issue or Concern for the D.A. World Service Conference:**

I am expressing concerns about the language used to describe the scope of the Underserved Outreach Recommendations. Here is the language:

Underserved Outreach Recommendation

The General Service Board of Debtors Anonymous recommends the following as guidelines for Intergroups to reach out to the still-suffering debtor in underserved communities:

Create a mailing list of community centers or places of worship that serve any of the following communities in your area:

- Minorities
- Undocumented or resident aliens
- Gay, lesbian, bisexual, transgender
- The disabled

These descriptions come across as demeaning to these groups. No where is the word "people,," as if those in these groups are only defined by the descriptions.

Would suggest:

- People of color
- Undocumented immigrant populations (certainly not aliens!)
- People who are Gay, lesbian, bisexual and transgender
- People with disabilities

Thanks

**Submitted March 26, 2021 by Linda in Washington, D.C. [Submitter #19]**

**Response:** Thank you for submitting this I&C. This vital change will be addressed by our 2021-22 subcommittees during the conference year.

21-72

**Assigned to WSC Conference Committee**

**Issue or Concern for the D.A. World Service Conference:**

Please consider writing something and publishing it in multiple channels about the importance of electing and sending solvent GSRs to the WSC. At past F2F conferences, we've had concerns about the handful of GSRs who are not solvent participating in the service work of the Conference. Remote participation has given the gift of doing World Service to so many more delegates, which is great; however, it is important that GSRs be solvent (not currently incurring unsecured debt) when making decisions for D.A. as a whole. We aren't the solvency police, but we can take steps to educate potential reps and group members about the critical importance of electing qualified reps. Thanks for your service.

**Submitted March 28, 2021 by Carol [Submitter #17]**

**Response:** Thank you for expressing your concern. It is important for GSRs, and others doing service at the world level, to have suitable recovery and solvency is a crucial aspect of that. At

least one year of solvency is a suggested requirement in both the D.A. Manual for Service (D.A.MS p.67) and in D.A. 's GSR Pamphlet. Both of these are downloadable from the D.A. website.

GSR Pamphlet p. 3:

<https://debtorsanonymous.org/download/gsr/?wpdmdl=849>

“Individual groups determine the qualifications for the GSR position. It is suggested that a person being considered for GSR have the following qualifications: to be actively working the Twelve Steps, to have had at least two Pressure Relief Meetings (PRMs), 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.”

We are looking at ways to remind groups of the suggested qualifications for potential GSRs and ISRs. We also recognize that each group determines their own qualifications for service positions. There may be younger meetings whose members may not have long-term solvency who still have a desire for representation at the World Service Conference. It is their right to do so and they may determine qualifications that work for their meeting.

Competent service at the world level is essential to the continued health of D.A. and we appreciate your reminder to keep groups informed of the type of fellows who make for good GSRs and ISRs.

**21-73**

**Assigned to GSB Communications & Technology Committee**

**Issue or Concern for the D.A. World Service Conference:**

I'm concerned that the first and only reminder that I received about submitting Issues & Concerns came on March 21. The Fellowship would be better served if a reminder was sent earlier and more often.

**Submitted March 28, 2021 by Eileen N. in Prospect Park [Submitter #35]**

**Response:** Thank you for submitting this issue and concern. We recognise that a late reminder was sent. We will endeavor to remedy this in future conference years

**21-74**

**Assigned to WSC Public Information**

**Issue or Concern for the D.A. World Service Conference:**

I am a PI rep for my local meeting. But now we've gone online, we get people from all over the world come to our meeting, so I'm confused how to do local PI work on what is essentially now an international meeting even though we call ourselves a local meeting?

**Submitted March 29, 2021 [Submitter #36]**

**Response:** The WSC Public Information Committee has formed a Subcommittee on Helping Professionals/Information Services. The subcommittee has a contact for distribution to groups encouraging them to elect a P.I. rep. Acknowledging that P.I. work is most effective at a local level. The subcommittee is discussing the use of multimedia.

21-75

Assigned to GSB

**Issue or Concern for the D.A. World Service Conference:**

Supporting Debtors Anonymous' Primary Purpose - Reclaiming D.A.'s Focus: I am suggesting possibly have a task force of former GSR's GSB trustees, ACM's, archivists and historians, and other interested parties to come up with some actionable items and recommendations to reclaim D.A.'s focus on: Don't Debt - Clean House - Trust God - Help Others.

