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"We attend business meetings that are held monthly. Many of us have long harbored feelings that "business" was not a part of our lives, but for "others" more qualified. Yet participation in running our own program teaches us how our organization operates, and also helps us to become responsible for our own recovery."

- Tenth Tool of Debtors Anonymous

What Is a Business Meeting?

Generally, a business meeting is a forum for discussing and developing solutions regarding anything that might affect the Debtors Anonymous group as a whole. Such items as upcoming D.A. events, the meeting format, election of officers and reports of officers are dealt with during a D.A. business meeting. Usually, these meetings are held once a month during a portion of the regular meeting that is specifically set aside for this purpose, or after the regular meeting.

Why Do We Attend Business Meetings?

Attending business meetings is an important part of our D.A. recovery. As debtors we often ignored our personal business and sometimes our professional business. By participating in D.A. business meetings we learn important tools for taking care of our personal or professional business, or both. The group's regular meetings are also an important tool of recovery. At business meetings we address issues that ensure that our group will continue. Just by participating we provide a service to our group which helps us practice that principle of the Twelfth Step.

Most of us felt isolated before we came to D.A. Participation in business meetings helps us to overcome isolation and to feel that we are active members of the program. Business meetings offer us an important opportunity to be of service, which is yet another part of our recovery.

What Kind of Business Gets Conducted at a Business Meeting?

A wide range of topics can be discussed at a business meeting. In most cases, at least the following items are covered:

Election of Trusted Servants

Usually these members hold terms for three to six months. Thus, elections occur every three to six months. The qualifications for each office, if any, and the duties to be performed are determined by the group.

Reports of Trusted Servants

Reports from the treasurer, Intergroup representative, General Service Representative (GSR), and other trusted servants are presented monthly or as needed. In addition, announcements are made by the local Intergroup Rep, by the GSR, and about activities by other groups in the area.

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Meeting Format

The group may decide to make changes such as time, topic of discussion, or format of the meeting.

Contribution/Group Spending

The group's contributions to the local Intergroup, the G.S.R. Area Group and the General Service Office (GSO) are decided, and other expenses such as rent, refreshments, literature and child care fees are planned.

Literature

Issues such as whether to give free literature to newcomers are usually decided.

Who Conducts the Business Meeting?

A business meeting may be conducted by the regular group secretary. However, some groups find it easier to elect someone who is specifically designated as the chairperson of the group's business meeting. By designating a separate chairperson, the group allows more people to be of service. Also, in some larger groups, it may relieve the secretary of the burden of added responsibilities associated with conducting the business meeting.

Who Decides What Is Discussed at a Business Meeting?

Aside from the items that will necessarily be discussed each month, such as reports from officers, any item that is D.A. related can be raised at a business meeting. Sometimes, the group requires that members submit any items for the business meeting agenda to the chairperson of the meeting prior to the start of the business meeting. Other groups will allow members to raise new issues from the floor during the business meeting.

How Is a Business Meeting Conducted?

The group conscience determines what type of procedure will be used to conduct the business meeting and make decisions. Some methods that have been used are consensus. parliamentary procedures, and a combination of the two. Most groups begin and end their business meetings with a prayer. Generally, the chairperson runs the meeting and is responsible for recognizing members who want to speak. Often, the chairperson of the business meeting first asks for officer reports. Next, old business is conducted and then any new business is discussed.

What Feelings Come Up During a Business Meeting?

Many of us find business meetings uncomfortable. Often the meetings arouse feelings that there is not enough time. In groups where the business meeting is conducted during the regular meeting, some of us may be impatient and resent that the personal sharing time is taken up by business. There may be attempts to control the meeting, frustration over the process, or anger due to differences of opinions. When others raise issues in which we are not interested, sometimes feelings of intolerance come up. Newcomers may find the whole experience baffling.

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Some of us feel distressed at having to participate in a group situation where differences of opinion arise regarding very specific issues. We have become accustomed to the relative safety of situations where there is little or no contention and where issues remain abstract and unresolved.

All these feelings lessen and begin to be replaced by a growing feeling of satisfaction and increased self-worth as we come to realize the value of participating, despite misgivings and fear. Recovery requires us to change our attitudes and outlook on life. to let go of old ideas. A business meeting is an excellent opportunity to put our newfound attitudes into action. We can learn to tolerate others, to trust that the format of the business meeting works and that participating, rather than scoffing at the business at hand, will only help us to grow in our recovery. Most importantly, we begin to realize that we are safe, and guided by our Higher Power.

The Twelve Steps of Debtors Anonymous

- 1. We admitted we were powerless over debt—that our lives had become unmanageable.
- 2. Came to believe that a Power greater than ourselves could restore us to sanity.
- 3. Made a decision to turn our will and our lives over to the care of God as we understood Him.
- 4. Made a searching and fearless moral inventory of ourselves.

- Admitted to God, to ourselves, and to another human being the exact nature of our wrongs.
- 6. Were entirely ready to have God remove all these defects of character.
- 7. Humbly asked Him to remove our shortcomings.
- 8. Made a list of all persons we had harmed and became willing to make amends to them all.
- Make direct amends to such people wherever possible, except when to do so would injure them or others.
- 10. Continued to take personal inventory and when we were wrong promptly admitted it.
- 11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
- 12. Having had a spiritual awakening as the result of these steps, we tried to carry this message to compulsive debtors, and to practice these principles in all our affairs.

The Twelve Traditions of Debtors Anonymous

- 1. Our common welfare should come first; personal recovery depends upon D.A. unity.
- 2. 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.

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- 3. The only requirement for D.A. membership is a desire to stop incurring unsecured debt.
- 4. Each group should be autonomous except in matters affecting other groups or D.A. as a whole.
- 5. Each group has but one primary purpose-to carry its message to the debtor who still suffers.
- 6. A D.A. group ought never endorse, finance, or lend the D.A. name to any related facility or outside enterprise, lest problems of money, property, and prestige divert us from our primary purpose.
- 7. Every D.A. group ought to be fully self-supporting, declining outside contributions.
- Debtors Anonymous should remain forever non-professional, but our service centers may employ special workers.
- D.A., as such, ought never be organized; but we may create service boards or committees directly responsible to those they serve.
- 10. Debtors Anonymous has no opinion on outside issues; hence the D.A. name ought never be drawn into public controversy.
- 11. Our public relations policy is based on attraction rather than promotion; we need always maintain personal anonymity at the level of press, radio, and films.
- 12. Anonymity is the spiritual foundation of all our traditions, ever reminding us to place principles before personalities.

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