

**James:** A thought force was formed at the Fall Assembly in October 2019 after many discussions indicated a desire to at least consider the need for an ample reserve or possibly to establish the actual amount of such an ample reserve. The charge was to develop a process to determine how an ample reserve, as referenced in Warranty One, is calculated.

**Carol:** The goal of this Task Force with members Carol, Annie, James, Liz and Jennie is to guide the discussion in the Assembly to some conclusion. That conclusion could be that 1) we don't need to do anything; 2) we need to establish a number for an Ample Reserve; 3) we need more information or more time; or 4) we need to establish an Ample Reserve amount and decide what to do with the excess (assuming there is an excess).

**Annie:** How many of you were present (on Zoom) when the presentation was made? [*Pause and make note of hands*] Hopefully the others have had some exposure at district meetings or the Caucus. Please ask questions if you don't understand. Remember – no question is a stupid question. This can be a difficult subject.

**Jennie:** If you recall the previous presentation, we are guided by Warranty One which tells of the need: “that only sufficient operating funds, including an ample reserve, be its prudent financial principle.”

In the text of Warranty One we get some history of the Al-Anon Family Groups Inc. reserve fund as it was formally established by its Board of Trustees in 1970. The stated purposes for such a reserve fund are:

1. To assure the continuation of essential services in the event of substantial decline in income.
2. To cover the cost of special projects which could not be financed from normal sources of income.

**James:** Step Twelve encourages us to ‘practice these principles in all our affairs’. This is always important, but somehow finance discussions can bring out a special need to remember these principles and the guidance of a Higher Power in our Group Conscience. Those principles include: Generosity, Hopefulness, Willingness, Commitment, Well-Intentioned, Faith, Creativity, Self Supporting, Open Mindedness, Responsibility, Trust, Informed, Transparent, Realistic, Abundance.

**Carol:** It is important to have an informed Group Conscience. To that end, we have provided you with, hopefully, appropriate and adequate data, thanks to the efforts of several past Area Treasurers. Do you all have those documents? One is this year's actual v. budget figures so you can see what 2022's budget looks like and the other is seven years' worth of data so you can see what we actually took in (Revenues) and how much we spent (Expenses). Notice that each column is for a different year, 2015-2021. Down the left side is a description of where the money came from (Income or Revenues) or how it was spent (Expenses). We will be looking mostly at Expenses.

**Annie:** Keeping in mind the first purpose of an Ample Reserve “To assure the continuation of essential services in the event of substantial decline in income”, one of our goals today is to define ‘essential’.

To do that we kept in mind Al-Anon’s primary purpose: To help families and friends of alcoholics.

Unlike some other Areas, the Maine Area has no payroll, no rents, no leases, no real financial commitments, Maine’s essential services are what we, the members, decide are essential.

**Jennie:** For this discussion, we will consider that the following areas are essential to promoting Al-Anon’s primary purpose: Public Outreach, Member Outreach and preserving the Links of Service. With this focus in mind, we will look at the Maine Area Budget and seven years of actual numbers, which you have before you, and pick out the essential services that further this primary purpose. As you look at each budget line, keep in mind that a large part of the expenses cover travel and accommodations at assemblies, which may not be essential, as we have seen in recent years.

Let’s look at the budget lines that fulfill our goal as an Area to Public Outreach, Member Outreach and Preserving the Links of Service.

Let’s look at the Budget and at the Seven Year History:

**James:** If we look at **Al-Anon Information Service (AIS)**, which is about halfway down the list of expenses, the cost of the phone is about \$1,300/year. The current setup is a Verizon cell phone contract plus the cost of porting the 800# to the local line. Sometime in the future the 800 number might not be necessary. Most of these calls are those looking for an Al-Anon meeting.

**Annie:** The next line in the budget is **Membership Outreach**. In the interest of helping friends and families of alcoholics, the links of service are important to maintain. Continual outreach to those quiet districts would be essential, as there might not be another way to reach them. Those willing to travel the sometimes long distances to encourage those quiet districts to participate ought to be reimbursed for those costs.

**Carol:** The next line we considered is under **Technology/Website Hosting**. The maineafg.org website is an essential tool for public outreach at minimal cost. We felt it was important to include this service no matter our financial situation. Many visits to the site are to find Al-Anon meetings.