One idea that comes to mind is sharing an expanded version of D.A. history by numbers —or the numbers it took the D.A. founders to form Debtors Anonymous: 20+8+3+3.

20: D.A. was founded by an alcoholic with a 20 year A.A. background.

8: The Fellowship that evolved into Debtors Anonymous took founders 8 years to realize a Fellowship for debtors was needed.

3: It took 3 tries — a group about saving, one group about frugality, and the final one about not debting — to uncover the "drug of choice" behavior that needed to stop.

3: Fellowships that our founders emerged from — (1) A.A. but it took some of them doing a hitch in (2) Gamblers Anonymous and (3) Overeaters Anonymous to uncover:

G.A.'s were in money trouble, a circumstance, but their problem causing the circumstance was compulsive gambling. D.A.'s got the idea for the pressure meeting from G.A.'s who were being pressured by their bookies for gambling debts. But D.A.'s had to learn what their true compulsive addiction was through trial and error. D.A.'s only realized the need to stop debting on the 3rd try, after eight years.

Overeaters (OAs) were addicted to a substance — food that could not be given up entirely.

Their fellowship introduced D.A.'s to the concepts of quantifying — counting calories, weighing and measuring food, as well as food planning and allocating what food was for self-care vs. what food was self-medication.

The Tools to stay stopped from debting — telephone, service, sponsorship, record maintenance, pressure relief meeting, spending plan and the like — came from three fellowships: A.A., G.A. and O.A. It took all of that for it to "sink in" to the founders what it would take to recover from compulsive debting. WSC ends up composed of mostly members that only have one suggested year of abstinence from debting at the delegate level, and three years at the Board/ACM level. I would suggest, like the founders, that many members of Conference are not in the phase of D.A. recovery where the real problem has "sunk in." They are still in that trial and error process, like the founders were, thinking that more saving, frugality, and increased income will fix them.

I would love to see an initiative of some sort, composed of D.A.'s for whom the full D.A. Concepts have "Sunk in." These PC's could serve in an advisory (not policing) capacity to share the trials and errors of the past, and support literature/message consistency going forward. I personally am not in a position health-wise, to travel, or to take on D.A. Board level

responsibility. But I would happily participate remotely as Project Contributor in such an effort, or join one if there is one already in place.

**Submitted March 29, 2021 [Submitter #34]**

**Response:** Thank you for such a thoughtful Issue and Concern. We will continue to discuss your suggestions. At present no such committee exists. It may interest you that the D.A. Basic Text is currently being written and so the Literature Approval Process could well achieve the effect of focussing on the primary purpose as you suggest. If you were willing to help in this vital editing process you might consider applying to be a Project Contributor.

21-76

**Assigned to WSC Literature**

**Issue or Concern for the D.A. World Service Conference:**

My concern: The Tools of Debtors Anonymous are way too long and too detailed.

Example: the Fourth Tool goes into minutiae of when PRGs are scheduled, who participates, etc. The Tool, when read, loses its effect. It could be rewritten much more simply, such as: "We organize Pressure Relief Groups which meet in Pressure Relief Meetings to review our financial situation."

Another example: the Fifth Tool could be shortened to, "Through our Pressure Relief Meeting, we develop a spending plan which puts our needs first." The minutiae of the categories is not needed for the Tool to be understandable.

One more example: the Tenth Tool could be rewritten to, "We attend business meetings of our Group and Fellowship."

I can give a number of other examples, but I believe the point is made.

My suggested solution: We should task the Conference with writing either a shortened set of the Tools or produce a Conference-approved short form of the Tools (similar to A.A. 's short and long forms of the Traditions).

**Submitted March 29, 2021 by Mike in Dallas of Group 364 "Prosperity Group" [Submitter #37]**

Response: Proposed response issue 21-76:

Thank you for submitting Issue and Concern #21-76 to the 2021-22 World Service Conference Literature Committee. The members of the Literature Committee endeavored to address your concerns to the best of our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience.

The list of tools in Debtors Anonymous offers essential information to the debtor coming through the doors of Debtors Anonymous. They are a kind of life raft extended to the desperate newcomer. Many D.A. meetings devote a portion of their meeting time to reading and discussing the tools, encouraging newcomers to ask questions related to the tools. The detailed list of tools provides vital food for thought and for discussion, and offers a necessary preliminary to working through the Twelve Steps of Recovery. In one-on-one discussion, D.A.

members can certainly truncate a tool's description, but the extended form needs to remain as it is for meeting purposes.

