

Issues & Concerns

2023 World Service Conference

Newark, New Jersey.

The Debtors Anonymous World Service Conference (WSC) addresses the issues and concerns of D.A. groups that affect D.A. as a whole. Members, groups and Intergroups have submitted the Issues & Concerns listed below during the past year via the debtorsanonymous.org website or by mailing them to the General Service Office. The receiving and processing of Issues and Concerns (I&C) from the Fellowship of Debtors Anonymous (D.A.) is an important communication vehicle aiding the health, unity, and growth of D.A. as a whole.

After the Conference, the committees of the General Service Board (GSB) and the World Service Conference committees and caucuses consider these Issues & Concerns as possible items for motions and recommendations at Convocation or as potential topics to discuss during their service throughout the year. Direct responses to each Issue & Concern are published in the WSC Final Conference Report (if they are submitted at the Conference) or on the D.A. website (if they are submitted by December 1 following the Conference.)

Each Issue & Concern has been assigned a number. Please include this number AND the original text of the Issue & Concern in any response submitted for publication.

General Service Board Committees

GSB: 23-09, 23-10, 23-13, 23-16

GSB Audit & Legal Affairs:

GSB Communications: 23-07

GSB Conference Support:

GSB Finance: 23-01, 23-07

GSB Information Technology:

GSB International:

GSB Literature Publications: 23-03, 23-11, 23-12

GSB Literature Translations and Licensing: 23-02

GSB Long Range Planning:

GSB Nominations: 23-04

GSB Office: 23-06

GSB Public Information:

Did not meet criteria as an Issue and Concern

World Service Conference Committees & Caucuses

WSC Business Debtors Anonymous: 23-13

WSC Conference:

WSC Fellowship Communications:

WSC Hospitals, Institutions and Prisons:

WSC Intergroup Caucus:

WSC Internal Operations:

WSC International Committee:

WSC Literature: 23-03, 23-05, 23-11, 23-12

WSC Public Information:

WSC Resource Development: 23-01

WSC Spiritually Sustainable Earning Caucus:

WSC Technology:

WSC Underserved and Under-Represented Outreach Committees: 23-08, 23-17, 23-18

ID	Assigned Committee	Issue & Concern	left blank for notes in binder
23-01	Assigned to WSC Resource Development Committee	<p>Issue & Concern</p> <p>I'd like DA GSO to add to their website a link for fundraising suggestions for GSRs and ISRs to use so that they can attend the WSC annual meetings.</p> <p>To the GSO suggestions, other groups/individuals could add comments on how they raised money to pay for GSR attendance at WSC. Following is the experience of my group in San Diego: perhaps it can be used as a beginning for GSO suggestions on successful fund raising. GSR representation is vital to the health of groups and DA as a whole. More meetings need to plan ahead and take action. Thank you, Janet G.</p> <p>My idea is this: Fund raising suggestions so that meetings can raise funds for GSRs and/or IRs to attend annual WSCs. So many meetings don't have GSRs or don't begin fund raising in time and so have to depend 100% on scholarship funds and/or on another meeting to meet their basic annual needs. I have pasted a document below telling how our meeting has been successful at raising funds and has sent the GSR twice to the WSC. We've been in existence only 3 years.</p> <p>OBDA MEETING & FUND RAISING</p> <p>The meeting was registered with DA in spring 2018. The meeting time was Sunday 9am at the Clubhouse in Ocean Beach, San Diego. There were about 8-10 regular attendees. The meeting topic was reading and discussing the Conference approved literature. We read through most of the DA brochures, and both the DA Steps, Traditions and Concepts as well as Currency of Hope.</p> <p>In February 2019, the group began to wonder if we could afford a GSR for our little meeting. Members discussed the possibility of sharing a GSR between our meeting and one other small meeting, in order to raise more funds. There was no interest from the other meeting so a GSR was elected and the members were quite pleased with ourselves. Our little meeting had a GSR!</p>	<p>Response: (GSB note)</p> <p>Thank you for this idea, it seems like a good one. Unfortunately no GSRs signed up to the the Resources Development Committee of the World Service Conference this year. It would normally be assigned to the committee to put something together as a suggestion. The GSB will pass it to the incoming Committee in Ottawa, 2024.</p>

		<p>At the business meeting, a need was identified and unanimously agreed upon-- to raise funds for our GSR to attend WSC in 5-6 months.</p> <p>A member suggested the DAMS had suggestions for fund raising (A Guide to Special Events). DAMS was studied and educational workshops were chosen as a fund raising special event.</p> <p>We chose a topic, set a date and created a flier. The flier specified that workshops were held as a fundraiser for our GSR. Announcements were repeated at DA meetings and reminders were emailed closer to the workshop date.</p> <p>The solution of workshops was the answer to our's groups need to raise funds. It was a monthly workshop and continues to this day. We have refined it over time, of course. In the beginning we offered 20 minutes at the end of the workshop for attendees to learn and discuss the need for an Intergroup in San Diego. Eventually an IG was formed and continues to this day.</p> <p>Over the 27 or so months the workshop has been in existence, some workshops raised \$200 and some only \$20. But each month a workshop has been offered some amount was contributed and that is the important thing. Slowly and surely funds have increased and a GSR has been sent to 2 World Service Conferences, as of Sept 2021.</p> <p>It appears that only the DAMS has suggestions for fund raising. And how many of us look at the DAMS for guidance? Not enough. Thank you.</p> <p>Submitted April 15, 2022 by Janet G., San Diego, CA USA [Submitter #1]</p>	
23-02	<p>Assigned to GSB Literature Translations and Licensing Committee</p>	<p>Issue & Concern</p> <p>Hello,</p> <p>I'm Marc P., Chapter President of group 1204 (Nouveau Départ), and am writing regarding the availability of Conference-Approved works translated in French.</p>	<p>Response:</p> <p>Bonjour Marc, merci pour votre soumission 23-02.</p> <p>The frustration of your group not having D.A. Conference Approved literature available in French is recognized. Members from other parts of the world also express similar sentiments.</p>

You may be aware that our group is the only one in North America that is French-speaking only and, as a result, finds itself with a regrettable lack of literature for its members. What we do have was obtained from DA France but they seem to be at an equal disadvantage.

