

March, 2017

GSB Face-to-Face Meeting

The General Service Board seeks qualified trusted servants to fill a number of service positions. The positions are non-paying. Positions include Trustee and Appointed Committee Members. See website for details.

INSIDE THIS ISSUE

GSB Committee Reports.....2
 WSC Comm. Reports.....4
 Financial Report.....6

The D.A. Focus is published quarterly by the D.A. General Service Board. It is available as a download from the D.A. website at www.Debtorsanonymous.org

The Debtors Anonymous General Service Board met face to face in Newton, Massachusetts, from February 16 through February 19. The face-to-face meetings included informal and formal sessions of the GSB, its semi-annual check-in, and its semi-annual inventory. All GSB committees met to discuss progress since the 2016 WSC and to chart their paths for the next six months until the WSC in Dallas in August. The newer GSB trustees were able to visit the World Service Office in Needham. On Saturday the GSB invited the greater metropolitan membership of Boston to a “Meet the GSB session” in which the Office Finance, Literature, Communications and International committee chairs shared and took questions. Both Clay D., Class-A trustee and Pat B. Class B trustee and friend of D.A. shared their experience, strength, and hope about Board service.

2017 WSC Information

The 2017 WSC registration packet is available, and the General Service Office is continuing online registration, which was successfully launched last year.

Important Dates and Deadlines

John H. Scholarship application deadline:	May 22
John H. Scholarship recipients notified by:	June 6
Issues & Concerns submission cutoff:	July 7
Hotel reservation deadline (sleeping rooms)	July 28
Fellowship Day Luncheon and Gala Dinner Reserve Date:	Aug 11
Conference Registration: early deadline:	July 26
Conference Registration: late deadline:	Aug 4

PLEASE SHARE THE D.A. FOCUS WITH YOUR GROUP

Present and past issues of the *D.A. Focus* are available at www.debtorsanonymous.org

Individual contributions made out directly to the GSO or GSB are tax deductible to the extent permitted by law.

General Service Board Committee Reports

Communications

In September of 2016, Communications Committee published the 3rd quarter edition of the D.A. Focus. In addition, it has continued to update the D.A.

International

The International Committee (IC) is actively working with countries from Europe and Central and South America in getting conference-approved D.A. Literature translated into German and Spanish. More international countries are forthcoming with their own translations waiting for approval. We are in contact with the European Regional Intergroup and the Asian Pacific Intergroup, working together on ideas for lowering the shipping costs for much needed D.A. literature from the General Service Office (GSO). We are also working with the Finance Committee in trying to set up the capability of debit card payments for international literature orders.

Literature Publications

The GSB Literature Publications Committee is responsible for the creation, publication, revision, and reprinting of D.A. literature, including books, pamphlets, and other items such as bookmarks and newcomer packets.

In terms of new literature, the committee is working on the following projects:

- Twelve Promises pamphlet
- Anonymity pamphlet
- Health Issues pamphlet
- BDA Tools and Signposts pamphlet
- BDA Clarity in Business Finance pamphlet
- BDA Numbers booklet
- BDA Annual Business Plan pamphlet

- Daily Meditation Book

Each project is on its own schedule for going through the Fellowship's conference-approved Literature Approval Process. Some projects seem to go through relatively easily, and others take more time to revise. While mindful of the Fellowship's desire to get the new literature published as soon as possible, we're also wanting to take the time to get things as right and solid as we can. We want to make sure we're sending the best possible material to the World Service Conference for approval.

On a different front, the committee is doing the footwork to resume selling D.A. books through online retailers. We had previously done this, but due to internal logistical challenges, stopped the process several years ago. We're now working to resume such sales with three prominent retailers, and hope to achieve results within this conference year.

Lastly, our committee is working in partnership with the WSC Literature Committee to develop a daily meditation book . . . more to be written about that project as it unfolds.

Audit

The GSB Audit Committee's primary responsibility is overseeing the accounting and financial reporting processes of the GSB and the annual review or audit of the GSB's financial statements. Additionally, the Audit Committee has oversight responsibility for selected GSB policies and internal controls.