Revising the tools would require making subjective choices on what information to include or delete; information useful to one member might be seen as superfluous to another. Leaving the text intact offers each D.A. member the overall picture of a tool, leaving the D.A. individual free to take what they like and leave the rest.

The Literature Committee declines the suggestion to write an abbreviated version of the tools or produce a Conference-approved short form of the tools.

21-77

Assigned to WSC Conference

**Issue or Concern for the D.A. World Service Conference:**

My sense is this Issue and Concern should be referred to the WSC Conference Committee for consideration and response. My concern is that we, as a Fellowship, have lost any sense of guidance through the Traditions. In particular, we have lost trust in and belief regarding the ultimate authority, a loving God as He may express Himself in our group conscience. Instead, we believe that our Fellowship's ails, whatever they may be, can be solved through better governance by the Board and the Conference. Further, we have lost recognition that Debtors Anonymous has NO opinion on outside issues. Period. We have forgotten that our public relations policy is based on attraction. And, turning to the Concepts, many of our committees have lost sense that their responsibilities are limited to their authority as defined by tradition, resolution, or the Charter. Thus, we have arguments about whether D.A. should be heard regarding the racial and gender politics of contemporary culture. We fight about the nature of God, beyond the simple idea that He is a loving God who can restore us to sanity and expresses Himself in our group conscience (if we let Him). We debate about whether better marketing ideas would improve the Fellowship's finances. We have committees weighing in on matters that are the responsibility of other committees. I can go on, but I think the problems are obvious and, to a point, were apparent during the 2020 Open Forum and 2020 Convocation. My recommendation is that the Conference develop guidelines to ensure that every decision made by the Conference is considered in the light of the Traditions and that every committee be reminded that committee activities and discussions are limited to those matters falling within the committee's purpose, as set forth in the D.A. Manual of Service (D.A.MS).

**Submitted March 29, 2021 by Mike in Dallas of Group 364 "Prosperity Group" [Submitter #37]**

**Response:** Thank you for sending in Issue or Concern #21-177. Your participation helps Debtors Anonymous move forward and is important to the continuation of the fellowship.

We understand that you are concerned that recent decisions about literature on race and debt, gender-neutral language in our literature, and discussions about differences about the nature of God depart from our Traditions, and that they are outside issues.

The fellowship is deeply committed to the Traditions and Concepts as elaborated in the Debtors Anonymous Manual of Service (D.A.MS). We are guided by the Traditions, specifically Tradition 2:

“For our group purpose there is but one ultimate authority - a loving God as He may express Himself in our group conscience.”

We are also guided by the Concepts, specifically Concepts 1 and 2:

1. The ultimate responsibility and authority for Debtors Anonymous World Services should always remain with the collective conscience of our whole Fellowship as expressed through the D.A. groups.
2. The D.A. groups have delegated complete administrative and operational authority to the General Service Board. The groups have made the Conference the voice and conscience for the whole Fellowship, excepting for any change in the Twelve Steps, Twelve Traditions, and in Article 10, the General Warranties, of the Conference Charter.

As for the decisions you refer to, they have come up through the Conference, acting as the voice and conscience of the Fellowship. We must also remember Concept 12, that “the Conference has no authority over any other members...always remaining democratic in thought and action.”

The view of the Conference Committee is that we already have extensive guidance in place in the D.A.MS about following the Traditions – but that does not mean that everyone will agree on their appropriate application. The ultimate check on committees going beyond their competence is for the Conference to reject their motion. The Conference committee believes that we need to have faith in our Higher Power’s will as it continues to express itself through our group conscience as embodied in the Conference. Higher Power will surely guide us if we err at some point.

21-78

**Assigned to WSC Fellowship Communications**

**Issue or Concern for the D.A. World Service Conference:**

Having been in D.A. for 17 years, I am saddened that our Singleness of Purpose is being splintered. My perception and concern is twofold:

- 1) a seemingly promotional effort to appeal to the “masses.”
- 2) a sidestepping or naiveté that a Spiritual Awakening is the true recovery.

Historic patterns are guides to current events. In 1840, the “Washingtonian Movement” was founded by alcoholics who desired to stop drinking. The group was unrelated to A.A. The Washingtonian’s Primary Purpose became fragmented when members involved themselves in politics and social movements separate from alcoholism. Within +/- 10 years they no longer existed. To my understanding, this event along with other information served to inspire the development of the A.A. Traditions. A.A.’s basic message has endured through the years. It has served well for D.A. and has never failed when groups and individuals follow the guidance provided.