I would like to bring your attention to two excerpts from the Issues and Concerns submitted to the WSC (referenced above):

11-35

I would like to see more translation of DA literature into different languages; Chinese for example.

GSB Literature Publications Committee Response: The GSO has received numerous requests for permission to translate D.A. literature, and to approve translations that have already been completed, including Spanish, French, German, Italian, Icelandic, Portuguese, Japanese and more. The GSB Legal Affairs committee has produced the legal documents necessary to protect D.A.'s copyright in those materials and has been in contact with the parties making these requests.

12-41

Montreal Nouveau Depart Group # 1204
Need French Canadian Translation (not from France) of Conference Approved Literature i.e. A Currency of Hope. The group is presently using the book "Money Drunk" as its main literature in the meeting. This book is not conference approved.

RESPONSE:

Thank you for your concern. We appreciate your desire to use only DA conference-approved materials. We are in the process of preparing French translations, and will address other translation needs as we are able. We strongly encourage you to utilize the French translations of Alcoholics Anonymous and the 12 Steps and 12 Traditions, and replace the words "debt" for "alcohol," as many English-speaking groups have been doing. A second edition of A Currency of Hope will be published by 2013 and translations of that volume will follow.

The translation of D.A. Conference Approved literature into languages other than English is a slow and laborious process. We rely on volunteers who are D.A. members to do the bulk of this service work so that the translation truly carries the message of one debtor helping another. This is a time consuming endeavor that ideally requires more than one volunteer to do the translation work. What often occurs is that people volunteer and begin the service, but withdraw at some point.

The past three years, however, have witnessed an abundance of translation efforts, including French, Spanish, Portuguese, Russian and Italian plus enquiries for ten other languages. The process for approving translated literature follows these steps:

1. Translation of the D.A. Glossary of Terms to determine what specific words will be used (i.e. solvency, Pressure Relief Groups/Meetings, etc.) in that language.
2. Translation of a piece of D.A. literature.
3. Review by the volunteers that they are in agreement with each other before submitting to the Literature Translation and Licensing Committee (LTL).
4. LTL then forwards the work to a professional translation verification service to check the accuracy of the translation.
5. Review of the comments from this service by the Translators and their making any necessary corrections or clarifications.
6. Resubmission for verification.
7. Approval in concept that the literature is ready.
8. Discussion on how the literature piece will be distributed, either through a "print on demand" service with an e-reader option managed by the General Service Office, or the issuance of a license for publishing via another printer in hard-copy format.
9. Registration of an ISBN and other national library service requirements (depending on the language and country of publication).
10. Copy edit and print design layout files.
11. Proofreading.
12. Final approval.

		<p>We respectfully ask for an update on this situation.</p> <p>Submitted April 22, 2022 by Marc P., Nouveau Depart Group, Montreal, CAN [Submitter #2]</p>	<p>Since the D.A. Fellowship is small worldwide, economies of scale are an important consideration in addition to the availability of members volunteering to translate. D.A. has selected to employ the most universal version of those languages in our first attempts of publishing in other languages.</p> <p>We are pleased to announce that the French edition <i>Les Douze Etapes, Douze Traditions Et Douze Concepts Des Débiteurs Anonymes. Trente-Six Principes De Rétablissement</i> and the Spanish Edition <i>Los Doce Pasos, Doce Tradiciones Y Doce Conceptos De Deudores Anónimos. Treinta Y Seis Principios De Recuperación</i> are to be published in 2024.</p> <p>We are grateful for the many D.A. members who have spent countless hours on the translations of these texts. These volunteers are now focusing on the <i>Debtors Anonymous Step Study Guide / B.D.A. Step Study Guide</i> in French and Spanish for their next projects. In addition the pamphlets previously translated by D.A. in France some years ago are undergoing updating and are currently with our verification service.</p>
23-03	<p>Assigned to WSC Literature Committee</p>	<p>Issue & Concern</p> <p>This is my personal issue, not the group's. It looks like I may have missed the deadline, but I'll still list it.</p> <p>I would like the DA promises to remove the phrase "and with DA" when referring to sharing our resources. It's hard to put my finger on why this bothers me, but it just seems oddly inappropriate for us to appear to be soliciting contributions through this medium. I have shared my concerns with some other DA members, and most every one of them have felt the same way. Thanks for considering this.</p> <p>Submitted May 1, 2022 by Jack, Sunday Visions Group, New York, USA [Submitter #2]</p>	<p>Response:</p> <p>Thank you for submitting Issue and Concern 23-03 to the 2023-2024 World Service Conference. We, the WSC Literature Committee, tried our best to address your concern while seeking the wisdom of a loving Higher Power as expressed in our group conscience.</p> <p>As you might imagine, opinions among members of the WSC Literature Committee differed on this question. Most of us felt strongly that the phrase reminds us that sharing our resources does not only mean financially but also our time and skills with D.A. Being of service to the Fellowship is fundamental to our individual recovery. It</p>

