

February 2013

Carrying the Message around the World.....	1
GSB Committee Reports	2
Finance report	3
WSC Committee and Caucus Reports.....	4
Concept 1.....	6
Who May Attend WSC Phone Calls?.....	7
Open Service Positions and Events.....	8

The DA Focus is published quarterly on a fiscal-year basis by the D.A. General Service Board. It is mailed to delegates and emailed to all subscribers of the D.A. eNews; it is also available to download from the D.A. website at www.debtorsanonymous.org

Is Your Group Aware of the “Preamble” Situation?

For background and possible avenues of discussion, see the March and July issues of *The DA Focus*. Present and past issues of the *Focus* are always available on the home page at www.debtorsanonymous.org. They're available for download, printing, and distribution.

“Debtors Anonymous” pamphlet

Groups who wish to place correction stickers on their stock of “Debtors Anonymous” and “Deudores Anónmos” pamphlets should send a self-addressed envelope stamped with “Forever” postage to the General Service Office. **Please specify the desired number of stickers in each language.**

Carrying the Message around the World

Our Fellowship is at a very exciting time in its development as a worldwide spiritual solution for those still suffering from the symptoms and consequences of their compulsive debting and for those who now live in the joy of recovery from this disease. Here are two areas of new development that give me a lot of hope.

International growth

Our World Service Conferences (WSC) have been blessed with sporadic attendance by delegates from outside the U.S. since the 1990s. In this century, in the years I have served on the board, we have had two or more delegates from outside the US in attendance at each year's WSC—from Canada, the UK, Ireland, France, and, in 2012, from Australia. I still remember getting goose bumps during the 2007 WSC Orientation session when a delegate stood up and announced, to thunderous applause, that he was representing groups from the U.K.

With the establishment of a meeting in South Africa a few years back, D.A. now has meetings in every continent but Antarctica. At the 2012 Conference, a newly approved International Caucus began its work, chaired by a delegate from the UK. Among a number of recommendations to the WSC was inclusion of GMT (UTC) time to notifications about phone meetings in the D.A. eNews, which has been applied this year. Simultaneously, the General Service Board (GSB) added an International Committee to its own committee roster, in order to liaison with and provide support to overseas groups and coordinate with the Literature Publications and Communications committees to launch approved translations of both print and website materials.

In January of last year, the GSB met with the then Director of Publications for A.A. World Services, who shared AAWS's legal language and procedures for publishing translations. Over the course of 2012, the D.A. GSB Literature Publications Committee drafted translation and review procedures for D.A. literature and other materials; the Legal Affairs Committee developed templates for agreements and posted guidelines on the at debtorsanonymous.org; and the Communications Committee posted a number of approved Spanish translations requested by the WSC Literature Committee and, independently, by groups in Spain seeking approved translations.

Not long after the Legal Affairs Committee posted the translation guidelines, a concerned D.A. member from Tokyo contacted the Board to confirm whether his group was approaching its own Japanese translations appropriately. He and I have been in correspondence since, and recently I had the honor and thrill, during a recent business trip to Asia, to attend a meeting there. It was amazing and humbling how at home I felt there. I met the woman who founded the first Tokyo meeting and had dinner with group members afterwards for fellowship and LOTS of questions. And I was moved to learn that a D.A. member from Italy had spent a year in Tokyo on business and helped them get started. The groups there are now registering with the General Service Office in Needham for the first time. And when I told them about the GSR who attended the WSC from Australia this year, a Vision was born.

New Literature

When John H. and the founding members of our Fellowship, all sober members of A.A., created Debtors

(continued on page 6)

**PLEASE SHARE *THE DA FOCUS*
WITH YOUR GROUP.**

General Service Board Committee Reports

Audit Committee

No report.

Communications

The Communications Committee voted to dedicate a page on the web site to archived Issues and Concerns, with their replies from GSB and WSC committees. In a second stage, members will be able to submit new Issues and Concerns electronically.

Visitors to the "Events" page on the web site will be referred to the Intergroup links. The page lists GSB- and WSC-committee-sponsored telephone-conference and other events.

The number of members opening the eNews continues to increase.

ComCom is seeking an ACM (Appointed Committee Member) to publish one or two issues of *Ways & Means*, the quarterly newsletter by and for the Debtors Anonymous Fellowship. Interested members should consult the GSR/ISR Manual, available on the web site, or the *Debtors Anonymous Manual for Service* (DAMS) for the requirements.