Diversity is a current social issue. As a double minority I truly support Diversity as well as Inclusion. My concern is that in an attempt to mollify everyone’s comfort zone, the essence of D.A.’s Primary Purpose is diluted. Issues such as location, culture, nurture, gender preference and/or physicality are but symptoms. These are the excuses for, not the causes of, our debting behaviors. Our common problem is Compulsive Debting. It is a Spiritual Disease with a Spiritual Solution. Sincerely working through the Steps with a sponsor, a Steps partner, or group helps address the issues. I believe that when we carry the D.A. message we are practicing diversity and inclusion, as we witness that Compulsive Debting is worldwide, unbiased, and indifferent to who, what, or where we are. Everyone is welcome in D.A.

Clarity of D.A. terms and concepts might make the program more understandable and more “user friendly” for many people. Perhaps Fellowship Conference Calls and/or workshops could emphasize Steps and Traditions; and in e-Newsletters, inclusions of recovery “lingo” such as Singleness of Purpose, or the difference between Spiritual Awakening and Spiritual Experience. In a speech regarding the Traditions, Bill W. said, “May we never forget that without permanent unity we can offer little lasting relief to those scores of thousands yet to join us in their quest for freedom.”

**Submitted March 29, 2021 by Jo in Los Angeles [Submitter #38]**

**Response:**

Thank you for your issue and concern regarding the singleness of purpose in D.A..

Tradition Five in *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous* states, “It is vital to the very existence of our group that we maintain the integrity of our primary purpose. Extending our purpose to other matters would profoundly compromise our ability to carry our twelve-step message of recovery.”

The General Service Representatives of D.A. participate in the World Service Conference, and through the guidance of the collective conscience of the Fellowship as a whole, work to carry out the mission of the World Service Committees and Caucuses.

The subject of diversity and inclusivity may be current social issues, but in observance of the Fifth Tradition, “Each Group has but one primary purpose—to carry its message to the debtor who still suffers.” the D.A. World Service Committees have worked to identify those members and extend support to the debtor in underserved populations and locations. In 2019 the World Service Conference delegates voted for the Literature Committee to develop a pamphlet entitled “D.A. Voices from the Black Community,” which addresses black debtors’ unique financial problems. According to an article in the D.A. newsletter *Ways & Means*, “It has been observed that black debtors arrive in D.A. but may not stay. This could be because they do not identify with what they hear in meetings.” Alcoholics Anonymous published a similar pamphlet called “A.A. for the Black and African American Alcoholic,” which was reprinted in 2018.

Over the past year the World Service Committees have held Fellowship-wide Calls on topics that include Spirituality, Solvency, the Traditions, Service, and Sponsorship. The calls are archived as podcasts on the D.A. website. The International Committee sponsored a Step Study Workshop on New Year’s Day to celebrate recovery through working the Twelve Steps and sharing members’ experience around the world. The *Ways & Means*, 2020-Q3, curated by the Underserved and Under-represented Outreach Caucus, included stories of recovery from debting by members from Brazil, Kenya, and Spain, from LGBTQ community members, from members with Autism and with chronic pain, as well as from a Native American member. Our members shared how they found spiritual solutions to recovering from compulsive debting, illustrating how diverse D.A. 's membership has become. In addition, the World Service Committees have been working with Spain, Brazil, Kenya, Iran, and many other countries to help establish meetings, translate literature, and help establish Intergroups, with guidance of the Traditions, the Concepts and the GSB. This work began long before diversity and inclusivity were social issues. Because our fellowship and Traditions focus on unity, we can share these ever-expanding experiences with the debtor who is still suffering.

“Staying focused on the core of our program is essential to individual recovery, to D.A. unity, to the purpose of our groups, and to keeping Debtors Anonymous a place where those who still suffer can find freedom from the devastation of compulsive or habitual debting.” —Tradition Five, *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous*

**Issue or Concern for the D.A. World Service Conference:**

The Second Promise was rewritten a few years ago in response to a copyright issue with A.A.: “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.”

The current text is too wordy and out of line with all the other Promises which are cogent and reflect a single D.A. principle each. Suggestion: remove the vacuous general third sentence in its entirety. Too long, too many unrelated concerns: 'engagement,' 'decisions,' 'life meaning.' What does all that have to do with our well-focused purpose?