			<p>demonstrates our principle of being self-supporting through our own contributions. The D.A. Promises Pamphlet expresses these ideas clearly.</p> <p>Others of us, while we agree with that sentiment, feel that the D.A. Promises may not be the appropriate place for it.</p> <p>As we couldn't reach consensus on the matter as a Committee, and the extended process required to change the text of the D.A. Promises would likely divert from other literature development efforts – e.g., a Debtors Anonymous Basic Text, Black Voices, Solvency in Retirement, Solvency, and Spiritually Sustainable Earning – we decided not to recommend to the WSC the suggested change to the D.A. Promises at this time.</p>
23-04	Assigned to GSB Nominations/Procedures Committee	<p>Issue & Concern</p> <p>I heard that the GSB bylaws were revised to allow former members of the board to return to serve on the board if they hadn't served their full 6-year term. If that is true, I am not in favor of this policy. I fear ego takes over when we begin to believe we are indispensable and that the work can't be done without us. Rotation of leadership is a spiritual principle. Service with an agenda is a sign that self-will is in charge. Along those lines, serving more than our 6-year term is not in alignment with the spiritual principle of rotation of leadership.</p> <p>Submitted May 10, 2022 by Carol [Submitter #4]</p>	<p>Response:</p> <p>Trustees are allowed to return to COMPLETE a six year total, not more than 2 terms (6 years) In 2020 the GSB removed the requirement to do the whole six years consecutively.</p> <p>However, in the case of the Chair and the Treasurer, “a majority of the General Service Board may, having given due consideration to the spiritual principle of rotation of service, extend the period of eligibility for a maximum of one (1) consecutive years if in the General Service Board’s judgment this is in the best interest of the Corporation.” (D.A. Bylaw #3.3)</p> <p>Please note that Trustees leave after their first three year terms for all kinds of reasons - health, both physical and mental, and family or business commitments.</p>
23-05	Assigned to WSC Literature Committee	<p>Issue & Concern</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</p>	<p>Response:</p> <p>Thank you for submitting Issue and Concern 23-05 to the 2023-2024 World Service Conference. We, the WSC Literature Committee, tried our best to address your</p>

		<p>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 lifelong solvency, especially given rising costs for health care and senior housing, as well as the ramifications of inflation and diminishing purchasing power. We request that a subcommittee of the Literature Committee be formed to prepare a pamphlet or a short booklet of recovery stories on life-long solvency.</p> <p>Thank you for your service.</p> <p>Submitted May 25, 2022 by Jean C., Mary Ann S., and Bob U. [Submitter #5]</p>	<p>concern while seeking the wisdom of a loving Higher Power as expressed in our group conscience.</p> <p>The concept for a <i>Voices of Recovery: Solvency in Retirement</i> pamphlet was approved by the 2019 World Service Conference and is under active development by the WSC Literature Committee. We are currently soliciting stories of Solvency in Retirement from the Fellowship (https://debtorsanonymous.org/call-for-submissions-for-da-publications/).</p>
23-06	Assigned to GSB	<p>Issue & Concern</p> <p>Greetings, A group that met in-person prior to covid has split into a zoom only, AND an in-person only. We are not hybrid. I believe we should then be considered 2 separate groups, with separate bz. mtgs, and separate service positions. Has DA an opinion on groups that have split post-covid into zoom only, and in-person only, becoming 2 separately listed groups? Thanks! And have a great conference!</p> <p>Submitted May 26, 2022 by Kathi, Tucson AZ, USA [Submitter #6]</p>	<p>Response:</p> <p>Thank you for your inquiry about pre-Covid meetings splitting into separate in-person and zoom meetings post covid. D.A. has no official opinion. Meetings are autonomous as per Tradition Four. There are some meetings making the split work as a single group with two simultaneous meetings. If each of these meetings have registered separately then they are considered to be two separate groups. If you choose to remain as one group, you can have more than one meeting each week. However, you would only have one group number and could only send one GSR to the World Service Conference.</p>
23-07	Unassigned	<p>Issue & Concern</p> <p>I am having a lot of and a great deal of problems with D.A. contributions or donations being placed online. As I am a debtor and have such limited amount of income navigating the internet is very important to me. My electronic skills are not very savvy or very heavy. Mostly I only have beginner navigational electronic skills acquired. However, to attend a meeting by zoom or call- in is of extreme concern and importance for me. I am concerned about communication with D.A. members to receive more comprehension on being sure that I can navigate online data for a meeting. Also, although I am</p>	<p>Response:</p> <p>This kind of issue may be better addressed by contacting the Office.</p>

		<p>debtor and senior citizen, I do not know all of D. A's programs because I am a beginner as a D.A. member!! . All meetings of D.A. are a problem for me. The D. A. order and membership plan is one. that I have no success with, communication prioritizes my concerns with this very important organization for me. Thank you!</p> <p>Submitted June 26, 2022 by Sharon, Philadelphia, PA USA [Submitter #7]</p>	
23-08	Assigned to GSB Literature Committee	<p>Issue & Concern Regarding the inclusivity statement just released, was this statement voted on by the DA fellowship ? I do not mean voted on by the fellowship in attendance at the recent World Service Conference in England, but voted on by individual DA groups and DA meetings and then told to the group reps ? Nothing was mentioned about this inclusivity statement in the DA email group I'm a member of nor my DA home group meeting being held on Zoom nor any other DA meeting I have been attending the past 3 months via Zoom in Los Angeles, Canada, North Carolina, Florida and Texas. The inclusivity statement has created quite a stir among a few of the members of my email group. Please advise.</p> <p>Submitted August 13, 2022 by Rachael Q., ABQ Group, NM USA [Submitter #8]</p>	<p>Response:</p> <p>Thank you for your submission, 23-08, regarding the Inclusivity Statement introduced in 2022. (Found on page 19 of the <i>Debtors Anonymous Manual For Service, 2023</i>).</p> <p>This statement was not voted on by the Conference as it is Service Literature, a suggested statement that can be used by groups if they wish.. Each group is autonomous (Tradition 4) and can select what to include in their meeting format. The statement was developed by the Underserved and Underrepresented Outreach Committee of the WSC and presented to the WSC Literature Committee and the General Service Board. The group conscience of these committees approved it as Service Literature.</p>
22-09	Assigned to GSB	<p>Issue & Concern Can there be a list of women only DA meetings?</p> <p>I have multiple addictions and am going thru a very sensitive time where my codependency and 'S' issues are out of control.</p> <p>It precludes me from doing much service in a coed meeting. I can do "timer". I must avoid other positions like newcomer greeter, host, literature and treasurer because I feel pressure to welcome all suffering newcomers and share my experience, strength and hope.</p>	<p>Response:</p> <p>Thank you for your inquiry on how to locate meetings with a specific focus to assist you in your recovery.</p> <p>The meeting list on the Debtors Anonymous website allows for searchable terms such as ‘women’s meetings’, etc.</p>