Conference Support

No report.

Information Technology

No report.

International

The committee has two priorities: to provide approved translations to non-English-speaking groups and to support the formation of service structures outside the U.S. The committee is prioritizing texts, beginning with the Twelve Steps, Twelve Traditions, and Twelve Concepts, adapted from A.A.-approved translations.

At International's request, the GSB Finance Committee has begun investigating ways to facilitate non-dollar-denominated transfers, so that groups outside the U.S. can purchase literature and make Seventh Tradition contributions. Also at International's request, the GSB Office committee is looking into an 800 number accessible

from outside the U.S.

The International Committee is seeking two ACMs (Appointed Committee Members) to see texts through the translation and review process. Interested members should consult the GSR/ISR Manual, available on the web site, or the *Debtors Anonymous Manual for Service* (DAMS) for the requirements for this service.

Legal Affairs

The Legal Affairs Committee is mainly involved in the registration, maintenance, and defense of D.A.'s intellectual property. This includes all D.A. logos, literature, and service material, whether in print or other media. Legal Affairs reviews requests to quote, reprint, or otherwise use D.A. intellectual property. The committee prepares work-for-hire agreements, translation licensures, and other contracts on behalf of the GSB. Legal Affairs is also ensures that the governing documents of D.A. are internally consistent. The committee develops policies and procedures for granting permission to use D.A. media. The committee consults with the International Committee as it works with D.A. groups and Intergroups around the world to translate D.A. literature into different languages.

Literature Publications

The Literature Publications Committee continues its work on the second edition of the *Currency of Hope* and the revised PRG/PRM pamphlet. In addition they are working with the WSC Literature Committee to collect diverse stories for the website and future publications, disseminate a health issue survey to the Fellowship, and collect resumes for a writer's pool to streamline the writing process. Anyone interested can send writing samples and resumes to DALitPub@yahoo.com. After a joint meeting with the newly formed International Committee, it was decided that International would oversee all translations. They will be forwarded to Lit Pub for publication if necessary.

Literature Services

The Lit Serv ACM continues to assemble the manuscript of the second edition of *A Curren-*

cy of Hope for copyediting, following the DA Style Guide, and proofreading. *DA Twelve and Twelve*: the committee is reviewing the second draft of the Twelve Steps; Lit Serv's review of the first draft of the Twelve Traditions is with the writer. The committee is reviewing the "BDA Tools" pamphlet and a set of twelve bookmarks, as well as collating the approved concepts for the D.A. basic text. Lit Serv is exploring how to produce the Newcomer's Packet (holder).

Long-Range Planning

The Long-Range Planning Committee continues its work of supporting the long-term growth of Our Beloved Fellowship. In 2012-13, the committee will host three more hourlong Ask-the-GSB Phone Forums, on various topics, on January 20, April 7, and June 23. Two more regional forums will be held, in Washington, D.C., and St. Louis. If your area would like to host a regional forum, contact the General Service Office (GSO), Attention: LRPC. Several passages requiring updating in the DAMS (*D.A. Manual for Service*) were identified by delegates at the 2012 WSC, and the committee will be revising the DAMS accordingly. The third printing is selling briskly at the GSO, so reserve yours today.

Nominations

The Nominations Committee is working to fill five open positions on the Board: three Class As (recovering debtors) and two Class Bs (nondebtors). The Board can have a maximum of fifteen trustees on the board: ten Class A's and five Class B's.

Office

The Office Committee continues to work with the Office Manager in developing a plan for acquiring a part-time worker for the General Service Office in Needham, MA. The computer system has been updated, to aid in the efficiency of operations. Focus is being brought to the needs

(continued on page 3)

General Service Board Committee Reports

of the international community concerning registrations, literature orders, and possible internationally accessible 800 number. A Media Contact Policy has been established to aid the Office Manager when persons outside of the Fellowship are asking for more information concerning D.A. as a whole. The General Service Office lease has been renewed for 5 years, at the current location.

Public Information

The General Service Board's Public Information Committee, consisting of two trustees and one Appointed Committee Member, has focused its attention this conference year on reviewing and editing the PI Manual revision that last year's WSC PI Committee drafted. GSB PI has also held one Media Contact Training Call and welcomed several new media contact volunteers. The next Media Contact Training Call is scheduled for Saturday, January 26th. Please see the eNews and the "Events" page at www.debtorsanonymous.org for further details on the next training.

