

October 2007

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Donating to DA online

Members have asked the DA Office to set up a system where members can make automatic payments to the DA bank account. The GSB Finance Committee doesn't recommend this for three reasons: 1) the GSB Treasurer will not be able to determine the source of the contribution; 2) the Office will not be able to send a receipt for the contribution, something that is required by law; and 3) there will be no way to prevent a member from making a contribution that exceeds the annual limit of \$5,000. Finance recommends that members instead consider setting up online bill payments from their own bank account, which will send a physical check to the DA Office. For a member without Internet, most banks will set up the same system for customers upon request.

Renew your group's information with the DA General Service Office so your group will be included in the new searchable meeting list on the DA Website. Renewal and registration forms can be found on the DA Website.

2007 DA World Service Conference held in Massachusetts

Almost 100 delegates attended DA's 21st annual World Service Conference, held August 15-19 in Sturbridge, Mass.

The World Service Conference (WSC) is the annual business meeting of Debtors Anonymous. The WSC is where General Service Representatives (GSRs), Intergroup Service Representatives (ISRs) and the General Service Board (GSB) gather to review the state of the DA Fellowship, work on concepts for new DA literature, discuss outreach methods, and vote on important issues affecting DA as a whole. Every DA group, including Intergroups, may send one representative to the World Service Conference. See below for highlights from the 2007 WSC.

Conference Highlights

WSC Concerns

- The WSC voted to adopt a GSB recommendation that delegates to the WSC serve on the same WSC committee for no more than three years, with three years off in between. (GSRs and ISRs generally serve two three year terms). A motion from the GSB that would use a random selection method to determine the committee on which a GSR or ISR may serve did not pass.
- Dallas, Texas, will be the site of the 2009 World Service Conference.
- The WSC voted to require the GSB to report at each WSC the income and expenses of producing the previous year's conference, including a "budget vs. actual."
- The Regional Trustee Selection Study Commission was reformed for another year to continue exploring the creation of a regional process for selecting GSB trustees.
- A motion to create an Underearning Caucus did not pass.

The Conference Charter Amendment

- The DA Charter was amended to require that future Charter amendments be sent to all registered DA groups postmarked at least 120 days before the first day of the WSC, with the special requirement that proposed changes to Article 3 of the Charter be postmarked at least 180 days before the WSC. These changes are to give groups adequate time to receive, review, and discuss the proposed changes before the delegates vote at the WSC. A copy of the DA Charter can be found in the GSR Service Manual, available from the DA General Service Office.

Group Registration

- The WSC voted to require that all DA groups and Intergroups renew their meeting registration information annually in order to be considered a registered DA group.

DA's Primary Purpose

- The WSC voted to reaffirm DA's primary

(Continued on page 3)

The (Ad Hoc) Archives Committee

In early July, the General Service Board (GSB) rented space in a climate-controlled storage unit in Norwood, Massachusetts, a few miles from the General Service Office in Needham, Massachusetts. The unit will hold irreplaceable records and mementos of the past 31 years of DA's history.

Now that a secure place exists to store the archives, the GSB is asking DA groups, intergroups, and old-timers to donate items that need to be protected for the future. The storage facility is controlled for temperature and humidity to preserve papers, audio and video tapes, photographs, and other artifacts. Items are being stored in acid-free containers to protect them from the ravages of time.

The GSB ad hoc Archives Committee is developing protocols for the storage, sorting, and cataloguing of the archives, as well as guidelines to offer eventual access to researchers and DA historians.

The committee is seeking items in particular at this time:

- Minutes and other documents related to all 20 World Service Conferences, from 1987 present.
- DA annual meetings from 1982 to 1986, including registration lists and rosters.
- Copies of *Ways & Means* from 1988-present.
- Copies of the following newsletters—*Newsletter To The Groups*, *GSB Quarterly News*, and the *Board Call*.
- Older copies of regional DA newsletters such as *New York's Bottom Line*, *Los Angeles' Checks & Balances*, and others.
- Audio speaker tapes from World Service Conferences and other events.
- Stories of long-timers and early members of the fellowship, both in print and on tape.
- Pictures of significant DA locations, such as the General Service Office, etc.
- Histories of all DA groups and intergroups.
- Meeting lists and other local literature produced by groups and intergroups.
- Old-style DA literature from the 1980s and 1990s.
- Articles regarding DA in newspapers and magazines.
- Old office forms, such as literature order forms, that are no longer in use.
- Governance documents, such as copies of the original Conference Charter, and information on copyrights and servicemarks on DA intellectual property.

All donations for the archives should be sent to the DA General Service Office at PO Box 920888, Needham, MA. 02492.

Any questions about the archives or donating to them should be directed to members Jan S. at stillsolvent@yahoo.com or Paul S. at sherpa111@aol.com.

The Archives Committee merged with the GSB Office Committee at the 2007 World Service Conference.

