

# **The 2022 Debtors Anonymous World Service Conference**

*36th Annual Report*



*London, United Kingdom*  
**with support from the London Area  
Host Committee**

2022 Convocation Minutes, General Service Board  
Reports, Committee Reports and Caucus Reports

**August 6 - 7, 2022**

## **Anonymity**

This report contains the names of delegates who attended the 2022 World Service Conference. The information in this report should be kept confidential to protect anonymity.

## **WSC Report Availability**

A version of this report is available to the Fellowship and other interested parties on the Debtors Anonymous website at [www.debtorsanonymous.org](http://www.debtorsanonymous.org).

## **Accuracy**

Every effort has been made to publish an accurate and error-free version of the Conference proceedings. Please notify the General Service Office of any errors before the 2023 Conference.

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## ***PART 1: Motions by Committee/Caucus***

### **World Service Conference, August 6-7, 2022 Motions**

#### ***Business Debtors Anonymous (BDA)***

- No motions\*

\*Two motions regarding literature related to BDA are presented by the Literature Committee.

#### ***Conference Committee (CC)***

- No motions

#### ***Resource Development Committee (RDC)***

- The WSC Resource Development Committee moves that the RDC Mission Statement be approved as follows:
  - The Resource Development Committee focuses on the D.A. Fellowship being self-supporting in terms of both financial and service contributions, including:
    - Encouraging Seventh tradition contributions and clarifying the use of 7<sup>th</sup> Tradition funds
    - Supporting member participation in service at all levels
    - Increasing awareness in D.A. about the importance of being self-supporting as individuals, DA groups, Inter-groups and the Fellowship as a whole
    - Communicating how service and contributions are part of our prosperity, abundance and recovery as individuals, groups and World Service **Motion carried.**

#### ***Technology Committee (TECH)***

- No motions

#### ***Public Information Committee (PI)***

- No motions

#### ***Hospitals, Institutions, and Prisons Committee (HIP)***

- No motions

#### ***Literature Committee (LIT)***

- The WSC Literature Committee moves to update the Debtors Anonymous Awareness pamphlet to reflect a global fellowship and debt around the world. **Motion carried.**
- The WSC Literature Committee moves to create an outline for a new pamphlet of stories called, "If You Have Lost Everything: Finding Financial Serenity in Troubled Times". **Motion carried.**
- The WSC Literature Committee moves to create an outline for a Voices pamphlet of "Young People's Experience, Strength, and Hope". **Motion carried.**
- The WSC Literature Committee moves, at the request of the BDA Committee, that the Conference approve the development of a pamphlet outline on the topic of "Prosperity, Abundance, and Serenity in Business". **Motion carried.**



- The WSC Literature Committee moves, at the request of the BDA Committee, that the Conference approve the development of a pamphlet outline on the topic of “Prudent Reserve in Business”. **Motion carried.**

#### **Internal Operations Committee (IOC)**

- The WSC Internal Operations Committee (IOC) moves that their Statement of Purpose in the Debtors Anonymous Manual of Service (DAMS) be changed to: “The purpose of the IOC is to assist the Board at its request, in providing support for the General Service Office. The IOC communicates to the General Service Office through the Board Liaison”. **Motion carried.**

#### **International Committee (INT)**

- The WSC International Committee moves that the WSC approves the following Mission Statement: *“The International Committee’s mission is to connect D.A. members around the world by supporting emerging fellowships and meetings, including in languages other than English.*

*We focus on developing global initiatives and facilitating the exchange of information across countries and cultures.*

*By better understanding the diverse ways in which people incur unsecured debt, the barriers to help and the consequences they face, we can further extend the hand of D.A. to suffering debtors anywhere in the world.”* **Motion carried.**

#### **Under-served, Under-represented Outreach Committee (UUOC)**

- The UUOC moves that the following administrative changes be made to their Mission Statement (shown in bold font below):
  - “The mission of the Under-Served and Under-Represented Outreach **Committee** is to support the Fellowship in the under-served **and under-represented** populations and locations. We coordinate with World Service Conference committees and caucuses by developing best practices for doing that work and sharing it with D.A. as a whole”.**Motion carried.**

#### **Fellowship Communications Committee (FCC)**

- No motions

## ***PART 2: Recommendations by Committee/Caucus***

World Service Conference, August 6-7 2022

### ***Business Debtors Anonymous (BDA)***

- The WSC Business Debtors Anonymous Committee recommends that there be a change to the D.A. website moving the “Business Debtors Anonymous” dropdown menu item to a dedicated top tab on the home page.

### ***Conference Committee (CC)***

- The WSC Conference Committee recommends that every GSR and ISR report to their groups that a site is needed for the 2024 World Service Conference (WSC), and the Conference Committee is currently available to receive bids. It is strongly requested to submit bids before November 1, 2022.
  - Following the adjournment, we did receive an Expression of Interest. The Conference Committee recommends that the General Service Board (GSB) support the investigation of the feasibility of holding the 2024 WSC in Canada IF Canada ends up making a bid.
  - Encourage support from your local group for a 2025 bid.
- The WSC Conference Committee recommends that all committees and caucuses include a service position as a Technology Support person.

### ***Resource Development Committee (RDC)***

- The WSC Resource Development Committee recommends that the General Service Board (GSB) make sure that the recurring donation/autopay feature is functioning well and send a reminder and “thank-you” that it’s been received.
- The WSC RDC recommends that the GSB create more redundancies on the website (i.e., more buttons on more pages) to make it easy to donate to the General Service Office.

### ***Technology Committee (TECH)***

- The WSC Technology Committee recommends that the General Service Board makes a long-term commitment to a new, sustainable website.
- The WSC Technology Committee recommends that the GSB provide a slide deck template to any committee/caucus wishing to make informational slides for presenting their motions/recommendations. Such slides will be turned in and approved ahead of the Convocation and added to the Convocation slide deck.
- The WSC Technology Committee recommends that all WSC Committees/Caucuses include a “Tech Support Person” as a service position to be filled each year. The person helps implement the use and procedures of WSC technology throughout the conference year.
- The WSC Technology Committee recommends that the GSB conduct a cybersecurity audit at least annually to protect our members’ identities and to protect our organization financially.
- The WSC Technology Committee recommends, anywhere on the D.A. website where one form of literature is mentioned, to link to all three types of literature (paid print, paid digital, and free downloads).

***Public Information Committee (PI)***

- WSC Public Information Committee (PI) recommends that delegates announce at their meetings that the General Service Board (GSB) is looking for an Appointed Committee Member (ACM) for the GSB Public Information Committee that will provide Media Contact Training to interested fellowship members.
- The WSC-PI Committee recommends that WSC delegates encourage each D.A. meeting to have its own Public Information Representative (PIR).

***Hospitals, Institutions, and Prisons Committee (HIP)***

- No recommendations.

***Literature Committee (LIT)***

- The WSC Literature Committee recommends that the GSB continue to request A.A.'s approval to amend the Twelve Steps and Twelve Traditions to reflect gender-neutral language.
- The WSC Literature Committee recommends that the GSB update the fellowship on the progress of the above communications with A.A. through the LitComm Board liaison, on fellowship-wide calls and a statement on the website. To update the fellowship that D.A. is honouring the copyright of another fellowship demonstrates D.A. best practices.
  - The WSC Literature Committee recommends to all other Committees that in their work they seek to spread the knowledge of the wealth of D.A. literature available on our website.  
<https://debtorsanonymous.org/getting-started/free-literature/>

***Internal Operations Committee (IOC)***

- The WSC Internal Operations Committee (IOC) recommends that the General Service Board (GSB) implement our General Service Office phone lines to be available to debtors on weekends and to add international call services.

***International Committee (INT)***

- No recommendations.

***Under-served, Under-represented Outreach Committee (UUOC)***

- The UUOC recommends that the GSB use the Appointed Committee Member (ACM) role to foster diversity in their decision-making by including under-served and under-represented populations and locations. We further recommend that General Service Reps, groups, and individual members nominate suitable members for these roles.

***Intergroup Caucus (IG)***

- WSC Intergroup recommends that an option for Intergroup sponsorship be added to the D.A. website.

***Spiritual Sustainable Earning Caucus (SSEC)***

- No recommendations.

***Fellowship Communications Committee (FCC)***

- The WSC Fellowship Communications Committee recommends the Conference Committee approve creating a section on the D.A. website where the GSB and WSC committees and caucuses post their monthly updates.

## ***PART 3: 2022 Convocation Minutes***

### **Day 1 - August 6, 2022, Saturday**

#### **Convocation Opening**

The 36<sup>th</sup> Annual Debtors Anonymous (D.A.) World Service Conference (WSC) was called to order by the General Service Board (GSB) Chairperson, Sharon S., on Saturday, August 6, 2022, and the meeting was opened with the Serenity Prayer.

#### **Chairperson Announcement**

An announcement was made regarding the fact that this was the first international location for a Debtors Anonymous World Service Conference and that we have 128 registered for the conference. The 36<sup>th</sup> conference is thus the largest in-person conference in D.A. history.

#### **General Announcements**

General housekeeping announcements were made. The Chair requested that each committee start their reports with their Motions and Recommendations to ensure adequate time to complete the business of the Committee. Reports and introductions can be handled after for those committees.

#### **Seventh Tradition Announcement**

Contributions can either be made through the website or by mailing them to the office. In addition, there are places at the side of the room to deposit checks and currency at the conference.

#### **Conference Charter**

The Debtors Anonymous Conference Charter was read.

#### **Parliamentary Procedure Training**

The GSB Chair, Sharon S. introduced Michael Malamut. He is a professional Parliamentarian and has been assisting the Debtors Anonymous Fellowship since 1998. He gave an overview of motions, recommendations, and parliamentary procedure as it is practiced in the United States. It is practiced differently in other parts of the world, like the United Kingdom, that have parliaments. Meeting procedures in the United States were derived from colonial legislatures that in turn derived their meeting procedures from procedures of Parliament in England.

Under standard rules of fairness, the proponent of all Motions and Recommendations always gets to speak first so that they can frame the argument for everyone else. The most important way of getting something done is to make a main motion. The main motion is how the Conference can adopt a particular position on something by approving or adopting the main motion by substantial unanimity. The committee is the proponent, so the committee gets to speak first, the committee Chair usually speaks first but sometimes another member is designated by the committee if they know a lot about the motion at hand. The main motion is the lowest rank because it is the lowest level that can be brought to the Conference. The next level in rank is an amendment to the main motion to make a change to the main motion. Slightly higher ranking after an amendment is to commit or postpone.

To Commit means to send something back to the committee. The motion is considered good but not quite ready. The committee needs to consider committee overnight for motions that come before the body today or it can be sent to the committee tomorrow or even if it is appropriate today, to study and come back next year. To postpone is only if there is not quite enough time to discuss something today. The committee does not need to rework it and it is added to the calendar for the next day for a particular time on the agenda. The difference between commit

and postpone is that commit is when the Conference wants the committee to work on it and postpones is for more time on the agenda to bring it back again. It cannot be postponed to the next years' meeting. Postpone is for the current Conference to adjust the time needed for discussion of the motion.

Previous question is a technical term in more informal, more modern way of saying it is to close debate. Close debate or previous question mean the same thing.

We can recess if the recesses in the agenda or called by the Chair don't seem to be working for people. A recess can be asked for, and this rarely happens to adjourn before the scheduled time even though there is current business pending. Point of Order is used if the rules are not being followed. A Point of Order is raised at any time and it will be directed to the Chair. If necessary, the Parliamentarian and the Chair may feel the need to discuss it. An appeal is made if the ruling of the Point of Order is not to the liking of the body-in certain circumstances, it can be appealed. An appeal is a debatable matter. Keep in mind that there are time constraints so, if time constraints occur, the appeal may not be debatable.

Suspend the rules is a very powerful way of getting around the rules if the rules are getting in the way of doing the business the way the body wants to do it. It takes two-thirds vote. It's no debatable. Ordinarily, someone will only do it if they sense there is a strong mood in the body to get around the rule that is posing an impediment. Requests are used for many things such as to ask to change the volume or to get information also called a Request for Information or Point of Information. It is a request or question rather than a statement. Statements are considered part of debate.

Reconsider is something that can be done if the body has made a decision and people feel that it has been done improvidently or, for some reason, people acted quickly because we have limited time. The Twelve-Step way of doing things with the Twelve Concepts, this is also called an appeal. It's a different form of appeal from the parliamentary appeal but when a motion has been adopted by the majority and a member of the minority feels that they have not been adequately heard, and some additional discussion who help sway or change the vote, that person can stand up after the emotion and exert the right to appeal to the body to change its decision. That's a special way of reconsidering that is done in the context of a Twelve-Step Fellowship.

### **WSC BDA Committee**

Tambi H., Chair of Business Debtors Anonymous (BDA) committee explained to the Convocation that BDA meetings are registered D.A. meetings that focus on issues specific to the needs of D.A. members who own or operate businesses, a self-employed or have a desire to own or operate businesses or be self-employed.

The Committee had two motions, that because they were new concepts for BDA literature, will be presented later by the WSC Literature Committee. Additionally, the committee had one recommendation: The BDA committee recommends: Add a visible and accessible way for business owners to access the BDA portion of the website.

Tambi then demonstrated that the BDA portion of the website is located under the Getting Started section of the website and is then down five levels from the top. The committee recommends that the link be more visible and accessible.

Tambi then introduced her committee. George M. is Vice Chair, Nikki S and Diane M are co-secretaries, Drew S. and Alice L and the co-tech representatives. The rest of the members are Debbie M., Monte P, Alexandra N, Tatiana J., Toni, Constance E., and Marie H.

### **WSC Conference Committee**

Mike L, Chair of the Conference Committee talked about five possible motions that were discussed by the committee, and no motions were brought forward. One possible motion, an every other year virtual conference was dismissed because the Conference Charter states that we meet each year in person. (One committee action item is to look at the Charter and the process for changing it and come back with recommendations for the next committee.)

The recommendation from the committee is that: All committees and caucuses name a tech person. Mike explained this was a reiteration of the actions of last year's Tech committee and they felt it was important to reiterate.

Mike also stated that the committee recommended that all GSR's and ISR's return to their groups and see if there are any places that would like to host the 2024 (and beyond) World Service Conference. Mike explained that one of their roles was to make a recommendation for 2024, however there were no candidates. He did mention that Canada has expressed an interest in hosting and the committee also recommended that if Canada comes up with a bid by November 1, 2022, that the Board look into the feasibility of having the Conference there.

The committee has one issue and concern which will be addressed by December 1, 2022.

Mike introduced members of the committee as: Diana B. co-chair, McCready B Secretary, John H Tech, Sara, Annessa N, Jean F, Jackie M. Karma is the GSB liaison.

### **Resource Development Committee**

Phil M. made the report as chair of the committee. He introduced the members as Grant F. Vice Chair, Dion F Secretary, Carolyn B. Treasurer, Angeline D Scribe, Eugenia D. and Sue.

The committee had one motion, that was submitted as an early motion:

- *The WSC Resource Development Committee moves that the RDC Mission Statement be approved as follows:*
    - *The Resource Development Committee focuses on the D.A. Fellowship being self-supporting in terms of both financial and service contributions, including:*
      - *Encouraging Seventh tradition contributions and clarifying the use of 7<sup>th</sup> Tradition funds*
      - *Supporting member participation in service at all levels*
      - *Increasing awareness in D.A. about the importance of being self-supporting as individuals, DA groups, Inter-groups and the Fellowship as a whole*
      - *Communicating how service and contributions are part of our prosperity, abundance and recovery as individuals, groups and World Service*
- The motion passed as amended after proposed amendments and a voice of minority. It passed with one amendment putting language back in from the original proposal.

Phil talked about how resources are not just donations and that it is also the people who support the Fellowship and allow the work to get done. Speakers in favor discussed the need to fulfill our visions by having others than the Board supporting the work that needs to be done. There was a question wanting to understand what 7<sup>th</sup> Tradition contributions need to be used for within the document. Additionally, that donations and service work is the cornerstone of recovery and maybe we need to do a better job at explaining that. It is about, "paying your own way."

Based on a question the current version was read. A concern about how phone and zoom meetings make contributions are made was mentioned and that RDC should try to come up with ways to help those groups. The committee chair stated that the committee is interested in those topics.

An amendment was proposed that: RDC develop both a method for electronic meetings to collect 7<sup>th</sup> Traditions funds and an outreach campaign on how to do it. The amendment was dismissed as not germane to a mission statement

Amendment was made to include: “and clarifying the use of 7<sup>th</sup> Traditions funds”, be added back into the mission statement. It was objected to, so it had to be addressed as a separate proposal. The proposal was made to add the language back in. The amendment carried.

There was no time to read the recommendations which are added to these minutes below:

- *The WSC Resource Development Committee recommends that the General Service Board (GSB) make sure that the recurring donation/autopay feature is functioning well and send a reminder and “thank-you” that it’s been received.*
- *The WSC RDC recommends that the GSB create more redundancies on the website (i.e. more buttons on more pages) to make it easy to donate to the General Service Office.*

### **WSC Technology Committee**

Roxie, as Chair of Technology Committee reported. The committee has five recommendations:

- *The WSC Technology Committee recommends that the General Service Board makes a long-term commitment to a new, sustainable website.*
- *The WSC Technology Committee recommends that the GSB provide a slide deck template to any committee/caucus wishing to make informational slides for presenting their motions/recommendations. Such slides will be turned in and approved ahead of the Convocation and added to the Convocation slide deck.*
- *The WSC Technology Committee recommends that all WSC Committees/Caucuses include a “Tech Support Person” as a service position to be filled each year. The person helps implement the use and procedures of WSC technology throughout the conference year.*
- *The WSC Technology Committee recommends that the GSB conduct a cybersecurity audit at least annually to protect our members’ identities and to protect our organization financially.*
- *The WSC Technology Committee recommends, anywhere on the D.A. website where one form of literature is mentioned, to link to all three types of literature (paid print, paid digital, and free downloads).*

Recommendation discussion:

This is demonstrated by the audit done by the Tech committee last year. It is also to improve the user experience for the newcomer, the underserved and the international community. We need a relational data base that better facilitate our future growth. It will facilitate literature purchases, better ways for 7<sup>th</sup>



Tradition donations. We had hoped to make it a motion but could not, so we ask people to take it back to their groups and share this information.

Committee members: Can help you get to your google drive and help in other ways, so look at the members of the committee and connect with them. Co-Chair is Lorraine, Paul W, Kate E, Jenna S, Bryan Z, Jerry J., Megan P, Barbara V and Kimberley. Roxie then asked committee tech support people to stand so they could connect with a tech support person for assistance.

The committee worked on the Web site in past and will continue this work. They will work with Jeffrey and consider asking for additional funds. A portion of the committee will be working on the long-term plan for the web site. Also working on support to world conference members, the groups, etc. There is a lot that is not common knowledge in safe practices. Roxie concluded that there is always room to grow.

### **Public Information**

Shawna, Chair of Public Information, reported for the group.

Introduced Committee: Ellen Vice Chair, Pam Tech Support, Chris W. Secretary, Olivia B Treasurer, Phil M, Lorene, Sharon, and Pleasant. Liaison is Tom R.

Had a macro discussion on what each person wants to do while on the

“Attraction not promotion” is their one subcommittee. Going through the PI manual, there were lots of questions in the group. What do we need to know and how did the manual help us. Looked at the Public Service Announcements, both video and audio. She talked about the specific items each member will be working on. The UK has an approved Facebook image, do we want to do go with this? They are going to talk to media, to other Fellowships, and work on what other things they have already started on. The tech person developed a couple of videos to help members with Google Drive etc.

Need an ACM for Public Information. For both the Board and WSC committees. Shawna talked about what an ACM was.

A person who comes to her home group is from Delhi, so PI is going to sponsor and support efforts in India to start a meeting. Shawna will work with other committees to make sure that once someone contacts the groups, that the work continues with other committees such as HIP. Also helping to revive the PI committee in the UK.

Recommendations from PI

- *WSC Public Information Committee (PI) recommends that delegates announce at their meetings that the General Service Board (GSB) is looking for an Appointed Committee Member (ACM) for the GSB Public Information Committee that will provide Media Contact Training to interested fellowship members.*
- *The WSC-PI Committee recommends that WSC delegates encourage each D.A. meeting to have its own Public Information Representative (PIR).*

Also, a discussion that April 15<sup>th</sup> is action day for D.A. members, so take a pamphlet to your church or other local organization and spread the word of recovery.

### **Hospitals, Institutions and Prison Committee**

Kate, Vice-Chair of the committee gave the presentation. Chair is Robin, Treasurer is Amy, Secretary is Christine Tech liaison Mary, PI Liaison is Rebecca, International is Beatriz, Cheryl and Dolores

HIP has no motions, so update on what is happening in the committee. Priorities:

1. Outreach with Intergroup Caucus
2. Training and Workshops for D.A groups
3. Workshops for International groups to learn from UK and US committees
4. Translating HIP starter kit into Spanish (Beatriz)
5. Continuing to continue with other Fellowships for info on HIP
6. Extended worldwide outreach.

Only issue and concern is completed. The revised HIP starter kit was completed by last committee. It was approved by the GSB and it needs to be officially updated to the Website once a few tweaks are done. Want to make more HIP materials available on the web site. Research a pamphlet of fun stories for young people. Expanding non-traditional methods of getting into prison, ie, online. Plan to use the AA blueprint on how to do it. The office in Needham has a lot of literature, but that resource exists. Have a goal to use literature in spaces where it can be utilized.

### **Day Two, August 7, 2022**

The Chair, Sharon S. opened with the Serenity Prayer. She then called on Mary Jane B to read the 12 Traditions of D.A.

### **Literature Committee:**

Debra O., Chair of the WSC Literature Committee was introduced.

Motions:

- *The WSC Literature Committee moves to update the Debtors Anonymous Awareness pamphlet to reflect a global fellowship and debt around the world. **Motion carried***

Debra discussed that Awareness is our 9<sup>th</sup> Tool of D.A. That it has been an important pamphlet, but debt around the world is not credit cards in places like Kenya. Knowing the bottom line was what was important as well as serving the entire Fellowship around the world.

- *The WSC Literature Committee moves to create an outline for a new pamphlet of stories called, "If You Have Lost Everything: Finding Financial Serenity in Troubled Times". **Motion carried***

Debra mentioned that this came from within the group, having stories of people who have had catastrophic experiences and how our tools and the Steps and how they helped them. It is to give people another way for identification. It would include international stories. This could include refugees, domestic violence, fires and others who at that rock bottom level, to give a voice of hope to people like that.

- *The WSC Literature Committee moves to create an outline for a Voices pamphlet of "Young People's Experience, Strength, and Hope". **Motion carried.***

Debra let people know that it will be one in the Voices Series that are more than a tri-fold. It is voices of specific groups, with specific experience and how they came to their bottom. This one speaks to students who have had large debt issues, etc.

- *The WSC Literature Committee moves, at the request of the BDA Committee, that the Conference approve the development of a pamphlet outline on the topic of “Prosperity, Abundance and Serenity in Business”.* **Motion carried.**

Debra explained that because it was literature, it needed to come through the literature committee, but this is at the behest of BDA. Tambi came up to give an explanation of how this would help business debtors. An amendment came from the floor to include Serenity. Abundance has not changed us into non-debtors, the serenity is also needed for recovery. The amendment was approved in a vote. The motion has passed.

- *The WSC Literature Committee moves, at the request of the BDA Committee, that the Conference approve the development of a pamphlet outline on the topic of “Prudent Reserve in Business”.* **Motion carried.**

Debra asked for the Chair of the BDA committee to speak to the motion. Tambi stated that a healthy prudent reserve is important for a business as well as the individual. It was asked if the two pamphlets could be combined. Attention to prudent reserve is important. It could be combined during writing as writing as was developed. Questioner asked Tambi to speak to the topic. The subcommittee chair was asked to speak to the topic. Marie talked about how they have been working on it for a year and would like to continue working on them. Debra explained that there are many places along the line where it can already be stopped if it is not what the Fellowship wants. A proposed amendment to exclude “in business” was objected to. It was noted for the committee to look at a pamphlet on prudent reserve for D.A. members in the general.

Time was expired so she was given a moment to thank the literature committee and say that they plan to work with other committees and caucuses to get their work done. It was extremely productive doing that last year. There was not enough time to talk about their recommendations. There are listed here for completeness of the minutes.

- *The WSC Literature Committee recommends that the GSB continue to request A.A.’s approval to amend the Twelve Steps and Twelve Traditions to reflect gender-neutral language.*
- *The WSC Literature Committee recommends that the GSB update the fellowship on the progress of the above communications with A.A. through the LitComm Board liaison, on fellowship-wide calls and a statement on the website. To update the fellowship that D.A. is honoring the copyright of another fellowship demonstrates D.A. best practices.*
- *The WSC Literature Committee recommends to all other Committees that in their work they seek to spread the knowledge of the wealth of D.A. literature available on our website.*  
<https://debtorsanonymous.org/getting-started/free-literature/>

## Internal Operations Committee

Piper N. was introduced as the Chair of IOC. She introduced the committee: Judy B as Vice Chair, Mary Jane is the Secretary, Betty S. is the Treasurer, and Tech Team is Caroline P and Diana D. A new mission statement was proposed a new mission statement that has clarity:

- *The WSC Internal Operations Committee (IOC) moves that their Statement of Purpose in the Debtors Anonymous Manual of Service (DAMS) be changed to: "The purpose of the IOC is to assist the Board at its request, in providing support for the General Service Office. The IOC communicates to the General Service Office through the Board Liaison". **Motion carried.***

Piper asked that the Recommendation be read:

- *The WSC Internal Operations Committee (IOC) recommends that the General Service Board (GSB) implement our General Service Office phone lines to be available to debtors on weekends and to add international call services.*

Implementing phone lines for 24 hour and international coverage has been a goal of this committee. They plan to work with international committee, technology committee and fellowship communications committee to make these efforts will come to fruition. There are many volunteers already and a script and guidelines. They want to offer the gift of hope to anyone who is looking for recovery from debting. This is our responsibility to help more of those who are suffering from compulsive debting.

Piper met with Karma and Teresa because the Conference was live. It gave the committee to really communicate with the office on what IOC can do to help the office. She expressed gratitude for everyone who made the conference happen.

## International Committee

Shalini G, Co-Chair of International Committee gave her report. Members included) each member will liaise with another committee) to get that cross pollination which is so helpful.

Eliana G. with Tech, Stefanie S with the conference, Nicole S. with BDA, Julie F. with HIP, Laura M. with FCC, Jim G. with IOC, Christina B. with Literature, Alex A. with PI, Sahera H. with RDC, Emmanuelle L. with UUOC, and Serena M. with Intergroup, Joan N. with SPCC. Evgeniy N is co-chair.