		<p>A list of women only meetings would provide a wider range of service opportunities and be supportive of my recovery.</p> <p>Thank you for your kind attention and time. In recovery, Nancy S.</p> <p>Submitted September 6, 2022 by Nancy S., Sacramento, CA USA [Submitter #9]</p>	
<p>23-10</p>	<p>Assigned to GSB/WSC Literature Committee</p>	<p>Issue & Concern</p> <p>I think there is room for a new fellowship: Secured Debtors Anonymous. I have been in the secured debt loop for more than 25y, living off the equity, and perpetually refinancing. There is nothing about secured debt in the literature. It almost drove me to the brink of suicide not so long ago. Let's do something about it, please!</p> <p>Submitted September 6, 2022 by Kristiina [Submitter #10]</p>	<p>Response:</p> <p>GSB Lit Pub Response:</p> <p>Thank you for your concern and writing to us. You raise an important point about the use of secured debt and how it can lead to despair and compulsive activity. Your concern suggests that others may also be affected by refinancing options and this could be a topic for an article in <u>The Ways and Means</u> Newsletter. In the meantime, you may find experience, strength, and hope in the pamphlets: P-101 Debtors Anonymous, P-125 The Twelve Steps of D.A., P-126 Spirituality, P-127 Recovery from Compulsive Spending and P-133 The Twelve Promises of Debtors Anonymous.</p> <p>WSC Lit Com Response</p> <p>Thank you for reaching out with your concern about compulsively incurring secured debt. We hear you and have spent time discussing it and coming up with a response.</p> <p>First and foremost, you are not alone. D.A. is here to support you and has in fact spent time sorting through these issues. The literature makes a clear distinction between secured and unsecured debt. Secured debt must be collateralized, which means the borrower must have a tangible asset like a house or car to secure the debt. And in most cases, the borrower must also demonstrate an ability to pay off the debt through proof of income and assets. This is usually a time-consuming process and as such, secured debt usually doesn't pose the same perils as</p>

			<p>unsecured debt where debtors are able to incur debt impulsively and compulsively – typically by using credit cards or payment plans, which have no collateral attached.</p> <p>That said, compulsively incurring even secured debt, as with other compulsive debting behaviors, can be a problem. However, we feel it is best handled by the DA Steps and Tools already available; a spending plan which meets our needs, a prudent reserve to handle emergencies, savings to provide for anticipated expenditures, PRGs to provide support and perspective, along with faith in a higher power as the source of our abundance, and the awareness that compulsively incurring secured debt can also threaten solvency, independence, serenity, and abundance.</p> <p>To help bring more awareness to this issue, we are hoping to address the hazards of compulsively incurring secured debt in the Solvency Pamphlet already in development, and the Awareness Pamphlet in redevelopment.</p> <p>You might consider collaborating with like-minded members to develop meetings focused on compulsive secured debting, in the same way that members developed meetings focused on underearning, compulsive spending, D.A. H.O.W. and Business Debtors Anonymous within DA.</p> <p>We hope this addresses your concern.</p>
23-11	<p>Assigned to GSB Literature Publications</p>	<p>Issue & Concern We would like a full pamphlet on the subject of Solvency. We need examples to clarify when unsecured debt is a danger. Are library fines unsecured debt? Let's get a DA opinion on that. If someone has the money, uses a credit card, then pays it off at the end of month, or even within a day or two, is that debting? I say yes, it is debting and they have lost their solvency. Others think no. What is the DA stance on that?</p>	<p>Response: Thank you for your suggestion. The development of new literature, including pamphlets, is an extensive process. This is time consuming and does take many years before the final version, if approved, is ready for publication. We do have a pamphlet outline on Solvency in the pipeline, however with our Basic Text (BT) in development, we have made a decision not to further it until the BT is complete.</p>