Finance Committee

The Finance Committee has the responsibility of managing DA's finances. See pages 5 and 6 for the 2006-2007 Treasurer's Report.

InfoTech Committee

The DA General Service Office will soon have an 800 number and an automated voice mail phone tree system. Callers to the GSO will be able to get basic information as well as speak to an office worker or leave a message. The long-awaited searchable meeting list function is nearly live. Implementing the searchable function required shifting the DA Website to a new web host, a complex undertaking which is now complete. The InfoTech Committee is also responsible for distributing the DA eNews email newsletter, which as of the 2007 WSC had over 2800 subscribers. To subscribe to the DA eNews, click on the link on the DA homepage.

Literature Publications (Lit Pub)

Literature Publications, with help from the DA Office Manager, recently registered the copyrights for all current DA literature. Lit Pub is also working with a trademark attorney to make sure that DA's servicemarks are current and defended. Literature Publications is establishing procedures to ensure that DA literature is reviewed and revised as needed before being reprinted.

Literature Services (LS)

LS has reviewed writer applications for the DA 12 & 12 and presented its recommendations to the General Service Board. The committee is reviewing the changes, suggestions, and edits submitted by the Literature Committee on the Debt Payment and Communicating With Creditors pamphlets. See status chart on page 4.

Nominations Committee

The GSB Nominations Committee reviewed and recommended several Trustee nominations for Board approval. One Trustee rotated off the GSB at the 2007 WSC, and two new Trustees were ratified; bringing the total number of Trustees for 2007-08 to twelve. Other 2006-07 projects included the creation of a Service page on DA's web site. DA members interested in GSB service can download some FAQs about submitting a nomination to become a DA Trustee or Appointed Committee Member (ACM) from the Service page. The Nominations Committee continues to seek qualified candidates from the Northwest, Southwest, South, Midwest, and Northeast regions of the United States, and all parts of Canada to serve on the General Service Board as Class A debtor Trustees. GSRs who have attended at least one World Service Conference are especially encouraged to apply.

Office Committee

The Office Committee has overseen the replacement of two major pieces of equipment at the DA General Service Office in recent months, a new computer for

the office and a new combination copier/scanner.

Special shipping software has been purchased to utilize the new computer as a shipping center, a move that will save hundreds of dollars in shipping costs and many trips to the post office. The scanner feature of the new copier will allow the digitizing of information in order to upload documents to a secured online storage site.

The Committee has also worked with the Office Manager to streamline procedures to save time and money, while serving the Fellowship more effectively.

The Office is cooperating with the Town of Needham to dispose of old electronic equipment in an economical and environmentally safe manner.

Policy & Delegate Support Committee (PDSC)

The Policy & Delegate Support Committee of the GSB worked on strengthening the orientation given to new delegates to the annual World Service Conference. It expects to bring forward an analysis of the current orientation and recommendations for improvements for the 2008 Conference.

The PDSC also recommended to the GSB that the GSB committee structure be revised to create one single committee that is a direct counterpart to the Conference Committee of the WSC. This action was instituted by the GSB at the 2007 WSC and dubbed the Conference Support Committee (CSC).

The role of Appointed Committee Members (ACMs) in the national DA service structure was also discussed at length by the Committee. PDSC asked the GSB to consider changes in the way ACMs are selected and funded, and in their eligibility for travel reimbursement to national service functions.

Public Information Committee

The Public Information Committee of the GSB has engaged in an extensive rewriting of DA's web page dealing with cooperation with the professional community. Designed to emphasize DA's policy of cooperation without affiliation, the changes also emphasize DA's primary purpose, use of the Steps in the recovery process, and the importance of the Traditions.

The Committee also discussed the availability of the new "211" telephone number now being developed by the United Way. The number is designed to provide a clearing house and center for referrals for programs and institutions providing help and social services for those in need. Since the 211 number program is administered on a state-by-state basis and is not available in all states, the Committee concluded that it would be inadvisable for World Service to participate. However, the Committee believes that intergroups should be aware of the possible availability of the program in their areas.

Ways & Means Committee

The Ways & Means Committee expanded the newsletter from seven pages to eight. The first issue of the larger publication was Spring 2007.

Ways & Means also published a special issue in August, focused on the 20th anniversary of the DA World Service Conference. The special issue contains recollections of earlier conferences, and the significance of the conference to DA as a whole. It will be in addition to the four regular issues that are published each year.

The committee has also implemented plans to collect standard signed releases from contributors to Ways & Means, and intends to begin posting pdf files of back issues on DA's website. The Ways & Means Committee was combined with the DA Focus Committee to create a new Communications Committee. The expanded committee will oversee publication of Ways & Means, the DA Focus, and some of the internal content of DA's national website.