The Audit Committee is responsible for retaining an Independent Certified Public Accountant (CPA) to prepare the annual financial statement review or audit and to complete the GSB's federal and New York State tax returns. The committee is required to seek competitive bids for CPA

services every five years. We have used our current CPA firm for four years, so we will be begin that process in the spring of 2018.

The committee is also responsible for ensuring that the Finance Committee, together with the CPA firm, has filed the tax returns by the November 15 deadline. Members of the 2015-2016 GSB Audit Committee began an in-depth review of the Board's insurance policies and coverages. Based on the results of that review, the Board will have an opportunity to meet with our insurance agent in February 2017 to discuss any action that may be needed.

The Audit Committee also reviews and updates, as needed, the Composition, Scope and Procedure document, following guidelines for non-profit organizations incorporated in the State of New York.

Legal

The General Service Board Legal Committee has been busily preparing the necessary legal documents to begin selling D.A. literature from our web site via debit card transactions. This has included the drafting of a privacy policy to delineate how personal information will be collected for the sales as well as a refund and return policy. Additionally our two enthusiastic trustee members have been working with our intellectual property attorney to safeguard our ownership of the B.O.D.A. logo. An extension has been filed with the U.S. Trademark Office to insure that we are meeting all of their requirements before we officially re-register our "ownership." The committee has completed the re-registration and updates of copyrights to Debtors Anonymous literature, both new and

(Continued on page 3)

General Service Board Committee Reports

revised. It continues to be a busy but fulfilling time for our committee.

Nominations

The bulk of the work completed by the Nominations Committee during the fall of 2016 was procedural, with completion of an update of the committee's Composition, Scope and Procedures document. The committee is reviewing potential nominees for trustee positions. At this time, the Board has three trustee vacancies; two Class A (recovering debtor) Trustees and one Class B (non-debtor) Trustee. In addition, one Class A and one Class B Trustee are scheduled to rotate off the Board in August, which will create a total of five openings: three Class As and two Class Bs. Applications for trustee should be sent to the General Service Office for consideration during the second half of the fiscal year and nomination at the 2017 Conference. Application for Appointed Committee Member (ACM) can be submitted anytime for consideration. Interested D.A. members may consult the *D.A. Manual for Service*, available on line, for the requirements to serve as a Trustee or an ACM.

[Financial Report: See page 7](#)

World Service Conference Committee Reports

Literature Committee

· **'Step Study Guide'**

subcommittee (Point Person: Brandi, Members: Amy, Gisela, Kelly, Lolly, Marysia, Tom) -- This subcommittee is creating the first draft of an outline for an official D.A. Step Study Guide.

· **'Daily Meditations Book'**

subcommittee (Point Person: Rae, Members: Debbie, John, Kelly, Lolly, Maiya) -- This subcommittee is cooperating with GSB Literature Services to collect original writing from D.A. members for use in developing a D.A. daily meditation book.

· **'Closing Statement'**

subcommittee (Point Person: Maiya, Members: Jeff, John, Marysia) -- This subcommittee is creating an original D.A. closing statement for meetings to replace the former closing statement resolving its copyright infringement issues.

· **'Stories for Basic Text'**

subcommittee (Point Persons: Andrea & Kelly, Member: Diana) -- This subcommittee is cooperating with Ways & Means to collect member recovery stories for publication in Ways & Means and/or the upcoming D.A. Basic Text, which is a project in process. In November, WSC Literature Committee approved the fellowship-wide release of two announcements requesting member recovery stories.

· **'Beginners Meeting Format'**

subcommittee (Point Person: Amy, Members: Debbie, Tom) -- This subcommittee has created and approved the first draft of a 'Newcomer 1st Step Meeting Format' and submitted to the WSC Literature Committee for review.

· **'Diversity Pamphlet'**

subcommittee (Point Person: Diana, Members: John, Rae) -- This subcommittee is cooperating with the WSC Diversity Caucus to develop a concept for a D.A. pamphlet to consider and celebrate diversity in Debtors Anonymous.

These are the pieces of literature currently in review by the WSC Literature Committee:

· **'Compulsive Spending'**

pamphlet revision -- the concept of revising the 'Recovery from Compulsive Spending' pamphlet in order "to treat compulsive spending as a symptom of debting" was approved by the World Service Conference in 2013. Last year the 2015-16 WSC Literature Committee and GSB approved a draft but in a close vote the incoming 2016-17 WSC Literature Committee did not approve the draft for presentation at the 2016 World Service Conference and will make revisions to address concerns.