**Jennie:** **Our Fair Share** is toward the bottom of the budget. This is the cost of sending our Delegate to the World Service Conference. This is an important piece of Concept One about the groups having the final authority. Our Delegate represents Maine’s voice in worldwide Al-Anon. The cost is \$1,600 - \$1,850/year depending on whether the Conference is held in Virginia Beach or in the New York Area.

**James:** **Public Outreach Projects** include ongoing projects like posters or mailings to professionals or similar projects that come out of the Public Outreach Action Committee. At

times it has been about \$100. It was recently raised to \$200. You will find this line under ‘Action Groups’ near the bottom of the budget.

**Annie:** Participation in **Roundup** is an essential part of Public Outreach, but its participation would be limited to the chair’s attendance at planning meetings plus attendance at the Roundup itself to coordinate workshops and distribute minimal literature to keep the costs down. We would scale this back to about \$350 to cover travel and attendance at the event.

**Carol:** Upholding and strengthening the links of service was deemed essential even in tough economic times. The Service Manual guidance is to meet at least once every three years for elections. The Maine Area holds three **assemblies** per year: the Spring Assembly in March, the Delegate’s Report in May and the Fall Assembly in October, which is a large part of the Maine Area budget. Not all Areas have two-day assemblies and some only have one assembly per year.

We have recently been in the position to scale back the Fall Assembly due to financial considerations. In dire times, the group representatives need to meet at least once a year along with Officers, Coordinators and District Representatives for a one-day assembly. The Delegate’s Report could be via Video Conference call, recorded and shared amongst the districts. This would not be optimal, but we are talking about cutting back on the costs to get members to assemblies and other normal costs of doing business in the Area. The Spring Assembly is already a one-day assembly. The Fall Assembly might be cut back to one day temporarily until finances improve. We have experienced this in the last two years for reasons other than financial, so we are very familiar with this.

**Jennie:** Finally, the **Area World Service meetings** which are held four times a year, are an essential service, to preserve the links of service and to further Al-Anon’s purpose of helping families and friends of alcoholics.

The costs of these meetings are room rental (which is sometimes paid in literature) as well as members’ travel to and from the meetings in the Waterville Area. It is suggested that in tough times, an ‘electronic’ meeting using a video conferencing app might be a solution and the cost of a subscription might be warranted. The cost of zoom is \$150-\$200/year.

**James:** **Special Projects** that can’t be paid out of the normal income stream are another reason we might set aside some additional funds. Alternatively, the Area could fundraise for the special project and not have those funds sitting around possibly causing stagnation, fear, hoarding, and discontent

**Annie:** So let’s take a breath, apply our spiritual principles, trust our collective Higher Power, believe in abundance, hope, trust. Presume goodwill. Remember, we are talking about the remote possibility of a significant financial setback.

Put our fears to bed and see what just might be a starting point to arrive at the Maine Area Ample Reserve amount. And thank you in advance for your open mindedness, participation, honesty and willingness to consider some options.

**Carol:** Are there any other parts of the budget that you would consider essential in tough financial times? [*pause*]

**Jennie:** So we've established a bare bones level of essential services, which can be adjusted by consensus. Consider this a starting point for the discussion.

More importantly, when we remember the purpose of the ample reserve, it is to get us through the downturns. We need to consider:

1. Would groups just stop contributing? Would it be gradual or sudden?
2. What if groups just stopped contributing?
3. How would we know we are in lean times? What would we do first?
4. We established the spiritual principles behind finding an acceptable ample reserve that is neither foolhardy nor evidence of hoarding and fear. We might ask ourselves if this 'extra' money is doing anything to further our primary purpose or is it just there to make us feel comfortable?
5. As an exercise we might ask ourselves what it might look like and feel like if our ending cash balance each year were \$5,000 instead of the current \$8,000-\$13,000? What would change?

If we keep in mind the following ideas:

1. Money is a tool to be used, not to be stored
2. Our members are generous if they understand the purpose
3. Our purpose of helping families and friends of alcoholics is sound and uppermost in our collective mind
4. Our faith is strong – we believe in a loving Higher Power that is present in our deliberations
5. The Twelfth Step reminds us to practice these principles in ALL our affairs, not just the easy ones

then we will arrive at a method and a number that makes sense for us all.

What happens to the excess?