World Service Conference Support Committee (WSCSC)

The WSCSC consulted with the Host committee chairs of the 2004, 2005, and 2006 World Service Conferences on two conference calls. The purpose of the calls was to get feedback and ideas for improving the process of orchestrating future Conferences. The members also discussed the importance of creating a new Host Committee manual. The WSCSC was merged with the GSB PDSC at the 2007 WSC to form a new committee, the Conference Support Committee (CSC).

World Service Conferences

The **2007 World Service Conference** was held in Sturbridge, Mass. See page 1 for highlights from the Conference. A full report of all the proceedings, including GSB and WSC committee/caucus reports will be published and mailed to all Conference attendees in the Fall. The report will also be available from the General Service Office and on the DA Website.

The **2008 World Service Conference** will be held August 13-18, 2008, at the Red Lion Hotel in downtown Salt Lake City, Utah. Groups are encouraged to begin saving now to send a General Service Representative (GSR) to represent the group at the WSC. ■

Conference Highlights

(Continued from page 1)

purpose as stated in the DA Preamble: "Our primary purpose is to stop debting one day at a time and to help other compulsive debtors to stop incurring unsecured debt."

DA Literature

■ All new DA literature will be written in gender-neutral language when referring to God/Higher Power, except for personal stories. The word "international" will begin to replace the word "national" when referring to DA as a whole, to reflect the international nature of the DA fellowship.

- New literature concepts that were approved: a DA 12 Step Study Guide, an Income Plan pamphlet, a Beginner's Meeting Format, a Business Meeting Format, and a Newcomers' Welcome Booklet. Approval was also granted for a basic "How DA Works" book. Ideas that did not receive Conference approval were a DA Glossary and a BDA pamphlet about financing a business start-up.
- The WSC declined to adopt a statement reaffirming the display or distribution of conference-approved literature at meetings. ■

Literature Status Report

Piece	Writer	Point Person	Draft #	Where in Process	Where Goes Next	Date Last Discussed by LSB
12 & 12 book	Not yet chosen		0	Literature Services Board (LSB) sent recommendation for writer to Lit Pub 7/26/07	To General Service Board (GSB) for approval	7/16/07
Glossary	James Q., subcommittee	Pat	3	LSB sent to Lit Pub 6/10/07	Referred to 2007 World Service Conference for approval of concept	5/24/2007
DA Basics	DC/MD group	Gail	1	Sent to LSB 8/06	Back to writer to incorporate LSB suggestions	1/7/2007
BDA Numbers booklet	BDA/subcom	Kelly	1	Sent to LSB 8/06	Back to writer to incorporate LSB suggestions	1/7/2007
The Annual BDA Business Plan pamphlet	Christy S.	Gail	1	Sent to LSB 8/06	Back to writer to incorporate LSB suggestions	1/7/2007
BDA Signposts & Tools pamphlet	BDA Com.	Gail	1	Sent to LSB 8/06	Back to writer to incorporate LSB suggestions	1/7/2007
Debt Payment and Communicating with Creditors pamphlet revision	Need new writer	Kelly	2	Literature Committee sent revisions to LSB 6/07	To Lit Pub/GSB	5/8/2007
Relationships, Money, and Debt pamphlet	Subcommittee	Gail	1	LSB sent comments to writer 6/06	After revisions, back to LSB	2/4/2007
Sponsorship pamphlet revision	Mark T.		1	LSB sent comments to writer 8/05	After revisions, back to LSB	7/17/2005
BDA Newcomer's pamphlet	Subcommittee	Gail	?	LSB sent comments to writer 05/05	After revisions, back to LSB	1/7/2007
BDA Separating Business from Personal Finances pamphlet	Bob K.	Gail	1	LSB sent comments to BDA Committee/ writer 6/06	After revisions, back to LSB	2/4/2007
How to Start a DA Intergroup pamphlet	Subcommittee of Intergroup Caucus	Pat	1	With writer	After revisions, back to LSB	7/2/2006
Newcomer's Packet	Pete A.		0	With writer	To LSB	7/30/2006
DA and AA Literature pamphlet revision	Dan L.		0	With writer	To LSB	2/16/2006
Daily Meditation book	Subcommittee		0	With writer	To LSB	7/2/2006
Awareness pamphlet revision	None		1	With Literature Committee to find writer	To writer	1/7/2007
Income Plan pamphlet	Kay D.?		1	LSB sent to Lit Cmte asking whether they want to continue with this piece 8/06	After revisions, back to LSB	7/17/2005

2006 GSB Issues and Concerns list: GSB Resolutions

Reported to the 2007 World Service Conference

The General Service Board was assigned a number of issues at the 2006 World Service Conference and worked on these and other issues and projects during the year. This is a report of the outcome, resolution, or status of each item. The items begin with #27; that was the position on the Issues and Concerns list of the first agenda item assigned to the GSB.