		<p>What if someone has been told by a sponsor that the above is ok, has that person lost their solvency? Seriously, there are a lot of solvency questions. It's a fundamental concept of the program. I would like to see a full pamphlet discussion on it. I'm hoping this may be in the works in the Literature Committee?</p> <p>Thanks for your wonderful service!</p> <p>Submitted September 29, 2022 by Sandy [Submitter #11]</p>	<p>We are often reminded that great care is required to define personal solvency in a way that is not punitive or prevents people from obtaining recovery. Our 12x12x12 defines solvency as not incurring new unsecured debt one day at a time. Our programme is one of suggestions.</p>
23-12	Assigned to GSB Literature Publications	<p>Issue & Concern Due to confusion and misinformation, and the importance of this fundamental concept, I propose that we create a pamphlet which focuses on Solvency.</p> <p>Submitted September 30, 2022 by Aline [Submitter #12]</p>	<p>Response: See 23-11 above.</p>
23-13	Assigned to WSC SSEC	<p>Issue & Concern The demonization (or scapegoating) of any DA or BDA member — whether the demonization is done by the GSB, a GSB Committee, a WSC Committee, a WSC Caucus, an individual or collection of GSB members, or an individual or collection of WSC representatives — is NOT in alignment with any of our 36 principles. Please stop. I am begging you.</p> <p>Four days ago, I attended a fellowship-wide call hosted by the Debtors Anonymous Spiritually Sustainable Earning Caucus (SSEC), which was phenomenal. While there, and during my two-minute share, I announced my BDA home group's offer of free conference-approved literature to anyone who asks, anywhere in the world. Over the next 24 hours, we received 12 literature requests from four countries for which we paid almost \$500 to Amazon to fulfill and ship. I considered this a successful 20-second announcement and a successful effort to carry the message to our fellow debtors.</p> <p>Yet yesterday, just three days later, I heard that members of the BDA Committee had taken issue with my announcement, accusing me, personally, of promoting our workshops and</p>	<p>Response: The SSEC's group conscience discussed the issues you raised. In accordance with Tradition Two, we trust that although these issues can be unpleasant at times to discuss and they may be expressed imperfectly, when we follow our commonly held program principles, we grow both as individuals and as a group. In our response we strive to honor all opinions and see our purpose as working to achieve substantial unanimity, remembering that recovery lives in the bonds among us.</p> <p>Consistent with Tradition One, we focus here solely on the welfare of the group and of the Debtors Anonymous Fellowship. We do not offer nor do we intend our response to in any way be construed as feedback or judgment regarding the recovery or state of well-being of any individual or group related in any way to this issue, including ourselves. We are not judges, but trusted servants. We do not govern.</p> <p>We hear your frustration that B.D.A. committee and other member's concerns were made in a forum in which you were not able to participate in a group conscience discussion and that you</p>

providing the free literature information only to collect email addresses. There may have been more; these are the accusations I heard. Neither of those accusations are true; they are projections of other debtors' motives. Our BDA group simply LOVES to ensure that everyone who wants DA and BDA's conference-approved literature receives it. As much as anything, this is a legacy service in gratitude to Bill J, who asked our group conscience to perform this service as our group was originally formed and registered at the end of 2019. There are NO negative or secret motives at play; what you see, including our service plans and treasury reports is what you get.

This nonsense has been going on for years. Please stop. I am begging you. Please practice the principles — Steps, Traditions, and Concepts — that are at the heart of our fellowship and our recovery from compulsive debting.

Please stop pitting the personalities at World Service against me as a person, as a recovering debtor, and as a servant of my Higher Power's will for me and a trusted servant of my BDA home group. I am simply a solvent, recovering member of DA and BDA doing service and carrying the message, with more than eight consecutive years of solvency, one day at a time. I am living the principles of the DA and BDA program. My life is incredibly wonderful, and I am happy. Please join me in recovery.

And please allow me anonymity. Why am I personally discussed at and between World Service Conferences by name, including being listed by name in previous years' issues and concerns, annual reports, and committee meeting minutes? Why can't I attend a fellowship-wide call without becoming a topic of conversation by our WSC representatives? Why am I always a negative topic despite the service I freely and gratefully provide to debtors, both in and out of our fellowship? Why does this nonsense continue to go on year after year?

I have grave concerns about this situation. Please stop. I am begging you.

If you must discuss my participation in DA and BDA service, please discuss it with me. Discussing it with each other,

feel personally attacked. Without knowing the exact circumstances and the comments made, our group conscience is that we must acknowledge D.A. is “a varied lot” with differing viewpoints that can at times lead to heated discussions and hurt feelings. We hear and acknowledge the hurt and anger in your Issue and Concern submission, and we are grateful for your D.A. service of public information outreach. We also acknowledge that the other D.A. members you referred to may also have strong feelings regarding this matter. Our hope is that this response moves the Fellowship forward on a path to substantial unanimity in group conscience discussions where this or a similar issue might arise.

In response to your question as to why this topic keeps recurring and your request for these to stop, we will earnestly attempt to answer your questions here.

The Group Service Representatives (GSRs) and Intergroup Service Representatives (ISRs) are members of the WSC and represent their group's needs and opinions about crucial issues affecting the Fellowship. Naturally our opinions vary and sometimes conflict. Trusted servants do not govern, but world service trusted servants are themselves governed in very specific ways. The work of the WSC committees is a formal extension of the D.A. WSC. The rules and procedures contained in the Twelve Concepts, the Conference Charter, the D.A. Manual for Service (DAMS), and any special rules that the Conference may adopt (such as the Literature Approval Process) govern the Conference and by extension, the committees. Topics of discussion must be considered and resolved or tabled for a specific reason and can arise from the ordinary course of committee work or other sources such as your announcement in the SSEC Fellowship wide call.

Our governing documents require that topics can be raised by any delegate-members of committees and caucuses according to those rules. Our experience with recurring topics is that they recur because substantial unanimity has not been achieved in local group consciences or a Conference or committee consensus has simply not been reached. Your group efforts are directed

including at the GSB level, is NOT working. This nonsense just continues, and nothing is resolved. Practice of the Steps and Traditions ourselves, and practice of the Traditions and Concepts together in service to debtors does NOT allow for these gossip- and judgment-filled intolerant actions and discussion by the people who are supposedly our leaders. Please stop. I am begging you.

**Submitted December 8, 2022 by Bob, Seattle WA USA
[Submitter #13]**

globally and have the potential to affect the Fellowship as a whole. The only exception to group autonomy is stated in Tradition Four and applies when group decisions have an impact on other D.A. groups or Debtors Anonymous as a whole. Therefore it is appropriate for the General Service Board, the World Service Conference and its committees to discuss this matter.