Shalini presented their motion:

- *The WSC International Committee moves that the WSC approves the following Mission Statement: "The International Committee's mission is to connect D.A. members around the world by supporting emerging fellowships and meetings, including in languages other than English.*

*We focus on developing global initiatives and facilitating the exchange of information across countries and cultures.*

*By better understanding the diverse ways in which people incur unsecured debt, the barriers to help and the consequences they face, we can further extend the hand of D.A. to suffering debtors anywhere in the world.”* **Motion carried.**

Shalini stated there is a lot of overlap in the committee, but there are certain areas International really needs to address, particularly with other languages. Other cultures have their own challenges we need to be educated on. For example, in Iran there are still debtors’ prisons. In Kenya it is mobile phone debt. You can be put on a blacklist for having a debt of as little as \$2 which puts you on a blacklist that keeps you from getting a job. All these particularities meant we needed a mission statement that covered more broadly all these aspects. Points of awareness, the first available VISA appointment is in May of 2024. It would be really amazing to include more young people. 60% of the population in Africa and Asia is under 25. There is a massive group of people, many with debting issues, that we would like to receive D.A.’s services.

It was noted by McCready that if we know further ahead of time where future conferences will be held, this will help the international community. So get your bids in.

### **Underserved and Underrepresented Outreach Committee**

Andrea and Mary Ellen as the co-chair of the UUOC. She introduced the committee: Audrey, Eric, Eunice, Paul, Scout, Treasurer Tammy, Secretary Yanira C, Tech support is Will M., Inter-committee representative is Joanna, GSB liaison is Roger. Mary Ellen then shared that the committee members have a great breadth of skills and they believe they were meant to be brought together. Andrea then shared the Motion which were more administrative changes:

- *The UUOC moves that the following administrative changes be made to their Mission Statement (shown in bold font below):*

*“The mission of the Under-Served and Under-Represented Outreach **Committee** is to support the Fellowship in the under-served **and under-represented** populations and locations. We coordinate with World Service Conference committees and caucuses by developing best practices for doing that work and sharing it with D.A. as a whole”.* **Motion carried**

Andrea then talked about using the ACM roll to increase diversity with the following recommendation:

- *The UUOC recommends that the GSB use the Appointed Committee Member (ACM) role to foster diversity in their decision-making by including under-served and under-represented populations and locations. We further recommend that General Service Reps, groups, and individual members nominate suitable members for these roles.*

Sharon gave the group a break.

### **Intergroup Caucus**

Carolyn B. spoke as the chair of Intergroup Caucus. Members were introduced as: Judy B vice chair, Marie H. is Secretary, Roxie is technology person, Serena M is Treasurer, Jerry J., Tom is liaison, Robin

S, Phil M., Phil M., Audrey O. She mentioned there was no international intergroups represented and invite any international Intergroup member to join the committee. They had 3 members from last conference which included updating the DAMS and the Intergroup Page and handbook have to be taken care of. They really need to define, in this world of post covid, who is representing what area, who is on Zoom and who is Hybrid. And to define exactly what is an intergroup vs a special interest group. They are going to call all the intergroups to find out if they are still in existence and active. Are there some not listed. What are best practices and what kind of activities are they involved in. Are there members in the same geographical area or not.

The talked about the HOW group and the BDA groups who want to be intergroups, what would they be instead.

The committee has one recommendation:

- *WSC Intergroup recommends that an option for Intergroup sponsorship be added to the D.A. website*

### **Spiritually Sustainable Earning Caucus**

The caucus had no recommendations. Joan N. as Chair came up to the podium. Read their mission statement for the group. They have been a caucus for 6 years and there are 3 SSE groups registered and meeting. John then introduced the committee: Vice Chair Drew, Secretary Rebecca, Treasurer, Geraldine, Tech person, Julia, Paul, Graham, Tatiana, Kersten, Pamela, Anna, Taylor, Alexandra N, and Paul M, is their liaison.

Working on SSEC meeting format as a service document. Continue work to become a committee. Continue with developing spiritually sustainable tools. Continue revision of signpost document and get it approved as a service document. Offer Fellowship wide calls. Developing spiritually sustainable income generating ideas, actions and earning ideas. She then gave the definition of spiritually sustainable earning.

### **Fellowship Communications Committee**

The chair, Claudette, came up to speak. This is her first World Conference and she agreed to be chair. She read the FCC statement of purpose. Committee members were introduced: Graham Vice Chair, Anna S as secretary, Katy as Treasurer, Chris as technical support, Taylor D., Zebra, Julia B. , and Rob B as GSB Liaison. Katy chairs subcommittee for Promise 6 day. The fourth Saturday in April in celebration of Promise 6. Take note so we can get more participation around the world. The next subcommittee is Sponsor a Group, chaired by Chris, modeled after individual sponsorship. Planning a Fellowship Wide call in October to make more people aware of sponsor a group. Graham will chair the group to try to implement their recommendation.

Claudette read their recommendation:

- *The WSC Fellowship Communications Committee recommends the Conference Committee approve creating a section on the D.A. website where the GSB and WSC committees and caucuses post their monthly updates.*

This would allow committees to post their monthly updates directly to the website for others to see. It could potentially replace the D.A. Focus. This would be a very large project that would require a lot of collaboration with other committees and the GSB.

### **That ended Committee Reports.**

Introduction of Dave L, as new Class A trustee. Dave came up to the podium. Dave joined the Board in December. Sharon then swore David L onto the Board of Directors for Debtors Anonymous. Dave agreed to abide by the pledge. Dave was given General Consent to be a Class A Trustee.

Dave then gave a brief discussion of his service background. He stated he was moved by what he has learned at conferences for the 6 previous years. He thanked the group.

Sharon then turned to presentation of the slate officers for 2022-2023 for ratification:

Chair and President: Josephine P.

Co-Chairs and Vice Presidents: Tom R. and Rob B.

Secretary: Roger H.

Co-secretary: Rob B.

Treasurer: Michalene R.

Assistant Treasurer: Dave L.

They were ratified by acclamation.

Roger H. was sworn in as Secretary. He agreed to serve the Fellowship of Debtors Anonymous as Secretary of Debtors Anonymous General Service Board. Roger stated that he is always learning and thanked the conference.

Dave L. was sworn in as Assistant Treasurer. He agreed to serve the Fellowship of Debtors Anonymous as Assistant Treasurer of Debtors Anonymous General Service Board. Dave stated that he knows something about numbers and bytes and will do his best in the position and thanked the conference.

Michalene R. was sworn in as Treasurer. She agreed to serve the Fellowship of Debtors Anonymous as Treasurer of Debtors Anonymous General Service Board. Michalene stated she always has a few words,

she thanked Tom R. for his great work as being Treasurer for the last 4 years and promised that she will pinch every penny and pence.

The Vice-chairs, Rob B. and Tom R were sworn in together as vice-presidents for the corporation. Rob stated after that he was really honored to serve D.A. and that his life really began after he entered the rooms. Tom stated that it has been a very rewarding experience to be serving the Fellowship in any capacity and he is looking forward to next year, his last year as a trustee.

Josie P was sworn in as President and Chair of the Board. Josie stated that it was such an honor to be the first chair from outside the U.S. and that Sharon would be a big act to follow. She then promised she will do her best.

Sharon then talked about how moved she is that Josie is being sworn in within the United Kingdom. It is very moving.

### **Farewells from outgoing Trustees**

Bill stated that he needs to follow a practice of Sharon, his dear friend, and when he talks about D.A. to add, the Fellowship that saved my life. It gave him a life bigger than he thought he could have had. He said that he has been doing PRG's and that will not change. He will have more time for sponsorship. Being of service is what keeps him solvent, happy and a life of prosperity and serenity. He is so grateful to Debtors Anonymous and those he has served with, those he have come to conferences and those who maintain their solvency and show us how it works. He gave special thanks to Sharon who started in service about the same time. Serving with her in PRG's on committees and on the Board has been such a pleasure for him.

Sharon then stated that she was so grateful to have been of service to the program that really saved her life. What struck her was in 2018 when she was the dinner speaker and she just found out her dog had passed away. Her other dog passed away when she was speaking at another D.A. engagement. What she first felt was that it was so unfair to not be them when they passed, but she realized is that God knew what she really needed was the love of 250 people to surround her when those things happened. Doing service is part of who she is, she cannot not respond when people ask for help. She will have more time to do more direct work. She thought she would really grow in her D.A. program being on the Board, but it was really her Alanon program that went from a "white belt to a brown belt." But she always has room to grow. This is her 10<sup>th</sup> conference and this was the best conference ever! Thank you, you are in capable hands. And she sees so many capable future Trustees in the room, just do it.



### **Passing of the Gavel**

A symbolic passing of the gavel went from Susan L to Audrey, Chair of the New York Intergroup. Susan thanked all the host committee members for making the conference run so well. Together we did this with a Higher Power. Audrey, ISR for Intergroup of greater New York. She was accepting the gavel for Maureen who could not come. She thanked D.A. for her life and giving her a chance to look at the numbers.

### **Congratulatory Motions**

Josie gave a congratulatory motion to Sharon for her time as Board Chair and the Second to the Host Committee in the United Kingdom. Both were approved by applause.

### **Closing**

Sharon stated there was not further business and we stand adjourned.

The meeting was then closed with the Serenity Prayer in: English and French (Canadian Member Claudette), Welsh (Gill), Polish (Tatiana), Russian (Alexandra), She stated there were many African versions, this was one (Shalini), Spanish (Beatriz), Hebrew (no name given).

The group asked us to thank Michael Malamut. There was applause.

The meeting ended with the We version of the Serenity Prayer in English.

End of Section

***PART 4: Report from the Chair of the General Service Board***  
**2021-2022 Fiscal Year End Report**

**CHAIR'S REPORT**

My name is Sharon S., and I am a compulsive debtor. It has been my honor and absolute privilege to serve on the Debtors Anonymous Board of Trustees since August of 2016 and as your chair since August of 2020.

The purpose of this report is to give a brief overview of the “state of the fellowship,” so to speak. I will describe what the General Service Board is and what we do and how we are granted the authority and entrusted to oversee and perform the administrative functions necessary to maintain the day-to-day operations to serve D.A.

I will then cover several other topics: Service at the World Level, Self-Support and Generosity, Ongoing Challenges and Our Primary Purpose, and finish up with some personal parting remarks. The 2021-2022 General Service Board was composed of eight Class A (debtor) trustees: Bill D., Dave L., USA, Josie P., U.K, Matthew E., USA, Paul M., USA, Rob B., USA, Roger H., Canada, and Sharon S., USA. Our Class B (non-debtor) trustees were Karma K, USA, Michalene R., USA, and Tom R., USA.

Welcome to London, 2022!

After two years of virtual conferences, the WSC is back in person – and for the first time outside the United States - welcome to London 2022! This will be the most well-attended in-person World Service Conference in D.A.’s history – 128 delegates from 11 countries.

The John H. Scholarship was able to provide financial support for 35 delegates to attend this year’s conference. (Every group that received funding provided some level of self-support.) Thank you to everyone who worked so diligently to make this WSC a reality. A special shout-out to Allen T. for proposing this as a possibility in 2017 and for Susan L. and the Host Committee for “carrying on” to make it a reality.

What does the GSB do?

The GSB is composed of two kinds of trustees: Class A debtor trustees and Class B non-debtor trustees. Class A trustees are debtors giving service to the fellowship that often saved their lives; in contrast, Class B trustees are not members of D.A. We are especially grateful for these dedicated trusted servants on our “working board.”

Because D.A. is a relatively small organization with two part-time employees, the trustees carry out much of the actual work needed to keep the not-for-profit 501 (c) (3) entity thriving and sustainable. Several of the Concepts of service entrust the GSB with administrative responsibility and active management of D.A.’s service activities to the General Service Board.

The relevant concepts are: Concept Two (“The D.A. groups have delegated complete administrative and operational authority to the General Service Board”...), Concept Six, (The Conference acknowledges the primary administrative responsibility of the Debtors Anonymous General Service Board.”), and Concept Eight (The Debtors Anonymous General Service Board of Trustees assumes primary leadership for larger matters of overall policy, finance, and custodial oversight, and delegates authority for routine management of the General Service Office.”)

The board is responsible for financial oversight, risk management, and all legal and fiduciary responsibilities required of not-for-profit corporations. The board oversees that staff and special workers act ethically and with integrity so D.A. can continue its mission of reaching debtors who still suffer.

We are also charged with ensuring that our day-to-day operations follow the D.A. Bylaws while taking care to be aware that our organization must comply with laws and regulations of state and federal governments. The Board of Trustees has fiduciary duties, including the duty of care, duty of obedience, and duty of loyalty.

Each volunteer member of the D.A. Board of Trustees appreciates the tremendous responsibility we have been entrusted with as “trusted servants.” In making the best decisions for the Fellowship in all matters of the administration and operation of D.A., we act slowly and prudently, and listen to the will of the groups and the Conference, while carrying out the business of the D.A. Fellowship.

Most important, the Board is subject to the Bylaws, which “cannot be in conflict with the Twelve Traditions, the D.A. Conference Charter, or the laws of the State of New York or the United States.” The Board is “expected to exercise the powers vested in them by law in a manner consonant with the faith that permeates and guides the Fellowship, inspired by the Twelve Steps, in accordance with the Traditions, and in keeping with the Certificate (of Incorporation) and the bylaws”.

The Preamble to the Bylaws of Debtors Anonymous General Service Board, Inc, states, in part, “Debtors Anonymous...is a corporation created and designated by

the Fellowship to maintain services for compulsive debtors who seek, through Debtors Anonymous, the means to arrest the disease of compulsive debting through the application to their own lives of the Twelve Steps, adapted from the program of Alcoholics Anonymous, which constitute the recovery program upon which the Fellowship is founded.”

There were eight GSB Committees in 2021-2022. You will hear reports of the work of each of these committees. Because there will be only nine trustees as we begin the 2022-2023 conference year, the GSB committees have been consolidated even further and we will have seven GSB committees this year.

I will mention some of the most significant service the GSB trustees have provided this year, both individually, but most often as part of teams or committees.

Here are some general administrative accomplishments:

- We consulted with other 12 Step fellowships about best practices on an ongoing basis.
- The chair and vice-chair attended a virtual “Day of Sharing” for 12 Step fellowships which was held by videoconference in December 2021.
- We secured liability insurance required for the contract for the 2022 WSC in London, which became available to underwrite for this conference on May 1, 2022.
- We renewed copyrights and trademarks for multiple D.A. assets.

The GSB Office/Audit/Legal Committee:

- Met with building owner to discuss lease extension. We signed a new one-year lease and have optional extensions for two more years at our Needham office.

The GSB Finance Committee:

- Maintained the Income and Spending Plan for FY 2021-2022 and prepared the 2022-2023 Income and Spending Plan for D.A.
- Worked with D.A.’s bookkeeper and accounting firm to prepare and review taxes and other legally required yearly filings.

The GSB Conference Support Committee:

- Developed the spending plan for 2022 WSC.
- Held ongoing phone and videoconference planning meetings with London, U.K. venue to plan 2022 WSC – the first WSC to be held outside of the United States!
- Planned and assisted the WSC Conference Committee and Host Committee with the 2022 WSC, including Orientation Sessions, Registration Packet, Mentor-Mentee program for delegates, and compiled and distributed Conference links to conference materials. We are excited to provide as “paper-less” a conference as possible this year!
- Were responsible for all aspects of WSC registration process and, with the Host Committee, facilitated payments for John H. Scholarship program. With the General Service Office, the CSC maintained records of payments, inquiries, refunds, and resolution of challenges.

The GSB Communications and Technology:

- Hired a part-time webmaster who maintained and upgraded D.A. website and addressed and resolved “glitches” as they were identified.

The GSB International and Literature Translations and Licensing:

- Worked with members outside the U.S. on literature translations and licensing projects in languages other than English.

- Assisted WSC International Committee to look for ways to provide literature for groups outside the U.S. who have difficulty getting D.A. literature.
- Hosted “listening calls” for members outside the U.S., including Australia, Brazil, Iran, Russia, Spain, and the European, Middle Eastern, and African Intergroup (EMEA).

The GSB Public Information Committee:

- Responded to requests for interviews by members of the media (newspaper, radio, film, podcasts).

The GSB Literature Publications Committee

- Reviewed literature projects, including the first draft chapters of D.A.’s Basic Text.
- Reviewed D.A.’s meditation book, which is near completion.

These are just some of the projects that we completed as a “working board.” It was a team approach, with the participation of trustees, appointed committee members, project contributors, employees, special workers, and professional consultants.

### **Service At the World Level**

Delegates are composed of General Service Representatives (GSRs) and Intergroup Service Representatives (ISRs). In D.A., delegates have always been able to choose the committee they would like to serve on. In other fellowships, however, this is not the case. Most of the large fellowships (A.A., N.A.) randomly assign delegates to committees. Others (O.A.) allow delegates to state a preference but make no guarantees of assignments. Still others (SLAA), have the same policy of self-selection as D.A.

Over the past several years, the numbers of delegates who have self-selected to the committees has varied. However, this process has sometimes resulted in an imbalance among numbers of delegates committees. For example, in 2015, no delegates were on the Internal Operations Committee and that committee was not staffed at all. In 2017, the former Diversity Caucus had no members, but a “last call” for service at the very end of the convocation resulted in several delegates offering to serve on that caucus.

This year, approximately 21% of the registered delegates have selected the WSC BDA committee, another 20%, WSC Literature Committee, followed by International Committee with 12% of registered delegates. The remaining 47% of delegates, with 3-7 members choosing to serve on each of the remaining eight WSC committees.

The GSB will discuss the idea of instituting a procedure for WSC Committee assignments, a Spiritual Selection Process, at the Open Board Meeting later this afternoon. The discussion will focus on the spirit of rotation of service, dedication of all to a common goal, selfless service, and seeking a balance of membership among the committees.

One thought is that GSRs and ISRs could be assigned to their WSC committees by a method of random selection, perhaps determined by the host committee and designed to ensure that approximately equal numbers of GSRs and ISRs are assigned to each WSC committee. Please join us later today for what we hope will be a thoughtful discussion of this topic.

### **Self-Support and Generosity**

As you will hear in the next report from our Treasurer, D.A. members have responded with generous financial support over the several past years.

We have added line items in our 2022-2023 Income and Spending Plan to support the mission of D.A., including a new line item for a part-time publications manager. We continue to assess additional opportunities to hire special workers to serve additional needs of the fellowship.

To continue the spirit of generosity with the Seventh Tradition, the WSC Resource Development Committee proposed “7-7-7-,” a 7th Tradition monthly event encouraging members and groups who are able, to contribute \$7 to the GSO on the 7th of every month.

This small action can have a great impact. If 1,000 groups and members participate in this event, that would result in a monthly increase of \$7,000, and a yearly increase of \$84,000 USD.

Let’s continue our practice of generous financial support for the fellowship – and thank you!

### **Ongoing Challenges and Solutions: Our Primary Purpose**

D.A has weathered plenty of controversy over the years.

This year, as in other years, members submitted Issues and Concerns expressing concern for the fellowships’ lack of focus on D.A.’s primary purpose of not incurring unsecured debt and a lack of understanding and appreciation of the Traditions. This begs the question: what message do we want to be sending - to existing members, newcomers, and those who need D.A. but have not yet found us?

Our Public Information Manual (2021 edition, page 32) provides a snapshot of how we present ourselves to members of the community-at-large, helping professionals, and potential members:

#### **WHAT D.A. IS:**

- \* A World-wide Fellowship of people recovering from compulsive debting
- \* A Twelve Step Program modeled after Alcoholic Anonymous
- \* Supported solely by voluntary donations from its members
- \* Non-professional, peer to peer support

\* DA's primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt

**AND – WHAT D.A. is NOT:**

\* Not a credit counseling agency

\* Not a business

\* Not a get-rich scheme

\* Not an investment group

\* Not a place to advertise or sell anything

\* Not a religion (nor affiliated with any religion)

\* Not allied with any sect, denomination, politics, organization, or institution

There may be differences of opinion among members about D.A.'s primary purpose of not incurring unsecured debt, the relevance of the Traditions, and what constitute "inside" and "outside" issues.

The Traditions guide us in our relationships with others in the fellowship to promote unity and inclusion for all who seek recovery from compulsive debting. But if we are not all here for the same reason, and if we cannot or will not communicate within the framework of the Twelve Traditions, then we don't have a common language, and it will be difficult, if not impossible, to achieve meaningful spiritual recovery in D.A.

Addressing these questions, at the World Service Conference in 2006, the board chair shared the following sentiments:

"Far and above any other issue that faces the D.A. Fellowship today is our need for strong clarity around our primary purpose. We come together for one reason; because we are compulsive debtors and the only way we can not debt, one day at a time, is by helping another debtor practice the Twelve Steps. Any other focus waters down our message. Frankly, we are afraid for D.A. It seems like members around the world want to focus on anything other than not debting. When we are willing to do anything not to debt, our underearning and compulsive spending habits are removed. Visions, prosperity, and abundance are all wonderful side benefits of not

debting, but they are not our primary focus. Clutter is an outside issue with its own Twelve Step program and does not have a place in D.A. Procrastination, called "time-debting" by some members, is a character defect and is not part of how we define compulsive debting. Our focus must return to our primary purpose, helping other debtors by doing service. We believe it is crucial that this Conference refocus every aspect of D.A. back on our primary purpose. When we leave here, we must be united on

one simple message, “Don’t debt.” We believe if we can do that, the fellowship of Debtors Anonymous will prosper and grow.”

The 20th Annual Debtors Anonymous World Service Conference Report, San Diego, CA, 2006, p. 12.

I would propose that these words are just as relevant to D.A. recovery now, twelve years later. My vision for all who seek relief and recovery from incurring new unsecured debt is that we will find refuge in D.A. My hope for our work together this year is that we can come with humility and respect for all others in love and service, with the singular goal of not incurring new unsecured debt.

In 2008, the board chair wrote, “Without accepting that we are compulsive debtors who need to stop debting to deal effectively with the disease’s symptoms, our Fellowship will never reap the real rewards of recovery.”

They continued, “Our individual recovery depends on the unity we share in our groups and here at this Conference. Let’s do all we can to focus our service work on carrying the message to the debtor who still suffers...Let’s balance our interest in underearning, prosperity, and visions with renewed commitment to the basics: the Steps, Sponsorship, the Traditions, and Service. We are the ones who can do this, here at this Conference. The work that we do here ensures that the D.A. program will be here for those who need it, whenever they need it.”

The 2008 Annual Debtors Anonymous World Service Conference 22nd Annual Report, Salt Lake City, Utah, p. 10.

As we go into our Committee and Caucus work now, and for the rest of the 2022-23 Conference year, I pray for ease and grace of a loving Higher Power to guide us all in this service.

### **Closing Thoughts**

At the 2019 World Service Conference in Los Angeles, I had the opportunity to connect with a D.A. member who literally saved my life about 16 years ago. I was broken, physically, emotionally, and spiritually, struggling to let go and surrender to the incomprehensible demoralization of the disease of debting.

Because I lived in a D.A. “desert,” with only one live meeting per week, I attended many phone meetings. I was desperate to not incur new unsecured debt, sometimes just for that one day or even that one moment.

On one Friday evening meeting, I stayed on the phone for the after meeting for newcomers. The person on the other end of the line said, “Ok, I know you’re out there – who needs to introduce themselves but doesn’t want to?” I could not unmute, as I choked back exhausted tears. After more requests from this moderator – and several minutes – I finally spoke up.



That recovering debtor saved my life that night. They identified with my pain but had experienced relief in D.A recovery. They took my number and reached out after the meeting. I felt like there was hope – if only for that moment – but it was enough to get me through to the next day without debting.

When I was told that they were at the Fellowship Day in Los Angeles, I asked my friend to point them out so I could go thank them for what they had done for me.

My friend introduced us. They were happy to meet me but did not recall the meeting I described. I said, “You might not remember me, but I will never forget you.”

As I rotate off the board after six years, I am filled with gratitude to have had the opportunity to give back to the fellowship that truly saved my life. D.A. was here when I really needed it and I want to be there to share the hope in recovery for others who identify as compulsive debtors. I want to be that voice of hope on the other end of the phone or across the room – and I hope that you do, too.

D.A. recovery can be challenging, but it has rewarded me with ongoing awareness, gratitude, and serenity that I never thought was possible. Instead of always wanting “more,” and feeling that no matter how much I had, it would

never be enough, I am now humbly aware of and grateful for the abundance I now realize that my Higher Power has already provided.

I know that I have everything I need – spiritually, emotionally, and financially - and that it has been there all along. As a result of continuing to work the Steps in D.A., I am often able to practice the guiding principle of being of service to others that is essential to carry D.A. recovery into “all my affairs.” It is on those occasions that I am overwhelmed with gratitude for the life I have and the gifts I received from this amazing program. My vision is that anyone who seeks recovery will be able to enjoy the same spiritual relief from compulsive debting that I have received from D.A.

I try to “just say yes” when asked to be of service, with the caveat that my greatest form of service is to not incur unsecured debt one day at a time. I realize that being of service in D.A. is both the best job I have ever had and the greatest gift I could have ever received.

I have been humbled and honored to serve the fellowship of Debtors Anonymous. Thank you for your service.

With gratitude and in service,

Sharon S., GSB Chair, 2021-2022

## ***PART 5: Annual Report from the Finance Committee Fiscal Year 2021 – 2022***

36<sup>th</sup> Annual Debtors Anonymous World Service Conference

Hilton London Heathrow Airport T4 Hotel

United Kingdom

August 3-7, 2022

General Service Board Committee Report

Finance Committee

### **Introduction**

My name is Tom R., and I am a friend of D.A. I have the honor and privilege to serve as chair of the General Service Board Finance Committee, and as board treasurer. The GSB Finance Committee is grateful for the opportunity to serve the D.A. Fellowship.

This year's committee members were: Tom R., Chair; David L., Michalene R., Paul M., Assistant Treasurer, and Sharon S., Secretary.

The GSB Finance Committee is involved in creating the Income and Spending Plan, overseeing the bookkeeper and accountants, paying the bills, reporting financial information to the Fellowship, making recommendations on revenue, expenses, pricing, and Cost of Goods Sold. The committee meets monthly via conference call and usually in person at the two annual face-to-face meetings. It provides reports for the D.A. Focus.

### **Finance Committee Actions During the Conference Year**

Below is a list of items that the Finance Committee undertook this year:

- Maintained nine months of operating expenses in the prudent reserve.
- Developed Action Items for the committee to work on throughout the year, including improving our processes regarding our literature inventory, and educating the Fellowship on our finances, and the importance of member contributions.
- Continued to monitor income and spending, online contributions, and the prudent reserve on a monthly basis.
- Reviewed and forwarded to the GSB the Year End Contribution Announcement from the WSC Resource Development Committee, which was approved for

distribution by the GSB.