27. **GSB: Can we please define "debting" and "not debting." How do we use the words "abstinence" and "solvency" in light of the east coast/west coast split? What does the word "recovery" mean in DA? I think this is too important for just the Literature Committee to decide.**
Our DA literature clearly states, "Recovery from compulsive debting begins when we stop incurring new, unsecured debt, one day at a time. (Unsecured debt is any debt that is not backed up by some form of collateral, such as a house or other asset.) We attain a daily reprieve from compulsive debting by practicing the Twelve Steps and by using the following tools." So, while some geographical areas may have a different word to describe the concept of not incurring new unsecured debt one day at a time, we as a spiritual fellowship stand united in the understanding and knowledge that we are a Twelve Step fellowship and that working the Twelve Steps is the answer to our debting disease. The World Service Conference, composed of the GSRs and ISRS who represent the group conscience of the fellowship of DA, is the entity that defines and decides all matters related to DA recovery.
28. **Info Tech: Make past issues of the DA Focus available online so we can go back and look up stuff.**
DONE: <http://www.debtorsanonymous.org/focusarchives.htm>
29. **GSB: If a person hasn't incurred any new debt by charging or bouncing checks, but continues to accrue finance charges and interest every month on existing debt, is that considered "new debt"? Is it debting?**
Interest accrued on an old debt with an old creditor assumed before a person stopped incurring new unsecured debt is an integral part of that old debt and does not constitute new unsecured debt. See also 27.
30. **PDSC: We need guidance on using the DA name when we have local fundraising events. When is it ok to use the DA name to identify ourselves?**
Outside events that are DA-related sometimes use the DA name inappropriately. Outside events usually expect some financial contribution for participation, are not bound by the Traditions, and may not be open to newcomers on the day of the event. The DA name should not be used or affiliated with these types of events, nor should they be announced during DA meetings. However, the General Service Board has no control over how DA groups, Intergroups, or members administer events. We simply ask them not to use the name "Debtors Anonymous" if the event does not fall within the guidelines of our Traditions. Tradition 7 tells us that we cannot accept contributions from outside of the fellowship; however, we don't ask an individual member to reveal the source of his or her personal donation. Our workshops, retreats, etc., should focus on our primary purpose, not just fundraising. We are an educational non-profit organization that helps people with problems with debt, and our contributions ought to come from following that purpose.
31. **Lit Pub: Publish a spending plan format online.**
The committee was not in favor of this idea but recommends instead to refer members to the Numbers: One Approach booklet and the Spending plan pamphlet for guidance on creating a spending plan. Rather than focus on a particular spending plan format, we suggest a focus on the Twelve Steps of DA.
32. **FINANCE: Our Business Meeting voted: 64.9% that DA literature be made available online to download free of charge.**
Making DA literature available online for people to download free of charge would not be a good idea. Because over half of DA's income comes from literature sales, making DA literature free would create a tremendous drop in earnings for DA. Finance and the Office sometimes makes discontinued or less popular literature items available for free on the DA Web site—for example, the Anonymity pamphlet is a free file that can be downloaded. You can also find free Board-produced essays on keeping your DA meeting alive, using Conference-approved literature, and conducting a group inventory. DA is not alone in relying on literature sales for income—other 12 Step organizations also experience the same situation. Until DA's income comes primarily from group contributions, DA will continue to need the revenue from literature sales. See also 51.
33. **OFFICE: That we want our DA Office to accept electronic payments for literature and donations.**
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
34. **PUBINFO: That the Public Information Committee of Debtors Anonymous: create and maintain an up-to-date list of all DA Intergroups and their contact information, contact (by e-mail, phone, or letter) each DA intergroup at least twice each year to exchange information about requests/contacts from local and national media, helping professionals, and all others."**
DONE: The PI Committee created and sent out a letter to all Intergroups requesting an exchange of PI information. Only one response was received.
35. **GSB: As debtors we need clarity about all aspects of money, and as debtors we resist and rebel against anything that feels restrictive of our "freedom" or feels like an authority telling us what to do. We also tend to avoid dealing with some issues because they are too controversial or difficult. Consequently, we have no formal consensus or clear definition of what constitutes incurring unsecured debt. Both individual DAs and; groups in NJ and PA are asking for this clarity. As a practical matter, we need to have agreement; because many of our service positions require 90 days or more of not incurring unsecured debt and we need to have confidence in our trusted servants. Also, the lack of a definition is confusing for newcomers. One example is that many don't realize that paying bills late is debting. I myself didn't hear that for the first time until I had been in the program for at least 1 year. One long-timer doesn't accept late bill paying as debting because it isn't written in a pamphlet anywhere, and he regularly gives PRGs. In NJ/PA intergroup and as part of a group inventory in my home meeting, we are in the process of discussing this issue and I'd like to share the "suggested guidelines" we have come up with so far. We have positioned these first as positive actions we take to be solvent, rather than negative actions we take to debt. We are asking for guidance and feedback from the World Service level. We are solvent today if: 1. We use cash, debit cards or checks to pay for all our transactions. We do not use credit cards. 2. We only write checks when we have funds available at the time of writing. We do not bounce or float checks. 3. We pay for goods and services when we receive them, for example a doctor visit. 4. We only borrow funds when we secure the loan with collateral such as a house or other asset. 5. We consistently pay our bills by the due date. The actions listed above are based on a list that was passed around at the New York World Service Conference in 2002. It was widely circulated among GSRs and ISRs at the conference, and a consensus developed that it is an excellent way to define solvency. It was felt that it covers 99.9 % of situations in which solvency might need defining. This is the list that was circulated: You can be considered solvent if: You have not used a credit card today; You have not bounced a check today; You have not borrowed anything without collateral today; You have not used any goods or services without paying for them today; and You have not paid a bill late today. Here is a comment from a GSR in a small PA meeting: Wanted to share with you the responses from my group about the solvency suggestions you circulated. So many people were beating themselves up with their own ideas about solvency, we felt such relief when we read the list. It was awesome. So many didn't volunteer for service because they felt they had to be perfect [in record keeping, having PRGs, etc] and didn't meet DA solvency guidelines. Some also have questions about losing solvency: For the purpose of service positions, is there a difference between a slip and full relapse? For example, does one lose solvency by paying a bill one day late? Some members who are also in the OA fellowship have mentioned that in OA there is a distinction between slip and abstinence. What about the very widespread practice of waiving solvency requirements just to get service positions filled? Of course, we know that groups are autonomous etc, but it would be great to have guidance. So, thanks for considering this topic. May we have the courage to boldly, compassionately and gently move through this! See you next month!"
See 27.**