We expended considerable effort to research the issues for your request. We reviewed each page of the primary web site you referenced, including the group's service plans and the recent treasury reports you referred us to. We also reviewed all the pages of any secondary web sites linked one hop and some of the tertiary web sites (such as an event / conference registration page). In addition, we read and reread your correspondence several times and thoughtfully considered your concerns.

Our committees' consensus is that your group's promotional activities as they currently undertaken are in clear conflict with the D.A. Traditions and D.A.'s Public Information Manual. We trust in your group's good intentions and we share your earnest desire to be of service to the debtor that still suffers. So, we offer some very specific examples of where we see conflicts for you to consider in the hope that together we can build and maintain both stable and healthy groups and a strong D.A. Fellowship.

The WSC SSE Caucus respectfully asks that your group consider the following observations in light of the Traditions at the next group conscience discussion.

(1) Web sites are a type of publication or literature. The D.A. website is treated as such by our Board and Conference. Your workshop website states that it is a Debtors Anonymous group website, but it has a link on every page) to a web site that also clearly and unambiguously states that it is not a D.A. or B.D.A. web site. Regardless of the good intentions and use of the funds raised in support of spreading D.A. literature around the world, promoting and linking from a D.A. web site to a non-D.A. web

			<p>site is in clear conflict with our Traditions. This can create confusion and give a misimpression of how D.A. works.</p> <p>The content and the events your outside web site promotes may have great value, but just as it is not appropriate for Conference-approved literature to refer to outside material, it is not appropriate to refer to a non-D.A. fundraising events web site from a web site that affiliates itself with D.A. As Tradition Six states and your experience confirms, this can give rise to divisive conflicts that could imperil our ability to share what we have gratefully received in D.A.</p> <p>(2) We see that the non-D.A. web sites state that “No DA or BDA member has ever been paid to provide service by our group (see Traditions 7, 8, and 9).” We think that is consistent with Tradition Eight, that D.A. should remain forever nonprofessional but our service centers that may employ special workers. But the reference to DA or BDA members in your statement implies that this is a DA or BDA group where Traditions 7, 8, and 9 would apply in the first place. Why would this need to be stated at all if this was not a BDA event?</p> <p>(3) Every non-D.A. web site the BDA Workshops group has published includes a fundraising element. Regardless of good intentions and whether or not B.D.A. group members personally profit from this arrangement, why would a D.A. group of any kind need to own, have members participate in, or raise money using a non-D.A. asset when they can already receive Seventh Tradition donations, hold events using volunteers, and send literature to others?</p> <p>(4) Despite saying in the web site that these are not D.A. or B.D.A. meetings, the BDA Solvency Immersion Conference uses the term “BDA” in its name, and the registration page states at the bottom that “We are a registered BDA group, providing service to our fellow recovering compulsive debtors.” These events may be represented as non-D.A. events at one place on the web site, but they are otherwise wrapped in messaging with the frequent use of the acronyms “DA” and “BDA” that convey</p>
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			<p>an implied D.A. affiliation or endorsement. This is an example of lending the D.A. name to an outside enterprise.</p> <p>(5) The D.A. web site you mention has many links to your non-D.A. fundraising events. At the bottom of the home page has a section with a heading stating “Visit Our Other Service Web sites” which link to non-D.A. web sites. This is another example of lending the D.A. name to an outside enterprise.</p> <p>(6) Your intention may be to hold “recovery events, each with a fundraising element,” to provide D.A. literature free to individuals and groups throughout the world, and your intentions appear to be good to us (and we <i>applaud</i> your intentions). But despite the numerous statements that they are voluntary contributions not fees, payment is clearly and unambiguously required for attendance to your non-D.A. events, with the exception of one event per lifetime. You “offer one scholarship per debtor per lifetime.” Otherwise, payment is required to participate. You can call something voluntary but the rules actually require payment for participation; it is a fee required for service.</p> <p>(7) Proceeds from the non-D.A. events are being claimed as income by the B.D.A. Workshop group on the group’s balance sheet. This conflicts with Tradition Seven as your B.D.A. group is running a non-B.D.A. group that is creating outside contributions and claiming them as it’s own. The “only requirement for membership is a desire to stop incurring unsecured debt.” This single qualification of desire is necessary but is also entirely sufficient in and of itself for anyone to participate in D.A. and B.D.A. Nothing else is required, ever. If these events with a fundraising component are not D.A. or B.D.A events as the BDA Workshops group web sites state (and with which we agree), then why is the B.D.A. group claiming the proceeds as income?</p> <p>(8) In fact, in addition to the D.A. and B.D.A. related links, much of the remaining content and links on your B.D.A. affiliated website appear to be marketing content for your non-D.A. fundraising events websites. According to our traditions, lending our name to outside enterprises is</p>
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			<p>incompatible with our Traditions <u>even if the goods or services provided seem compatible with D.A. recovery</u>. The references and links to D.A. or B.D.A. in your non-D.A. web sites can undoubtedly help people to find debtorsanonymous.org, D.A. meetings, and recovery, but they also strongly imply a “direct or indirect affiliation” referred to in Tradition Six of your non-D.A. web sites and events.</p> <p>We sympathize with and share your earnest desire to help debtors that still suffer. But regardless of our shared desire for this, we simply cannot have this both ways. Whether it is by creating two organizations, one D.A. and one non-D.A. that support and reference each other, or one organization that functions as both a D.A. group and a non-D.A. event-based fundraising organization, it is not compatible with our Traditions. Practice of D.A.’s Traditions builds and maintains stable and healthy groups and a strong D.A. Fellowship. Our Fellowship’s shared experience, gained over years at significant personal cost, shows us that or Fellowship’s very existence depends upon maintaining the integrity of our primary purpose.</p> <p>We share your desire to be of service to the debtor that still suffers. We think there are ways for a group to accomplish your service goals without such complications as those listed above.</p> <p>GSB Note, following a number of complaints the group under discussion here has not been invited to re-register until we have investigated these complaints</p>
23-14	Not assigned	<p>Issue & Concern We are willing to contribute ..from Tamil Nadu India.. guidance needed.. We can transfer by PayPal. Or send us a link</p> <p>Submitted December 23, 2022 by Nehru, Solvency DA, Chennai India [Submitter #14]</p>	<p>Response: Response sent direct in December, 2022 by GSB Treasurer.</p>
23-15	Not assigned	<p>Issue & Concern</p>	<p>Response:</p>