· **'Twelve Promises' pamphlet** -- the concept was approved by the World Service Conference in 2011, a 1st draft was created by the WSC Literature Committee, a 2nd draft was approved by the 2014-15 WSC Literature Committee, a 3rd draft was approved by GSB Literature Services, this literature is now back with WSC Literature Committee for review.

· **'D.A. Basic Text' outline** -- 2015-16 WSC Literature Committee approved a 1st draft outline and 2016-17 GSB Literature Services approved a 2nd draft outline with comments. This literature is now with the 2016-17 Literature Committee for review. At our October and November meetings, the WSC Literature Committee approved responses to three Issues & Concerns assigned to the committee.

The monthly teleconference meetings for this year's WSC Literature Committee have been very well-attended and productive with such a dedicated, dynamic group at both the committee and subcommittee level. My work as chair draws inspiration from all the activity; recently after hearing eloquent subcommittee reports during yet another incredible meeting I found myself gushing aloud, "It's like driving a Ferrari!" It's an honor and blessing to work with these talented D.A. members committed to carrying the message of D.A. recovery.

Business Debtors Anonymous

The BDA committee is very excited to be offering a conference wide call: BDA Fellowship-wide Conference Call: A Spiritual Approach to Growing Your Business . It will be on Sunday, February 26 at 4:00 to 5:30 p.m. EST

The long-awaited 12 Tools of BDA pamphlet is close to completion, and several other BDA-specific pieces of literature are currently in the pipeline..

Resource Development

The RDC is working on three projects this year, as follows:

1. Creating content and flyers about connection of spirituality and service equating to recovery
2. Fellowship-wide conference calls -- inviting the fellowship to share their experience. RDC is working on topics for these calls, but the focus of the committee is DA self-support through service and financial contributions
3. ACM Committee—attracting more ACM's to do service.

Diversity Caucus

The 2016-2017 Diversity Caucus is comprised of five D.A. members from a variety of communities across the United States and Canada. The mission of the Diversity Caucus is to support the Fellowship in carrying the message of Debtors Anonymous to the debtor in underserved populations and locations. We coordinate with all World Service Conference committees by developing best practices for doing service and sharing it with D.A. as a whole. This year's Diversity Caucus is working on the following initiatives:

- Creating a Fellowship-Wide Call to celebrate the diversity already in D.A., including speakers from underserved populations and locations who will share their experience, strength, and hope gained from recovery from compulsive debting.

World Service Conference Committee Reports

(Continued from page 8)

Public Information

The WSC Public Information Committee is an enthusiastic group of 16, including members from Canada and the United Kingdom.

WSC PI's Statement of Purpose

"The Public Information Committee works to carry the message of D.A. to the still suffering debtor by interfacing with the media, helping professionals, the general public, and the D.A. Fellowship at large, in person, on the telephone and through written information. The Public Information Committee utilizes the Public Information Manual for Debtors Anonymous and other D.A. Service Literature available to the entire D.A. Fellowship as a tool for outreach efforts, and supports and trains regional PI Committees (PICs) and PI Representatives (PIRs) guided by the 12 Traditions of Debtors Anonymous."

The WSC PI Committee has four subcommittees who meet monthly to work on specific areas of outreach.

1. Helping Professionals Subcommittee

In October 2016, the Helping Professionals Subcommittee, together with members of the Northern California Intergroup, participated in the National Council of Bankruptcy Judges with a table staffed by longtime D.A. members. These members helped spread D.A.'s message by introducing Debtors Anonymous to bankruptcy judges, attorneys, and credit professionals, most of whom stated that they had never heard of our Fellowship. They were overwhelmingly supportive and one attendee was regretfully astounded that she had never heard of D.A., having spent her entire professional career working with people in debt: "How did I not know about this organization? Get out!"

2. Media Subcommittee

The Media Subcommittee has been preparing a script for a whiteboard video about Debtors Anonymous.

3. General Public Subcommittee

The General Public Subcommittee has submitted a proposal to GSB PI for distribution of D.A. contact cards to Intergroups to help kick-start outreach.