36. **PDSC: Make the Steps and Traditions gender neutral instead of "He", "Him."**
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
37. **OFFICE: The D.A. office accept electronic payments for literature and donation. (Example: PayPal)** {Same as 33}
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
38. **INFOTECH: Please have the "let the conference hear from you" form be an electronic form available online throughout the year.**
We are planning that an electronic form will be available before the 2008 WSC.
39. **PI & NOMINATIONS: How do we get members to serve? I have been doing almost everything for this group for 4 and 1/2 years and am ready to quit! I have asked for help from the group over 2 years ago, they said they would help and then don't. I have no more trust of these members and am not willing to do it all anymore.**
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
40. **PDSC: Make the 12 Steps gender neutral.** {Same as 36}
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
41. **PDSC: Make the 12 Steps religion neutral (suggest use of higher power instead of God).** {Same as 36}
In the spirit of unity, we will honor the spiritual moratorium suggested on this topic at the 2005 WSC.
42. **GSB: Define Solvency. Our literature refers often to solvency but never defines it.**
See 27.
43. **PI & NOMINATIONS: How do we get more people excited about service?**
{Same as 39}
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
44. **DA FOCUS: How do we retain "old timers"? Can we somehow study who and why members "drop out"?**
The Conference PI Committee has prepared an article on service that awaits publication in the W&M.
45. **W&M: It is suggested that a system to be put in place where DA literature, such as Currency of Hope, can be borrowed and returned, like a library book.**
Some DA groups and individual members make a copy of A Currency Of Hope available to members who cannot afford to purchase it. Some groups and intergroups also donate copies to their local public library, so that DA members and the general public alike can have free access to it.
46. **DA FOCUS: It is suggested that Jerrold Mundis book, How to Get out of Debt, Stay out of Debt and Live Prosperously, be added to DA's list of approved literature.**
As our personal progress and that of every member depends upon the unity of Debtors Anonymous (Tradition One), our Fellowship has committed to the use of Conference-approved literature. Our DA literature grows from the experience, strength, and hope of many members all expressing DA principles. It reflects the DA program simply in a clear undiluted DA voice. All our DA literature will contain those many voices. As with all our conference approved literature, each piece is created through our Literature Approval Process and will be subject to the group conscience of more than one hundred World Service Conference delegates. Obviously such an intense and thoughtful process is slower, but it is our experience that this is the way to carry our spiritual message of recovery. It is not the purpose of Debtors Anonymous to acquaint its membership with all the approaches to the problem of compulsive debting, only the spiritual solution found in our Twelve Steps of Recovery.
47. **LITPUB: In the new Numbers One Approach booklet include a section above the expenses for earning and income.**
Thank you for spotting the error and bringing it to our attention. The Numbers booklet will be revised on the next printing. There are numerous opportunities to improve DA literature. If you are interested in becoming an Appointed Committee Member to the Literature Services Board, email the Office for more information.
48. **PDSC: the WSC agenda is very ambitious, and longer than it used to be to allow for more free time, yet it doesn't seem like additional free time is available; are we time debting?**
There was a discussion of a motion to change the schedule at the 2006 WSC. The motion did not pass.
49. **INFOTECH: I would like to put DA literature on I-Pod format; very convenient for people.**
Not at this time – it is on the agenda for future consideration.
50. **OFFICE: Please use Paypal for electronic payment of literature.** {Same as 33}
The Office Committee will study the feasibility of accepting electronic methods of payment that do not involve the incurring of unsecured debt.
51. **FINANCE: Put the basic DA pamphlet online--it's the closest thing we have to the Big Book.** {Same as 32}
Literature sales generate over half of DA's income. A percentage of all literature items sold is set aside in reserve to produce more literature. If sales of a particular literature item begin to drop, the Finance Committee would consider making the item available free online; however, the Debtors Anonymous pamphlet, which spells out the basics of the DA program, is a best seller, and therefore will not be made available on the DA Website. See also 27.
52. **LITPUB: Put all pamphlets in one publication or sell a binder to put them in.**
The Committee does not recommend any of these related suggestions as each pamphlet is a separate piece of literature and would not blend into a single, cohesive publication. There is also the financial impact to consider. Half of DA's income comes from sales of literature.
53. **LITPUB: Put all pamphlets on tape and CD.**
Under consideration.
54. **INFOTECH: Please have database of all open meetings online, updatable by the GSR.**
Not feasible because of security issues.
55. **W&M: Literature is expensive when sent abroad. Is there a way to address this?**
A growing number of pieces of DA literature are available for download free of charge from DA's website, www.debtorsanonymous.org. Some foreign groups consolidate their literature orders as a way of cutting down on shipping costs. In other countries, intergroups purchase the literature and distribute it to several groups, also reducing the impact of shipping costs.
56. **W&M: How should recovering debtors reestablish credit effectively? How to build a good FICO score; what is the program's strategy?** {Outside Issue?}
There is no DA "strategy" on these issues. The primary purpose of Debtors Anonymous is to stop debting one day at a time, and to help other debtors stop incurring unsecured debt. As such, DA has no opinion on and does not concern itself with outside issues such as credit and credit scores.
57. **DA FOCUS: Jerry Mundis book should be conference approved.** {Same as 46}
See 46.
58. **LITPUB: A book that consolidates all the pamphlets as a Big Book?**
The Committee does not recommend combining the pamphlets into one book, as each pamphlet is a separate piece of literature and would not blend into a single, cohesive publication. There is also the financial impact to consider. Half of DA's income comes from sales of literature. See 52.
59. **GSB: Define solvency more clearly. What about late library books or late bills?**
See 27.
60. **WSCSC: Establish training programs in non-profit organizational management for Trustees. Require all new board members to attend such training during their first year on the Board.**
Looking into costs of one day training, hotel, meals. Will discuss further with the entire GSB.
61. **WSCSC: Use a professional mediator to help resolve serious issues that divide the fellowship from the Board. Just as the parliamentarian has made a huge difference to the WSC, a mediator could do the same for Board-fellowship critical issues.**