Finance

This report covers the period July 1–November 31, that is, the first five months of the 2012–13 fiscal year (FY). The results are provided along with this narrative.

Looking at the numbers, the details can be boiled down to four primary points: 1) Group and individual contributions are right on plan; 2) book and pamphlet sales are running approximately 20% below plan; 3) GSB, GSO, and WSC committee expenses are right on track; and 4) expenses for the 2012 WSC were considerably less than expected.

The net result is that we're currently running ahead of plan, in terms of bottom-line surplus.

An interesting fact: in FY12, which ended June 30, 2012, twenty-four D.A. phone meetings contributed a total of

Debtors Anonymous General Service Board, Inc.

Financial Report of Operations for 5-month Period Ending Nov. 30, 2012

(12-Month Plan and 5-Month Actual)

	Jul '12 - Jun '13 Annual Plan	Jul - Nov 2012 5-Month Actual
Inflows		
Group Contributions	50,000.00	21,478.93
Individual Contributions	35,000.00	15,027.91
John H. Scholarship Fund	4,000.00	1,923.59
World Service Month	2,000.00	88.00
Literature & AV Sales	55,150.00	17,938.25
Shipping	9,000.00	3,323.68
Conference Income	77,000.00	71,954.08
Interest Income	250.00	107.73
Total Inflows	232,400.00	131,842.17
Outflows		
Cost of Goods Sold	31,250.00	9,462.13
New Literature Production Costs	5,000.00	0.00
Salaries, Payroll Taxes, & Payroll Service	65,610.00	27,216.97
Office Rent & Administrative Expense	15,125.00	6,440.70
Board Expense	21,100.00	8,384.63
General Administrative Expense	16,325.00	3,821.50
WSC Event & Committee Expense	78,800.00	63,077.47
696 · John H Scholarship Expense	4,000.00	645.00
Total Expense	237,210.00	119,048.40
Net Income (before adjustments)	-4,810.00	12,793.77
Planned transfer from 12&12 reserve fund	5,000.00	0.00
Final Surplus / Deficit	190.00	12,793.77

\$1,899.50, which made up 3.5% of total group contributions. Thank you, phone meetings!

As we enter the new calendar year, in addition to our ongoing tasks, the Finance Committee will be 1) completing and filing our FY12 tax returns; 2) working with the Phoenix Host Committee on the spending plan for WSC 2013; 3) researching financial institutions that would pay a desirable rate of return on the portion of our reserves that we keep in savings; and 4) working with the WSC Resource Development Committee on a group of projects initiated by that committee.

World Service Conference Committee and Caucus Reports

Business Debtors Anonymous

The 2012–13 B.D.A. Committee formed three subcommittees, dedicated to Spiritual Marketing, Vocation/Vision, and Variable Income/Prudent Reserve.

The Spiritual Marketing Subcommittee will design and activate a pilot program to help business owners in Debtors Anonymous who struggle with marketing. During the 2011–12 Conference year, the B.D.A. Committee produced a five-week conference call workshop that applied the Twelve Steps to marketing one's business. This year, we plan to build on that effort by conceptualizing an action group/accountability process to aid members in taking concrete marketing actions.

The Vocation/Vision Subcommittee will create a B.D.A. business-plan template utilizing the Twelve Steps and Twelve Traditions and the Additional Tools of B.D.A. The template will address incorporating one's vision into the plan. We will coordinate with the Literature Committee to review existing business-plan templates, and assure that any working template is free of plagiarism and accompanied by necessary releases.

The Prudent Reserve/Variable Income Subcommittee will interview various D.A. members for their experience with record keeping, planning, and building a prudent reserve under unpredictable circumstances. Using this information, we will write an article for *Ways & Means* focusing on specific practical actions to keep from incurring new, unsecured debt despite inconsistent income levels.

Conference

No report.