- Reviewed and forwarded to the GSB the John H. Scholarship Announcement from the WSC Resource Development Committee, which was approved for distribution by the GSB.
  - Reviewed and forwarded to the GSB the Annual Anniversary Appeal from the WSC Resource Development Committee, which was approved for distribution by the GSB.
  - Reviewed the tax return and financial statements for FY 2021-2022 as prepared by our accounting firm.
- 
- Sent announcements to the Fellowship requesting applications for Appointed Committee Member and Project Contributor.
  - Prepared the Income and Spending Plan for FY 2022-2023.

The Finance Committee is very grateful for the Fellowship's attention to the financial status of the Fellowship. I'd like to begin this section of the Finance Committee report with an overview of this past fiscal year, which ended on June 30, 2022, then summarize the FY 2022-2023 Income and Spending Plan.

### **How we ended the fiscal year**

The GSB Finance Committee is pleased to report that the Income and Spending Plan for FY 2021-2022 ended with a positive balance of \$54,811.66. Considering that the plan presented at last year's WSC anticipated a balanced plan, the difference is the result of cost containment by the Board and sustained donations from the Fellowship as a whole.

In attachment 2, you will note that the total bank account balance on June 30th was higher than at this same time last year. This results in an increase of the Total Assets of the Fellowship by \$110,664.10 over fiscal year 2020-2021.

### **Contributions**

For the fiscal year, group and individual contributions received were \$157,090.06 or 4.80% under the plan, and 20.86% under the same period in the previous fiscal year.

Effective August 1, 2018 the Fellowship was provided the option of making group and individual contributions online through the D.A. website. For this fiscal year, \$50,924.85 in contributions were made online, representing 32.43% of all contributions received.

Broken down, group contributions were 16.89% under the same period last year, and individual contributions were 24.67% under the same period last year. On behalf the of entire D.A. Fellowship, the Finance Committee thanks the D.A. groups and individual D.A. members who have contributed to D.A. during the last year. Those contributions were an essential part of improving the financial health of the Fellowship.

### **Literature sales**

The Fellowship has received a profit of \$48,099.42 in electronic literature sales.

For the fiscal year, total literature sales accounted for \$69,243.63, or 3.31% over the plan, and 47.06% over the same period in the previous fiscal year.

### **Expenses**

For the fiscal year, expenses for the Board, bookkeeping, operating the General Service Office, and WSC Committee and Caucuses were \$159,222.19 or 11.91% under the plan, and 29.29% over the same period in the previous fiscal year.

### **Fiscal Year 2022-2023 Income and Spending Plan**

As members of the GSB Finance Committee, we are responsible for developing an Income and Spending Plan for each incoming fiscal year. A proposed Income and Spending Plan for FY 2022- 2023 was forwarded to the board for approval. The Income and Spending Plan was approved. The Income and Spending Plan considers continued contributions at the level we been seeing this year, providing services for the Fellowship, and maintaining a balanced spending plan. The approved Income and Spending Plan for FY 2022-2023 is presented here.

The Income and Spending Plan for FY 2022-2023 includes:

- Income based on current group and individual contribution levels

- Income based on current group and literature sales, estimating increased number of meetings returning to face to face
- Committee and Caucus Expenses
- A winter F2F for the General Service Board
- Funds for professional website maintenance
- Increased hours for General Office staff

### **Prudent Reserve – Status and Board Actions**

Debtors Anonymous and other Twelve Step groups maintains a prudent reserve. The board has reached the goal of establishing nine months of operating expenses in the prudent reserve. The prudent reserve will be maintained at nine months of operating expenses for each fiscal year, and may be adjusted each year depending on the operating expenses in the approved Income and Spending Plan.

The Board has been creative in ways to bring in more income while at the same time serving the Fellowship.

- The Board has made more literature available electronically, including the Newcomer Packet, Newcomer Packet BDA, seventeen of the pamphlets in one book, and single pamphlets. By making D.A. literature available through Kindle, we increase the availability of literature through different media to reach the Fellowship.
- The Twelve Steps Study Guide for D.A. and B.D.A. has been published and is available for sale to the Fellowship.

### **Recommendations for next year's committee:**

1. That the GSB Finance Committee continue to assess the balance in the main checking account and make recommendations to the board on transferring funds into the prudent reserve until the nine-month goal is reached.
2. That the GSB Finance Committee continue to monitor actual income and

expenses against the approved Income and Spending Plan.

3. That the GSB Finance Committee through its board liaison continue working closely with the WSC Resource Development Committee.
4. That the GSB Finance Committee continue developing and tracking action items throughout the year.

**Debtors Anonymous General Service Board, Inc.**  
**Income and Spending Plan vs. Actuals:**  
**FY 2021-2022 Income and Spending Plan - Profit**  
**and Less July 2021 through June 2022**

	Actual	Plan	Over Plan	% of Plan
<b>Income</b>				
<b>Conference Related Income</b>	\$			
<b>Literature Sales</b>	\$			
Audio Visual	\$	\$ -	\$	%
Books	\$ 9,865.00	\$ 20,000.00	\$ (10,135.00)	49.32 %
Electronic Books	\$ 48,099.42	\$ 20,000.00	\$ 28,099.42	240.49 %
Pamphlets	\$ 7,392.00	\$ 20,000.00	\$ (12,608.00)	36.96 %
PSA Sales	\$ 0.00	\$ 25.00	\$ 0.00	0 %
Shipping				
Literature Sales	\$ 3,353.21	\$ 7,000.00	\$ (3,646.79)	47.90 %
<b>Total Literature Sales</b>	<b>\$ 69,243.63</b>	<b>\$ 67,025.00</b>	<b>\$ 2,218.63</b>	<b>103.31 %</b>
<b>Member Contributions</b>				
Groups	\$ 80,743.15	\$ 75,000.00	\$ 5,743.15	107.65 %
Individuals	\$ 76,346.91	\$ 90,000.00	\$ (13,653.09)	84.82 %
<b>Total Member Contribution</b>	<b>\$ 157,090.06</b>	<b>\$ 165,000.00</b>	<b>\$ (7,909.94)</b>	<b>95.20 %</b>
<b>\$</b>				
Miscellaneous Income	\$ 27.35	\$ -	\$ 27.35	%
Sales of Product Income	\$ 6.40	\$ -	\$ 6.40	%
z Interest	\$ 142.15	\$ 700.00	\$ (557.85)	20.30 %
<b>Total Income</b>	<b>\$ 226,515.59</b>	<b>\$ 232,725.00</b>	<b>\$ 6,209.41)</b>	<b>97.33 %</b>
<b>Cost of Goods Sold</b>				
Audio Visual Duplication	\$ -	\$ -	\$	%
Book Production and Printing	\$ 1,942.58	\$ 10,000.00	\$ (8,057.42)	19.42 %

Cost of Goods Sold	\$ 0.00	\$ -	\$	0 %
Inventory Shrinkage	\$ 0.00	\$ 100.00	\$ (100.00)	0 %
Kindle Formatting	\$ 0.00	\$ 800.00	\$ (800.00)	0 %
Pamphlet Production and	\$ 2,082.88	\$ 15,000.00	\$ (12,917.12)	13.88 %
Printing				
Shipping & Postage	\$ 4,155.73	\$ 10,000.00	\$ (5,844.57)	41.55 %
Shipping Supplies	\$ 180.05	\$ 1,000.00	\$ 819.95	18.00 %
Translation				
Verification Services	\$ 4,120.05	\$ 3,000.00	\$ 1,120.05	137.33 %
Writer's Fund	\$ 0.00	\$ 4,000.00	\$ (4,000.00)	0 %
<b>Total Cost of Goods Sold</b>	<b>\$ 12,481.74</b>	<b>\$ 46,700.00</b>	<b>\$ (34,218.26)</b>	<b>26.72 %</b>
<b>Gross Profit</b>	<b>\$ 214,033.85</b>	<b>\$ 186,025.00</b>	<b>\$ 28,008.85</b>	<b>115.05 %</b>
<b>Expenses</b>				
Archival Expense	\$ 0.00	\$ 200.00	\$	0 %
Bank Charges	\$ 4,091.94	\$ 1,000.00	\$ 3,091.94	409.19 %
	<b>\$ 4,091.94</b>	<b>\$ 1,200.00</b>	<b>\$ 2,191.94</b>	<b>340.99 %</b>
Board Related Expenses				
Discretionary/Other	\$ -	\$ -	\$	%
F2F Board Mtg. Car Rental	\$ -	\$ -	\$	%
F2F Board Mtg. Lodging	\$ 0.00	\$ 6,000.00	\$ (6,000.00)	0 %
F2F Board Mtg. Per Diem & Meals	\$ 12,142.60	\$ 2,400.00	\$ (9,742.60)	505.94 %
F2F Board Mtg. Travel	\$ 365.59	\$ 3,000.00	\$ (2,634.41)	12.18 %
Liaison Visit to GSO	\$ 4,775.06	\$ 3,000.00	\$ 1,775.06	159.16 %
GSB Travel for GSO Site Selection	\$ 0.00	\$ 3,000.00	\$ (3,000.00)	0 %
Secretary for GSB Meetings	\$ 3,066.25	\$ 2,400.00	\$ 666.25	127.76 %
Other (from P&L Stmt) *Include Intl. Travel	\$ 2,486.68	\$ 2,000.00	\$ 486.68	124.33 %
<b>Total Board Related Expenses</b>	<b>\$ 19,643.40</b>	<b>\$ 21,800.00</b>	<b>\$ (21,156.60)</b>	<b>90.10 %</b>



Bookkeeping,	\$ 290.00	\$ -	\$ 290.00	%
Accounting & Legal	\$ 11,287.50	\$ 13,000.00	\$	86.82 %
Bookkeeping Services	\$ 4,244.81	\$ 4,700.00	\$ 455.19	90.31 %
CPA - Tax and Review	\$ 200.00	\$ 2,000.00	\$ (1,800.00)	10.00 %
Legal Services				
<b>Total Bookkeeping,</b>				
<b>Accounting &amp; Legal</b>	<b>\$ 16,022.31</b>	<b>\$ 19,700.00</b>	<b>\$ (3,677.69)</b>	<b>81.33 %</b>
Depreciation &	\$ 198.28	\$ 500.00	\$ (301.72)	39.65 %
Amortization				
Dues & subscriptions	\$ 0.00	\$ 200.00	\$ 0.00	0 %
Fraudulent Charges	\$ -	\$ 0.00	\$	%
Insurance	\$ 1,636.47	\$ 3,000.00	\$ (1,363.53)	54.54 %
Internet	\$ 661.51	\$ 700.00	\$ (38.49)	94.50 %
Licenses, Permits &				
Regulatory Fees	\$ 125.00	\$ 250.00	\$ (125.00)	50.00 %
	<b>\$ 2,621.26</b>	<b>\$ 4,650.00</b>	<b>\$ (2,028.74)</b>	<b>56.37 %</b>
<b>Office Expense</b>				
Office/General				
Administrative				
Expenses	\$ 3,777.96	\$ -	\$ 2,647.96	%
Office Supplies GSO				
Office/Equipment				
Upgrade	\$ 4,418.86	\$ 1,500.00	\$ 2,918.86	294.59 %
Office Expense	\$ 487.70	\$ 2,500.00	\$ (2,012.30)	19.50 %
Office Rent and Real				
Estate Taxes	\$ 19,581.20	\$ 22,360.00	\$ (2,778.80)	87.57 %
	<b>\$ 28,265.72</b>	<b>\$ 26,360.00</b>	<b>\$ 1,905.72</b>	<b>107.22 %</b>
<b>Payroll</b>				
Salary & Hourly				
Wages	\$ 64,214.43	\$ 80,600.00	\$ (16,385.57)	79.67 %
Taxes – Soc. Sec.				
Medicare Futa Suta	\$ 7,898.59	\$ 6,350.00	\$ 1,548.59	124.38 %
Workers				
Comp	\$ 222.12	\$ 250.00	\$ (27.88)	88.84 %
Insurance				
Payroll Service Fees	\$ 1,840.28	\$ 1,550.00	\$ 290.28	118.72 %

<b><u>Total Payroll</u></b>					
	<b>\$ 74,175.42</b>	<b>\$ 88,750.00</b>	<b>\$ 14,574.58</b>	<b>83.57 %</b>	
	Postage	\$ 0.00	\$ 500.00	\$ 0.00	0 %
	Printing and Copying	\$ 0.00	\$ 500.00	\$ 0.00	0 %
	Telecommunications	\$ 1,913.82	\$ 2,300.00	\$ (386.18)	83.20 %
	Temporary Labor	\$ 0.00	\$ 00.00	\$ 0.00	0 %
	Utilities	\$ 990.72	\$ 750.00	\$ 240.72	132.09 %
	Trademark Registration and Renewal	\$ 4,640.00	\$ -	\$ 4,640.00	%
	Web Related Services	\$ 442.39	\$ 125.00	\$ 317.39	353.91 %
		<b>\$ 7,986.93</b>	<b>\$ 4,675.00</b>	<b>\$ 3,311.93</b>	<b>170.84 %</b>

Outreach Expense	\$ 1,757.14	\$ 2,000.00	\$ (242.86)	87.85 %
PI Outreach Expense	\$ 0.00	\$ 1,000.00	\$ 0.00	0 %
Meet the GSB – Room Rental, AV, Lite Refresh.	\$ 0.00	\$ 1,000.00	\$ 0.00	0 %
Bankruptcy Judges Conference Expense	\$ 0.00	\$ 3,000.00	\$ 0.00	0 %
LRPC Facilitator Expense	\$ 0.00	\$ 100.00	\$ 0.00	0 %
WSC Committee & Caucus Expense	\$ 564.33	\$ 3,500.00	\$ 2,935.67	16.12 %
	<b>\$ 2,321.47</b>	<b>\$ 10,600.00</b>	<b>\$ 8,278.53</b>	<b>21.90 %</b>
<b><u>Total Expenses</u></b>	<b>\$ 159,222.19</b>	<b>\$ 80,735.00</b>	<b>\$ (21,512.81)</b>	<b>88.09 %</b>
<b><u>Net Operating Income</u></b>	<b>\$ 54,811.66</b>	<b>\$ 5,290.00</b>		
<b><u>Other Income/Expense</u></b>				
Income John H Contributions WSC	\$ 3,299.76			
		\$		
Expense John H. Fund Paid Expenses	\$	\$		

<b>Net John H. Fund</b>	<b>\$</b>	<b>\$</b>	
<b>Other Income/Expense</b>			
Income World Service Conference	\$ 28,719.00	\$	
Expense World Service Conference	\$ 23,656.13	\$ 1,500.00	
Host Committee Handbook	\$	\$ 1,200.00	
WSC Board Car Rental	\$	\$	
WSC Board Lodging	\$	\$	
WSC Board Per Diem & Meals		\$	
WSC Board Registration		\$ -	
WSC Board Travel		\$	
<b>Net World Service Conference Expense</b>	<b>\$ 8,362.63</b>	<b>\$ 2,700.00</b>	
		\$	
<b>Net Net - Operating &amp; Other</b>	<b>\$ 63,174.29</b>	<b>\$ 7,990.00</b>	

Report 5.2: Balance Sheet, as of June 30, 2022

**Debtors Anonymous General Service Board, Inc.**

**Balance Sheet as of June 30, 2022**

	<b>Total</b>	
	<b>As of Jun 30, 2022</b>	<b>As of Jun 30, 2021 (PY)</b>
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Bank Accounts</b>		
<b>Bank of America Accounts</b>	0.00	0.00
<b>1. Main Checking</b>		
1a. Operating	120,187.05	90,116.05
1b. Literature Reserve	0.00	0.00
<b>Total 1. Main Checking</b>	<b>\$ 120,187.05</b>	<b>\$ 90,116.05</b>
<b>2. Unrestricted Savings</b>	67,175.41	60,464.67
<b>3. WSC Checking</b>	62,736.03	9,811.40
<b>4. John H. Checking</b>	-44,087.85	-15,287.51
John H. for WSC 2015	0.00	0.00
John H. for WSC 2016	0.00	0.00
John H. for WSC 2017	0.00	0.00
John H. for WSC 2018	3,130.48	3,130.48
John H. for WSC 2019	12,416.14	12,416.14
John H. for WSC 2020	5,512.06	5,512.06
John H. for WSC 2021	9,768.91	13,391.45
John H. for WSC 2022	14,260.47	
<b>Total 4. John H. Checking</b>	<b>\$ 1,000.21</b>	<b>\$ 19,162.62</b>
<b>5. First Data Clearing</b>	45,170.41	39,775.02
<b>Total Bank of America Accounts</b>	<b>\$ 296,269.11</b>	<b>\$ 219,329.76</b>
<b>EverBank Reserves Account</b>		
5a. 12x12x12 Reserve	0.00	0.00
5b. Basic Text Reserve	20,000.00	20,000.00
5c. Step Study Reserve	13,000.00	13,000.00
5d. Website Reserve	0.00	0.00
5e. Prudent Reserve	63,803.72	63,803.72
5z. Interest Earned	4,934.36	4,837.84
<b>Total EverBank Reserves Account</b>	<b>\$ 101,765.07</b>	<b>\$ 101,651.16</b>
<b>Office Petty Cash</b>	11.56	11.56
<b>Total Bank Accounts</b>	<b>\$398,045.74</b>	<b>\$320,992.48</b>
<b>Accounts Receivable</b>		
*Accounts Receivable	18.50	18.50
<b>Total Accounts Receivable</b>	<b>\$ 18.50</b>	<b>\$18.50</b>
<b>Other Current Assets</b>		
<b>Advances</b>		
Other Advances	0.00	0.00
<b>WSC Host Committee Advances</b>	2,500.00	2,500.00
<b>Total Advances</b>	<b>\$2,500.00</b>	<b>\$2,500.00</b>

Conference Prepaid Expenses	32,669.02	0.00
Deposits in Transit	0.00	0.00
GSO Prepaid Postage meter	0.00	0.00
Inventory Asset-1	3,016.19	3,129.67
Inventory On Hand		
Audio-Visual Materials	0.00	0.00
Books	9,439.42	10,482.00
Pamphlets	16,541.42	18,315.82
<b>Total Inventory On Hand</b>	<b>\$25,980.84</b>	<b>\$28,797.82</b>
NSF Checks Receivable	-15.00	10.00
Prepaid Board Meeting Expenses	0.00	0.00
Prepaid Expense	6,028.73	1,930.20
Refund or Reimbursement Expected	0.00	0.00
Undeposited Funds	0.00	0.00
<b>Total Other Current Assets</b>	<b>\$ 70,179.78</b>	<b>\$36,367.69</b>
<b>Total Current Assets</b>	<b>\$468,244.02</b>	<b>\$357,378.67</b>
<b>Fixed Assets</b>		
Office Equipment	5,429.19	5,429.19
Accumulated Depreciation	-20,264.46	-20,102.46
<b>Total Fixed Assets</b>	<b>-\$ 14,835.27</b>	<b>-\$14,673.27</b>
<b>Other Assets</b>		
Intellectual Property		
Copyrights & Trademarks	6,772.66	6,772.66
Accumulated Amortization	-6,283.28	-6,247.00
<b>Total Intellectual Property</b>	<b>\$ 489.38</b>	<b>\$525.66</b>
Rent Security Deposit	750.00	750.00
Website Development Costs	15,985.88	15,985.88
<b>Total Other Assets</b>	<b>\$ 17,225.26</b>	<b>\$ 17,261.54</b>
<b>TOTAL ASSETS</b>	<b>\$470,634.01</b>	<b>\$359,966.94</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Accounts Payable		
Accounts Payable x	0.00	0.00
<b>Total Accounts Payable</b>	<b>\$ 0.00</b>	<b>\$0.00</b>
<b>Other Current Liabilities</b>		
Accounts Payable	0.00	0.00
Accrued Salaries	2,275.94	2,275.94
Mass. Dept of Revenue Payable	39.42	6.10
Massachusetts Department of	-47.00	-47.00
Revenue Payable		
Payroll Corrections	0.00	0.00
Payroll Liabilities	3,385.07	1,670.61
WSC Conference Registration	57,710.00	11,965.00
<b>Total Other Current Liabilities</b>	<b>\$63,363.43</b>	<b>\$15,870.65</b>
<b>Total Current Liabilities</b>	<b>\$63,363.43</b>	<b>\$15,870.65</b>
<b>Total Liabilities</b>	<b>\$63,363.43</b>	<b>\$15,870.65</b>

<b>Equity</b>		
<b>Fund Balance</b>	137,666.37	137,666.37
<b>John H. Scholarship Fund Equity acct</b>	0.00	0.00
<b>Opening Bal Equity</b>	-9.48	-9.48
<b>Retained Earnings</b>	206,439.40	101,894.43
<b>Set Aside for Office Move</b>	0.00	0.00
<b>Net Income</b>	63,174.29	104,544.97
<b>Total Equity</b>	<b>\$407,270.58</b>	<b>\$344,096.29</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$470,634.01</b>	<b>\$359,966.94</b>

Report 5.3: Fiscal Year 2022-2023 Income and Spending Plan

<b>Debtors Anonymous General Service Board, Inc.</b>	
<b>APPROVED GSB FY 2022-23</b>	
<b>INCOME &amp; SPENDING PLAN</b>	
	<b>FY 22/23 Income &amp; Spending Plan (12 Months)</b>
<b>INCOME</b>	
Billable Expense Income	
<b>Literature Sales</b>	
Audio Visual	
Books	15,000.00
Electronic literature	50,000.00
Pamphlets	9,000.00
PSA Sales	25.00
Shipping_Literature Sales	5,000.00
<b>Total Literature Sales</b>	<b>\$ 79,025.00</b>
<b>Member Contributions</b>	
Groups	90,000.00
Individuals	110,000.00
<b>Total Member Contributions</b>	<b>\$200,000.00</b>
Miscellaneous Income-sales of product income	
z Interest Income	200.00
	<b>\$ 200.00</b>
<b>TOTAL INCOME</b>	<b>\$ 279,225.00</b>
<b>Cost of Goods Sold</b>	
Audio Visual Duplication/PSA Duplication	
Book Production and Printing	1,000.00

Inventory Shrinkage	100.00
Kindle Formatting	800.00



Pamphlet Production and Printing	5,000.00
Production Costs	
Postage	4,000.00
Shipping & Postage	200.00
Shipping Supplies	500.00
Cost of goods sold	
Translation Verification Services	3,000.00
Writer's Fund	0.00
Original Translation Costs	3,000.00
Design and Amazon Placement	9,000.00
<b>Total Cost of Goods Sold</b>	<b>\$ 26,600.00</b>
<b>GROSS PROFITS</b>	<b>\$ 252,625.00</b>
<b>EXPENSES</b>	
Archival Expense	200.00
Bank Charges	3,000.00
	<b>\$ 3,200.00</b>
<b>Board Related Expenses</b>	
Discretionary / Other	
F2F Board Mtg_Car Rental	
F2F Board Mtg_Lodging	6,000.00
F2F Board Mtg_Per Diem & Meals	2,400.00
F2F Board Mtg_Travel	3,000.00
Liaison Visit to GSO	3,000.00
GSB Travel for GSO Site Selection	0.00
Secretary for GSB Meetings	2,400.00
Other (from P&L Stmt) * Incl. Internal Travel	2,000.00
WSC Board Car Rental	
WSC Board Lodging	4,400.00
WSC Board Per Diem & Meals	11,000.00
WSC Board Conference Meals	
WSC Board Travel	20,000.00
WSC Board Travel Insurance	1,200.00
<b>Total Board Related Expenses</b>	<b>\$ 55,400.00</b>
<b>Bookkeeping, Accounting &amp; Legal</b>	
Bookkeeping, Accounting, & Legal	
Bookkeeping Services	12,000.00
CPA - Tax and Review Services	4,700.00

Legal Services	2,000.00
<b>Total Bookkeeping, Accounting &amp; Legal</b>	<b>\$ 18,700.00</b>
Depreciation & Amortization	500.00
Dues & subscriptions	200.00
Fraudulent Charges	
Insurance	3,000.00
Internet	700.00
Licenses, Permits & Regulatory Fees	250.00
	<b>\$ 4,650.00</b>
<b>Office Expense</b>	
Office / Fellowship Mailing from the Board	
Office Supplies GSO/Equipment Upgrade	3,000.00
Office/General Admin Exp (from P&L Stmt)	2,000.00
Office Expense	2,500.00
Office Rent & Real Estate Taxes	22,360.00
	<b>\$ 29,860.00</b>
<b>Payroll</b>	
Salary & Hourly Wages	80,005.25
Taxes - Soc Sec Medicare Futa Suta	12,000.79
Workers Comp Insurance	250.00
Payroll Service Fees	1,600.00
Health Insurance	6,000.00
Web Manager	12,000.00
Continued Employee Training	1,000.00
Annual Tech Support Fees	1,500.00
Literature Publications Manager	13,200.00
<b>Total Payroll</b>	<b>\$ 127,556.04</b>
Office Move Reserve	0.00
	<b>\$ -</b>
Postage	500.00
Printing and Copying	500.00
Telecommunications	2,000.00
Temporary Labor	500.00
Utilities	950.00
Trademark Registration and Renewal	1,000.00
Web Related Services	125.00

	\$ 5,575.00
Outreach Expense	2,000.00
PI Outreach Expense	1,000.00
Meet the GSB - Room Rental, AV, Lite Refr.	1,000.00
Bankruptcy Judges Conference	0.00
LRPC Facilitator Expense	100.00
Prudent Reserve Replacement	0.00
WSC Committee & Caucus Expense	3,500.00
	\$ 7,600.00
	0
<b>TOTAL EXPENSES</b>	\$ 252,541.04
<b>NET OPERATING_Gross Income Less Total Exp</b>	\$ 83.96
<b>OTHER INCOME/EXPENSE</b>	
Income_John H. Fund Contributions WSC 2021	
Expense_John H. Fund_Paid Expenses	
<b>Net_ John H. Fund</b>	\$ -
<b>OTHER INCOME/EXPENSE</b>	
Income_World Service Conference	
Expense_World Service Conference	
Host Committee Handbook	
WSC Board Car Rental	
WSC Board Lodging	
WSC Board Per Diem & Meals	
WSC Board Registration	
WSC Board Travel	
<b>Net_World Service Conf Expense</b>	\$ -
<b>NET NET_OPERATING + OTHER</b>	\$ 83.96

## **PART 6: 2021 – 2022 GSB Committee Reports**

### **6.1 GSB Communications and Technology Committee – Final Report 2021-2022**

#### **Introduction**

The Communications and Technology Committee (CommTech) of the GSB is a combination of the former Communications Committee and Information Technology Committee. CommTech oversees the creation and online publication of the quarterly magazine *Ways & Means* and the quarterly newsletter *The D.A. Focus*. It also supervises and coordinates distribution of other information and announcements through D.A.'s eNews. In addition, the Committee is responsible for the creation, maintenance, enhancement, and content of the D.A. website; monitors and administers the database of meetings; supports other GSB committees in their consideration and deployment of electronic tools and media; and plans for future technology needs of the Fellowship and the GSO. It is also charged with recommending, implementing, and overseeing the use of technology in support of the D.A. Fellowship and in conducting the administrative business of D.A.