(Continued on page 8)

GSB Finance Committee 2006-07 Actions and Accomplishments

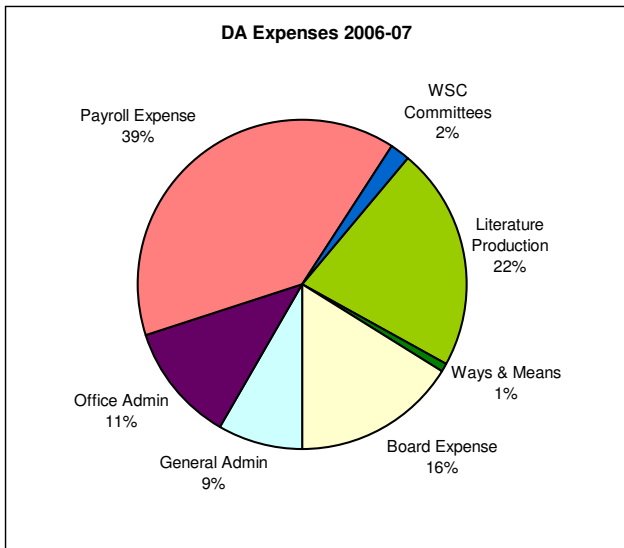
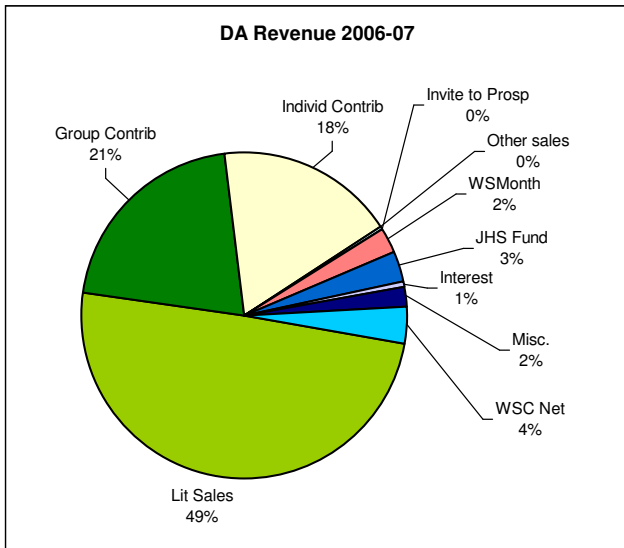
- Approved the expenditure to send Office Liaisons Mary Jane R. and Jan S. to visit the General Service Office.
- Moved the excess of the Ways & Means Reserve Fund to the Unrestricted Savings.
- Sent the 2007 WSC deposit check to Sturbridge with the contract.
- Reviewed and approved the annual financial statements and audit adjustment from our CPA, Lydia Collinwood.
- Reviewed and approved for mailing the federal tax return forms 990 & 990A, and New York State tax return.
- Approved funding for the Regional Trustee Selection Study Commission as requested by the 2006 WSC.
- Approved the hotel in Toronto, Canada, as the site for the GSB face-to-face meeting held February 22-25, 2007.
- Looked into ways to do a better job of reporting and explaining the John Henderson Scholarship Fund. (How it's collected and administered and who it has helped.)
- Implemented, with the help of DA's Office Manager, a somewhat automated postage system that allows us to track our postage.
- Approved and funded the reprinting of several pamphlets, an additional 3,000 copies of "A Currency of Hope," and the printing of the "Just For This Day" bookmark.
- Approved the purchase of a second computer and a new copier for the office.
- Purchased a very low risk 11 month CD where the principal has no risk after the first six days. That CD yields a 4.30 % interest rate compared the 2.00% we accrue on our savings account. We invested our \$35,000 prudent reserve, Literature Printing Reserve \$15,000, and \$15,000 Office Move fund. Those funds were liquid after the first six days.
- Approved the funding of a writer and designer for the DA 12 & 12 book.
- Approved the funding of a copyright attorney so that we can protect the rights of our literature.
- Approved the funding of the registration cost of next year's WSC Host Committee chair, in an effort to assure continuity between WSC Host Committees.