**Submitted March 30, 2021 by Robert of Westport, CT [Submitter #39]**

**Response:** Thank you for submitting Issue and Concern 21-79 to the 2021-2022 World Service Conference Literature Committee. The members of the Literature Committee have endeavored 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.

In 2013 Convocation a motion was passed to remove the plagiarized sections of the Promises. For the second Promise it was agreed to use the word 'engaged' to replace the original suggestion of 'active' The idea is to include everyone - not just those who could be physically active. This is the democracy of D.A. in action. The motions also include a historical reference to a John H saying, 'become the people we were meant to be.' D.A. is a twelve-step spiritual program that helps us manage the compulsion to debt and gain freedom from patterns of spending. Being focused on our prerequisite is not to debt one day at a time. We concluded that there is no need to make any changes to the second Promise. Thank you for the opportunity to be of service and we wish you well in your recovery.

21-80

**Assigned to WSC Resource Development**

**Issue or Concern for the D.A. World Service Conference:**

Since 9/11, the bank that our meeting deals with requires names of officers of that meeting and Social Security numbers of same. This requirement obviously means that our treasurer, and perhaps others, can no longer remain anonymous. As an alternative, the bank would require the group to have a Federal tax ID number which we have not been able to get. Does D.A. have guidance on overall best practices for accounting and banking that are consistent with the 12 Traditions?

**Submitted March 30, 2021 by Beverly of Group 240 [Submitter #40]**

**Response:** we share your concerns about the difficulties in groups engaging in banking relationships in the United States. We have no real guidance we can offer other than the need to comply with law in setting up such banking relationships. Compliance with the law does require use of social security numbers or Tax ID Numbers, and we know of no way to get

around this requirement of law. We do note that this does not violate the 11<sup>th</sup> Tradition, as this absence of anonymity is not at the level of press, radio, and films. A group treasurer or other trusted servant will not be able to maintain anonymity in banking relationships or many other legal or contractual relationships, such as in signing lease contracts. The D.A. Manual for Service provides the suggestions we have regarding service as a group treasurer.

21-81

Assigned to WSC Literature

**Issue or Concern for the D.A. World Service Conference:**

I am a member of both D.A. and B.D.A. in London, UK, and have been for about 10 years. I have benefited enormously from being involved in the Programme, and although I am not completely debt-free, I have made considerable progress clarifying my financial position overall.

However, I am writing to you as I have a serious problem with the Twelve Steps of Debtors Anonymous book, which was approved at the 2014 World Service Conference. This is because of its blatantly religious tone, which of course stems from the original Alcoholics Anonymous Big Book.

In that book, there are misguided and dangerous statements that say, quite clearly, that in order to recover from addiction one has to believe in God. These are:

“That no human power could have relieved our alcoholism.”

“That God could and would if He were sought.”

These are purely quasi-metaphysical assumptions masquerading as fact. That would be bad enough, but when frightened, desperate people are told that they have to subscribe to a religious regime in order to stay alive, that strikes me as nothing short of wicked.

So imagine my disappointment when reading the D.A. Twelve Steps book, I find that in a slim volume of 68 pages, God is mentioned 35 times and Higher Power 66. This trumps the original alcoholism literature several times over, and I’m afraid that I can no longer attend a meeting that I went to for several years because I can’t bear to listen to the readings.

This is not just a matter of personal taste. I believe that many potential recoverees will shy away from the Programme because, at its core, it promotes the idea that an interventionist deity will guide them, help them, and remove defects that are hindering their progress. It may well be that some debtors coming to the Programme are quite happy to embrace these concepts, but there is a growing number who not only won’t, but can’t.

At this point, I would like to dispense with certain arguments that attempt to make the religious angle of the 12 Steps and the various commentaries more palatable.

- 1) It isn’t a religious Programme, it’s spiritual. This statement actually makes matters worse, because it substitutes a word that has a clear meaning (religious) with one that doesn’t.
- 2) God can mean Good Orderly Direction. No it can’t. It’s not an acronym. God means God. I can’t imagine how the world would operate if everyone started changing the meaning of words because they don’t like the original one.
- 3) Eventually you will come round to the idea of God consciousness in relation to recovery from addiction.