Bill D. was the chair, and Rob B. was secretary. Matthew E. served as the GSB liaison to the WSC Info Tech Committee, and Rob B. was the liaison to the WSC Fellowship Communications Committee.

Roger H. was also a member of the committee, and valuable assistance was provided by Project Contributors Sherri H. and Jeffrey F.

#### **Project and Topics Addressed During the Conference Year**

- Helped to format a GSO response for meetings experiencing Zoom-bombings.

#### **Website:**

- Discussed with the WSC TechCom a series of suggested updates to the website.
- Updated the website where necessary, including troubleshooting problems with contributions.
- Continued to add Fellowship speaker audio recordings to the website.
- Created a proposal for Web Manager. The GSB hired Jeffrey F. for the position.

#### **Online Contributions and WSC Registration:**

- Reported the monthly online contributions total to GSB Finance Committee

#### **Google Drive:**

- Maintained emails and files on the Google Drive, ensuring that all Fellows who need access had it and that those who left committees were deleted.

#### **Ways & Means and D.A. Focus**

- In the past two years CommTech published two issues of both *Ways & Means* and *The D.A. Focus*. We are presently seeking a Publications Manager, a paid employee who will handle layout and editing of both publications.

In addition, CommTech

- Sent out eNews communications as requested by GSB and WSC Committees and added those events and flyers to the website
- Researched Google Ad words and phrases that will direct people searching on the Internet for debt relief to the D.A. website
- Worked with the new Web Manager on website function
- Worked with PC Sherri H. to write a CommTech Manual of Operations
- Worked with the Web Manager on implementation of an online literature shopping cart

### **Recommendations for Incoming Committee:**

- Complete development of online store for literature purchasing on the D.A. website
- Continue refining the Committee Handbook
- Maintain regular schedule for publishing the magazine and newsletter
- Provide support to WSC Lit Com and GSB Lit Pub in their efforts to publish a Daily Meditation Reader
- Support other GSB and WSC committees and caucuses with their technology and communication needs.
- Work with WSC Tech Com to create a D.A. app
- Continue to explore alternative platforms for hosting Fellowship recordings
- Investigate audio versions of A Currency of Hope and The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous.

## **6.2 GSB Conference Support Committee**

Final Report 2021-22

The 2021-2022 GSB Conference Support Committee (CSC) consists of Rob B. (Chair), Karma K., Roger H. (Secretary), Sharon S., Michalene R. and Jill P. (PC).

The Conference Support Committee acts in an advisory capacity to make recommendations to the GSB regarding the production of the D.A. World Service Conference (WSC).

At the 2020 World Service Conference, the delegates approved the bid from the London Intergroup to host the 2022 World Service Conference. After the Host Committee located the ideal venue, we negotiated for months with the London Heathrow Hilton (Terminal 4) to host the WSC in August. We finally signed an agreement in May 2022. Thanks to everyone involved, especially our GSB Chair Sharon S. for her tireless search for insurance coverage for our event. Recently, we were pleased to hear that Terminal 4 reopened on June 14 after being closed for two years because of the Covid-19 pandemic.

Up until May 1st, the CSC was prepared to produce two versions of the 2022 WSC - one virtual and one in-person. It was twice as much work, but we had to assume the possibility of a new wave of Covid infections that would close down all travel between countries. Fortunately, that did not materialize and, on May 2nd, the GSB voted to go ahead with the in-person conference - the first since 2019 in Los Angeles.

The CSC would like to thank Allen T. (PC) for his amazing work putting together our 2022 WSC Spending Plan which had never involved another country before. We now have a non-USA template moving forward.

After securing an online booking portal with the hotel, we sent out an eBlast on May 11th announcing the decision. Michalene R and Jill P had worked non-stop to prepare the online registration form and the digital Registration Packet, so they were both ready to launch on that day. A July 1st deadline was established for early registration with a final deadline of July 22nd. Unfortunately, at the beginning of June, there was a glitch with the London hotel that was not anticipated - the Platinum Jubilee of Queen Elizabeth II. The hotel was completely caught off-guard with the number of people flooding London for the Jubilee. Therefore, we had to pause the WSC hotel portal for several days until that event was over.

This year, we are continuing the highly successful Mentor/Mentee program that was launched at last year's WSC. The Mentor/Mentee program was developed by Karma K. and the WSC Conference Committee to provide new delegates with peer-to-peer mentorship in their new service position.

On June 12 and June 25, the CSC hosted two pre-Conference orientation calls for delegates. Each call featured eight different speakers who shared their experience, strength and hope on attending the WSC. All D.A. members interested in world service were welcome to attend. Both calls provided a general overview of the Conference and they were posted on <https://debtorsanonymous.org/wsc>.

In 2021, the WSC voted to accept the bid from the D.A. New York City Intergroup to host the 2023 World Service Conference. We are grateful, after these past two years of having the New York Area Host Committee produce two Fellowship Days and help plan two virtual Conferences, that these trusted volunteers were still willing and energized to host an in-person WSC. In March 2021, D.A. was released from our hotel contract due to Covid-19 and our \$5000 cancellation fee

that we paid in 2020 will be applied as a credit for the 2023 WSC in New Jersey.

Finally, a Project Contributor is still needed on CSC to revise the Host Committee Handbook. An outline has been created, and the CSC has created a Project Contributor listing at [www.debtorsanonymous.org/service](http://www.debtorsanonymous.org/service) for a member with experience writing operational manuals to finish the draft.

### **6.3 GSB Finance Committee**

#### **– Final Report 2021-2022**

This year's committee members were: Tom R., Chair, David L., Paul M., Assistant Treasurer, and Sharon S., Secretary.

The GSB Finance Committee is involved in creating the Income and Spending Plan, overseeing the bookkeeper and accountants, paying the bills, reporting financial information to the Fellowship, making recommendations on revenue, expenses, pricing, and Cost of Goods Sold.

The committee meets monthly via conference call and in person at the two annual face-to-face meetings. It provides quarterly reports for the D.A. Focus.

The Committee:

- Moved additional funds into the prudent reserve, reaching the goal of establishing an amount of nine months of operating expenses in the prudent reserve.
- Developed Action Items for the committee to work on throughout the year, including improving our processes regarding our literature inventory, and educating the Fellowship on our finances, and the importance of contributions. Continues to monitor income and spending, online contributions, and the prudent reserve on a monthly basis.
- Reviewed and forwarded to the GSB the Year End Contribution Announcement from the WSC Resource Development Committee, which was approved for distribution by the GSB.
- Reviewed and forwarded to the GSB the John H. Scholarship Announcement from the WSC Resource Development Committee, which was approved for distribution by the GSB.
- Reviewed and forwarded to the GSB the Annual Anniversary Appeal from the WSC Resource Development Committee, which was approved for distribution by the GSB.

- Reviewed the tax return and financial statements for FY 2021-2022 as prepared by our accounting firm.
- Sent announcements to the Fellowship requesting applications for Appointed Committee Member and Project Contributor.
- Prepared the Income and Spending Plan for FY 2022-2023.

Recommendations for next year's committee:

1. That the GSB Finance Committee continue to assess the balance in the main checking account and make recommendations to the board on transferring funds into the prudent reserve until the nine-month goal is reached.
2. That the GSB Finance Committee continue to monitor actual income and expenses against the approved Income and Spending Plan.
3. That the GSB Finance Committee through its board liaison continue working closely with the WSC Resource Development Committee.
4. That the GSB Finance Committee continue developing and tracking action items throughout the year.

#### 6.4 GSB Literature Translation & Licensing / International Committee

– Final Report 2021- 2022

The combined committee of Literature Translation & Licensing and International (LTL/I) has been very active this past service year. The three trustees doing service here are Josie P, Matthew E, and Roger H. (Chair). The committee was also supported for part of the year by Chris S., ACM and Rody D, PC. We thank them for their dedication and work offered to the fellowship.

The connectivity necessitated by the ongoing global pandemic has contributed to the tremendous growth of Debtors Anonymous throughout the world through many virtual meetings. This has increased the desire to have D.A. literature translated into other languages. The translation process requires meticulous work and time to write, proofread, edit and evaluate the texts and then submit them to the GSB for independent verification by an external company which specializes in this type of work.

The translation work is undertaken by dedicated members of Debtors Anonymous throughout the world, as a service to our fellowship. We are extremely grateful for their participation and acknowledge their many hours of work and commitment to the process. We are pleased to share with the fellowship that several translated works are very close to publication. Currently in the



verification process or final copy layout stages is literature in French, Portuguese, Russian and Spanish. Stay tuned for upcoming announcements on these texts. In addition, we are working with members of D.A. who are engaged in translations to German, Italian and Persian/Farsi. The copyright and ownership of Debtors Anonymous literature is held by the D.A. General Service Board on behalf of D.A. as a whole. Careful consideration is given to translated works to ensure that the primary message of our Conference Approved Literature is conveyed, and the language of recovery is faithful to the concepts in the original texts. We have a number of phrases we use in D.A. that require special consideration in translation, such as ‘debting’ “Pressure Relief Meetings”, “solvency” and “unsecured debt”. A glossary of terms is developed for each language group to guide the consistency of the translations. This permits the translated and verified works to be also considered Conference Approved Literature.

The desire for recovery from compulsive debting is great. We are aware that there are some non-Conference approved translations in circulation. These have been created to help spread the message of recovery into other languages. Many of these translations are in a draft format. As we become aware of these translations, we are reaching out to the various groups or intergroups to work with them to verify the translations and to help foster greater dissemination of literature that is Conference Approved and is faithful to Tradition One.

Improvements in technology have permitted options for electronic literature (e-books) and print on demand (POD) where books can be printed in a specific area of the world and delivered locally. We have worked with the GSB Literature Publications Committee on this and are continuing to research publication options worldwide as not every POD company is working in every country of the world or prints in all languages. This is a challenging industry to negotiate, but progress is being made, especially with the support of D.A. members in various countries who are providing us with local knowledge and strong support.

## 6.5 GSB Literature Publications Committee

– Final Report 2022

The members of the committee this year were Josie P (Chair), Bill D (Secretary) and Sharon S. Building on the past couple of years’ focused work, the committee has tried to move along projects that have been in the pipeline for some time. We have approved the digital version of ‘Numbers One Approach’ for download without charge on the D.A. website. We approved a request from the UUOC to change the outdated and gendered language around housekeeping in this pamphlet. New print editions will be updated with this change.

We considered carefully the very good outline for a Retirement pamphlet worked on by WSC Literature Committee and suggested a change of focus: could a 'Voices from DA members in Retirement' pamphlet instead draw on the ESH that exists among those in our fellowship who have learned in DA the principles of self-care and prudence that contribute, perhaps after a lifetime of debting / underearning, to a prosperous retirement? The Voices series, has real potential to reach the still suffering debtor through personal story, building on our fellowship's tradition of identification with the stories, such as in Currency of Hope.

We have had less luck in finding volunteer writer(s) for Couples in D.A., which has an approved outline. Please contact us if you have the skills and sample of writing that we need for writers. This is a great way to be of service.

We have supported two task groups as best we can - Sharon S. has supported the Voices of people with Health Issues task group, and the D.A. Office has helped the Meditation Book task group with consistent time and energy in collating the rights assignments. GSB Lit Pub can claim no credit for this work, but we appreciate what they do.

Going forward we would recommend to next year's committee the production of a database of assigned rights that is kept with the office rather than the changing chairs of this committee.

Lastly we have used our ESH with English (American) language publication to thrash out the issues surrounding the production and distribution of the translated French and Spanish D.A. books that are in process. Typography and meaning have never been so much on our minds! We learn as we go.

## **6.6 GSB Office, Audit, and Legal Committee**

– Final Report 2022

Committee Members:

Chair: Paul M., Secretary: David L., GSO Liaison: Karma K., members: Tom R., and Sharon S.

The Office Committee consisted of five members and was merged with the Audit and Legal Committee for the 2021-2022 WSC Conference year.

The activities of the committee included the following:

- The committee determined that the best option for D.A. would be to have the GSO remain in the present Needham, Massachusetts office for the foreseeable future. The GSB will renew the lease at the current rates through October 2023. The lease can be renewed for an additional four years with a modest (5%) increase per year. The Office Committee and the GSB will evaluate renewing the Needham lease on a year-by-year basis.
- The committee continues to evaluate options for literature fulfillment, best practices, and on- demand printing. D.A. members have provided consistent, positive feedback

- regarding the timeliness of the literature order fulfillment by the GSO staff.
- With the GSB Comm Tech and Finance committees, the D.A. webmaster, members of the GSO staff, and the GSO liaison, the Office Committee participated in efforts to establish an online “shopping cart” to order D.A. literature and participated in troubleshooting roadblocks to its implementation.
- A member of the WSC IOC, at the request of and under the direction of D.A.’s archivist, coordinating the timing with the GSO and GSO liaison, will visit the GSO in July to conduct a physical inventory of the archival materials that exist.

**General Service Office (GSO) Liaison:** Karma K. has been the GSO liaison throughout this Conference year and the level of professionalism continues to increase exponentially under her leadership. Karma has had weekly meetings with the GSO employees and has provided additional support as needed. D.A. members have consistently provided positive feedback about the responsiveness of the GSO staff.

**Office Liaison Report:** This year the Office Committee focused on and completed a process for Reviews for the office staff. Both employees will complete ongoing training as part of their review process as well be able to self-reflect on their performance in the past year along with several of those who work with them the most.

We are looking forward to the Office Supervisor, Teresa, joining us in London for the 2022 Conference as she has proven to be a great help to the fellowship, from helping with the conference registration to answering calls from members and the public, and responding to members’ requests. An unseen hero within the office has been the Literature Supply Clerk, who diligently and meticulously works behind the scenes to support the office needs.

In an ongoing effort to create policies and procedure for the Office we have implemented new employee policies and as well as procedures for general office tasks and D.A. updates such as meeting registration.

Sharon S., the GSB chair and Karma K., the Liaison will visit the GSO to complete the annual literature inventory, conduct HR meetings with employees, assist with office tasks, and gather existing supplies – that have been in boxes at the GSO since our last live WSC in 2019 - for the 2022 Conference in London, United Kingdom.

**WSC Internal Operations Committee Mission Statement:** Members of the GSB Office Committee and the WSC IOC met to reevaluate IOC’s mission statement. The intent of the members of both committees was to clarify with the GSB Office Committee the role of how the WSC IOC can endeavor to be of maximum service to the fellowship in its efforts to assist the GSB Office Committee.

There appears to be some additional clarity needed about the perceived and actual roles of the WSC IOC and the GSB Office Committee. The WSC IOC members are a dedicated and

passionate group, ready and willing to be of useful service to D.A. Both the GSB Office and WSC IOC are seeking clarity about their respective roles, as articulated in the DAMS, and how we can all best serve the D.A. fellowship in our respective roles.

Concepts 6 (*“The Conference acknowledges the primary administrative responsibility of the Debtors Anonymous General Service Board”*), and D.A. Concept 8, (*The General Service Board of Trustees assumes primary leadership for larger matters of overall policy, finance, and custodial oversight, and delegates authority for routine management of the General Service Office.”*) appear to conflict with the current mission statement of the WSC IOC.

After much discussion and thoughtful reflection, the IOC will continue to work on the mission statement at the 2022 WSC with the incoming committee. Members of the GSB committee remain available to help facilitate clarity and optimize collaboration, as needed. The GSB Office Committee has consulted the parliamentarian for guidance on resolving the potential conflict.

**Legal and Audit Activities:** Sharon S. and other GSB members renewed two D.A. trademarks and brought other legal concerns to the GSB, our parliamentarian, Copyright and Trademark attorney, and other legal counsel as necessary. For the Audit activities, Sharon S. verified that all tax documents were filed both in MA and NY, and that tax for D.A. literature sold in MA was sent to the MA Department of Revenue.

## 6.7 GSB Public Information Committee

### – Final Report 2022

This year’s committee members were Matthew E., Chair; Tom R., Secretary, Bill D., and Siobhan K., Appointed Committee Member.

The GSB Public Information Committee works closely with the WSC Public Information Committee to carry the message of D.A. to the outside world. The GSB Public Information Committee works with the media through the Media Contact Person (MCP), a position created in 2006; creates tools; forwards requests; and ensures all communications follow the Traditions. The committee meets monthly via conference call and at the two annual meetings. The committee provides quarterly reports for the D.A. Focus.

The Committee:

- Worked closely with the WSC Public Information Committee via its board liaison (Tom R).
- Worked closely with the Hospitals, Institutions and Prisons (HIP) Committee via its board liaison (Matthew E)
- Worked closely with the Underserved and Underrepresented Outreach Caucus via its board liaison (Roger H)
- Responded to numerous public information requests from the public and from the media.
- Worked to distribute the audio BDA Public Service Announcement, which was approved

at the 2019 World Service Conference.

- Submitted revisions to the *Debtors Anonymous Public Information Manual* to the General Service Board and got them approved.

## ***PART 7: 2021 – 2022 WSC Committee and Caucus Reports***

### **7.1 WSC BDA Committee**

– Final Report 2022

This year's BDA committee had a fruitful year with many dedicated members meeting monthly in addition to attending monthly subcommittees meetings. Unfortunately, due to personal reasons outside of the committee, in March of this year, we lost our chair and our secretary.

This was a bump, however, with the support of our GSB liaison Bill D., and the many dedicated members of the BDA WSC committee, we were able to come together, have a supportive group check in, and continue meeting until the end of the year cycle and carry on in our subcommittee work.

Work in progress this year included the development of an outline for a potential pamphlet titled "Stepping Into Abundance," by the Prosperity and Abundance BDA sub-committee to be presented at the WSC conference for approval by the literature committee. In addition, the BDA literature sub- committee gathered extensive information, including interviews of long term BDA members and a BDA literature review, for a potential pamphlet on the importance of prudent reserves for BDA recovery.

Other subcommittee's included Underserved & Underrepresented, Issues and Concerns, Frontiers, Ways & Means, and Fellowship-Wide Calls.

Recommendations for next year would be to obtain and review the outline and information gathered from the Prosperity and Abundance committee and the Literature committee and decide how to move forward. Continue to consider how the WSC BDA committee can best support the wider BDA groups throughout the world.

### **7.2 WSC Conference Committee**

– Final Report 2022

The Conference Committee, which is concerned with the general nature of the World Service Conference (WSC), has been very active in 2021-22 following the WSC.

We have 11 members, and the monthly meetings have been well-attended. We had a planned change in leadership as our Chair Lolly A. resigned for family reasons, and in November, Vice-Chair Tom F. moved into the position of Chair of the Committee. Our Secretary Starr H., and Gill W. our Tech Helper both did a great job keeping things moving.

We addressed nine issues and concerns, a large project which has occupied most of our time up through

January 2022.

The most important issue we faced was making a recommendation regarding the format for our conferences in the upcoming years, given the experience during COVID and the new technical capabilities available to the fellowship.

We wanted to submit our motions early under the “pilot program” for early submission of motions to the board, but we did not make it in time. Thus, our resolutions are recommendations for motions to the Conference Committee which will convene at the World Service Conference in London.

The 2021-2022 Conference Committee recommends alternating the World Service Conference, one year virtual, one year face-to-face.

We have not yet received for consideration any bids to host the 2024 Conference.

The Conference Committee received requests from the Spiritually Sustainable Earnings Caucuses to support their initiatives, and so we also resolved to make the following motions to the World Service Conference:

The 2021-22 Conference Committee recommends changing the Spiritually Sustainable Earnings Caucus into the Spiritually Sustainable Earnings Committee.

As recommended by the Underserved and Underrepresented Outreach Caucus:

The 2021-2022 Conference Committee recommends continuing the WSC Remote Participation Trial as a Reasonable Accommodation.

Finally, the Conference Committee also organized the Mentor/Mentee sub-committee of the Conference Committee consisting of 5 members. The sub-committee successfully matched those who wanted to be of service with those who needed service on the conference level.

### 7.3 WSC Fellowship Communications Committee (FCC)

– Final Report 2022

The Fellowship Communications Committee (FCC) facilitates communication and promotes collaboration among the debtor who still suffers, the Debtors Anonymous membership, the World Service Conference Committees and Caucuses, the General Service Office, and the General Service Board, and oversees Sponsor-A-Group and Promise Six Day. (Rev. 2020)

**FCC Members:** Julia B., (Chair), Donnalee B. (Vice-Chair), Zeborah T. (Secretary), Anne M. (Tech Support), Elissa W., Joe F., Ronna J.

**GSB liaison:** Rob B.

The 2020–2021 Fellowship Communications Committee worked diligently throughout the year to carry out its primary objective to facilitate communication and promote collaboration throughout the Fellowship. Our theme this year was: *Unity through communication*.

We began the conference year with nine members. We currently have three members remaining. Although we have ended as a small committee, our members are active and committed and we have worked well as a group. All three remaining members had served on the committee during the previous year, bringing continuity and context to complete recommendations and work-in-progress. Rob B., our Board Liaison, provided invaluable support and guidance to us with his calm presence and positive energy. Because we were a small committee, we chose to work on projects as a group rather than form subcommittees. We had a point person for each of our major projects.

**PROJECTS:****Promise Six Day** Point person: Anne M.

This year we celebrated our third annual Promise Six Day, a worldwide event on April 23, 2022. This is an initiative of the Fellowship Communications Committee that was approved through a motion passed at the 2019 World Service Conference in Los Angeles. Its purpose is to create an opportunity for the fellowship to find creative ways to gather on this day to honor Promise Six: “Isolation will give way to fellowship; faith will replace fear.”

This year we created a new “Save the Date” flyer that incorporated an option to “click here” for a musical tag and for event ideas.

We created a revised Event Form so that groups could enter their events directly to a spreadsheet on the D.A. website with information and a hyperlink. This template can be used for Promise Six Day events in future years.

FCC hosted a Fellowship-wide call with three speakers from Ireland, Denmark, and Canada who shared their experience, strength, and hope on the topic “What Promise Six has meant to my recovery.” The speaker shares are now available as a podcast on the D.A. website.

Many groups participated in Promise Six Day with a wide range of activities, showing great creativity and enthusiasm. This year events happened in person as well as online.

It is our hope and expectation that future Promise Six Days will provide a foundation for many activities for members to organize all over the globe, helping them to avoid isolation and to remember to have fun with their fellows.

For future Promise Six Days we recommend the following:

- Adapt flyers created in 2022 and filed on the FCC Google drive
- Continue to use the event list template created in 2022 and filed on the FCC Google drive
- For cooking demo, coordinate with chef so that participants can register and correspond in advance



- Work closely with TechCom to ensure timely and consistent posting of information and links on D.A. website
- Create an action plan with projected dates for tracking the tasks to be completed (See dates posted on FCC Google drive)

Thanks to all Committee members who helped to make this day possible and to all our fellows worldwide who participated.

### **Sponsor-A-Group/Sponsorship Hub**

Point person: Zeborah T.

Sponsor-A-Group has continued to look for ways to carry the message to the suffering debtor and help D.A. groups that are in need of support. We regularly monitored incoming emails sent to [sponsoragroup@debtorsanonymous.org](mailto:sponsoragroup@debtorsanonymous.org) and responded to all inquiries.

- With the help of GSB, we set up an email auto-reply to members who request support from Sponsor-A-Group.
- We are working on a proposal to the GSB to create a Sponsorship Hub, a location on the D.A. website where there would be links to resources and information about Sponsor-A-Group, individual sponsorship, and service sponsorship.
- We are fortunate to have connected with the Mapping Project, a subcommittee of the Underserved and Underrepresented Outreach Caucus (soon to be a committee), and we have started planning for a collaboration on creating a Sponsor-A-Group workshop with meetings in underserved communities around the world for the 2022–2023 Conference Year. There will be a Fellowship-wide call on October 18, 2022, sponsored by Sponsor-A-Group/FCC and the UUOC. We will continue to discuss plans for a Sponsor-A-Group workshop in the coming month so that we can present proposals to new committee members during the WSC.

## **7.4 Quarterly Committee and Caucus Chairs Meetings**

Final Report 2022

Chair: Julia B., GSB liaison: Rob B.

FCC continued to facilitate quarterly meetings with the Committee and Caucus Chairs. The meetings were well attended, and chairs shared important information with one another. We also allotted time during each meeting for Chairs to communicate, ask questions, and give and receive support. Some collaborative projects between committees/caucuses grew out of this communication. It was an honor to facilitate this quarterly meeting and to witness the voices of the Fellowship as we shared our work with each other. I hope that this forum will continue to develop new pathways to connect our service on behalf of the Fellowship.

### **Issues and Concerns:**

FCC responded thoughtfully to six Issues and Concerns.

## 7.5 WSC Hospitals, Institutions, and Prisons (HIP)

– Final Report 2022

**Chairperson: Laura Le – Outreach**

### **Accomplishments**

- Covered phone Service weekly for General Service Office
- “Wednesday Wellness “A Zoom Panel to carry the message of Debtors Anonymous. Encompasses speakers from DA with a participant question and answer session. This event is one of a series that is sponsored by a church for members of the community.
- Reported HIP efforts at the local meeting level.
- Outreach with provision of literature including the DA 12X12X12, A Currency of Hope, and soft literature to the following:
  - o In process of completing literature disbursement to 22 Recovery Facilities in the Greater Chicago Area.
  - o 13 Federal Prisons in California.
  - o Began tracking down appropriate staff to contact in 33 state prisons, mailed to the 14 contacted.
  - o Manager of Reentry Programs at the Sacramento County Jail.
  - o Outreach to San Quentin prison and other prisons in Kansas City.
  - o One of the largest Methodist Churches in the Nation to facilitate a Family Support Mission.
  - o Minister’s group in Ridgewood, New Jersey
  - o Otisville Prison, Otisville, New York
  - o Progressive Prison Ministries, Inc., Greenwich, Connecticut and Nationwide - ministry for white collar crime inmates returning to society.
  - o National Council on Alcoholism and Drug Dependency, Robbinsville Township, NJ.
  - o Bergen County Division of Mental Health Services, Bergen County, New Jersey.
  - o Blue Crest Recovery Center, Woodland Park, New Jersey.
  - o Bergen County Jail, Drug Rehabilitation Center, Hackensack, NJ.
  - o Four National Employee Assistance Programs.
  - o The Hospital library at Sutter Hospital.
  - o Manager of Chaplain Programs at Sutter Hospital in Sacramento.
  - o Manager of Chaplain Programs at Dignity Hospitals.
  - o Outreach to three Drug and Alcohol Rehab facilities in Georgia. (Done by one of the non-HIP participants in the “HIP for Service” Fellowship Call.)
- Reviewed and updated the DA HIP starter kit.
- Conducted “HIP for Service”, a Fellowship Call consisting of a panel of HIP members sharing their experience in HIP service and a question-answer session by the participants. Some participants have expressed an interest in HIP outreach.
- Responded to inquiries from fellowship members interested in HIP.
- Instituted a Challenge for each registered DA meeting to reach out to one Hospital, Institution, or Prison to “carry the message” on HIP Awareness Day in July.
- HIP member serving on the Intergroup Caucus to enhance communication among DA groups. Two presentations were made at local Intergroup meetings.
- Two HIP members participated in a 12-Step Workshop for HIP members to share their

- approaches to carrying the message and to foster collaboration.
- A HIP member to participate in AA's SoCal H&I annual Conference.