Cash Position June 30, 2007

(unaudited—for information purposes only)

	<u>MAY 31, 2007</u>	<u>JUNE 30, 2007</u>
CHECKING	\$ 16,213.94	\$ 16,442.69
LESS: PAYABLES	\$ - APPX.	\$ - APPX.
	<u>\$ 16,213.94</u>	<u>\$ 16,442.69</u>
11 Month CD	\$ 65,000.00	\$ 65,237.94
SAVINGS	\$ 59,206.09	\$ 59,278.60
	<u>\$ 124,206.09</u>	<u>\$ 124,516.54</u>
PRUDENT RESERVE:	\$ 35,000.00	* \$ 35,000.00
LITERATURE RESERVE:	\$ 10,935.45	\$ 10,070.01
WSC SEED FUNDS	\$ -	\$ -
SCHOLARSHIP RESERVE: (2008)	\$ 337.42	\$ 667.99
SCHOLARSHIP RESERVE: (2007)	\$ 4,229.79	\$ 4,229.79
BOOK PRINTING RESERVE:	\$ 15,000.00	* \$ 15,000.00
OFFICE MOVE RESERVE:	\$ 15,000.00	* \$ 15,000.00
UNRESTRICTED SAVINGS:	\$ 43,703.43	\$ 44,548.75
	<u>\$ 124,206.09</u>	<u>\$ 124,516.54</u>
TOTAL CASH AVAILABLE:	<u>\$ 59,917.37</u>	<u>\$ 60,991.44</u>

*Note: Items included in (11 month CD)



**DA GSB Annual Income Statement
July 1, 2006—June 30, 2007
(unaudited—for information purposes only)**

	PLAN	ACTUAL
	7/1/2006 to 6/30/2007	7/1/2006 to 6/30/2007
REVENUE		
Literature Sales	\$ 76,000	\$ 82,141
Group Contributions	33,000	35,048
Individual Contributions	25,000	29,538
Other sales	750	738
Invitation to Prosperity	1,000	-
World Svc. Month Contributions	7,500	4,058
JH Scholarship Fund	-	4,898
Interest Income	3,000	3,586
Misc. Income	250	934
World Service Conference	5,500	5,884
TOTAL REVENUE	\$ 152,000	\$ 166,825
COST OF GOODS SOLD		
Literature	24850	\$ 29,519
Ways & Means	1800	975
Total Cost of Goods Sold	\$ 26,650	\$ 30,494
GROSS PROFIT	\$ 125,350	\$ 136,331
EXPENSE		
Board Administration	\$ 5,200	\$ 3,699
Board Travel	20,000	17,808
General Administration	14,750	11,085
Office Administration	17,000	15,723
Payroll Expense	59,800	54,383
Conference Committees	6,500	2,736
TOTAL EXPENSE	\$ 123,250	\$ 105,434
GROSS PROFIT	125350	\$ 136,331
LESS EXPENSES	\$ 123,250	105,434
NET INCOME FROM OPERATIONS	\$ 2,100	\$ 30,897
Proposed Office Computer	2000	\$ 827
SURPLUS/(DEFICIT)	\$ 100	\$ 30,070