4. Fellowship at Large Subcommittee

The members of the Fellowship at Large Subcommittee led several WSC PI Committee members in a series of drop-in calls to work on a proposed Public Information Handbook, which was submitted to GSB PI for approval this December.

International Caucus

The International Caucus has met on a monthly basis since September 2016 in order to work on our stated priorities. To that end we've accomplished the following:

1. Working with a committee of representatives from Spanish-speaking countries, we helped them submit translations of DA literature for approval to the Board's International Committee
2. Working with representatives from France, we are helping them prepare their translations for submission
3. We are in the process of documenting contact information for representatives from several countries where DA meetings aren't being held
4. We have partnered with the Literature Committee on drafting a call for story submissions for a special edition Ways and Means. Longer stories may be considered for inclusion in the Basic Text
5. Once the Literature Committee has approval distribution of the announcement, we will forward it to our contacts around the world to help spread awareness
6. As a committee, we voted to ask our home meetings to join the G-Sponsor program in order to support

international meetings in need of assistance.

Intergroup Caucus

The Caucus over the last year focused on four areas, beginning each year with encouraging and helping Intergroups to update their information. An IG focused survey was used to measure knowledge and initiatives of Intergroups and is still being reviewed and analyzed for our use. Encouragement to provide and support the sponsorship of 40th Anniversary celebrations resulted in some great events shared by many. A service handbook is in the process of draft and review which will provide guidance and training

- Calling for Diversity Stories from the Fellowship that can help us develop and share best practices for carrying the message to debtors in underserved populations and locations. We invite you to share your experience, strength, and hope by emailing it to dadiversitycaucus@debtorsanonymous.org
- Reviewing existing D.A. service literature, including Group Inventory, How to Keep Your Meeting Alive, and Guide to Special Events documents
- Collaborating with the Literature Committee on a potential pamphlet on diversity

World Service Conference Committee Reports

Debtors Anonymous General Service Board, Inc.
Plan vs. Actuals: FY2017 Spending Plan - FY17 P&L
July - October, 2016

	Actual	Spending Plan	Over SP
Income			
Literature Sales			0.00
Audio Visual	32.00	27.68	4.32
Books	28,471.00	28,300.00	171.00
Pamphlets	11,134.32	10,810.00	324.32
Shipping	5,911.03	4,000.00	1,911.03
Total Literature Sales	\$45,548.35	\$43,137.68	\$2,410.67
Member Contributions			0.00
Groups	12,509.57	15,075.00	(2,565.43)
Individuals	13,001.56	13,926.00	(924.44)
World Service Month		140.00	(140.00)
Total Member Contributions	\$25,511.13	\$29,141.00	\$(3,629.87)
z Interest	227.10	244.68	(17.58)
Total Income	\$71,286.58	\$72,523.36	\$(1,236.78)
Cost of Goods Sold			
Audio Visual Duplication	14.20	113.00	(98.80)
Book Production and Printing	4,385.79	2,333.32	2,052.47
Inventory Shrinkage	7.10	30.00	(22.90)
Pamphlet Production and Printing	4,919.07	4,459.32	459.75
Production Costs		1,000.00	(1,000.00)
Shipping & Postage	90.00	475.32	(385.32)
Shipping Supplies	206.21	100.32	105.89
Total Cost of Goods Sold	\$9,622.37	\$8,511.28	\$1,111.09
Gross Profit	\$61,664.21	\$64,012.08	\$(2,347.87)
Expenses			
Archival Expense		65.00	(65.00)
Bank Charges	404.24	143.68	260.56
Board Related Expenses			0.00
Lodging	10,588.05	12,250.00	(1,661.95)
Per Diem & Meals	8,313.04	9,200.00	886.96
Travel	4,250.68	6,225.00	(1,974.32)
Z. Other		2,100.00	(2,100.00)
Total Board Related Expenses	\$23,556.01	\$29,775.00	\$(6,218.99)