2013 WSC Host Committee

We revisited all of our sites and chose the one best suited for our conference. Our GSB Liaison, Alexandra B.W. came out to Phoenix on December 2 for the site visit and to meet some of the Host Committee members and sub-committee chairs. We had a very productive meeting with the sales manager at the hotel and with their event coordinator. After our meeting ended Alexandra and Sharon G. took a beautiful tour of the Phoenix Botanical Gardens. Later that night, at dinner more of us got to meet Alexandra, ask questions, and

in general, discuss our vision for the 2013 WSC. We've sent the hotel contract to the CSC. Our Treasurer, Mary C., is in the process of collecting the spending plans from the different subcommittee chairs and our Registration Chair, Bea K., is going over the details of registration and has begun asking for volunteers.

Diversity Caucus

The Diversity Caucus's agenda for the 2012–13 Conference year is as follows: 1) The Caucus continues its outreach to diverse organizations and underserved communities. A specific focus will be university organizations that serve students from diverse backgrounds. 2) The Caucus continues to correspond with the newly created Harlem D.A. group #1542. A caucus member staffed a D.A. information table at Convent Avenue Baptist Church, the Harlem group's meeting place, at the church's request. 3) Members will continue to seek written stories of recovery from diverse perspectives, to be published in *Ways & Means*. 4) The caucus will discuss outreach to previously missed demographic groups: the hearing impaired and visually impaired, as well as non-English speakers. Upcoming conference calls will also address socioeconomic background. 5) Caucus members have agreed to attend D.A. Media Contact Training conference calls.

Fellowship Communications

The FCC is expanding its program of Fellowship-wide conference calls, bringing topics to the D.A. membership for discussion, and sharing the information and outcome of these calls. The Committee is developing the content and format of the following topics: group success stories, healthy meetings, and the Group Sponsorship program; how D.A. might use social media to carry the message; and definitions of underearning, as a symptom of debting. The Committee's other initiatives include further exploration of how social media may be used to carry the D.A. message; developing and implementing ways to publicize the Group Sponsorship program; soliciting and gathering D.A. group

success stories to be shared with the Fellowship; and a survey that will provide membership statistics to the Long Range Planning Committee.

Hospitals, Institutions, and Prisons

The debtor confined to a hospital, institution, or prison is a debtor just like us. There is no separation. There is no us and them. They are us.

This year's HIP Committee has decided to focus our work on the following spiritual guidelines: emphasize our common experiences versus our external differences; remember that the inmate or patient is a person and a debtor first and an inmate or a patient second; treat each person/debtor with dignity and not as a second class citizen; and ensure that each person/debtor receives outreach, recovery, and a voice in that recovery.

Intergroup Caucus

No report.

Internal Operations

No report.

International Caucus

Our work is based around the Twelve Reflections developed by the Caucus and presented at the 2012 WSC in Seattle. They are: 1) Having clear explanations regarding time zones for telephone meetings and workshops. 2) Encouraging meetings outside of the USA to register with the GSO. 3) International Public Service Announcements. 4) Being able to use different currency's to make Tradition Seven contributions. 5) Worldwide PI booths at outside conferences with the ability for them to use their own contact details. 6) Having international board trustees. 7) Wealthier U.S. meetings contributing to funds of GSRs and ISRs abroad; in attending conference. 8) The long range plans of D.A. as a whole exploring regionalization or having more than one board in the world. 9) Holding regional forums by teleconferencing. 10) Exploring how other

(continued on page 5)

Twelve Step fellowships have developed at a worldwide level. 11) Exploring communication in other languages. 12) Holding D.A. World Service Conferences outside of the USA.

Our first Issue and Concern came from Spain; a response was written in Spanish giving them the appropriate support requested.

At London's convention in October, a European working group was created with one of their actions being to support meetings registering with the GSO.

The Caucus has nominated to the General Service Board a candidate from outside of the US and is connecting with all Intergroups making them aware of the allocation of trustees from all world regions, according to D.A.'s Bylaws.

We discussed the starting of an office outside of the US initially, rather than starting another General Service Board, as the situation of distributing literature outside of the US is an ongoing issue.

Finally, we are connecting with the Tech committee to request applications on the web site that would convert time zones.