Book Discounts Available Now

Pre-packs of DA's book, *A Currency of Hope* are available now from the DA General Service Office. A pre-pack of 10 books is \$105.00. A pre-pack of 20 books is \$185.00. Price includes shipping by U.S. Media Mail rate. For international shipping rates, contact the DA GSO. Office@debtorsanonymous.org. Prices are valid through the end of 2008.

Notes:

JH Scholarship funds for the August 2006 WSC were paid during the 2005-06 fiscal year. The \$3,989 represents funds received (income) during the 2006-07 fiscal year and will be used for the 2007 WSC in August. These figures are unaudited, and intended for information purposes only. A group contribution that doesn't have the group number on the check is categorized as an "individual contribution." Please send your personal and group contributions to the General Service Office. A donation form can be found on the DA Web site. Click on the 7th Tradition link.

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- No action taken.
62. **WSCSC: Use coaches, experienced in non-profits and 12 Step recovery, to help Board members encourage their own growth as leaders.** {Same as 60} See 60.
 63. **WSCSC: Have the Board take annual leadership training courses based on Kouzes & Posner Five Practices of Leadership--the Leadership Challenge. A DA member, Robert P., is certified [to] provide the course, and is willing to donate his services.** {Same as 60} See 60.
 64. **FINANCE: The Board Treasurer and GSO should set up and offer the ability for DA members to do automatic donations to DA with auto withdrawals from their bank accounts. Many prosperous members would enjoy the convenience and be willing to do so. It would also help the Treasurer and GSO work more efficiently and accurately. The Board could require a minimum monthly amount (\$20-25) to reduce bank fee impacts and it could establish maximum withdrawals/limits to avoid any member exceeding the maximum allowed donation.**
DA is still several years away from being able to receive donations via the DA Website. In the interim, members have asked the DA Office to set up a system where members can make automatic payments to the DA bank account. The Finance Committee doesn't recommend this for three reasons: 1) the GSB Treasurer will not be able to determine the source of the contribution; 2) the Office will not be able to send a receipt for the contribution, something that is required by law; and 3) there will be no way to prevent a member from making a contribution that exceeds the annual limit of \$5,000. Finance recommends that members instead consider setting up online bill payments from their own bank account, which will send a physical check to the DA Office. For a member without Internet, most banks will set up the same system for customers upon request.
 65. **FINANCE: Establish a non-profit foundation separate from the current Board of Trustees, as AA already has done to reduce and manage one-time bequests from estates of members who have prospered through DA after, and only after, they have died. I believe that as the spirit of a DA member continues to prosper with his/her higher power after death, their earthly resources can continue to help prosper the fellowship. The foundation made of debting trustees, DA members, and non-debting trustees would invest the bequests as a prudent reserve for the fellowship and give to the Board only the annual interest accrued by the principle. This would establish a perpetual and solid prudent reserve that would help the fellowship carry the message through good and bad times.**
The suggestion of setting up a not for profit Foundation to receive bequests from members' estates was based on the erroneous belief that Alcoholics Anonymous has such a foundation. AA has no such foundation. For DA to set up a separate income stream that would be outside the general operating fund would mean that DA members would no longer be able to control DA's finances, and would also be contrary to the spirit of the DA Conference Charter which cautions against becoming powerful and wealthy.
 66. **GSB: Transparency of Board decision making processes and results. Accountability of Trustees to the fellowship for their actions and of the Board for its performance.**
The Board is engaged in an ongoing discussion on how to balance the legal and fiduciary responsibilities of a non-profit corporation with the need to keep the spiritual fellowship involved in these processes. The Board publishes the ongoing work of its Board committees four times a year in the DA Focus. The Board provides an extensive report on a yearly basis at the World Service Conference where the group conscience of DA sets the course for the next year's work. During the year, the Trustees who act as liaisons to the Conference committees keep the GSRs aware of conversations and decisions made at the Board level.
 67. **GSB: Defining solvency across the entire country, not one version for East coast, and one for West.**
See 27.
 68. **OFFICE: Add the Word postal code to zip code indications.**
Because of the very limited amount of space on most forms, it is impractical to include the different names used to indicate postal, mailing, or zip codes used in the many countries we ship to. The phrase zip code will infer the appropriate name when another country is involved.
 69. **LITPUB: Please have the GSO offer banners of the Steps and Traditions for sale. We currently modify AA banners by hand, but we want real DA banners.**
Contact made with vendor; waiting for reply to inquiry. ■

THE DA FOCUS

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