I've been in the 12 Step programme for over 40 years and I haven't. I should now ask myself "why am I writing to you?" It's mainly because I feel so strongly about this issue, and in the hope that alternative literature can be produced. I am not an atheist, but I know that there is a growing market among those wanting to recover from all kinds of addiction for literature with a more practical and secular bias. I have never personally been involved in the writing of D.A. literature, and understand that it's easy enough to criticise from afar without making a contribution. I would be more than happy to make a start from here in the UK.

I fervently hope that this Issue & Concern can be considered by the relevant committee and that there can eventually be a resolution. I could write more but I think that I've made my point, and I stress again that there are many others that feel the same as I do so this is not merely a personal complaint.

With best regards, In Fellowship, Neil M.

**Submitted March 31 by Member Neil M. in London of Group "D.A./B.D.A. Double Winners" [Submitter #41]**

**Response:** Thank you for submitting Issue and Concern 21-81 to the 2021-2022 World Service Conference Literature Committee. The members of the Literature Committee have endeavored 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.

D.A. welcomes all who have a desire to stop incurring unsecured debt. Within our fellowship every member is encouraged to use what speaks to them and to share their own experience, strength and hope. There are currently no plans to produce an alternate version of D.A. literature that omits all reference to any deity, but we hope that all members of Debtor's Anonymous will continue to share their own experience in how the program has worked for them.

21-82

Assigned to WSC Literature

**Issue or Concern for the D.A. World Service Conference:**

We, three long-term members of D.A., have been meeting regularly to review the literature of D.A. and reflect on how we can continue to not debt one day at a time as we age and either choose to or can no longer work. By the grace of the program, we have paid off our debts, built cash reserves, and have prudent reserves/savings for retirement. Yet, we are seeking more guidance from D.A. on how to achieve life-long solvency, especially given rising costs for health care and senior housing, as well as the ramifications of inflation and diminishing purchase power. Thank you for your service. Jean C., Mary Ann S., and Bob U.

**Submitted March 31 [Submitter #42]**

**Response:**

Thank you for submitting Issue and Concern 21-82 to the 2021-2022 World Service Conference Literature Committee. The members of the Literature Committee will

endeavor to address your concerns to the best of our ability while seeking the wisdom of a loving Higher Power as expressed in our group conscience.

A pamphlet about solvency issues and retirement is under development. The 2019 World Service Conference (WSC) Convocation approved the concept for a conference approved retirement pamphlet. The General Service Board (GSB) of Debtors Anonymous assigned the concept to the 2019-2020 WSC Literature Committee for creation of a pamphlet outline. The WSC Literature Committee subsequently submitted a completed and approved outline to the GSB Literature Publications Committee for development into a pamphlet. Topics include suggestions for preparing for retirement; living in retirement using the Tools of Debtors Anonymous; and the Promises of Debtors Anonymous and retirement.

GSB note: During this Conference year, the GSB Literature Publications Committee reviewed this outline and suggested to the WSC Lit Comm that it become a booklet in the 'Voices' series. We felt the current literature has all the tools and suggestions necessary for recovering from incurring unsecured debt at any stage of life but perhaps some stories centering around growing older in recovery and how D.A. has helped us retire would be most welcome.

21-83

**Assigned to WSC Literature**

**Issue or Concern for the D.A. World Service Conference:**

Many Blacks and people of color are experiencing racial bullying while attempting to render service as a GSR within D.A. Past GSR's have also spoken of this difficulty. To offset this stifling of participation, we ask for a creation of a pamphlet and a service piece addressing both open and covert racial bullying within D.A.

**Submitted March 31 by Ruby in Los Angeles of Group "Rising Stars" [Submitter #43]**

**Response:**

Thank you for your issue and concern. In response the WSC literature Committee has formed a subcommittee to work on this very important subject. Every D.A. fellow (based on the Traditions 1, 2, 3, 12 and Concepts, 4, 5, 10), has the right to be heard, treated with respect and enjoy the right of participation in a safe and welcoming environment, free from unfair censure and harassment. After careful consideration, LitCom is recommending that I&C 21-83 be added to the D.A. Safety Guidelines for behavior and made available to the entire fellowship via posting on the D.A. website.

21-84

**Assigned to WSC Business Debtors Anonymous**

**Issue or Concern for the D.A. World Service Conference:**

The B.D.A. Committee is requesting that WSC Literature Committee create a pamphlet addressing the unique challenges faced by Black entrepreneurs using the Steps, Traditions, and Tools of the program. Given the limited access that Black entrepreneurs have to capital, maybe a collection of shares would be helpful to the newcomer to D.A.