### **Recommendations for 2022-2023 HIP Committee**

- Continue to participate in Intergroup Caucus and at local Intergroup Meetings
- Continue reaching out to and sending literature to HIPs. It has been HIP Committee member experience that prisons and jails are a challenge to connect with, and that perhaps halfway or recovery houses would be more fruitful.
- Develop a Fellowship Call to enhance awareness of HIP efforts among all DA members.
- Reach out specifically to Intergroups from other countries and other 12-step groups to expand outreach efforts.
- Continue to participate in a "Wednesday Wellness" Zoom panel.
- To utilize the HIP Google drive as a resource on activities and processes from the 2021-2022 year and to continue to use it for documentation and communication.

### **7.6 WSC 2022 Host Committee**

- Final Report 2022

The UK fellowship is buzzing with the honour of the welcoming the WSC to our little island. The Host Committee have been working hard on the final details of the conference. Thank you to all the committee members and the GSB for their service to get us to this point.

The John H scholarship subcommittee had 65 applications totaling \$126,037.37. Thank you to all who applied and to all who donated, we had \$42,000 in the pot and that will help 36 delegates to attend the WSC this year. The UK Intergroup had a vision fund to support GSR's to attend and it will be funding 10 delegates.

If you are able to volunteer during the conference, or on fellowship day or at the Gala dinner, or please email [volunteerwsc22@gmail.com](mailto:volunteerwsc22@gmail.com)

If you are a delegate, join our virtual hospitality room to connect with our fellowship to help with any questions you may have <https://chat.whatsapp.com/FFpsxZCrUmrLf1gJ105suw>

## 7.7 WSC Internal Operations Committee (IOC)

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Committee Members: Kathleen I.(Chair), Robert E.(Vice Chair & Tech Support), Piper N.(Tech Support), Betty S.(Current Secretary), June D.(Former Secretary), Kristin B.(Former Treasurer), Mark I., Kathryn G. (Timer)

Our GSB Liason is Paul M.

- A subcommittee was formed and members of the GSB Office Committee and IOC met to work together on rewriting our Mission Statements. Our hope is that in clarifying the Mission Statements it will be more seamless for the IOC to move forward in its support of the World Service Office in conjunction with the GSB Office Committee.
- Implementing our WSO phone lines being available to debtors on the weekends as well as international call services are goals that this committee would like to achieve. Much work has been done to collect information regarding expanding our phone services. Research was done regarding a VOIP system, NEXTIVA was recommended. A phone tree would need to be created for this service. WhatsApp is an option for international calls. Google Voice is another option. We are hoping for future collaboration with the CommTech committee, and the FCC and the International committee so that the efforts put forward by many different members of this committee over many years past will come to fruition. We have gathered a list of volunteers to answer calls. We created a script as well as guidelines to be followed by those answering calls. We want to "offer the hope of recovery to anyone who reaches out to Debtors Anonymous." This is our responsibility. Expanding the phone lines will enable us to help more of those who are suffering.
- Because of a letter that was written by Piper, a member of this committee, requesting permission for Debtors Anonymous to have a presence at the 2020 International Alcoholics Anonymous Convention, two of our IOC members were invited to share at the recent A.A. Southern California Hospitals and Institutions Conference.
- The IOC continues working to enhance the current physical General Service Office space regarding storage solutions as well as simple décor. IOC member Mark I. created helpful CAD drawings of the space. Kathleen I. consulted with an Interior Designer in the fellowship in Los Angeles as well as an Organizer in the fellowship in Massachusetts, who is local and who went to the office to determine the next steps to take. The IOC is requesting a scholarship from the GSB to fund these improvements.
- Bob E. has been organizing the IOC Google Drive by adding documents and also reorganizing reports and information from past years for more clarity for future IOC committees. He has also been willing to help inventory the DA archives that are located at the WSO in a coordinated effort with our DA archivist.

These are some of the actions our committee has taken this year in an effort to help our fellowship, our Board and our D.A. World Service Office thrive. While we have not been able to complete some of them on our watch we hope they have paved the way as a supportive legacy for the next IOC committee taking up the mantle.

## **7.8 WSC International Committee**

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The International Committee met monthly this year and had 16 members initially from 7 different countries USA, UK, Brazil, Spain, Russia, Kenya and South Africa plus our WSB liaison from Canada. Over the course of the last few months, several members sadly had to step down.

A revised Mission Statement was approved by the International Committee on April 9, 2022 and was submitted as an early motion to be approved by the WSC. Our new proposed mission is as follows:

*The International Committee's mission is to connect the worldwide fellowship and support the growth of Debtors Anonymous globally. We focus on developing initiatives and the exchange of information so that the hand of D.A. can be there for every suffering debtor anywhere in the world.*

## **Projects and Topics Addressed During the Conference Year**

We divided into two sub-committees – *Content and Information* and *Events and Outreach*.

### ***Outreach and Events***

- The New Year's Marathon Meeting was held on 8th January 2022, in consideration of worldwide religious and family events occurring on 1st January. This 24-hour marathon was built on the success of our previous New Year's Marathon in 2021 and included new participation from countries such as Russia, Iran and Israel.
- Listening calls were held with Spain, Australia, Brazil, Iran, Russia and EMEA. These were attended by members of GSB and were extremely helpful, both to the countries involved and to help us get a better understanding of the challenges faced and the support required to assist D.A. in these areas.
- The International Committee collaborated with various international D.A. intergroups to support some large-scale events this year, such as:
  - A virtual Spanish language BDA/DA workshop with dual language interpretation held in April 2022;
  - Four simultaneous virtual International Step Study workshops, scheduled for 24-26<sup>th</sup> June 2022. This will include a Russian Language (serving both Russia, Ukraine and other Russian language-speaking countries) and a Spanish Language Channel (serving South American Countries and the Spain fellowship), and two English language workshops that cover both

Pacific and Atlantic time zones to make it accessible to everyone worldwide.

- Continued to work on a project facilitating worldwide sponsorship.
- Developing an International Speakers Bureau to be completed by the end of July 2022.

### **Content and Information**

- The *Content and Information* subcommittee worked on curating an extensive issue of articles for the *Ways and Means* for a mid-year publication. Included are some articles that could be used as a starting point for a service pamphlet (to be approved by the WSC and GSB) for distribution via the Debtors Anonymous website. These include artwork, experience, strength and hope from around the world, as well as some information on the sorts of financial debting systems prevalent in Africa, Asia, Central & South America and other global areas. The purpose of this special edition of the *Ways and Means* is to both celebrate global recovery in D.A. and to carry the message to as many suffering debtors as possible by providing clarity and awareness of various avenues of incurring debt that might be quite different than those found in North America and Europe.

We had hoped to develop an international, multilingual, and multicultural library of content for broad use by the fellowship via podcasts, YouTube channels and other streaming platforms to include shares and translations which can also be developed for radio and non-digital platforms. We started on this and recommended that this work is continued by the incoming committee

### **Recommendations to the Incoming Committee**

- Continue the international listening calls (note: it is very helpful to ask countries to submit questions in advance to maximize the time on the call).
- Continue working with the Tech committee to enable translations and easy access to information on the [DebtorsAnonymous.org](http://DebtorsAnonymous.org) website.
- Work with GSB - LTL (Literature Licensing and Translation Committee) to encourage and promote the translation of D.A. literature and with the WSC Literature Committee to develop literature that addresses common pitfalls debtors face regularly in nations where the banking and economic systems present different challenges and therefore, different red flags than in Western countries
- Continue the development of both an international contact list and an update of global D.A. contacts available on the D.A. Website.
- Continue with virtual global events, in particular the International New Years' Marathon, which is both a celebration and a way of connecting the fellowship globally. Note that we recommend starting on this (if it is approved by the incoming committee) in August/Sep to get all approvals and connections needed by the end of the year.
- Make the International Step Study Template readily available to the fellowship for use by various countries.
- Continue to collect and record D.A. stories and histories from around the world.
- Make these readily available via a YouTube Channel and any other means that reach people worldwide. In Russia, the use of YouTube (audio recordings only) has tripled the size of their

fellowship in the last year.

- Continue with Mapping Project in partnership with FCC and UUOC – Liaise with other fellowships for their experience and guidance on how they identify geographic areas of the world with no meetings and underserved populations.
- Look into ringfencing funds to make them specifically available to emerging/new fellowships around the world. This would need to be developed with GSB as there are complex questions as to where funds could be stored in compliance with our bylaws and NY State laws etc.

## **7.9 WSC Literature Committee**

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This service year Literature Committee was honored to work on collaborative projects with

other committees such as Techcom, FCC, and UUOC. The committee continued to aid in the review of multiple pamphlets submissions still in the development phase and have been making steady progress in the creation of new pamphlets. Subcommittees formed to continue to collect and review submissions that are being collected via the home website.

Submissions for:

- Black Voices- Black Voices in Business Debtors Anonymous BDA/Litcom
  - This has been a fulfilling year of recovery in LitCom and as Subcommittee chair of Black Voices. We retooled the Call for Black Voices submissions to facilitate ease of use. This year we joined with BDA to include participation with BDA committee members. We created a new dedicated email line for submissions and expanded the acceptance of submissions to include BDA fellows. We are currently rating submissions for publication for the pamphlet. The pamphlet outline is complete and on file for future reference.
- Daily Reader
  - The Daily Reader subcommittee did an outstanding job this year of reading and evaluating 2019-2021 and 2006-2007 submissions. We suspended the work of the subcommittee in May of this year and could meet again if there is an influx of new submissions. The task force can contact the subcommittee if more reviews are required. Otherwise, we are finished and grateful for a job well done.
- Race and Debt
  - Beginning an outline on a topic as daunting as Race & Debt has been a humbling service project this year. We gained the most traction when we brought our own definitions of race into the work, and I suggest that the future subcommittee members do the same in order to

get on the same page to approach this work. It is the hope of the outgoing Race & Debt Subcommittee that the outline will be the raw material that will support the incoming subcommittees service work for 2022-2023. Our service year was a process of collective recovery.

- Gender Neutral language
  - The UUOC Gender-Neutral Language Review Subcommittee read through the 17 DA pamphlets, meeting formats, the DA Communications Style Guide and the Debtor's Anonymous Manual of Service (DAMS). All members noted where changes could be considered.
    - Here is that report: [Litcom Copy of UUOC Gender Neutral Lit Review](#)
  - The subcommittee in collaboration with the UUOC created and submitted to the board a proposal to add a D.A. Inclusivity Statement to the standard meeting format.
    - Here is that statement: [Copy of FINAL: Updated DA Inclusivity Statement](#)
- In collaboration with Techcom & FCC, Litcom assisted in the completion of a digital, downloadable version of the pamphlet “One Approach to the Numbers.” Together the three committees were able to complete the project creating a spreadsheet which will be available soon for download on the home D.A. website. The spreadsheet download will be offered for free and will be accompanied by a donate button to which links to the donation page for benefit of D.A. as a whole.
- Members of Litcom collaborated with members of the UUOC to update the Debtors Anonymous Guidelines for Safety service literature. The subcommittee was inspired by the intention of creating a culture of safety, awareness and inclusion throughout the D.A. fellowship. The subcommittee added topics addressing issues that have been raised amongst the fellowship such as discrimination against Race, Sexual Orientation, Persons with Disabilities and Chronic Health Issues, Cultural differences, and Language barriers. The subcommittee hopes to have the updated works ready to submit to the board by the 2022 WSC conference.

## **7.10 WSC Public Information Committee**

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This year’s committee members were: Tom R (Board Liaison), Seana A, Carolyn B, Melody P (Chair). The Public Information Committee interfaces with the media, helping professionals, and the general public in person, on the telephone, and through written information. The Public Information Committee has produced a Public Information Manual and created sample Public Service Announcements.

The committee meets monthly via Zoom.

The committee:



- Is about to purchase \$100 worth of program literature to distribute to strategic locations in Brooklyn, Nashville, and Los Angeles to help raise awareness about program.
- Set up a Young Peoples' Subcommittee and began the process of making recommendations to attract young debtors (18-35) to program.
  - Conducted initial research and learned that the Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009 has decreased the distribution of credit cards to college students since it went into effect in February 2010, but there are still loopholes for credit card companies to get access to students.
- Assembled a Subcommittee for Helping Professionals / Information Services to encourage groups to elect a PI rep. (which was then disbanded due to lack of participation / members to staff the group)

Recommendations for next year's committee:

- Continue to focus on the STRONG work spearheaded by one of the Committee members in NYC, bringing the PI message to HIP.
- In response an item raised at the WSC 2021 about attracting younger debtors to program, continue to work to establish a website / webpage that will specifically focus on Young People, modeled after that of [Overeaters Anonymous](#).
- Attract and maintain a larger committee that will be able to better address the FULL needs of the PI committee; much of our work this year was thwarted by nearly the entire committee dropping out as the months progressed.

Thank you for allowing us to serve you.

## **7.11 WSC Resource Development Committee**

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### Group Summary:

We had a robust and dedicated group to DA Service. I am honored to have worked and learned from such fine people. We began with 12, dropped to 11 members including our board liaison Sharon S. This fine group was able to complete, make progress and experience results and compassion through very difficult life transitions among key members. Our committee is a balance of compassion and application of the 12 tradition principles.

### Organization:

We organized by prior year recommendations, new projects proposed and items from issues and concerns WSC 2021. Five (5) subcommittees were formed including: FWC (Fellowship Wide Call), Ways and Means, Issues and Concerns, Annual Campaign Flyers, Editorial/Written Word of DA involving RDC lens.

### Projects Completed:

1. The work on the D.A. Survey of Groups Health, has been put to rest.
2. Motion of new RDC mission statement language submitted within deadline.
3. (2) FWC (fellowship wide calls) Dates were Saturdays: February (7<sup>th</sup> Tradition) and May (Literature) 2022
4. Create Ways and Means Issue regarding 7<sup>th</sup> Tradition Perspectives for June/July 2022 issue
5. Respond within deadline to (9) Issues and Concerns raised at the 2021 WSC assigned to RDC committee and perspective
6. Recommendation of website edits regarding language changes submitted
7. Recommendation of new literature piece on the role of Treasurer, structure areas to include and resources drawn from submitted (type of literature TBD- subcommittee firmly believes it (1) needs to be a paid for item, thus requiring literature committee to consider and work on over the years instead of (2) creating a service/ free/ downloadable document that the GSB would approve. Minority opinion desiring option#2, heard.
8. Campaigns created and distributed (4) flyers through the year supporting RDC mission Special attention to address language concern noted at 2021 WSC about the issue of "lucky seven" and "gambling" in the 777 flyer.

#### Organic Projects Underway:

1. A vibrant discussion arose in response to the GSB monthly report tracking contributions in alignment with the annual spending plan. The questions raised and then "tracked" by Vice Chair Phil M. included: (a) how healthy are our groups in terms of 7<sup>th</sup> tradition abilities (b) How does the annual donation cap of \$12,000 affect the numbers we see on the report (c) What is the trend from 2019, 2020, 2021 of groups donating and individuals donating during the Pandemic of COVID and (d) How are intergroups donating, what if any trend exists to acknowledge and support RDC projects or work for 2022-2023. Monthly graphs were created to show contribution trends with the hope to acknowledge where support is needed and what kind of support regarding RDC emphasis for DA.

#### Recommendations to the Incoming Committee:

1. Choosing to meet the 3<sup>rd</sup> or 4<sup>th</sup> week/weekend allows the RDC to have the current report of #'s from the GSB. We met on the 4<sup>th</sup> Tuesday of the month 5pm PST/8pm EST
2. Writing Language project on creating a "free document" approved by the GSB regarding Service as a Treasurer is still in process- It came about due to so many groups struggling with filling this role, supporting the actions of this role amid the changes of on-line meetings and other changes from COVID pandemic and moving into the future.
3. Tech Folders- We did have a Tech position, who did her best; however, the shared drive still has limitations for access and organizability. We are sorry it is not as easy to navigate or archiving as we had hoped to get it. Have patience and keep organized on your own as a back-up.

## 7.12 WSC Underserved & Under-represented Outreach Caucus

– Final Report 2022

UUOC 2021–22 had 18 members: Rivka R. (Co-Chair), Kimberley S. (Co-Chair), Elissa W. (Secretary), Mary Ellen C. (Treasurer), Wendy H., Scout J., Sandy M., Peter H., Patty S., Liz W., Linda M., Katherine D., John K., Jeremy H., Deborah O., Carolina S., Alexander P., and our wonderful GSB Liaison, Roger H.

*“The mission of the Underserved and Under-represented Outreach Caucus is to support the Fellowship in carrying the message of Debtors Anonymous to the debtor in underserved populations and locations. We coordinate with World Service Conference committees and caucuses by developing best practices for doing that work and sharing it with D.A. as a whole.”*

This is no small task, especially given the legacies of racism, sexism, homophobia, ableism, colonialism, and more—that is our history in this world and the water that we’re swimming in. D.A. is not separate from the cultural and historical contexts that its members are in. It’s not our fault that the world we inherited has many forms of oppression and trauma being passed down. That is just what is so. Yet, what we *can* do, is our part to notice and shift the thoughts and reactions in our own bodies; to heal a bit more, so it won’t be passed on. This healing starts with learning people’s recovery stories that are different than ours. Also, healing comes from hearing a story similar to ours acknowledged and supported in D.A.

That is why, one of the greatest accomplishments of UUOC this year is our Fellowship-Wide Call last February titled: “Race and Debt: Experience, Strength, & Hope”. Over 120 participants joined live, with more listening to the recording. We encourage everyone to hear the deep, invaluable recovery shared on this call. May these stories support many more opportunities for our beloved fellowship to have vital conversations across difference. (The FWC recording is available on the website at <https://debtorsanonymous.org/podcasts> under the 2021–22 conference year.)

UUOC had 5 active Subcommittees this year, whose reports are as follows:

### **Inclusivity Statement:**

This subcommittee was tasked with updating D.A.’s inclusivity statement and (after receiving multiple Issues & Concerns about problematic language) rewriting the underserved & underrepresented outreach section of the D.A.MS. We met monthly after the World Service Conference, had many excellent discussions on our approach, and even examined similar inclusivity language from other 12-step programs—as well as wording that individual D.A. groups are already using. This was an important and challenging process that produced several drafts before presenting to the larger UUOC for a group conscience. The result is an updated D.A. inclusivity statement and revised UUOC language for the DAMS towards a more inclusive & diverse, and therefore a more relevant & sustainable, future for D.A. This inclusivity statement will be the first motion brought to convocation by UUOC as a committee!

**Gender Neutral Language:** Continuing to work with the WSC Literature Committee to identify areas for possible change.

## 7.13 WSC Technology Committee

### – Final Report 2022

The WSC Technology Committee is composed of delegates who have experience with and/or interest in leveraging technology to grow the Fellowship of D.A. The Tech Committee focuses on harnessing technology to improve access to D.A.'s resources, facilitate communication within D.A. and reach out to the debtor who still suffers. The committee advises the Conference and the GSB, as well as providing hands-on technical expertise where applicable.

Members of the WSC 2021-22 Technology Committee included Adam F. - Chair, Roxie K. - Vice Chair, Bryan Z. - Secretary, Celeste P., Kimberley S. - Subcommittee Lead, Linda M., David L. - stepped down mid-year to become a Board member, Oscar B., Paul W., Roger S., Deniese R., and Matthew E. served as the GSB Liaison.

TechCom addressed Issues & Concerns relevant to this committee that arose ahead of WSC 2021. Matters regarding the website and meeting directory are likely to be properly addressed with the full redesign of the debtorsanonymous.org website, which will be a multi-year project. We appreciate the suggestion to list all three types of literature (paid print, paid digital, & free downloads) wherever one form of literature is mentioned on the website. TechCom is submitting this as a recommendation for this WSC to the Board Technology Committee. Another issue arose, especially surrounding COVID-19, about the need for tech support at the meeting level. As groups are autonomous, each group is free to designate a role or person to support with technology.

We had three subcommittees this year:

#### 1. Website Subcommittee

Our subcommittee has been communicating the findings of the DA website audit with the CommTech committee of the general service board. In service year 2020-2021, Stephanie H and other subcommittee members interviewed key stakeholders on the GSB, new users of the DA website and others to evaluate needs for the website.

Engaging the CommTech board with the findings from 2020-2021 have been the subcommittees largest area of work this past year. After an initial meeting with Comm Tech in March 2022, we determined a few items:

- Recommended a special ad-hoc committee focused solely on overseeing the redesign of the DA website that would perhaps have a multi-year (3 year term). This would ensure continuity and encourage a closer collaboration with CommTech.
- Define scope of a website redesign using key information gathered from Website audit
- Procure outside vendors with bids for a website redesign

- Encourage beta testing of new website design. Most

likely will take several years to complete.

## 2. Fellowship Support Subcommittee

### Tech Support Service Position:

Supporting the new Tech Support service position for each WSC Committee/Caucus. Eight out of the thirteen committees/caucuses had a Tech Support person during this conference year—and we hope to have 100% fulfillment at the 2022 WSC heading into this next conference year. This subcommittee also ran a Google Drive training for the new tech support people in January 2022. We are holding this technology training session during the WSC 2022 onsite in London for all interested delegates and hope this will become an annual part of the conference.

### Shared Drive Folder Structure

Created a template to standardize the folder structure & contents within each committee/caucus Shared Drive, in the folder for that year (e.g. “2022–23”). We are proposing the GSB populate each committee/caucus Shared Drive with this template folder and contents at the start of each new conference year.

### Numbers One Approach

The electronic version of *The Numbers: One Approach* pamphlet has been a multiple year project. This year, we attested to the GSB that the content is essentially the same as the printed pamphlet, so does not count as a new piece of literature. Now that it has been approved by the board, the electronic version is to be posted to the website as a free download for the fellowship.

### Donations by Text

Several options were reviewed and researched for how the GSO could accept donations via text. We hope next year's committee will continue this work so members have more ways to contribute to our fellowship.

## 3. Cybersecurity Subcommittee

Our mission is to ensure cybersecurity needs are addressed within the D.A. organization, and to suggest actions which are pertinent and meet the concerns of the global information technology security climate. We are recommending that the Board conduct a yearly cyber security audit to protect our members' identities and to protect our organization financially.

## 7.14 WSC Intergroup Caucus

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Caucus members: Gill WB, Jeanne S, Ed K, Roxie K, Sarah F, Judy B, Ronna J, Marie H, Paul W, Evgeniy N, Joe F, Jerome S, John M, Audrey O, Beatriz A, Darius G

We are very grateful to our board liaison Tom R for his support. Our

Statement of Purpose says:

The Intergroup Caucus is composed primarily of ISRs but also includes GSRs and Trustees who have experience with their local Intergroups. The main function of this caucus is **to create tools, resources and a better understanding of the role of an Intergroup** in the overall organisational structure of D.A. The Intergroup Caucus helps support both new and existing Intergroups. The Intergroup Caucus also contributes to the efforts to regionalise D.A.

We looked at last year's caucus recommendations and added suggestions from this caucus to create a list of work for 2021/2022 and set up sub-committees. Our priorities include:

### ISSUES & CONCERNS:

Our first task of the conference year was to respond to 'Issues and Concerns' (I&Cs). DA's Issues and Concerns reflect our fellowship's 'inverted triangle' structure, wherein every group and individual member can ask a question or raise a concern which will receive a response from the appropriate committee or caucus. A sub-committee read, discussed, researched and prayed about our twelve I&Cs before drawing up responses by group conscience. The mechanism for submitting an Issue or Concern can be found on the DA website.

Many of our I&Cs related to the same issue of a request for an intergroup representing particular special interest meetings of DA. Here is part of our response:

"Tradition 9 in DA'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. DATIG for telephone/internet meetings). Special interest groups (BDA, HOW, Fear of Success, etc.) within any regional intergroup is what gives DA 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."

Another I&C proposed that an inventory be carried out on a DA Intergroup by another fellowship. Our study of the literature confirmed that DA "is not structured in a hierarchical manner, instead the Fellowship functions in

a bottom-up fashion” and therefore an inventory cannot be imposed from outside. “DA has a piece of literature on how to do a Group Inventory on one's own group. Our experience with 12-step recovery in DA has taught us to take inventory on ourselves especially when in conflict with others.”

#### ARTICLE SUBMITTED FOR ‘WAYS AND MEANS’

TITLE: Intergroup Spotlight: D.A. Telephone and Internet Intergroup (DATIG)

Based on an interview with Jeanne S., I.S.R. from DATIG, written by Sarah F. GSR, Arlington, VA

#### SPONSOR AN INTERGROUP:

Continuing the exciting work of the previous caucus, there are now more than 5 intergroups worldwide being supported by the experience, strength and hope of experienced intergroups. We met with the Chair of EMEA, which is the regional intergroup for Europe, East Asia and Africa and consists mostly of representatives from national intergroups and some individual groups who do not have intergroups. We hope to offer experience, strength and hope to these groups.

#### REVISING THE ‘INTERGROUP SERVICE HANDBOOK’

As recommended by last year’s caucus, a sub-committee continues working on revising and updating the Intergroup Service Handbook. On completion, we propose updating chapter 3 of the DAMS to align with the handbook.

#### DATA:

The sub-committee is contacting intergroups listed on the DA website whose details are out of date or missing. We are producing a spreadsheet and email list of all intergroups’ contact details. We will request that TechCom create a mailing list so that the caucus can easily share information in future . A current list of intergroups can be found here: <https://debtorsanonymous.org/meetings/?tsml-day=any&tsml-type=IG>

#### DA WEBSITE INTERGROUP PAGE:

GSB Comm Tech unanimously accepted a recommendation for an Intergroup page on the website. This caucus is developing content for the page.

Discussions about the role of intergroups in the structure of DA and regionalisation are ongoing.

### **7.15 WSC Spiritually Sustainable Earnings Caucus**

– Final Report 2022

*Spiritually Sustainable Earning is earning that meets our emotional, mental, physical, and spiritual needs in alignment with our Higher Power’s will for us.*

*When we first come to D.A. we may feel that if we only earned more money, all our problems would be solved. In D.A. we learn that it’s not really about the money, it’s about the quality of our life and our relationship with our Higher Power. We come to realize that our work life is out of balance. As we work the steps and apply the tools, our earning efforts come into alignment with our Higher Power’s will. We discover that we can be of*

*service regardless of what kind of work we are doing. It can be the vision job or the 'B' job.*

*Spiritually-sustainable earning gives us the opportunity to become the person our Higher Power wants us to be. It is about the journey, not the destination, about applying the 12 Steps and 12 Tools in everything we do. As a result, we find ourselves living a prosperous life, wealthy in relationships and rich in experiences.*

*As we say in the D.A. Promises, "All this and more is possible. When we work this program with integrity and to the best of our ability, one day at a time, a life of prosperity and serenity will be ours."*

--From the SSEC Meeting Format Members

2021/22

GSB Liaison: Bill D.