Literature

The 2012/13 Literature Committee has addressed all Issues and Concerns submitted to us at the Seattle WSC and formed six subcommittees. The first addressed the issue of D.A.'s closing statement as to maintaining anonymity. The second wrote a statement on male Christian language in D.A. literature that will be published in *Ways & Means* in early 2013. The third subcommittee is addressing gender-neutrality in current and future literature. The fourth, in response to an Issue and Concern, is studying the topic of same- vs. mixed-gender sponsorship. The fifth subcommittee, with the BDA committee, is reviewing the "B.D.A. Business Plan" pamphlet. The sixth subcommittee is continuing the Writer's Pool project, gathering writing samples and contact information of available writers to forward to the Literature Publications Committee. Please note, the Writer's Pool does not

bar interested writers from applying or favor those in the pool. It is simply a time-saving measure.

Public Information

The PI Committee has created a survey that will be sent out to all registered DA meetings, including B.D.A. meetings, in early 2013. This survey will gather information about past and current PI activities at the individual, group, and Intergroup levels, and provide each respondent an opportunity to request help from the PI Committee regarding future PI actions, activities, and events.

We are also planning to disseminate information about Debtors Anonymous at the 2013 Problem Gambling Training Summit.

Resource Development

During the past quarter, the 2012-13 RDC has made headway on the following key initiatives: 1) We proposed design and content for the John H. Scholarship letter, which has been distributed to the Fellowship. 2) We drafted a document to better inform the fellowship of on-line banking options and procedures for contributing to D.A. and have forwarded it to the GSB Finance Committee. 3) We have developed a proposal to include alternative graphic tools for the web site to better communicate the GSB's expenditures and where we would like to spend money to reach the debtor who still suffers. 4) Four "I Am Your Dollar" stories have been created and are ready to be forwarded to the appropriate committees for review and publication. These are light-hearted, uplifting stories of how a dollar travels from a D.A. member's pocket to various means of serving the Fellowship. 5) We have drafted a spiritual vision statement for the RDC for the Conference year.

The eNews delivers

The DA Focus,
Ways & Means,
and
announcements of
World Service events
and
service opportunities.

* * *

Sign up on the
home page
at
debtorsanonymous.org

Call for Beginners' Meeting Formats

The GSB Literature Publications Committee is collecting Beginners' Meeting formats.

Please submit yours to

dalitpub@yahoo.com

Carrying the Message around the World

(continued from page 1)

Anonymous, they realized that this Fellowship needed to address compulsive debting with its own unique vision of recovery, distinct from that of other Twelve Step fellowships. While countless D.A. members have found (and continue to find) solid recovery through A.A.'s *Alcoholics Anonymous* and the *Twelve Steps and Twelve Traditions*, and while delegates to D.A. World Service Conferences annually received A.A.'s Service Manual in their packets, we've longed for similar recovery and service materials we can call our own. Starting in 2011, at D.A.'s 35th World Service Conference, the A.A. Service Manual that served us so well was replaced with the brand new *Debtors Anonymous Manual for Service* (DAMS), covering everything from how the World Service Conference, the General Service Office, and the General Service Board operate to essays on each of the Twelve Concepts. It is an invaluable guide for anyone dedicated to spiritual growth and continued recovery through service.

At present, a completed draft of D.A.'s own *Twelve Steps and Twelve Traditions*, with our own unique vision of recovery, is currently being reviewed. Hopefully the final manuscript for this exciting and long-awaited publication will be ready to be submitted for approval by the 2014 World Service Conference in Chicago. The second edition of *A Currency of Hope*, with twenty-two new stories from members with longtime recovery, was approved at the 2012 WSC and is anticipated to be published sometime in the Spring or Summer of 2013. D.A. will have two powerful volumes of recovery literature that focus on our common purpose—not incurring unsecured debt one day at a time, working the Twelve Steps, and carrying the message to the still-suffering debtor.

I don't know about you, but all this makes me very optimistic about D.A.'s future!

— Allen A.
Chair, General Service Board

Concept 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.

Debtors Anonymous has an upside-down organizational chart because the responsibility and authority for D.A. world services resides with the groups rather than with the Trustees or the Office.

In Bill W's book *Twelve Concepts for World Service*, he traces how this came to be for A.A. The first step in 1938 was "the creation of a trusteeship," first called the Alcoholic Foundation, renamed in 1954 the General Service Board. Its purpose was to serve the groups by performing the services the groups could not do for themselves, like uniform literature, uniform public information, helping new groups get started, sharing with them the experience of established groups, handling pleas for help, publishing a national magazine, and carrying the message in other languages and in other countries. A service office was formed to carry on these functions under the Board's direction. Both the Board and the office looked to the co-founders, Bill and Dr. Bob, for policy leadership.