GSB Financial Report

Bookkeeping, Accounting & Legal			0.00
Bookkeeping Services	5,477.50	5,410.00	67.50
CPA - Tax and Review Services	1,850.00	1,233.32	616.68
Legal Services	540.00	298.32	241.68
Total Bookkeeping, Accounting & Legal	\$7,867.50	\$6,941.64	\$925.86
Database Management		166.68	(166.68)
Depreciation & Amortization	166.24	300.00	(133.76)
Fraudulent Charges	(99.28)		(99.28)
Insurance		666.68	(666.68)
Internet	75.96	735.00	(659.04)
Licenses, Permits & Regulatory Fees	328.16	186.68	141.48
Office Expense	1,203.75		1,203.75
Office Related Expenses		668.00	(668.00)
Payroll			0.00
Salary & Hourly Wages	30,219.21	29,000.00	1,219.21
Taxes - Soc Sec Medicare Futa Suta	2,508.68	3,250.00	(741.32)
Total Payroll	\$32,727.89	\$32,250.00	\$477.89
Payroll Service Fees	437.76	1,400.00	(962.24)
Rent & Real Estate Taxes	4,348.00	4,800.00	(452.00)
Utilities	263.36	266.68	(3.32)
Total Office Related Expenses	\$37,777.01	\$39,384.68	\$(1,607.67)
Outreach Expense	460.32	490.00	(29.68)
Postage	5,135.58	4,000.00	1,135.58
Printing and Copying		133.32	(133.32)
Telecommunications	1,073.88	933.32	140.56
Trademark Registration & Renewal	245.00		245.00
Write off uncollectible NSF's		24.00	(24.00)
WSC Committee & Caucus Expense	25.80	1,000.00	(974.20)
Total Expenses	\$78,220.17	\$84,945.68	\$(6,551.21)
Net Operating Income	\$(16,555.96)	\$(20,933.60)	\$4,203.34
Other Income			
John H. Fund Contributions WSC 2017 (4-16 to 3-17)	1,958.56		1,958.56
WSC Income			0.00
World Service Conference Income	41,550.47		41,550.47
Total WSC Income	\$41,550.47		\$41,550.47
Total Other Income	\$43,509.03	-	\$43,509.03
Other Expenses			
WSC Expenses			0.00
John H. Paid Expenses	520.59		520.59
World Service Conference Expenses	47,736.47		47,736.47
Total WSC Expenses	\$48,257.06	-	\$48,257.06
Net Other Income	\$(4,748.03)	-	\$(4,748.03)
Net Income	\$(21,339.99)	\$(20,933.60)	\$(406.39)

GSB Financial Report

Bookkeeping, Accounting & Legal			0.00
Bookkeeping Services	5,477.50	5,410.00	67.50
CPA - Tax and Review Services	1,850.00	1,233.32	616.68
Legal Services	540.00	298.32	241.68
Total Bookkeeping, Accounting & Legal	\$7,867.50	\$6,941.64	\$925.86
Database Management		166.68	(166.68)
Depreciation & Amortization	166.24	300.00	(133.76)
Fraudulent Charges	(99.28)		(99.28)
Insurance		666.68	(666.68)
Internet	75.96	735.00	(659.04)
Licenses, Permits & Regulatory Fees	328.16	186.68	141.48
Office Expense	1,203.75		1,203.75
Office Related Expenses		668.00	(668.00)
Payroll			0.00
Salary & Hourly Wages	30,219.21	29,000.00	1,219.21
Taxes - Soc Sec Medicare Futa Suta	2,508.68	3,250.00	(741.32)
Total Payroll	\$32,727.89	\$32,250.00	\$477.89
Payroll Service Fees	437.76	1,400.00	(962.24)
Rent & Real Estate Taxes	4,348.00	4,800.00	(452.00)
Utilities	263.36	266.68	(3.32)
Total Office Related Expenses	\$37,777.01	\$39,384.68	\$(1,607.67)
Outreach Expense	460.32	490.00	(29.68)
Postage	5,135.58	4,000.00	1,135.58
Printing and Copying		133.32	(133.32)
Telecommunications	1,073.88	933.32	140.56
Trademark Registration & Renewal	245.00		245.00
Write off uncollectible NSF's		24.00	(24.00)
WSC Committee & Caucus Expense	25.80	1,000.00	(974.20)
Total Expenses	\$78,220.17	\$84,945.68	\$(6,551.21)
Net Operating Income	\$(16,555.96)	\$(20,933.60)	\$4,203.34
Other Income			
John H. Fund Contributions WSC 2017 (4-16 to 3-17)	1,958.56		1,958.56
WSC Income			0.00
World Service Conference Income	41,550.47		41,550.47
Total WSC Income	\$41,550.47		\$41,550.47
Total Other Income	\$43,509.03	-	\$43,509.03
Other Expenses			
WSC Expenses			0.00
John H. Paid Expenses	520.59		520.59
World Service Conference Expenses	47,736.47		47,736.47
Total WSC Expenses	\$48,257.06	-	\$48,257.06
Net Other Income	\$(4,748.03)	-	\$(4,748.03)
Net Income	\$(21,339.99)	\$(20,933.60)	\$(406.39)