**Submitted March 31 by Ruby in Los Angeles of Group “Rising Stars” [Submitter #43]**

**Response:** GSB note: The 2021/22 WSC B.D.A. Committee declined to answer this Issue and Concern. We encourage you to re-submit to next year's committee.

21-85

**Assigned to GSB Conference Support**

**Issue or Concern for the D.A. World Service Conference:**

During last year’s World Service Conference, two members of our Fellowship attempted to bring to a vote a motion on the concept of a race and debt pamphlet. It is my understanding that another member of the Fellowship made a motion, presumably to block the matter from being discussed. When this failed, he made another motion, and the matter was sent back to committee, blocking the discussion for another year. I am very concerned about this because the intent of Robert’s Rules of Order should be order. They should be used so that the Fellowship can have an orderly discussion and vote. They should not be used as a weapon that keep discussions from happening. I would like a review of the matter. I would like to see minutes of it at least, and a recording of it would be even better. I would like to see things slowed down if people are confused about what the motions mean before they vote.

**Submitted March 31, 2021 by Angela in Seattle of Group “Building a Prosperous Business” [Submitter #44]**

**Response:** *Thank you for submitting your Issue & Concern.*

*The 2020 World Service Conference was the first WSC to be held virtually due to the pandemic. During the Convocation on the last day of the WSC, time was expiring. The delegates voted to extend the Conference for 15, but not 30, minutes. The discussion was unable to be completed to some members’ satisfaction and the Motion was tabled until the next WSC in 2021.*

*The matter was addressed during the WSC in 2021. During this time, it became very evident that a virtual WSC has significant limitations to address matters of extreme importance to the fellowship. Recognizing delegates was – despite having two parliamentarians, an event moderator, and other hosts and special workers - almost impossible. Recognizing, and addressing Points of Order or other intervening Motions that may have been germane to this particular Motion was, to say the least, imperfect and has featured in our discussions of remote participation.*

*There were sometimes 30-50 people entering "Points of Order" in the chat. It became impossible to sort through and recognize all those who wanted to be heard, or to even identify legitimate "Points of Order." One person commented that it was like "having 30-50 people screaming at once." It would have been easier to address this in a systematic and respectful way at a live conference.*

*Despite these challenges, the Motion was ultimately addressed by the delegates assembled at the 2021 WSC. One "lesson learned" is that virtual or even hybrid conferences can present significant changes to the regular order that is usually observed at an in-person conference. At the WSC, we all do our best to rise to the challenges and always welcome the opportunity for improvement.*

*We wish you all the best in your recovery.*

21-86

Assigned to WSC Literature

**Issue or Concern for the D.A. World Service Conference:**

For the purpose of clarity of compulsive Debting recovery language and vocabulary, remove the term Underearning from all D.A. literature to avoid confusion with another fellowship. In early D.A., terms like temporary austerity and pauperism (TAP) or temporary under-compensation were used. These describe better the broken relationship with money and the temporary "scramble" to pay down credit cards. More money will not help this debtor. Underearning has another fellowship. The term has come to mean those whose inability to earn a basic living is chronic and compulsive, or a broken relationship with energy and time. More money actually would help this individual, and that confusion negates the Debtor's Step 1.

**Submitted April 1, 2021 [Submitter #34]**

**Response: Proposed response issue 21-86:**

Thank you for submitting this concern. The members of the 2021/22 Literature Committee have striven 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.

The question of whether underearning is an outside issue for D.A. has re-occurred many times before (for dates see I&C 65 above). Our Underearning Pamphlet repeatedly emphasizes the primary purpose of D.A., which is to stop incurring unsecured debt. Our history reflects a group conscience that underearning is within the scope of our recovery.

Therefore, our committee's group conscience is that the term underearning will remain as is.

**Issue or Concern for the D.A. World Service Conference:**

We have a threefold purpose: "In D.A., our purpose is threefold: to stop incurring unsecured debt, to share our experience with the newcomer, and to reach out to other debtors."

Yet only the first two folds are consistently addressed throughout our Fellowship, and in some groups only the first fold. I wonder if it might be helpful if D.A.'s annual spending and service plans were broken down  $\frac{1}{3}$ ,  $\frac{1}{3}$ ,  $\frac{1}{3}$  in alignment with our purpose:

- One third of our spending and service focused on supporting the needs of our successfully solvent, recovering D.A. and B.D.A. members
- One third focused on the needs of our newcomers to D.A. and B.D.A.
- One third focused on the needs of the still-suffering debtor through public information and outreach

Simply a thought for consideration.