But when Dr. Bob became fatally ill, Bill asked, "When Dr. Bob and I are gone, who would then advise the trustees and the office?" The answer, Bill felt, was to be found in the collective conscience of the A.A. groups. But how could the autonomous, widely scattered groups exercise such a responsibility?

Over great resistance by trustees and members devoted to the status quo, Bill managed to "sell" the idea of convening a General Service Conference, which leads into Concept Two.

Concept One is rooted in Tradition Two, 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."

The principles of this tradition are quite clear:

- the groups have the final authority
- their leaders are entrusted with delegated responsibilities only.

The outside world cannot imagine an organization run this way. Bill W. called it "a spiritualized society characterized by enough enlightenment, enough responsibility, and enough love of man and of God to insure that our democracy of world service will work."

As a board, we dedicate our work to serving the whole D.A. Fellowship, not just those parts which we find expedient or comfortable or easy to fulfill.

Fortunately, we do not depend solely on our own wisdom. Tradition Two reminds us, there is but one authority—a loving Higher Power as expressed in our collective conscience.

— Jeff Y.
Class B Trustee

Who May Attend World Service Conference Committee Phone Meetings?

The work of the World Service Conference (WSC) committees is a formal extension of the Debtors Anonymous World Service Conference, the annual business meeting of the D.A. Fellowship. According to the Conference Charter, only registered delegates who attend the Conference have the right to vote at the Conference. Registered delegates (who attended the last WSC and served as members of a particular committee during the WSC) attend committee phone meetings throughout the remaining Conference year as voting members of that committee.

On rare occasions, a committee may choose to invite a D.A. member who is not a member of the committee to serve as a valuable resource to the committee's deliberations on an ad hoc basis because of his or her professional expertise or other special skills. For example, a committee might choose to invite a guest who has key information to help it with a project. Any such person would attend a meeting as a guest of the committee, without voting privileges, and should not participate in any other way as a committee member unless agreed to in advance by a vote of the committee. For example, a committee might vote to allow such person to attend a single meeting, but not others; or for only a portion of a meeting, etc. Any decision to invite a guest is made by a vote of the committee. The discussion and vote should be done before the potential guest is extended an invitation to join the committee and the potential guest should not be present for the committee's discussion and vote about the guest's presence.

Because the presence of guests may be distracting to some committee members or disruptive to a committee's workflow, a committee should not invite a non-member to attend without advance notice and a unanimous vote to do so. If even one member objects, the committee, in the spirit of Unity, should respect and strongly consider this minority opinion in its deliberations.

D.A. members who wish to serve on a WSC committee are encouraged to do so through the normal process; become a GSR for your group or an ISR for your Intergroup. Since every group is autonomous and should be fully self-supporting through its own contributions, it is up to the group conscience to decide whether they will fully support their representative's expenses to the WSC. John H. scholarship has supported many GSRs and ISRs to attend the WSC each year.

Approved by the Long Range Planning Committee 11 06 2012, amended 12 09 2012
Approved by the General Service Board 12 09 2012

World Service Opportunities

The Debtors Anonymous General Service Board Is Seeking

Trustees:

- Three Class As (recovering debtors)
- Two Class Bs (nondebtors)

Appointed Committee Members (ACMs):

- Finance
- Legal Affairs
- Conference Support
- Literature Publications
Two ACMs for Literature Services
- International
Two ACMs
- Communications Committee
to publish one issue of *Ways & Means*

All positions are on a volunteer basis.

For more information, see “Open
Service Positions” at

www.debtorsanonymous.org

and the

Debtors Anonymous Manual for Service
(DAMS).

Events

For more information, see the “Events” page
at www.debtorsanonymous.org.

Sunday, February 17

Sponsored by the GSB Communications
Committee and the WSC Fellowship
Communications Committee

“How to Create and Maintain Healthy Debtors Anonymous Meetings”

* * * * *

Friday, February 22

GSB Regional Forum: St. Louis

Note: This is a face-to-face event.

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Saturday, March 16

Mid-Year “State of the Conference” Conference Call

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Saturday, March 23

Regional Forum: Washington, D.C.

Note: This is a face-to-face event.

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Sunday, April 7

GSB Phone Forum

“The D.A. Traditions and Concepts”