General Service Board Committee Reports

Total WSC Expenses	\$48,257.06	-	\$48,257.06
Total Other Expenses	\$48,257.06	-	\$48,257.06
Net Other Income	\$(4,748.03)	-	\$(4,748.03)
Net Income	\$(21,339.99)	\$(20,933.60)	\$(406.39)
Net Operating	\$(1,643.11)		
Net Bottom Line	\$(22,983.10)		

Accrual Basis

The table above shows income and expenses for the first third of this fiscal year, FY17, compared to our spending plan.

Because the WSC and John H. Scholarship Funds are special cases (see below) the most instructive line is “Net Operating Income.” That line shows a year-to-date (YTD) deficit through October 31 of \$-16,555.96. This is less than the planned deficit of approximately \$-21,000, and it will be very interesting as we go through the remaining eight months of the year to see if book sales continue at anything like their current strong pace. If they do, our deficit will almost certainly be less than the planned \$-48,000 shortfall. The projected deficit will also be reduced if the downward trend in group contributions reverses, and if individual contributions continue to increase.

Although we are experiencing a deficit, we have had sufficient cash in our regular operating accounts so that we have not had to draw on our prudent reserve. The current deficit is lower than last year at this time.

However, the first-third expenses don’t include the costs of the GSB winter face-to-face meeting, which took place February 16–19 in Needham, Massachusetts. Those expenses (lodging, meals, travel, and costs associated with a “Meet the Board” forum) were about \$8,000.00.

Income

Book sales: *The Twelve Steps, Twelve Traditions, and Twelve Concepts of Debtors Anonymous*, released in May of this year, accounts for the significant increase in book sales compared with the first quarter of FY16. Translated into carrying the message and unity, the FY17 book sales break down as follows:

- *A Currency of Hope*: 221 copies
- “The Twelve Steps of Debtors Anonymous” booklet: 170 copies
- The “Twelves,” paperback and hardcover combined: 1,383 copies

Contributions:

Expenses

Two items make up most of the increase in expenses in the spreadsheet:

- the additional salary for the part-time employee
- the ongoing rental of a storage space that allows us to save on storage fees paid to our printers

John H. Scholarship Fund and World Service Conference:

A reminder that the John H. Scholarship fund, though given as income and expense, is a pass-through item. That is, everything received is distributed. When Scholarship recipients return their unspent funds, that money goes into the next year’s Fund.

Other Finance Committee activities

- The Finance Committee reviewed three funding proposals from two WSC committees. One was forwarded to the full GBS, and two were returned to the sponsoring committee with a request for further details and suggested modifications.
- We registered the Debtors Anonymous General Service Board, Inc., as a charitable corporation in the state of Massachusetts; we also filed retroactively for the past five years.
- A broken pipe in the office space caused damage to literature. Between the insurance payout and a requested one-time rent reduction, we will receive full reimbursement for the value of the literature that was damaged.

Respectfully submitted by the D.A. GSB Finance Committee: Alexandra BW, chair and GSB Treasurer; Michalene R., GSB Assistant Treasurer; and Allen T., secretary

General Service Board Committee Reports

details and suggested modifications.

- We registered the Debtors Anonymous General Service Board, Inc., as a charitable corporation in the state of Massachusetts; we also filed retroactively for the past five years.
- A broken pipe in the office space caused damage to literature. Between the insurance payout and a requested one-time rent reduction, we will receive full reimbursement for the value of the literature that was damaged.

Respectfully submitted by the D.A. GSB Finance Committee: Alexandra BW, chair and GSB Treasurer; Michalene R., GSB Assistant Treasurer; and Allen T., secretary