		<p>We would like to send a GSR to the World Service Convention in 2023. I am the Treasurer and I'm doing a Spending plan for the 2023 convention.</p> <p>Questions:</p> <ol style="list-style-type: none"> 1. Is the nearest airport Newark? 2. Where is it being held and what is the cost for a single occupancy room?/a double occupancy room? 3 What is the cost of registering to attend? 4. What is the cost of meals? <p>Thanks Andrea (Treasurer Mahi Aroha BDA , Auckland New Zealand)</p> <p>Submitted December 31, 2022 by Andrea, Mahi Aroha BDA Meeting, Auckland New Zealand [Submitter #15]</p>	<p>Response sent in January, 2023 by GSB Vice Chair</p>
23-16	Assigned to GSB Literature Translations and Licensing Committee	<p>Issue & Concern</p> <p>On the Brazilian website (redacted) are listed several businesses in flagrant disrespect to our traditions and guidelines in Debtors Anonymous. This website is a link from the official website of DA in Brazil - https://www.devedoresanonomosonline.com.br.</p> <p>I will very much appreciate someone looking into this. It might be misleading our fellows into something which is not at all aligned with DA.</p> <p>Submitted February 10, 2023 by Vera, Rio de Janeiro [Submitter #16]</p>	<p>Response:</p> <p>Thank you for your concern. Upon investigation it appears that the first URL mentioned(redacted) is a landing page of a free service that is hosting the D.A. Brazilian website. It is understandable your frustration of seeing commercial advertisements when attempting to uphold the Traditions of our fellowship. This is a challenge many intergroups face when trying to share the message that there is hope found in Debtors Anonymous. When starting out, there is often a lack of funds to purchase professional services and instead free services are used, that sometimes come with advertising. Ideally, intergroups would be able to have the funds to pay for services, but in the meantime, free services with conditions are available to various organizations including D.A. intergroups as a starting place to grow the fellowship. Eventually, they may be in a position to purchase.</p>
23-17	Assigned to GSB/WSC UUOC	<p>Issue & Concern</p> <p>Racism and Gender Hate among members who hold Service positions;</p> <p>I am a veteran Debtors Anonymous member since the 90's. I attend several meetings in-person, Phone and Zoom. Back in the</p>	<p>Response:</p> <p>UUOC has declined to answer this issue and concern.</p> <p>The GSB is sad to hear of such behavior within a meeting. Perhaps in the future your meeting might consider discussing the</p>

early 2000s, I was teaching music full-time and a storyteller, but cobbled an income together from several different client-schools. I saw upwards 300-500 students per week. Burning out and panicked, I complained to a fellow DA member who was also a music teacher and a storyteller--his name: [REDACTED] and like me, he had had gone through prestigious schools and was unhappy but landed a prime position as a chair of music at private school. It was he who encouraged me, when I said being African American music teacher for wealthy non BIPOC kids and their teachers and parents triggered resentments and flashbacks of minstrel shows to appease—instead of rightfully earning. He encouraged me to find my original joy--the love of music, in teaching. He kept me housed and fed because I followed his suggestion. He delighted when my book came out and urged me to give him flyers to hand out. He was an unofficial action partner.

Tragically [REDACTED] took his own life on January 1, 2008. The DA member--who has prompted this concern --has had several different handles, she's gone by the name of [REDACTED]

Shortly after his memorial or funeral---She came up to me and bragged that she asked his sister "How did he do it?" meaning how did he kill himself. I couldn't speak for a minute. What did she --I asked. This DA member laughed. Oh, she-----screamed!

I bring this up because that was 15 years ago and I remember it as clearly as yesterday. I know this particular member has since been banned from the LGBT center. for an unrelated action against the LGBT community.

But some time ago when my home meeting, the Zoom Writer's Prosperity Meeting was researching concerns from one of DA leadership-[REDACTED] about racism, antagonism she had received, we were putting the URL to contact us in the chat--which i what chat is for.

The DA member now going by the handle [REDACTED] private messaged me with disturbing and inappropriate texts that

D.A. Safety Guidelines found on the D.A. website here:
<https://debtorsanonymous.org/download/safety-guidelines>

amounted to racist taunts. She said ---What does that (THE url) stand for? Black Lives Matters?

She began chain-taunting me through the Zoom chat about Black Lives Matters. When I would not answer-- I got more and more racist texts. This occurred during the Friday Night Self Employment Zoom meeting.

At the break--I spoke up and then, another African American woman also spoke up. She too, had received the texts. The Friday Night Meeting did NOTHING. How ever at the end of the meeting, a man spoke up to say how disgusted he was --and the offending member --just happened to be hosting the Zoom, She immediately shut down the meeting

This member has since changed her handle to [REDACTED] [REDACTED] This is not endorsing the tools ---this is using DA language as weaponry and an open taunt of Black Lives Matters

This is in direct violation of The Traditions and The Concepts. Some meetings know of this and yet, the members have nominated her for positions, she's held Intergroup Rep, editor of the newsletter and etc.