Chair: Roger S., Vice-Chair: Joan N., Treasurer: Julia B., Secretary: Grant F., Tech Support: Lisa B. Members: Alexandra A., Amina Z., Celeste P., Christine W., Geraldine H., Helena K., Jacquie J., Kelly L., Kim D., Marlena S., Michael S., Orion Cy S., Ruby S., Sabina A., Sindai A., Tammy M., Taylor D., William M.

While the pandemic continued to keep us apart, the strength of SSEC fellowship brought us together while we continued the work of recovery. Our Meeting Format subcommittee continued to build three strong virtual meetings helping so many others from around the globe bringing connection and support while we were physically isolated. They also revised and breathed new life into DA Signposts of Recovery and brought it to the new meetings. Although it still needs some revising, the document has gained the approval of many meeting attendees. Our Additional Tools of DA sub-committee started to build a list of tools that are helpful to our fellowship. We recommended a Fourth Step Inventory to the board recognizing that looking inward can help us spread DA recovery. Finally, we followed up on the Earning Pamphlet that had been initiated by a previous year's caucus to see that it made it to the Literature Committee.

Caucus members worked tirelessly this year to bring about positive change for our fellowship. To that end, the caucus voted to ask that we be promoted from caucus to committee. With the support of the WSC, the Spiritually Sustainable Earnings Caucus will become a committee next year. Recommendations for next year's SSEC:

- Continue to promote the SSEC Meeting Format
- Follow through with the work required to become a committee
- Continue to develop Spiritually Sustainable Earning tools of recovery
- Continue the work of revising the Signposts document and see about getting it approved for the fellowship.

It has been an honor to serve on SSEC for the past three years and a true pleasure to be Chair for this past year. Thank you to everyone the Vice Chair, the Secretary, the Treasurer, the Technical Support Person, all of the sub-committee chairs and all of you who do the work to bring spiritually sustainable earning recovery to the fellowship.



## **PART 8: 2022 WSC Committee and Caucus Minutes**

### **8.1 WSC Business Debtors Anonymous Committee**

1. We voted and approved three motions to be presented to the WSC two of which are concepts for pamphlets that have been worked on for over a year.
2. We researched and articulated 4 pieces of B.D.A literature that were previously conference-approved and in the Lit. Com. pipeline in an attempt to assist them by developing outlines.
3. We agreed that the 3<sup>rd</sup> Sunday of the month at 8AM PST as our B.D.A. main group meeting time.
4. We also agreed on a liaison from Lit. Com. to our literature sub committee.
5. We voted on our bloody marvelous co-techs to liaise with the tech committee.
6. We addressed 'issues and concerns' and voted on a sub-committee to respond 22-10 and 22-17
7. We have formed these 4 sub-committees; BDA-Literature, BDA-Issues+Concerns, BDA\_Website, BDA-Fellowship Outreach.
8. We completed this form and submitted it early.

### **8.2 WSC Conference Committee Minutes**

Chair: Mike L  
Vice Chair: Diana B  
Secretary: McCready B  
Treasurer: NA  
Tech Person: John H

Lacking a substantial unanimity in favor of the following, the committee decided not to create these motions as suggested by the previous committee.

1. To alternate conference live / virtual conference. Conference charter says we meet in person annually. Citing paragraph 6, the conference charter will meet yearly in a location selected by the conference.
2. Create a motion to allow GSR @70% to continue to serve for one or more year.

Moved: the Spiritually Sustaining Earning Caucus become the Spiritually Sustaining Earning Committee. Motion failed for lack of substantial unanimity in favor.

Moved: As requested by UUOC, to continue the WSC Remote Participation Trial as a Reasonable Accommodation. Motion failed for lack of substantial unanimity in favor.

**\*\*When are we meeting?\*\***

2 nd Tuesdays 5:30p pst / 7:30p cst / 8:30p est

Beginning September 13 th

No meeting July 2023

The committee established a number of meeting etiquette guidelines to conduct meetings of the committee.

### **8.3 WSC Fellowship Communications Committee Minutes**

**FCC members: Claudette B., Taylor D., Chris S., Zeborah T., Anna S., Katie M., Graham O., Julia B.**

**GSB Liaison:** Rob B.

**FCC to meet on Zoom 4th Sunday of each month: 11am Pacific Time - 2pm Eastern Time - 7pm BST**

#### **1. Election of Service Incoming Officers**

Chair - Claudette B.

Secretary - Anna S.

Vice-Chair - Graham O.

Treasurer - Katie

Tech Support - Chris S.

#### **2. Review of Etiquette in consultation with WSC 2022 Committee/Caucus Starter Kit Page 3**

##### **2a. Rules to be added and implemented:**

>> please virtual hands used to vote

>> step, tradition and concept read in the FCC meeting format

##### **2b. Rules considered redundant:**

>> No more than two pro and two against for each motion, before the vote

>> names don't need to be read

#### **3. Reading of the report from last yearReview agenda of items for the upcoming year - Priority Items in the mission statement:**

I.Promise 6 Day - Isolation will give way to fellowship... brainstormed in 2019. 4th Saturday in April. Hosted fellowship-wide call with speakers on promise 6

II.Sponsor groups > develop workshops on sponsor groups and how to be a group sponsor. Sponsor Group — script from Brazil > reading of the literature on sponsor groups on the website

##### **Other items worked on:**

III. Sponsorship hub on DA website about sponsor groups, sponsor group and service sponsorship. Use templates for flyers, use time-lining Google Drive for planning.

III. 6 issues and concerns responded to.

III. Repositories for Service Committees online, modeled on ACA website.

#### 4. Review agenda of items to be worked on this year:

**Discussion of issues and concerns raised to be reviewed by 1st December 2022 >>**

concerns about diversity, equity and inclusion training for WSC attendees >> recommendation for FCC to put up diversity training for attendees of WSC

2020 Mike raised that Race and Debt pamphlet violated traditions

**Action:** Outgoing Sec Zeborah T. to excavate minutes to track history of response to this concern. FCC to wait for a response from GSB.

4b. How to spread the word about group sponsorship? Update auto-reply to include information available online.

#### NEW ITEMS REVIEWED:

- Recommendation for FCC to work on world service repository, based on ACA

#### ITEMS DROPPED:

- Sponsorship hub
- Diversity Training for WSC Attendees

#### 5. Determined subcommittees for upcoming service year:

5a. Sponsor Group SubCommittee - Chris (Point Person), Taylor,

Actions to accomplish: Prep Fellowship Wide Call in late Oct. Prep Workshop.

Actions: Find speakers. Zeborah speak to Chairperson on UUOC; Graham reach out to Chelinee; Julia reaching out to Anne.

Chris to add strong groups to the spreadsheet. SubCommittee to shrink later in the year.

5b. Website Project SubCommittee - Graham (Point Person), Julia, Zeborah.

5c. Promise 6 Day SubCommittee - Katie (Point Person), Anna.

#### 6. Agreed on key deadlines for the upcoming service year.

Date	Deliverable	Actions to be completed.
28th Aug 2022		Confirm Date with Rob. Liaise with UOCC. Confirm name. Contact Speakers. Assign moderator. Add events to Calendar (Rob).
25th Sept 2022		ENews and Announcement Page, Flyer
23rd Oct 2022	Fellowship Wide Call	Respond to 1 Issue and Concern (by December 1st)
20th Nov 2022		Query GSB for deadlines.
23rd April 2023	Promise 6 Day 22nd April	

	Fellowship Wide Call -	
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## 8.4 WSC Hospitals, Institutions, & Prisons Committee Minutes

### Action Items:

The Hospitals, Institutions, and Prisons Committee carries the message of D.A. to the debtor who still suffers within hospital, institution and prison systems. The Hospitals, Institutions, and Prisons Committee utilizes the Debtors Anonymous HIP Starter Kit and other D.A. Service Literature available to the entire D.A. Fellowship as a tool for outreach efforts and supports and trains HIP representatives as guided by the 12 Traditions of Debtors Anonymous. (rev. 7/17)

### COMPILATION:

1. Outreach w/ intergroup caucus & the intergroup meetings w/in DA (getting all IG contacts from WSB) as well as our individual meetings. Cheryl, Rebecca, Robin - Outreach
  - a. Schedule training and workshops for DA groups (US and international) to understand how to speak w/ contact people in the institutions including doctors, wardens, chaplains, therapists, etc.
  - b. Workshops for international groups to learn about HIP outreach from US/UK groups w/ experience already.
2. Translate HIP Starter Kit & submit to GSB for approval - Beatriz - Translate
3. Continue to connect w/ AA and other 12-step fellowships to help from our HIP Communications and connections in H, I & Ps. - Mary, Rebecca, Cheryl, Amy - Connect
4. Extended worldwide outreach: Research/pinpoint where in the world more financial challenges occur and focus ways to outreach to those areas - Dolores, Amy - Far Outreach
5. Centralize an excel documents (via google docs) Kate, Kerstin - Centralize
  - a. on all contact info for jails / hospitals / institutions / to have everyone feed into.
  - b. Create spreadsheet with list of potential areas of outreach including contacts and steps
6. Address outstanding issues and concerns. DONE Kate - Concerns
7. Confirming revised & approved HIP Starter Kit uploaded to DebtorsAnonymous.org Matthew - IN PROCESS - Confirm
8. Liaise with PI & Tech Comm to make HIP more accessible on DebtorsAnonymous.org - Done Robin (Email to Roxie and Seana 9/7/22)

### Read First (How to's)

- Take care of our own committee and of ourselves, so that we have more to give back.
- Research / put together a pamphlet of true stories that use humor and authenticity to be handed to high school, hospitals and prisons etc.
- Collaborate w/ PI using social media / humor / on the level to garner attention to the program.
- Expand non-traditional methods to getting into prisons e.g. online.
- Using existing literature resources in Needham, MA to reduce the cost of storage in the office

space AND for outreach to the community at large.

## **8.5 WSC Internal Operations Committee Minutes**

We decided on a monthly meeting time of the 2nd Sunday of each month at 12 noon Pacific, 3pm Eastern time and 9pm UK time.

We then voted on service positions, please see roster.

We all discussed and agreed upon the rewritten Mission Statement to be presented at convocation. .

We all discussed and agreed upon our recommendation regarding the phone lines as well.

Our Chair, Piper N., made an appointment with Teresa and Karma to discuss the office and what, if any, improvements are wanted and/or needed.

## **8.6 WSC International Committee Minutes**

Shalini, Evgeniy, (Co-chairs)

Members: Joan, Eliana, Emmanuelle, Joanne, Serena, Christina, Sahera, Stefanie, Laura, Nicole, Alex, Jim, Julie

GSB Liaison: Roger H.

### **CONTENT/INFORMATION**

1. Continue the development of an international list of contacts that will be accessible to the worldwide fellowship, and exchange information with FCC & UUOC, including those willing to offer service in different languages (outreach, translations sponsorship, speakers etc)
2. Make the International Step Study template readily available as service literature to be approved by GSB.
3. Continue to collect and record DA stories and histories from around the world and make these readily available via a YouTube Channel [audio only], podcasts and any other means that reach people worldwide.
4. Research and develop more accessible outreach channels to those in rural and remote areas around the world, who may not have access to smart phones or the internet.
5. Research international payment options and collaborations for donations.
6. Work with the Literature Committee to update the "Awareness Pamphlet" to include information about different ways to debt globally.

### **EVENTS/OUTREACH**

1. Continue to work with GSB on International listening calls with new fellowships/countries – details tbc.
2. Continue with virtual global events, in particular the International New Years' Marathon, which is both a celebration and a way of connecting the fellowship globally
3. We propose to hold a Worldwide Traditions Workshop available in as many languages

as possible.

4. The International Committee holds a vision for a World Convention in the near future. In the meantime, it will support, share, and connect with existing international events.

## **8.7 WSC Literature Committee Minutes**

### **1. Committee/Caucus officers**

Please list officers by first name and last initial.

Name

Chair: Deborah O.

Vice Chair: Marlana

Secretary: Will R.

Treasurer: Helen O.

Tech Person: Mike S.

Members: Domingo R., Geraldine H., Frances O., Annie M., Elizabeth P., Will R., Mike K., Wendy H., Sacha Y., Peter S., Herb M., Rozanne M.

Day 1 consisted of elections and the establishment of etiquette guidelines/community agreements, monthly meeting format, scheduling, and a review of the issues and concerns forwarded to our committee. A culture of serenity, respectful debate, and good humor was established, and we expect this team to be productive throughout the service year!

Day 2 reviewed literature projects, and established subcommittees to further the work on existing key projects and to begin exploration brought to the Literature Committee through issues and concerns. Literature Committee intends to collaborate with all other committees and caucuses with literature proposals and outlines. In the previous service year, connecting with other committees and caucuses was extremely productive and inspiring as it streamlined processes. Lit com hopes it can become a best service practice in years to come.

Here are the subcommittees:

Continuing Projects Subcommittees:

- o Retirement Voices – Further the work on this project, using existing outline.

This is the first in the Voices Series,

- o Race and Debt Pamphlet–. Will continue work already started.
- o Black Voices - Continue work already started.
- o Gender Neutral Language –Complete the ongoing work from the last two years.
- o Guidelines for Safety –Will continue work already started.
- o God / Higher Power Language Review – continue discussion from issues and concerns

Newly Created Subcommittees:

- o Website Literature Submissions Hub: Work with Tech Comm to create one place for all literature submissions.
- o Celebrating D.A. Literature – raise awareness within the fellowship about current D.A. Literature – Recently added

Motions Submitted for Convocation: if passed the following subcommittees would be formed:

- o Young People's Voices – motion submitted.
  - o Debt Around The World – Debt From An International Perspective – motion made the conference to update the Awareness pamphlet to reflect A Global Fellowship and Debt Around The World. Much of the material already exists in a recent Ways And Means article.
  - o If You've Lost Everything - Finding Financial Serenity in Troubled Times. Connect with other Committees/Caucuses on existing projects and proposals:
- SSEC: Spiritually Sustainable Earning Caucus
- o Time Consciousness and Abundance: Service Literature: Meeting Format, Signposts and Solutions.

Resource and Development Committee

- o Treasurer's pamphlet outline

UUOC

- o Liaisons for various above

International Committee

- o Liaisons for various above

Public Information

- o Liaison for Young People's Voices

Continue to update all Chairs and connect as called for.

## **8.8 WSC Public Information Committee Minutes**

On Thursday after noon the Delegates who were interested in joining the PI Committee met. Tom R. briefed us on the procedures to begin our meeting and also what to expect during the rest of the Conference regarding Convocation, Roberts Rules, and voting.

In attendance were Seana A., Ellen S., Pam J., Kris W., Olivia B., Phil M. Sharon K., .Loreen M., Pleasant C., and our Liaison Tom R.

Our first order of business was to elect a Chairperson. Ellen S. nominated Seana A. It was seconded and passed.

Chairperson-Seana A.  
Vice Chair-Ellen S.  
Secretary-Kris W.

Treasurer- Olivia B.  
Tech- Pam J.

We had a discussion of why we are here and what we want to accomplish during this year. From our discussion we formed a plan with Subcommittees to research ideas.

Subcommittees:

#### Attraction Rather Than Promotion

Loreen M., Pam J., Olivia B., and Pleasant C. will be looking into using Face Book to inform the public of Debtors Anonymous. David C. gave us a presentation including the information that the UK Intergroup has already approved this venture.

Ellen S. is going to pursue the reporter who started the interview process to write an article about DA. Ellen is also going to look for Health Fairs in which to participate. Ellen took notes contemporizing the language and page numbers etc. of the PI Manual for Service.

Phil M. is going to the Library and other public places to see if he can leave information about DA.

Sharon N. is going to check with Gamblers Anonymous and Gamanon to see if she can leave information with them for DA awareness. Sharon is also going to check with the Therapists in her contacts to share awareness of Debtors Anonymous .

Kris is going to contact Siobahn (outgoing Appointed Committee Member in charge of Media Contact Training) to see if she has an outline or template to share with our committee. She has responded that she will get back to us with information.

Pam is going to share short videos about how to use Google Drive. Pam created two files DA PI Literature and DA Public Service Announcements.

Seana suggested that we consider sponsoring a group in India. Seana was contacted with this proposal and will follow up on this possibility with her contact.



On Friday Loreen joined us and volunteered to contact existing 12 Step Meetings in her area to further awareness of DA. We discussed the need to get our message to young people and discussed contacting colleges to accomplish this. Olivia is going to speak to the UK Intergroup to ask to reestablish the PI position that has been vacated. We read the PI Manual and discussed it. We also listened to the Public Service Announcements. We also watched the video that is in 'Getting Started' on the D.A. website.

## **8.9 WSC Resource Development Committee Minutes**

Meeting convened at 3:30pm Thursday Aug 4th 2022 in Room 10 of the Heathrow Hilton

Phil M. gives an overview of the subcommittee possibilities for 2022-2023.

1. Financial Analysis/ 7th Tradition
2. Literature Review DAMS
3. Literature Review Web page
4. Support Meetings
5. Fellowship Calls
6. Ways & Means
7. Treasurer Pamphlet
8. Sending out flyers for the 7 & 7

Discussed working on a pamphlet DA Treasurer's Manual

Angeline discussed a treasurer's pamphlet vs. the use of the DAMS.

Gill notes that the pamphlet was lifted directly from the DAMS.

Phil will contact the chair of the literature committee

Angeline and Phil will be the subcommittee for the treasurer's pamphlet

Carolyne Member of the 7th Tradition Subcommittee: I'm looking to see how people could EASILY contribute to DA. Angeline: Methods, Effectiveness of previous campaigns. Encouraging Contributions to WSO: Past Campaigns effective methods.

Fellowship wide call Subcommittee

Ways and Means Subcommittee

Discussion about the size and shape of the 7th Tradition Subcommittee work ensues:

The dark significance of 7/7 in UK is underscored.

Phil and Carolyne discuss ways to let global funds flow in easily to DA, given the various currencies.

Phil discusses more of the mission statement of Resource Development

Dion asks what the mission statement is?

Phil talks about support for meetings.

How do we encourage/energize groups to do service. Give plugs for service.

Personalize Fellowship wide call about how groups should manage treasurers and bank accounts

Talk about putting more into the pot.

Phil mentions Thrive With Five. And informed us that some people on Zoom donate (and are encouraged to) monthly rather than daily or weekly.

Gill shares an anecdote about the fundraising for sending a GSR to the conference. Gill suggests that a bit of research of what other meetings are doing is in order.

Eugenia adds “if you can’t give, please keep coming back,” and told the story of 12 West 12th street Friday meeting and how things always seemed to work out.

Room for 6 more trustees on WSC, people are leaving because it’s so much work.

Grant mentions periodic announcements for increased giving. #Drives

Or special events on special topics #Share-A-Days

Do goals work?

Dion asks How much is enough?

Phil brings up SERVICE. People who are getting recovery will send money.

Service is what we give. By doing service you feel good.

Carolyn: people feel like newcomers for a long time in DA as opposed to other fellowships.

People in AA are expected and taught early to give service. Coffee etc.

In DA people lay back. And the service requirements can hold this up as well.

Angeline: her web-based meeting, the service commitments are fewer. A lot of that was lost.

Question: what are the service opportunities?

Positions available are: Chair, Co-Chair, Business Chair, Host, Speaker

Angeline cont’d: it helps to know what the money is used for as it’s being collected.

To make sure the rent was made, we asked who would be responsible for this meeting for this month and a single person would take on the commitment.

Eugenia: are these meetings keeping a prudent reserve? The idea is to model the prudent reserve.

Grant: our meetings tend to emphasize the Service = Equals recovery idea.

Phil: Our meeting: we have Zoom accounts and people share this. Someone schedules it and makes sure there are no conflicts. Names other service positions: Kindle handler, phone list person, making sure people have the link to the meeting. People teach others how to do these service positions.

Treasurers generally give a report about where the money went.

Eugenia asks: I see a motion to make a pamphlet about a treasurers duties, but isn’t that already available in the DAMS?

Phil: Yes. Catches Eugenia up on what we covered on that topic before

Dion: I’ve never been encouraged to do more service

Carolyn: We need to make getting solvent a priority. There’s this “Oh I can’t keep my solvency.” Thing where it’s almost a relief to go back to day zero. I’m not gonna let you let go of your solvency for some stupid thing. It can get to where people get used to never keeping solvency.

Eugenia: I hear that a lot. What we talk about is making phone calls. And get three opinions about whether or not they’ve lost their solvency. Sometimes even old-timers go vague and lose track. Try a 30-in-30.

Phil: A gentle program. Unlike our culture, with its bravado. Sponsorship is service.

Grant: I agree with Carolyne. I think of it: I have a contract with someone, and if I honor that contract.

Dion: the spirit of DA is about connection

Eugenia: when I came in to program I did not have trust. That's what I value: I know I can go to ask people things. I respect them. I can say that there are people in program I trust more than my own family. I can go and listen to others. Connection. To me DA is a family.

Program is a family. That is what I hope

Phil: all have different roles in the family

Carolyn: talk to somebody. Obligation. Rewording so that the focus can be on the connection

Let's develop a saying: that puts the focus on connecting,

Phil: Connecting.

Eugenia: People enter a PRG with fear of being punished or hurt by the helpers.

Phil: We're not loving to ourselves. We change "budget" to "plan"

Angeline: I have two different sponsees. My answer back to them varies based on who they are. Is this gonna help you stay with the program or is this going not to? They are in other programs. The daycounts they keep are very important in those other programs. My sponsor told me: take what you like and leave the rest. My PRG bellows "Is this Disease talking to you or Higher Power" talking to you.

Don't come to me. People need to know they're respected. I'm here in support them. One sponsee will reset and one will get really crazy.

Gill: I was on Lit Com 4 years ago. There was a lot of harshness in the language. AA and NA type abstinence. In a food program it's much more blurred. The GSB does a lot of the heavy lifting. The trustees are the vision part of it. Chicken Egg: who wants to be a trustee when it's all that work.

I would like to see some of that work get done by professionals. Maybe that's a wonderful thing. Maybe that's a lack of aspiration (referring to an earlier comment about a meeting saying: We've made enough and aren't collecting until 2023) I wonder if having aspiration and a spending plan would be right or good, but I know we tell sponsees to add a column to their spending plans if they want to get something and/or save for something.

Eugenia: What is the purpose of the conference? This is what some people wonder. There's more to this (DA thing) then showing up and somebody showing me how to get out of debt. Newcomers think that this is about paying off my bills. Turns out this program will change your life.

Phil: There's a meeting called "Design For Living". We're eating, drinking, etc and we have no idea until Step 6, that this HP wants. God doesn't stop creating. Serenity and Prosperity.

Yes. The spiritless accrual of cash is not where it's at.

Dion: told a story about sponsor helping him hit bottom

Phil: just resume. It takes a long time. Just resume. Not the same as the hardcore.

Carolyne: I like a lot of what I'm hearing. I feel like it moved down into the heart. Going for solvency is going for God. When I was ready to let go of people, places and things and have grown to know that I will be taken care of.

How do we support resources? Perhaps the GSB is acting out there disease by overworking.

Perhaps ask them to give us their vision spending plan. That's where the miracle starts. You have to start with the vision. Maybe our way is asking for more of a vision for them.

Phil: The GSB does have an ideal spending plan.

Carolynne: Let people know what the money is for. Feeding that vision.

Phil: Can we have a copy

Took Break at 9pm

Angeline: I have an idea for another subgroup. When I heard how much was raised for the scholarship fund. I was shocked by how little it was and by how large the GSB said that it was. Basically our job is to pass down the information to the group. Higher power told me to go and I funded this myself. My PRG group was hesitant, but I felt HP was telling me to attend. This trip is costing me \$7000. There's no way small groups can attend. One group in Seattle, They were given \$100 and told good luck. We're talking about offering services and talking about finances. What can be done to make it more possible... can you imagine if every group sent someone? Possible subgroup: how can more GSRs be sent, so that smaller/ all groups can understand what the organization actually is.

Phil: Can we flesh-out what the different kinds of jobs or modes of service are?

Grant: I just wanted to stop the bleeding. I needed to concentrate on closing the wound. Higher thoughts wouldn't have registered with me. Advanced communication tools like Ways and Means wouldn't have registered with me. Or made sense with me. Conundrum: for people to learn more about this

Eugenia: helping people understand what is the purpose of the World Service Conference. Besides the steps that are taken with a sponsor, what are the other things that a person can follow.

Grant: One thing that stuck with me: The GSR has to commit for a year. They really were working all year long. Rolling up their sleeves.

Angeline: Lots of people think that WSC is just a big fellowship day. Voices ask "who are those people and why do they get to go?" I'm a unicorn. Learned a new word.

Phil: work on descriptions of service. We have to communicate what works. Let them take it home. First we gotta write it. Descriptions.

Carolynne: The vision is what pops for people. If we're linking what members get to what members are doing.

Phil: set of simple up front instructions. He taught me "Phil: too complicated." They'll read the front page.

Carolynne: Your contributions go to pay for the rent, support for the GSB conference. A sentence or two said over and over again.

Dion:

Phil: First page is first grade. The DA promises. Give them a book: keep your numbers. The whole vision

Grant: I'm just learning this. My recovery is DA world service recovery. It's all the same thing. My abundance is DA's abundance.

Phil: There has to be some

Angeline: The bigger vision has to be included... so many people come and leave. We hear that "it's about the money and it's not about the money"

Eugenia: People come back...

Meeting adjourned by 5pm.

Meeting Convenes Friday Aug 5th 2022 8:30am

Stretching mirror exercise

Prayer

Check-in

All present!!

Mission of RDC:

The Resource Development Committee focuses on the D.A. Fellowship being self-supporting in terms of both financial and service.

contributions, including:

- Encouraging Seventh tradition contributions
- Supporting member participation in service at all levels
- Increasing awareness in D.A. about the importance of being self-supporting as individuals, DA groups, Inter-groups and the Fellowship as a whole
- Communicating how service and contributions are part of our prosperity, abundance and recovery as individuals, groups and World Service

Conversation begins with discussing the differences between the DAMS and the Treasury Pamphlet. A possible subcommittee.

Eugenia: If I read this as a newcomer I would be confused. The Mission of RDC. It's hard on the eyes to see.

Phil: We can change the layout.

Eugenia: How do you communicate this to the new person?

Phil: We would only read that here.

Eugenia: In a BDA meeting. Someone has started workshops in CA and is using BDA material. Someone saw that and said, "Oh, this explains DA much better than DA."

Phil: The audience is gonna be small.

Gill: Are we talking about the subgroup that is writing a treasury outline.

Eugenia: I want to clear up the statement document.