**Submitted March 31, 2021 by Bob in Seattle [Submitter #5]**

**Response:** Reassigned Feb 2022 to GSB Finance at RDC's request

Proposed Response:

Thank you for submitting your Issue and Concern regarding allocation of funds in D.A.'s Income and Spending Plan.

It would be difficult, if not impossible, to ascertain and earmark funds in the manner you describe. Our general expenses, including those to support GSO (which include, for example, rent, utilities, snow removal, and taxes), and salaries for employees arguably support *all* members. Technological services, including website maintenance, benefit *all* debtors.

Additionally, literature development, writing, and publication provides support for *all* debtors, including newcomers and longer-term members. Ideas for new literature are generated by members and are evaluated by the WSC Literature Committee.

The concepts are evaluated by the WSC delegates for relevance and, if approved, are developed by the fellowship with volunteer and paid writers. In approving and developing D.A. literature, the collective conscience of the fellowship is expressed by the WSC delegation when a newly proposed piece of literature is presented and voted on. In recent years, the WSC delegates have approved literature concepts for newcomers, longer-term members, members who identify as business owners, and other general and more specific topics.

The GSB includes line-items in the spending plan for public information and outreach and outlay of those funds are determined with the advice and care of several WSC and GSB Committees, including WSC Public Information (WSC PI) and Hospitals, Institutions, and Prisons Committees, (WSC HIP) and the GSB Public Information Committee (GSB PI).

Those line-item funds are available to support projects and outreach as requested by WSC PI and WSC HIP committees. The members of those WSC committees set their agendas and priorities for resource allocation, including, but not limited to, in-reach, outreach, resources for professionals, media, and other initiatives as determined by the delegates working on those committees each conference year.

Finally, as you know, an Income and Spending Plan is dynamic and must accommodate ebbs and flows, and D.A.'s is no exception. Categorizing every expenditure according to your rubric would be difficult and we are not inclined to undertake this level of accounting detail at this time. We appreciate the thought and attention you brought to this issue.

21-88

**Not Meeting Criteria**

**Issue or Concern for the D.A. World Service Conference:**

Regarding the instructions on this Issues and Concerns page:

"Anyone can submit an Issue & Concern at any time of year. All Issues & Concerns submitted before each year's deadline of April 1 will be considered at the World Service Conference (WSC) that year by delegates serving at the world level on behalf of the Fellowship of Debtors Anonymous."

A deadline is: "the latest time or date by which something should be completed."

So to say that something should be submitted before the deadline is to move the deadline to before the date listed. That feels very confusing. Please clarify this language for next year.

**Submitted March 31, 2021 by Bob in Seattle [Submitter #5]**

**Response:** The Issue & Concern was immediately addressed and the instructions have been clarified to "on or before" on the webpage. For any suggestion like this that might be easily implemented, we suggest you might bring something like this to the attention of the General Service Office before submitting as an Issue & Concern.

21-89

**Assigned to GSB Communications & Technology**

**Issue or Concern for the D.A. World Service Conference:**

Hello! After listing our new pandemic-inspired Russian-language meeting on the D.A. website, I noticed that there is no filter available in the meeting search function by "LANGUAGE." Because non-English resources are extremely limited for debtors who speak other languages, it would serve the Fellowship to enable an additional meeting search function by language only. In particular, Russia is the largest country in the world and covers 11 time zones (vs. only 3 time zones in the US). Yet Russian D.A. is still very young and growing slowly having started around 2014. Currently, there are only 10 or so Russian D.A. meetings registered with Russian Intergroup, including a number of Skype meetings, several face-to-face meetings located in large cities only, and now one virtual Zoom meeting (our meeting). I believe that it is vitally important to fulfill our mission of carrying the message to debtors who still suffer all over the

world by making non-English meeting searchable by language (and not just by country and location). Please consider asking the webmaster to turn on a search function/filter by language. Many thanks for your service!

**Submitted March 31 by Member Zoya in Los Angeles of Group 7671 "Nadezhda – Russia Zoom D.A. meeting, Sundays at 12EDT (19MSK) [Submitter #45]**

**Response:** Thank you for your suggestion. We will look at whether the extra search function is possible. In the meantime countries usually have their own listings on Intergroup websites. Please see entry for the Russian Intergroup <https://adebtors.ru/>