How is this possible?

DA is for everyone---not just for non Bipoc members.

The only requirement is a desire to stop debiting and we are to HELP the SUFFERING DEBTOR not oppress and ridicule the suffering debtor through cultural and gender identity- badgering and profiling.

I do not think it's safe or fair for members who openly express bigotry and prejudice to hold service positions. I think the person in question should be held accountable for her actions.

Submitted April 1, 2023 by [Submitter #17]

<p>23-18</p>	<p>Assigned to GSB/WSC UUOC</p>	<p>Issue & Concern</p> <p>I realize I have missed the April 1 deadline, but hopefully this will land where it needs to.</p> <p>I have a concern about the BIPOC (I believe that is the name of the group) group for black, indigenous and people of color group. I believe it is in violation of Traditions 3 and 4.</p> <p>The violation is that it is a closed meeting to anyone outside of what the group deems to be people of color. One representative of that group told me that women have their own meetings, men have their own meetings, gay people, LGBTQ, etc., have their own meetings. True. However In order to attend the meeting you have to get the phone number from someone. And one of its members told me it is closed to caucasians.</p> <p>Tradition 4 states on pages 78 of the DA 12 and 12 and 12: "If one group were to institute a policy that is widely divergent from DA's suggested guidelines, it could have profound negative effects on how DA is perceived and whether or not those who need recovery would seek us out and trust our experience. For example, a group might decide to adopt membership requirements. Suppose that one group were to declare that only compulsive debtors who used credit cards were welcome at their meetings. Members or newcomers attending the meeting might assume that DA is only for those with credit problems. If they did not fit that description, they might despair of finding help in DA. This would affect DA as a whole and would be in conflict with the Third Tradition.</p> <p>On page 75, under Third Tradition, it states: "As members of DA, we work together to ensure that our groups do not give anyone the impression that there are any other qualifications for membership."</p> <p>I have also been a member of AA for many years and have not ever experienced a women's, men's, or gay/LGBTQ group absolutely closed to all except the specific group. I've seen men in women's meetings very occasionally, I got my desire chip 40 years ago at a men's gay group and I'm a heterosexual woman, and there was a black group in my city and everyone was welcome there.</p> <p>Perhaps phone meetings make this a bit more complex, however I feel it's important to raise this issue as the BiPOC meeting is announced weekly in my regular DA phone meeting and the</p>	<p>Response:</p> <p>UUOC writes:</p> <p>Closed 12 step meetings exist to protect the recovery process of the people who are trying to recover. They do not exist to exclude, only to help the person recovering to feel a sense of belonging. For example, there are closed meetings in Alcoholic anonymous (closed to those not identifying as an alcoholic or who might think they have a problem with drinking). In turn there are open meetings of A.A., where people who do not identify as alcoholic may come. In these open meetings People who are from Alanon, or student nurses are welcome to come and learn from an alcoholic's experience.</p> <p>In response to this statement in the issue and concern: "For for example, a group might decide to adopt membership requirements.</p> <p>Suppose that one group were to declare that only compulsive debtors who used credit cards were welcome at their meetings. Members or newcomers attending the meeting might assume that DA is only for those with credit problems. If they did not fit that description, they might despair of finding help in DA. This would affect DA as a whole and would be in conflict with the Third Tradition. On page 75, under Third Tradition, it states: "As members of DA, Response: we work together to ensure that our groups do not give anyone the impression that there are any other qualifications for membership."</p> <p>The fact that there are Closed special interest meetings does not set a president or qualification to be a member of Debtors Anonymous. As stated in Tradition 3 "The only requirement for D.A. membership is a desire to stop incurring unsecured debt." One identifies themselves as a D.A. member when they state they have a</p>
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question arises each time. It is the spirit of DA and the Third and Fourth Steps that are at risk I believe.

The inclusiveness of AA and DA has always inspired me and if it wasn't there I wouldn't be either. It is crucial to my recovery from these deadly addictions.

Submitted April 7, 2023 by Terry H. [Submitter #18]

“desire to stop incurring unsecured debt”, just as an alcoholic qualifies themselves as an alcoholic when they

admit they have a problem with alcohol and have a desire to stop the addiction. Furthermore, as stated in Tradition 4, Each group should be autonomous except in matters affecting other groups or D.A. as a whole. The special interest groups are not affecting or interfering with other groups of D.A. and have a right (under tradition 4) to self-government.

the GSB writes:

Thank you for expressing your concern. During the past year we have been re-registering meetings and cleaning up the database that we hold at the GSO. We have 547 active groups in D.A. During this process we asked all meetings to provide a password in order to be open to all members. For us this was an attempt to abide by Tradition Three. However, we realized our mistake precisely because we then heard accounts of racist incidents that these BIPOC groups had had to deal with.

We have discussed this situation and other special focus groups at length and while we would still prefer that all groups abide by the suggestions in the DAMS (*Ch 2. SectionB/3 Register Your Meeting Annually*) to kindly redirect or admit a newcomer, it is a fact that people with hostile intent also try to get into the meeting that focuses on issues for our BIPOC members.

The GSB Ad Hoc Committee on Re-registration therefore came to the conclusion that we would privilege members' safety over openness to all in our group consciences concerning meetings who choose to segregate from the rest of D.A. Our understanding is that people are redirected to the GSO to find another meeting.

D.A. does not exist in a vacuum, a point that Bill W raised in 1943 about A.A. when it was common for meetings in the United States and elsewhere to choose racial segregation. He wrote that he had tried to persuade a meeting, refusing people