Carolyne: Reads the proposed new RDC Mission Statement

Angeline: If you read what the Mission Statement for RDC was before, then you would see there were minimal word changes and the

addition of item #4. If we don't like it we could change it again, but you would need to compare the two to know what was changed.

Phil: Times have changed. The world is more technical.

Other subgroups here can extract information and make a service document and post it on the web, it

would then be given to Dave and passed by the GSB without going to conference.  
Another subgroup

Carolynne: suggest that the person who is working on extracting the material from the DAMS now be the person who would

Angeline: Already on the website is the pulled-out language. That IS already there.

Carolynne: So what are we talking about?

Angeline: We got here by Phil's suggestion: to work on defining the service opportunities. (see above) A service opportunities document Phil: I'd like to see another subgroup make up a list of service opportunities.

I see interactions btwn service positions. There should be some sense that this is a group effort.

Eugenia: question. Re: meeting format. in NYC we adjusted the wording. Has that happened across the country.

Phil: does Dave know.

Gill: We now have the new inclusivity statement which is going up soon.

Eugenia: If every group is using a similar format.

Phil: I'd like to go back to service positions. You might be straying into another committee now.

Eugenia: There are lot of service positions: Literature, Co-chair, Zoom Hosts, Treasurer, Co-treasurer,

Carolynne: Can we put that as #2. We're getting into the weeds.

Angeline: It's something we're gonna work on during the year.

Carolynne: These are opportunities. We don't have to figure it all out now.

Phil: Does someone wanna work on sending flyers for a tax break in November.

Gill: What if we investigate if people are sending 7 dollars on the 7th. It should be obvious to the GSB treasurer. Maybe that encompasses some research. Simple research. How much is it practiced? Is it a US thing? As a part of that.

Carolynne: It could be part of a larger subgroup where we increase contributions to world service. Directly? Intergroups. Individuals.

Groups. We have the campaign for 7 and 7. That campaign needs to be investigated? Did it work?

Phil: I don't know if I contact the finance committee. Or is it just a waste of time.

Carolynne: I think Theresa would know. Where do the contributions go?

Angeline:

Phil: What's the process

Carolynne: Contributions directly to the world service organization. Direct Contributions Subgroup.

Angeline: Methods Effectiveness of previous campaigns. Encouraging Contributions to WSO: Past Campaigns effective methods.

Eugenia: I'm confused.

Carolynne: This would be just for this one branch.

Phil: Write-up recommendations. This afternoon.

Gill: In those three so far, I don't see any recommendations. Is there anything that needs to go before the conference? The only work I can see.

Carolyn: Maybe we could speak positively to the motion.

Gill: That would be good. To say that we reaffirm the changes to the mission statement. Endorse. It doesn't do any harm.

Phil: Yes. The new committee also agrees with this.

Phil: are not binding, they're just recommendations are to other committees.

Gill: Recommendations are for things that need voting by the WSC. Things we need permission for.

Phil: Does anyone have any recommendations for now.

Gill: Re: Fellowship calls. Don't think they need to go before the WSC.

Pamphlet is taken care of.

Phil: If anyone has any recommendations please let us know.

Carolyn: do we need permission to write a service doc?

Phil: No.

Angeline: Are we recommending the service doc?

Carolyn: More redundancies on the website (i.e. more buttons on more pages) to make it really easy to donate to the World Service Office.

More redundancies on the website (i.e. more buttons on more pages) to make it really easy to donate to the World Service Office.

7th tradition.

Regarding: 7/7 We are going to change this in the future?

Gill: I wouldn't change that.

Phil: the consensus was that there is a spike every year around tax time.

Angeline:

Grant: possible recommendation Trouble signing up for a monthly auto pay.

Recommendation: That the tech committee take a look. Make sure that the recurring donation/ autopay feature is functioning well. And send a reminder and "thank you" that it's been paid.

Grant: wouldn't it be better if DA was pulling the money than for my bank/apps to be pushing it.

New Campaigns Ideas: Donate Your Date monthly.

Carolyn: I don't know if it's a recommendation. Request to send out a repeat information. Their flyer.

Phil: Ways and Means and the Focus.

Angeline: Will our recommendations be read aloud?

Took a break at 11:25 am

Resumed at 1:30pm

Gill: GSB ideal spending plan. How we can facilitate the board to have less work on their plate. Vision Fund for Board.

Angeline: are you thinking about the spending or the doing.

Gill: The board does all the heavy lifting. There are ways to review that workload by having them hire professionals. Underearning and

Overworking.

Eugenia: How does that pertain to this committee.

Gill: I am suggesting an addition.

Phil: The board needs power to do more. Grunt work. If we gave them money. Or people. Both are part of our mission statement.

Gill: It relates directly to raising funds for the world service.

Grant: I like the name Vision Fund. Streamlined to fund the GSB. Exploring possibilities of resourcing the board. To bring some ease to the board. Gill is interested in this.

Carolyn:

Eugenia: I'll do Treasury. Eugenia and Angeline.

Gill: What if we have subcommittee meetings after that meeting. Half hour each.

Angeline:

Phil:

Gill:

Subgroups of Resource Development 2022

Treasurer Pamphlet Outline: Angeline/Eugenia/ Lit Com Rep/

Service Opportunities: Phil/ Angeline/Sue B.

Contributions to World Service Office: Grant, Carolyn, Dion

Vision for GSB: Gill, Grant

Further discussion about recommendations versus motions. What they are. How are they responded to.

Angeline: Service is an important tool. If there was a service pamphlet. Updating the 50 Ways of service document which already exists.

Meeting ends 2:35pm Friday August 5th 2022

## **8.10 WSC Technology Committee Minutes**

### **Technology Committee Meeting MINUTES**

**Friday AM-August 5, 2022**

First order of business was to elect a chair. Roxie accepted the nomination with Lorraine being willing to be co-chair. The members shifted throughout the day and we ended with members now shown on the roster: Roxie K and Lorraine are co-chairs, "BV" Barbara V is secretary, Gemma S, Kate E, Bryan Z, "Jerry" Gerald, Paul W, and Kimberly S (term ending Fall 2022) are all members. Roster was completed with details.

Zoom Link: - Kimberley is offering her private account. Brian will add to google calendar and email it all to us. Meeting will be the third Sunday of the month at 1:00pm EDT.

### **Meeting Etiquette:**



Start on time and end on time

Monthly meeting is 60-75 minutes

Meeting minutes 1 week after the meeting.

Use the Google Drive of minutes document is used for approval of reading the minutes

Let leader lead the call

Serenity Prayer Open with "We", close with "I" version

Mute when not talking, keep video on

Read the tradition- how has this served you

Add the concept- how has this served you

Engage active listening, do best to not repeat in your own words, what has been said, unless value or friendly amendment, forwarding, offering clarity,

- Can add as we evolve.

#### **Matthew - GSB Liaison** input about website

- Suggests review of The Website AUDIT Presentation of 2020 for those of us new to committee
- Must present Importance for post pandemic value of the website now, more than ever for 1. Newcomer, 2, use and navigation by international growth
- What mechanism does Tech comm suggest to add as a line item for steady funding of website upgrades ( steady and increased funding)
- Apply the Special Project funding- Hire ACM's and PC's vs Tech Comm Volunteers-

#### **Over all Plans for this Year's Committee (Put on the REPORT)**

1. We brought 1 motion regarding slide deck; later, decided to add the motion to have GSB commit resources for the new website. These were not accepted as motions and were converted to recommendations.
2. We bring our recommendations
3. PLAN for the New Website
  - Develop a vision/proposal of items for website now and in the future use for debtor who still suffers
- a. Action Plan
- b. Spending Plan
- c. Consider ACM and Project Contributor to carry out work (Write Job Description)
- d. Bring to the Board and Conference actionable, definable deliverables
- e. Interview Jeff for what he believes would be the best path, from the list we have generated from 1.

Committee feedback, 2. Audit, 3. Brainstorm from 2022-23 mtg

#### **2. Tools and support for Tech Use and development for GSR's, ISR's, WSC Committees**

1. Offer 2 x year training for tech support role in WSC Committees
2. Help Internal Office- get calls after hours
3. Support and implement Google shared Drive for WSC Committees
4. Support and develop documents for consistency among WSC Committees

5. Zoom bombing “training, or script writing for meetings to consider
6. Security and Zoom, Hybrid Meetings
7. Anonymity, secure website, permissions to access I.e Europe vs. America experiences
8. Better tools for GSB to use
9. Define security (anonymity, financial hacking, database hacking)

**Each Subcommittee- By August Meeting:**

- Choose 1 action item that you want to deliver
- Choose the title you want your subcommittee to be

Main Committee- Discuss and Finalize First line Actions for Web updates

**SUBCOMMITTEES:**

1. Implement Website Actions from Committee: Lorraine, Kate, ?
2. Future Website: Gemma, Brian, BV, ?
3. Tools and Tech Support: Jerry, Megan, Kimberley, Roxie
- 1. Security**
2. Google Training and Tech Support Role/Troubleshooting
3. Zoom and hybrid- Security and troubleshooting: We brainstormed, discussed, prioritized items.

Some reviewed 2020-2021 Audit History for Action items for the website.

We had a visitor- Eliana from the **International Committee is the Liaison** to Technology Communication for bridging actions and communications moving forward with website use.

## **8.11 WSC Underserved and Under-represented Outreach Committee Minutes**

<b>Chair:</b>	Mary Ellen C and Andrea B (really co- chairs!)
<b>Vice Chair:</b>	
<b>Secretary:</b>	Yanira C
<b>Treasurer:</b>	Tammy M
<b>Tech Person:</b>	Will M

Members: Audrey O., Erik H., Scout J., Eunice G., Tammy M., Paul O., Joanna B.,

No Minutes submitted.

## 8.12 WSC Intergroup Caucus Minutes

### Intergroup Caucus Minutes

WSC 2022 Thursday 8-4-22

Attendees: Tom, Judy, Carolyn, Serena, Phil, Audrey, Robin, Jackie, Roxanne, Phil, Jerry, Domingo

Meeting opened with the serenity prayer

Elected Trusted Servants:

Chair: Carolyn

Vice Chair: Judy

Treasurer: Serena

Secretary: Marie

Tech Liaison: Roxanne

Board Liaison: Tom R

-Discussed Intergroup Caucus Transition 2021-22 to 2022-23

-Meeting list sortable by country, time zones, and Next Available Meeting

—Is the current database capable of this level of sorting?

—Can it be sorted by meeting email address?

-Update Intergroup list

-Update DAMS and Intergroup handbook

-Webpage for Intergroup has been approved to consolidate information about Intergroup - we need content

-Issues and Concerns #22-20

—Questions regarding what is the definition of an Intergroup such as telephone vs internet vs geographic

—Questions regarding what designates a special interest.

—This is an appeal for clarity from the DA-HOW Intergroup on why their Intergroup designation was removed and a request for options on criteria for reapplying as an Intergroup. They currently support 17 meetings and have been an active Intergroup for over 5 years.

Meeting adjourned with the serenity prayer.

2022-23 Intergroup Caucus Minutes 8-5-22

Attendees: Carolyn, Tom, Phil M., Audrey, Serena, Domingo, Jerry, Audrey, Robin

Meeting Opened with the serenity prayer

A suggestion of having a form sent out to Intergroups or a reminder call to update registration. In regard to updating the Intergroup list for all Intergroups, there has been an effort over the last two conference panels to contact international Intergroups to establish that they are active. This caucus can also explore this for national Intergroups.

Last conference panel there was an effort to update the DAMS and IG Handbook information to be more similar and reference each other so there is more consistency of information.

We have a conference approved web page and now need to create content for the page.

The issue and concern 22-20 assigned to the Intergroup caucus was discussed including historical context.

There was discussion regarding that Intergroups are currently geographically recognized but the DAMS definition is on this not clear. A suggestion for a Subcommittee defining a DA Intergroup was made with more clarity was made.

A new subcommittee was established to reach out through informal surveys of strong Intergroups to find out what is working, what do they do for groups, how can we be of help to them, how are they collecting funds and how do they distribute these funds at all levels. A wish to find their actual experience, strength and hope, to share best practices, and discover what is the state of our Intergroups is the purpose.

The WSC Intergroup monthly meeting date and time of the 2nd Sunday of month 4pm Eastern time.

A request to gather materials from the previous conference panel regarding the DA Service Manual ( <https://debtorsanonymous.org/download/da-manual-of-service/?wpdmdl=121040> ) and the Intergroup Handbook ( <https://debtorsanonymous.org/download/intergroup-service-handbook/?wpdmdl=2500> ) as well as International Intergroup updates for continuing work on these items was made to those who have access to those items.

The meeting was adjourned with the serenity prayer.

The next WSC Intergroup Caucus meeting will be held on Sunday, September 11, 2022 at 4pm Eastern time. Zoom information will be sent soon.

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## **8.13 WSC Spiritually Sustainable Earning Caucus Minutes**

### Action Plan for 2022-2023

- Continue to work on the SSEC 'Meeting Format' to be accepted as a Service document and included in the DAMS
- Follow through with the work required to become a Committee

- Continue to develop Spiritually Sustainable Earning 'Tools of Recovery'
- Continue the work of revising the Signposts document and see about getting it approved as a service document
- Offer Fellowship Wide Calls
- Develop Spiritually Sustainable Income Generating Actions/Earning Ideas

#### Sub Committees

- Fellowship Wide Calls > Rebecca, Julia
- Tools > Anna, Geraldine, Joan
- SSEC Articulation - revising Signposts and Meeting Format > Joan, Graham
- SSEC Income Generating Actions/Ideas > Kerstin, Geraldine, Rebecca, Graham

#### Minutes 8/3/22 SSEC Day 1

9:50P -

Joan elected chair,

Rebecca C volunteered recording secretary,

Drew S volunteered Vice Chair

Geraldine volunteered Treasurer

Pamela volunteered to be Timekeeper

Tech role discussed, Julia volunteered to be tech person

Unfinished Business from last year:

1. spiritually sustainable earning sign posts -make it into a service document (like signposts of debting) - Yes
2. list of tools for spiritually sustainable earning (income generation revenue, not generating enough revenue, SSE is different than BDA tools, intention to support BDA not replicate it)
3. Discuss how to best assist DA members w earning/revenue issues in the program
4. Submit spiritually sustainable earning meeting format in the DAMS- find out why it didn't get in (GSB liaison Paul will help us with this)
5. Collaborate with other committees
6. We've hosted fellowship wide calls in the past, hoping to resurface this

Filled out roster and sent to GSB.

#### Minutes 8/4/22 SSEC Day 2

Prayed into meeting at 2:25P

Mary Ellen volunteered as timer

Drew volunteered to create doodle poll

Recapped notes from yesterday, re-read mission statement

-etiquette guidelines read, no discussion

- created an earning and revenue idea subcommittee - subcommittee will brainstorm on the name as well [-what's the difference between earning and generating?/serenity and prosperity]
- discussion started on what is income generation:- what is the activity involved
- Fellowship wide calls
- meeting format: spiritually sustainable earning signposts and the tools

Paul M. (GSB) spoke on the meeting format for spiritually sustainable earning:  
 GSB Zoom guidelines in the meeting format, too much about zoom-  
 [something in the format that describes what the SSE meeting is?]  
 sent a supportive email, and that may not have been with the submission of the format

Tools discussion: tools were expanding,- should keep a separate committee  
 We read the Signposts- include warning signs and signs of recovery-  
 -Sign posts were rejected- don't know why- don't have notes as to why- try to match more the signs of recovery in DA language, etc.- all for the first subcommittee meeting. (signs and signposts used interchangeably- question about tha for the s subcommittee)

What must be addressed at convocation?  
 -Unless we have something we want to be voted on by the committee  
 -We present our agenda for the year and our subcommittees

We were approved as a committee last year  
 -Should that become a subcommittee? Or is that up to the conference committee? Joan will get that information- find the conference committee chair to chat about what the status is

-service document has a much lower bar for approval bar then a pamphlet or conference approved literature

## ***PART 9: 2022 Issues & Concerns***

# **Issues & Concerns**

## **2022 World Service Conference**

### **London.**

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](http://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.

**General Service Board Committees**

GSB: 22-08, 22-09, 22-18,  
GSB Audit & Legal Affairs:  
GSB Communications: 22-15,  
GSB Conference Support: 22-02, 22-07, 22-12,  
GSB Finance: 22-16, 22-19,  
GSB Information Technology:  
GSB International: none  
GSB Literature  
Publications:  
GSB Literature Translations and  
Licensing: GSB Long Range  
planning: 22-04,  
GSB Nominations:  
GSB Office:

**World Service Conference Committees & Caucuses**

WSC Business Debtors Anonymous: 22-10, 22-17,  
WSC Conference: 22-12,  
WSC Fellowship Communications: 22-05,  
WSC Hospitals, Institutions and Prisons:  
22-13, WSC Intergroup Caucus: 22-20,  
WSC Internal Operations:  
WSC International Committee:  
WSC Literature: 22-11, 22-14, 22-21, 22-22,  
WSC Public Information:  
WSC Resource Development:  
WSC Spiritually Sustainable Earning  
Caucus: 22-21, WSC Technology:  
WSC Underserved and Under-Represented Outreach Committees:  
22-04,



ID	Assigned Committee	Issue & Concern	left blank for notes in binder
22-01	Not Meeting Criteria	<p><b>Issue &amp; Concern</b></p> <p>Dear GSB: Please practice what you preach!</p> <p>From Concept 9 -- The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery (pp. 139-140). Debtors Anonymous. Kindle Edition.</p> <p>"First of all, leaders in D.A. must recognize that they exercise only a delegated authority. The right of the Trustees to act on behalf of D.A. stems from the fact that the groups and their delegates have recognized their right to do so. The leaders in D.A. are those who can generate respect and acceptance for their actions because they are understood to be acting for the good of D.A. as a whole. This requires that the Board and General Service Office (GSO) listen carefully to the D.A. groups as they express themselves in the conscience of the Conference. It is essential that leaders be open to persuasion and discourse. This also applies to group and Intergroup officers and representatives."</p> <p>From Concept 9 -- The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery (p. 140). Debtors Anonymous. Kindle Edition.</p> <p>"A leader in D.A. must always be willing to explain her or his actions."</p> <p>From Concept 9 -- The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery (pp. 140-141). Debtors Anonymous. Kindle Edition.</p> <p>Humility is at least as important as prudence. The leaders in a</p>	<p><b>Response:</b> GSB: There is no question to answer.</p>

		<p>Twelve Step Fellowship must always be willing to recognize and accept their limitations as well as those of others. In service it is all too easy to become self-righteous and insistent upon the need to do things in only one way. This mind frame must be avoided at all costs. The good leader must always be willing to admit error and seek better ways of doing things. Closely allied with this is a sense of humor. The ability to laugh at ourselves is central to good leadership. We must be careful not to take ourselves too seriously, and we must always be ready to place our conduct in the perspective of humor. Beyond this, the ability to laugh and to see the lighter side is helpful in ensuring that we do not become bogged down in our own narrow view of things."</p> <p>From Concept 9 -- The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery (p. 141). Debtors Anonymous. Kindle Edition.</p> <p>"Charity is not only a virtue; it is an essential element of leadership. The ability to reach out and seek to understand and support those around us makes the tasks of all easier. The desire to forgive perceived slights and to move on in unity is of inestimable value. If our service is not motivated by a love of our fellows and a desire to help and assist, it is a vain and empty gesture. Twelfth Step work, at whatever level of service, always proceeds from the impulse of love for our fellows.</p> <p>"Finally, two of the most important elements in leadership are faith and hope. Leaders must have faith in their Higher Power and in the Fellowship of D.A. They must always be willing to strive for the</p>	
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	<p>highest good for D.A. Hope leads us on in service to achieve great goals for the Fellowship and for our fellows. Hope convinces us that we can be better and that we can do better."</p> <p>From Concept 9 -- The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous: Thirty-Six Principles of Recovery (pp. 141-142). Debtors Anonymous. Kindle Edition.</p> <p>"... in our groups we come to know each other remarkably well. After all, we have gone through a life-changing experience together in joining D.A. and in working its program. The still, quiet voice often becomes apparent as the voice of wisdom if we listen and continue to love each other. As we grow through working the Twelve Steps, these qualities become increasingly apparent. Experience leads to strength and hope."</p> <p><b>Submitted August 10, 2021 by Member [Submitter #1]</b></p>	
<p><b>Assigned to GSB Conference Support Committee</b></p>	<p><b>Issue &amp; Concern</b></p> <p>Is there a way for me to sign up and attend this weekend's part of the worldwide conference? I am secretary of a large group in Los Angeles (Miracle Mile, 175+ on zoom weekly) and would like to attend sessions esp related to pro-con re meetings becoming separate (observing 7th tradition being self supporting) vs. staying together and how.</p> <p>I am happy to pay, but only saw that all registration is closed. Please advise.</p> <p><b>Submitted August 12, 2021 by Christopher J., Los Angeles [Submitter #2]</b></p> <p><b>GSB Note: This Issue and Concern is in reference to the</b></p>	<p><b>Response:</b></p>

	2021 World Service Conference.	
<b>Not Meeting Criteria</b>	Offensive, misogynist material was deleted by a group conscience of the GSB.	<b>Response:</b>
<b>Assigned to GSB Long Range Planning Committee, WSC Underserved and Under- Represented Outreach Caucus</b>	<b>Issue &amp; Concern</b> My name is Mike, and I am a compulsive debtor My issue: the “anti-racism” training required for DA employees and attended by all Trustees. Note, I have no issue whatsoever with any individual, including an employee or Trustee of DA, attending anti-racism or any other training on their own time and for their own reasons, just as I would expect any member of DA to have no issue with my political affiliations or what I do	<b>Response:</b>

	<p>on my own time, so long as I do not claim sponsorship by DA. However, this “anti-racism” training was required for DA employees and apparently was attended by Trustees under the aegis of DA, so much so that it was reported to the Fellowship in the Chair’s report.</p>	
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		<p>The problem: Anti-racism is an entirely different concept than not being racist or acting in a racist manner. Debtors Anonymous is not, should not be, and cannot be discriminatory or racist or act in a discriminatory or racist way at any time. However, “anti-racism” is an entirely different concept. Anti-racism training has nothing to do with our primary purpose and is directly involving outside issues in our governance and decision-making process.</p> <p>Frankly, it’s no different than reporting to the Fellowship support for a political candidate or the marketing of a member’s business. It belongs nowhere near Debtors Anonymous.</p> <p>I understand the pressures the Board was under at the time this training was attended by the Board, and I don’t suggest that the training was obtained because of some improper motive. However, the training, with the sponsorship of Debtors Anonymous, cannot be squared with our Traditions. The Board should communicate that attending the training under the aegis or sponsorship of the Fellowship, and the requirement for employees to attend, was a mistake and will not be repeated.</p> <p><b>Submitted August 19, 2021 by Mike, Prosperity Group, Dallas TX [Submitter #4]</b></p>	
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		<p><b>GSB Note: this was not required training. It was an opportunity for trustees to attend a 1-hour presentation and was entirely voluntary.</b></p>	
22-05	<p><b>Assigned to WSC Fellowship Communications Committee and GSB Nom/Pro.</b></p>	<p><b>Issue &amp; Concern</b></p> <p>My name is Mike, and I am a compulsive debtor.</p> <p>My issue: The WSC Fellowship Communications Committee's recommendation that Diversity, Equity, and Inclusion training be provided to the full WSC delegation before the 2022 World Service Conference. This is problematic and against the Traditions of Debtors Anonymous for multiple reasons.</p> <p>.1. The mission of the FCC is defined in the DAMS as follows: the Fellowship Communications Committee "facilitates communication and promotes collaboration among the debtor who still suffers, the Debtors Anonymous membership, the World Service Conference Committees and Caucuses, the General Service Office, and the General Service Board, and oversees Sponsor-A-Group and Promise Six Day." A recommendation of this sort should never have been considered by the FCC, much less presented by the</p>	<p><b>Response:</b></p>

		<p>FCC to the Conference, as this sort of recommendation falls nowhere within the mission of the FCC.</p> <p>.2. The Committee explained to the Conference their reason for this recommendation, saying we need a “shared vocabulary.” We of Debtors Anonymous already have a shared vocabulary, the Steps and Traditions of Debtors Anonymous.</p> <p>.3. Diversity Training? We already have diversity via the tradition that ANY person who desires not to incur unsecured debt is a member in good standing of D.A. The same goes for inclusion – every member’s experience, strength and hope is valued, and that applies as much to the newcomer as to the 30-year member.</p>	
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		<p>.4. As to Equity, that concept is very problematic. Equality is something on which we can all agree; every member in Debtors Anonymous is equal. Equity, on the other hand, is a Marxist concept that bears no relation to our primary purpose and its entry into our Conference is a direct insertion of an outside issue on which there is significant public controversy.</p> <p>If this recommendation is implemented, it will tear the Conference apart. I ask that FCC reconsider, then withdraw this recommendation. Overall, I hope and pray the recommendation never sees the light of day.</p> <p><b>Submitted August 19, 2021 by Mike, Prosperity Group, Dallas TX [Submitter #5]</b></p> <p><b>GSB Note: Please refer to 2021 WSC Recommendations and the GSB's response.</b></p>	
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22-06	<b>GSB Office Committee</b>	<p><b>Issue &amp; Concern</b></p> <p>I was recently in a meeting with my home group and during announcements, a fellow announced the time and details for a men's meeting. He was then told by another fellow that it's D.A. rules you cannot announce meetings that exclude people. I was wondering if this is true? Or if it's a personal opinion? I would like some clarity around this, thank you</p> <p><b>Submitted December 4, 2021 by Grant, London</b>  <b>[Submitter #6]</b></p>	<b>Response:</b>
22-07	<b>Not meeting criteria...</b>	<p><b>Issue &amp; Concern</b></p> <p>Good day all</p> <p>Please could you send me a contact number or email address for this below meeting.</p> <p>I attended the most beautiful 5am (SA time) meeting this morning (Monday 13/12/2021)</p> <p>It was so fitting and spiritual for me, just what I needed to here on a Monday morning. but then towards the end of the meeting we got bombed/hacked with obscene pictures, I've been on a meeting marathon" as I am only two weeks in D.A . this was one meeting that really did it for me.</p> <p>Please could you send me a contact number for the member/s involved in the zoom meeting as i need confirmation that the site has be protected. Typically</p>	<p><b>Response:</b></p> <p>A query like this is best dealt with by the General Service Office. The Office number is on the D.A. website and the email address also. This is a good way to contact us if you are outside the USA. They are often able to share meeting contacts with other members.</p>

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	<p>everything is perfect. we got bombed,,!!!! and had to shut down the meeting.</p> <p>my phone number is [REDACTED] (SOUTH AFRICA) Please confirm that the link is cleared now.</p> <p>please see below</p> <p>thanking you in anticipation, Hubertha DA SA</p> <p>Meeting Information</p> <p>Sunday, 7:00 pm to 8:00 pm</p> <p>Pacific Time (US/CAN)</p> <p>Meeting types</p> <p>International, Open (to all), Videoconference</p> <p>Videoconference information:</p> <p>Platform: Zoom</p> <p>Link:</p> <p><a href="https://us02web.zoom.us/j/590001152?pwd=OVZQR1po">https://us02web.zoom.us/j/590001152?pwd=OVZQR1po</a></p>	
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		<p><u>O ERIWmtVUkJTYkJmOGF0dz09</u></p> <p>Dial-in: +1 647 558 0588</p> <p>ID/Access code: 590 001 152</p> <p>Password: 1212</p> <p>Click here for meeting resources on the D.A. website</p> <p><b>Submitted December 13, 2021 by Hubertha, Sunday Night Group, Vancouver [Submitter #7]</b></p>	
		Continued on the next page	

22-08	Assigned to GSB	<p><b>Issue &amp; Concern</b></p> <p>As I read and listen to our GSR's service reports this year, I am concerned and confused.</p> <p>It feels like our inverted triangle -- mentioned in the long form chapters of both Concepts One and Five -- has been flipped on its head. It feels like the GSB is involving itself in internal conflicts and squabbles, sometimes creating and fueling those conflicts; is setting agendas and making decisions for our fellowship, without our input or permission; and is demanding that the fellowship, at every service level, adheres to their demands.</p> <p>Have the GSB members read the 36 chapters in our 12, 12, and 12 book? Ever? Recently?</p> <p>I read DA literature every day, as suggested by our program, so I usually rotate through both of our books and all of our pamphlets two or three times a year. (Yes, I'm in love with the 36 principles described there.) In my experience, the GSB is misaligned with at least half of our Traditions and half of our Concepts, most of the time. Do they care?</p> <p>And, as for the Steps, I've read the new study guide cover to cover, and I am appalled. There are a lot of "new age-y" "feel good-y" "easier, softer way" "bright idea" suggestions and not a lot of guidance toward spiritual recovery from our core problems of addiction, isolation, grandiosity, self-centeredness, and taking more than we've earned or deserved.</p>	<p><b>Response:</b></p>
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		<p>There is a huge misalignment between these guides and our own 12, 12, and 12. Why weren't these two pieces of recovery literature synced up? Could this new piece of literature be recalled and rewritten to be aligned with the Step writings in our 12, 12, and 12?</p> <p>Lastly, if the GSB and the WSC -- as the next level down in service -- are unwilling to read and practice our 36 principles, as written and conference-approved in their long forms, will one of those two things be changed soon? The refusal to adhere to our principles by the WSC and GSB? Or significant revisions of our conference-approved writings to reflect how things "really work" in our fellowship and service structure?</p> <p><b>Submitted December 7, 2021 by Member [Submitter #8]</b></p>	
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22-09	Assigned to GSB Long Range Planning Committee	<p><b>Issue &amp; Concern</b></p> <p>I was appalled to hear of this new rule from the GSB recently:</p> <p>"In the interest of equitable attention to all Issues and Concerns, we request a limit of three Issues &amp; Concerns per member, per year."</p> <p>If "... it is an abundant universe with more than enough for everyone," from our own literature, why doesn't that apply to Issues &amp; Concerns and our other actions with the GSB?</p> <p>Our group's GSR shared the 2021 Issues &amp; Concerns with us, and we were all dismayed that one of our fellow DA members' Issues &amp; Concerns had been hidden and that he had been accused -- by name -- of airing resentments rather than offering Issues and Concerns. Wouldn't his</p>	<p><b>Response:</b></p>
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		<p>resentments be between him and his sponsor and him and his Higher Power?</p> <p>But even if the GSB had effectively read this member's mind, the long form of DA's Tradition One -- that's the common welfare, personal recovery, and unity one -- says that:</p> <p>"When disagreements arise, they are generally addressed in business meetings. Whether these disagreements are simple or complex, collegial or rancorous, our tradition of unity stands us in good stead. Our opinions may vary, and often they do, but as long as we value the gifts of D.A. recovery, attempt to apply the Traditions as a guide to our behavior and decisions, and trust the group conscience, we will find solutions that keep our group vital and unified."</p> <p>"Rancorous" means "characterized by bitterness or resentment." Unless I've misunderstood, Issues &amp; Concerns are an opportunity for groups and members to contribute topics to the WSC, DA's annual business meeting. So who is the GSB to judge or guess at anyone's motives or the reasons for their participation? Are resentful DA members less welcome to participate in the program? What about resentful GSR and GSB members? Who gets to judge who is "too resentful to participate"? Who is the GSB to ignore and undermine our own conference-approved literature?</p> <p>I'm concerned by the authoritarian tone and activities that have been displayed by our GSB over the past 4 or 5 years. Wasn't the GSB created to serve DA groups and members, rather than the other way around? Why does it feel like the</p>	
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		<p>service structure has been turned on its head over the past few years?</p> <p>Back to the new rule, let's please be clear that:</p> <p>"The difference between a demand and a simple request is plain to anyone."</p> <p>This new rule is phrased as a request and, hopefully, that's how it will be applied.</p> <p>Lastly, how will limiting individual members' participation in the Issues &amp; Concerns process create "equitable attention to all Issues and Concerns"? This feels like a justification rather than a reason. Is it?</p> <p><b>Submitted December 7, 2021 by Member [Submitter #9]</b></p>	
22-10	<p><b>Assigned to WSC Business Debtors Anonymous Committee</b></p> <p><b>+</b></p> <p><b>GSB Finance</b></p>	<p><b>Issue &amp; Concern</b></p> <p>I've recently been participating in BDA recovery conferences hosted by <a href="http://bdaworkshops.org">bdaworkshops.org</a> and <a href="http://helpfordebtors.org">helpfordebtors.org</a> and have had an amazing experience of deepening my Step work, my DA/BDA recovery, and my commitment to and confidence in my solvency. I was happy to make their requested contributions for free conference-approved literature and outreach to still-suffering debtors and LOVED the workshops and other conference events I attended.</p> <p>These workshops have helped me more than anything else I've done in this program. With their help, in 2021: I worked all 12 Steps in BDA and am now sponsoring others; I finally feel like I understand the Traditions and Concepts; ALL of the DA promises are coming true in my life; I</p>	<p><b>Response:</b></p>

		<p>developed a clear vision for my business in words, numbers, and pictures; and I am starting 2022 with both an annual business plan and a personal spending plan. These two BDA groups helped me with all of these areas of my DA/BDA recovery in ways I didn't even know I needed help or that help was available.</p> <p>My question is: Why is there so much negative chatter about these two BDA groups, often from GSRs?</p> <p>I see the groups listed on the DA/BDA meeting schedule with group numbers, yet I was told by one GSR that they're not even part of DA. Is there a problem with these groups that DA/BDA members should be aware of? Are they doing something wrong?</p> <p><b>Submitted January 3, 2022 by Member [Submitter #10]</b></p>	
22-11	Assigned to WSC Literature Committee and GSB Lit Pub	<p><b>Issue &amp; Concern</b></p> <p>Quick thought: What if we stopped trying to create our own "Big Book" -- which is a term we would be BORROWING from AA, without asking for or receiving their permission to do -- and instead developed "A Book Within Our Means." That could even be the title.</p> <p><b>Submitted January 7, 2022 by Member [Submitter #11]</b></p>	<b>Response:</b>
22-12	Assigned to WSC Conference Committee	<p><b>Issue &amp; Concern</b></p> <p>To whom it may concern,</p> <p>I am a longtime DA member who would like to express my sincere concern about the conference being held in London. I go to a meeting a day and so many meetings are struggling right now on Zoom just to have the resources to solvently handle their meeting expenses and with the spike</p>	<b>Response:</b>

		<p>in Covid, I truly feel it is inconsolable not to make this year virtual.</p> <p>We are not in certain times with the virus and it is so upsetting to me that this conference has not been planned to be virtual all along. It is causing a lot of stress in many of the meetings and it's so upsetting to witness.</p> <p>The first tradition reminds us about Unity and what is best for DA and BDA as a whole.</p> <p>I truly pray you all consider how unmanageable it is to still be planning an in person conference in the UK and not going ahead and making it virtual as well.</p> <p>It is very disheartening to witness the hubris and ego to not plan it to have the virtual component as an official way to attend. You are not considering what is best for the fellowship as a whole and we are in new times DA must deal with solvently and lovingly.</p> <p>Thank you  <b>Submitted January 16, 2022 by Member [Submitter #12]</b></p>	
22-13	Assigned to WSC Hospitals, Institutions and Prisons Committee	<p><b>Issue &amp; Concern</b></p> <p>I just received the email announcement regarding the February 12, 2022 event, "Getting HIP for Service." At first I thought the title was eluding to having fun doing service. Quite the opposite. Though I understand perhaps impulse for using catchy acronyms, this one I take offense to. There is nothing "HIP"/hip about being confined in a hospital, institution or prison. It is actually an insult and makes light of those who are in those establishments. May I suggest at</p>	<p><b>Response:</b></p>

		<p>the very least this: H.I.&amp;P. It is more professional and less innocuous. I also noticed on the flyer a cartoon representing two hippies from the 1960s, with a sign "make love not war." Those two caricatures associated with this event and its topic, are inappropriate and offensive. They do not speak to debting, but rather drugs and alcoholic, for starters. I believe these caricatures along with their sign, "make love not war," is a violation of our 10th Tradition. It is a complete outside issue. My hope is, future announcements to events (wording) and their accompanying flyers (graphics), are taken into better consideration and carefully scrutinized.</p> <p><b>Submitted January 26, 2022 by Max, New York [Submitter #13]</b></p>	
22-14	Assigned to WSC Literature Committee	<p><b>Issue &amp; Concern</b></p> <p>January, 2022. Hello! I have one focus.</p> <p>1) The topic of Young People DA -- I would like to see a publication and/or online writing directed to potential DAs who are 30 or younger. This demographic can be 17-30 who are facing student loan repayment (both undergrad and possible/actual graduate loan repayment); first car loan repayment, first home mortgage, etc.</p> <p>I happen to be a Baby Boomer, and actually never have had serious debt in this arena. But as a person in recovery at 25! it would have offered thoughtful information to ponder.</p> <p><b>Submitted January 26, 2022 by Jan H. [Submitter #14]</b></p>	<b>Response:</b>
22-15	Assigned to GSB Communications &	<p><b>Issue &amp; Concern</b></p> <p>I was checking a webpage on the DA website, looking for the wording for the "word to newcomers" paragraph that</p>	<b>Response:</b>

	<p><b>Technology Committee</b></p> <p>was revised and approved in 2017.  <a href="https://debtorsanonymous.org/fellowship-services/resources-for-groups/">[https://debtorsanonymous.org/fellowship-services/resources-for-groups/]</a></p> <p>Last sentence: "...we hope you will join us on the path of recovery and find the peace, joy, and love..."</p> <p>However, this is the text that was sent around way back in 2017. Note the difference in the last sentence: "...we hope you will join us on the path of recovery and find the joy, clarity, and serenity..." This phrase matches The Word to Newcomers language, which uses "...joy, clarity, and serenity..." [Final approval date: August 28, 2016, "A Word to Newcomers" corrected on June 4, 2017]</p> <p>Can you clarify this discrepancy for us? Several of the groups I attend are in the process of revising their meeting formats and it would be helpful to support the conference-approved language. If the website is not current, maybe someone could tackle that update at some point soon. In general, we've noticed that the website language is sometimes different from what has been published in the Currency of Hope. I understand the website should be the most current, but it would be really reassuring if we kept the good grammar from the COH when updating the website language. In the Promises, in particular, "...have faith and guidance that THEY will come," would be grammatically preferable. Thanks for your service.</p> <p><b>Submitted February 19, 2022 by Carol, Portland/Tucson</b>  <b>[Submitter #15]</b></p>	
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22-16	Assigned to GSB Finance Committee	<b>Issue &amp; Concern</b> Does DA have a non-profit status for a group to use so they can use it to open a bank account for a Zoom meetings contributions? <b>Submitted February 26, 2022 by Brianna [Submitter #16]</b>	<b>Response:</b>
22-17	Assigned to WSC Business Debtors Anonymous Committee	<b>Issue &amp; Concern</b> No longer BODA, could we please lose the "Business Owner" designation, switching to business debting, business solvency, and recovery in our business and work lives?  I for one have found BDA a significant source of spiritual guidance in earning a living as an independent contractor, and I've seen many recovering debtors who are employed put the BDA Tools and principles to work at work.  In my experience, DA and BDA together are one whole recovery program, and either on its own is half of a program. DA has completely changed my spending, BDA has completely changed my earnings, both have given me solvency and help me to protect it, and both have allowed me to surrender all of my life to my Higher Power. Neither half of the program could have done as much for me without the other. <b>Submitted March 17, 2022 by Bob, Seattle [Submitter #17]</b>	<b>Response:</b>

22-18	Assigned to GSB	<p><b>Issue &amp; Concern</b></p> <p>I am serving on the Lit Comm Committee in 2021-2022. We were assigned 12 issues and concerns to respond to. It seemed to be an unwieldy amount of concerns to address and the committee took a lot of time trying to figure out how to even approach coming up with responses. In the end we had to extend the deadline about three times to get our responses in. I am wondering if the Board has provided guidance on how committees can approach responding to issues of concerns, and if not, whether more guidance could be provided in the future. I also wonder if it is possible to limit the number of issues and concerns assigned to any one committee.</p> <p><b>Submitted March 20, 2022 by Annie [Submitter #18]</b></p>	<p><b>Response:</b></p>
22-19	Assigned to GSB Finance Committee	<p><b>Issue &amp; Concern</b></p> <p>I am Co-Chair of the NorCal GSR Area Group and am writing on behalf of our group to request clarity about the non-profit status of Debtors Anonymous and whether donations made to the General Service Office (GSO)/General Service Board (GSB) are tax deductible. Currently the DA website just says that donations "might" be deductible in the U.S. without any mention of its 501(c)3 status.</p> <p>When I exchanged emails with the WSO inquiring about the tax deductible status of DA donations, I was told that I should consult with my accountant, but the first thing my accountant needed to know was the non-profit status of DA, and not just to know it, but have proof of it. Our group suggests that the 501(c)3 status of DA, and other relevant</p>	<p><b>Response:</b></p>



		<p>information regarding its tax-deductible status, be made readily available and clearly posted on the DA website.</p> <p>In a 2018 request for end of the year donations to DA, a flyer contained the following language that might serve as a starting point for developing language for the website.</p> <p>“Debtors Anonymous, Inc. is a U.S. 501(c)(3) not-for-profit corporation. Please note that 100% of any charitable contribution made by a U.S. federal taxpayer to Debtors Anonymous, Inc. may under certain circumstances be treated as a valid federal income tax deduction and reduce 2018 U.S. federal income tax liability.”</p> <p><b>Submitted March 28, 2022 by Annie, NorCal GSR Area Group [Submitter #19]</b></p>	
22-20	Assigned to WSC Intergroup Caucus	<p><b>Issue &amp; Concern</b></p> <p>We are (1) of three (3) D.A. Intergroups who support D.A. groups that meet solely via telephone or other virtual means:</p> <p>DATIG DA Telephone Intergroup (#1353)</p> <p>DA HOW Phone Meeting Intergroup (#141022) Virtual Intergroup for Brazil DA ONLINE (#7684)</p> <p>We have served our virtual meetings for (7) years since we received our Intergroup designation in 2015. The reasons our D.A. groups joined together are as varied as our members, but the unifying force is a desire to stop incurring unsecured debt and to help support each other.</p>	<p><b>Response:</b></p>

		<p>Recently, a D.A. representative notified us that we would not be allowed to re-register as a D.A. Intergroup because we do not meet the qualifications to be recognized as a D.A. Intergroup.</p> <p>We adamantly disagree with that interpretation. Section 1 – Introduction to D.A. Intergroups of the Intergroup Service Handbook for Debtors Anonymous (ISHDA) states that “An Intergroup can also serve the needs of members who attend meetings on the telephone (Debtors Anonymous Telephone Intergroup – DATIG), or on the internet.”</p> <p>The guidance states that a D.A. intergroup can form to serve the needs of members who attend meetings virtually. It does not state that all telephone or virtual groups must belong to only one virtual intergroup (Debtors Anonymous Telephone Intergroup – DATIG).</p> <p>We ask that we be allowed to continue our service as a D.A. Intergroup until the D.A. World Service Conference (WSC) can clarify what the qualifications are for forming a virtual D.A. Intergroup. The guidance on telephone and virtual D.A. Intergroups is not substantial nor clear enough to meet the needs of the fellowship.</p> <p>This topic is of growing relevance since the current health restrictions have contributed significantly to the growth of telephone &amp; virtual meetings. Many, if not most, D.A. members now attend meetings virtually. Many of these virtual groups have attracted home group members from various parts of the world and many may choose to</p>	
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		<p>continue meeting virtually even after the health restrictions are lifted.</p> <p>I trust this concern will be taken seriously and that the committee will elicit feedback from the fellowship. That it will be handled in the spirit of D.A. Tradition 2 which states “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.”</p> <p>The growth of D.A. depends on their being avenues for debtors to access recovery by whatever means they choose to and that new avenues not be stifled and/or closed off entirely. In contrast, we believe that the means for debtors to access recovery should be facilitated by the WSC and the General Service Board of Debtors Anonymous (GSB).</p> <p>We are aware that the WSC Intergroup Caucus also recognizes the need to clarify the guidance currently in the various D.A. service manuals in respect to Intergroups.</p> <p>From 1Q 2022 issue of the DA Focus:</p> <p>Sponsor An Intergroup + DAMS/Intergroup Service Manual</p> <p>“Also, working on revising, updating, and aligning the intergroup service manual and chapter 3 of the DAMS including ‘how to start an intergroup’.”</p> <p>Intergroups For Virtual Meetings:</p>	
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		<p>"With global changes affecting the way we run our meetings and the sudden change to virtual meetings, we are discussing how intergroups might evolve to meet the needs of groups in this new 'territory'.</p> <p>...Discussions about the role of intergroups in the structure of D.A. and regionalisation are ongoing."</p> <p>Thank you for your consideration to this matter and your service. We greatly appreciate it.</p> <p><b>Submitted April 1, 2022 by Domingo, DA HOW Phone Intergroup, San Dimas CA [Submitter #20]</b></p>	
22-21	<p><b>Assigned to WSC Literature Committee,</b></p> <p><b>WSC Spiritually Sustainable Earning Caucus</b></p> <p><b>GSB Literature Publications</b></p>	<p><b>Issue &amp; Concern</b></p> <p>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.</p> <p>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.</p> <p>Thank you for your service.</p> <p><b>Submitted April 1, 2022 by Jean C., Mary Ann S., and Bob U. [Submitter #21]</b></p>	<b>Response:</b>
22-22	<b>Assigned to GSB Lit Pub.</b>	<p><b>Issue &amp; Concern</b></p> <p>"The Numbers: One Approach" pamphlet uses the gendered term "maid" within the Housing category. Please</p>	<b>Response:</b>

		<p>change this to a gender-neutral term, such as "house cleaning"—both in the printed pamphlet and in the forthcoming electronic version of the spreadsheet. Thank you!</p> <p><b>Submitted April 4, 2022 by Kimberley, Berkeley, CA</b>  <b>[Submitter #22]</b></p>	
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## ***PART 10: Responses to 2021 Issues and Concerns***

### **Issues & Concerns**

#### **2021 World Service Conference Virtual Conf.**

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

GSB Public Information: none  <b>Did not meet criteria as an Issue &amp; Concern</b> 21-01, 21-05, 21-06, 21-18, 21-20, 21-28, 21-45, 21-57, 21-67, 21-68, 21-69, 21-88	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 WSC Public Information: 21-61, 21-74 WSC Resource Development: 21-16, 21-17, 21-22, 21-48, 21-49, 21-58, 21-63, 21-80, 21-87 WSC Spiritually Sustainable Earning Caucus: none WSC Technology: 21-24, 21-46, 21-66 WSC Underserved and Under-Represented Outreach Caucus: 21-19, 21-43, 21-71
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21-01	Did not meet the criteria for an Issue & Concern
<b>Issue &amp; Concern</b> 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. <b>Submitted May 20, 2020 by Ceilia [Submitter #1]</b>	
<b>Response:</b> The Issue & 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 & Concern as it is a lengthy and considered process.	
21-02	Assigned to General Service Board (GSB)
<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	

pandemic I purchased the books from Amazon but could not find pamphlets anywhere. Thank you very much for your service. <b>Submitted May 23, 2020 by Kathie Lou, Brooklyn [Submitter #2]</b>
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**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):

*“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.*

**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.

<b>21-12</b>	<b>Assigned to WSC Intergroup Caucus</b>
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**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 debting. 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]**

<p><b>Response:</b> The submission was immediately addressed upon reading. Language and a link has been added to the Issue &amp; Concern submission webpage letting members know to contact the General Service Office if they need immediate help since I&amp;C submissions are often not read until after each year's deadline.</p>	
<b>21-19</b>	<b>Assigned to UUOC</b>
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  I'm wondering what might be done for accessibility to literature for visually impaired individuals. Some options might include large print literature, audio books &amp; pamphlets, and certain specific electronic formats which can be read by devices.  <b>Submitted September 30, 2020 by Member in Denver [Submitter #10]</b></p>	
<p><b>Response:</b> Thank you for submitting this I&amp;C. This need will be addressed by our 2021-22 subcommittee "Debtors with Disabilities &amp; Health Issues" during the conference year.</p>	
<b>21-20</b>	<b>Not Meeting Criteria</b>
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  Guilt from relapsing. And no one contacts me.  <b>Submitted October 5, 2020 [Submitter #11]</b></p>	
<p><b>Response:</b> The submission was immediately addressed upon reading. Language and a link has been added to the Issue &amp; Concern submission webpage letting members know to contact the General Service Office if they need immediate help, since I&amp;C submissions are often not read until after each year's deadline.</p>	
<b>21-21</b>	<b>Assigned to WSC Conference</b>
<p><b>Issue &amp; Concern:</b>  <b>Issue or Concern for the D.A. World Service Conference:</b>  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</p>	

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 Intergroup? 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
<p><b>Issue &amp; Concern: Issue or Concern for the D.A. World Service Conference:</b>  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  <b>Submitted November 14, 2020 by David in Los Angeles of Group "Brentwood Business Debtors Anonymous (B.D.A.)" [Submitter</b></p>	
<p><b>Response:</b> 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.</p>	
21-26	Assigned to GSB Comm Tech
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  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  <b>Submitted November 16, 2020 by Shoshana in Richmond of Group 1315 "Sedona Into Action" [Submitter #16]</b></p>	

**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 Intergruop 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 Intergruop, 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 Intergruop

**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, 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 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.)

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.

21-35

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.)

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.

21-37

**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

21-43

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

<p><b>Issue or Concern for the D.A. World Service Conference:</b>  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.  <b>Submitted January 6, 2021 by Linda in Washington, DC [Submitter #19]</b></p>	
<p><b>Response:</b> Thank you for submitting this I&amp;C. This vital change will be addressed by our 2021-22 subcommittees during the conference year.</p>	
21-44	Assigned to GSB Communications & Technology Committee
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  Can it be set up to order literature directly from D.A. website instead of printing out the form and mailing it in? Thanks.  <b>Submitted January 16, 2021 by Janice M. in Morton [Submitter #20]</b></p>	
<p><b>Response:</b> 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.</p>	
21-45	Not Meeting Criteria
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  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 <i>A Currency of Hope</i>. 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  <b>Submitted January 30, 2021 by Member Carol B. in Portland, Oregon, of Group 1014 "Step Study D.A." [Submitter #17]</b></p>	
<p><b>Response:</b> 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.</p>	
21-46	Assigned to WSC Technology
<p><b>Issue or Concern for the D.A. World Service Conference:</b></p>	

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 Intergrroups 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
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  What are the values that go with each of the 12 Steps? These values are inferred in the phrase, "We place principles before personalities."  <b>Submitted February 21, 2021 by Blessing in Pleasant Hill of Group 1063 "Saturday Oakland Visions Meeting with Rotating Format" [Submitter #22]</b></p>	
<p><b>Response:</b> 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.</p>	
21-48	Assigned to WSC Resource Development
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  Lack of anonymity for Treasurer at virtual-only start up meetings.  <b>Submitted February 23, 2021 [Submitter #23]</b></p>	
<p><b>Response:</b> 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.</p>	

21-49	Assigned to WSC Resource Development
<p><b>Issue or Concern for the D.A. World Service Conference:</b></p> <p>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 <i>the D.A. Focus</i> 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.</p> <p><b>Submitted March 8, 2021 by Carol B. of Portland [Submitter #17]</b></p>	
<p><b>Response:</b> 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.</p>	
21-50	Assigned to WSC Business Debtors Anonymous
<p><b>Issue or Concern for the D.A. World Service Conference:</b></p> <p>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).</p> <p><b>Submitted March 10, 2021 by Bob A. in Seattle of Group 122319 "B.D.A. Workshops" [Submitter #5]</b></p>	



**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
<p><b>Issue or Concern for the D.A. World Service Conference:</b></p> <p>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.</p> <p><b>Submitted March 24, 2021 by Celia in Montara [Submitter #1]</b></p>	
<p><b>Response:</b> 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.</p> <p>In the meantime, please be aware of the following current information in the D.A.MS: Page 66</p> <p>Service to the GSR Area Group</p> <p>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.</p> <p>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, <a href="http://www.debtorsanonymous.org">www.debtorsanonymous.org</a></p> <p>page 69:</p> <p>Service to the Intergroup or Area Group•</p> <p>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.</p>	
21-63	Assigned to Resource Development
<p><b>Issue or Concern for the D.A. World Service Conference:</b></p>	

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.

**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
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  I am expressing concerns about the language used to describe the scope of the Underserved Outreach Recommendations. Here is the language:  <u>Underserved Outreach Recommendation</u>  The General Service Board of Debtors Anonymous recommends the following as guidelines for Intergrups 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:</p> <ul style="list-style-type: none"> <li>• Minorities</li> <li>• Undocumented or resident aliens</li> <li>• Gay, lesbian, bisexual, transgender</li> <li>• The disabled</li> </ul> <p>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:</p> <ul style="list-style-type: none"> <li>• People of color</li> <li>• Undocumented immigrant populations (certainly not aliens!)</li> <li>• People who are Gay, lesbian, bisexual and transgender</li> <li>• People with disabilities</li> </ul> <p>Thanks  <b>Submitted March 26, 2021 by Linda in Washington, D.C. [Submitter #19]</b></p>	
<p><b>Response:</b> Thank you for submitting this I&amp;C. This vital change will be addressed by our 2021-22 subcommittees during the conference year.</p>	
21-72	Assigned to WSC Conference Committee
<p><b>Issue or Concern for the D.A. World Service Conference:</b>  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.  <b>Submitted March 28, 2021 by Carol [Submitter #17]</b></p>	
<p><b>Response:</b> 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</p>	

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/>

**End of 2022 WSC Report**