

BY-LAWS

OF THE INTERGROUP ASSOCIATION OF DEBTORS ANONYMOUS OF GREATER NEW YORK

ARTICLE I

NAME AND PURPOSE

Section 1. Name. The name of the Association shall be the Intergroup Association of Debtors Anonymous of Greater New York (the "Association")

Section 2. Purpose of the Association. The purpose of the Association shall be to establish and maintain communication services for Debtors Anonymous meetings in New York, New Jersey and Connecticut. The Association shall operate within the parameters specified by, and shall uphold, the Twelve Traditions of Debtors Anonymous.

ARTICLE II

REPRESENTATIVES

Section 1. Number. Each Debtors Anonymous group meeting in New York, New Jersey and Connecticut shall elect up to two group representatives and an alternate group representative should the group representative be unavailable (each such representative or alternate is hereinafter referred to as a "Representative")

Section 2. Election and qualification. Each Representative shall be duly elected and qualified by each Debtors Anonymous group electing such Representative. Each Debtors Anonymous group may specify requirements for the election and qualification of its Representatives.

Section 3. Term. Each Representative shall serve for a term of six months. Each Representative shall hold office until the expiration of the term for which he or she is elected or until his or her death, resignation or removal. Removal may only be by the Debtors Anonymous group, which such Representative represents.

Section 4. Registration. Each Debtors Anonymous group electing a Representative must register with the Association. Registration may be by the Representative or by a meeting appearing on the Association's meeting list.

Section 5. Representation. No Representative may act as the voting representative of more than one Debtors Anonymous group.

Section 6. Duties. A Representative shall be required to attend Intergroup (monthly) meetings,

vote at meetings and report to such Representative's group on the activities of the Association.

ARTICLE III

MEETINGS

Section 1. Meetings. Meetings of the Association shall be held monthly within the State of New York at the place, time and date, as may be fixed by the Officers, Coordinators and Representatives, or, if not so fixed, as may be determined by the President of the Association. Special meetings shall be held whenever called by the Representatives or the President within the State of New York at the place, time and date, as shall be fixed by the person or persons calling the meeting.

Section 2. Notice of Meetings. Written notice of the place, date and hour of any meeting shall be given to each Officer, Coordinator and registered Representative entitled to vote at such meeting by Emailing the notice by, or by telephone, not less than ten days before the date of the meeting. Notice of special meetings shall indicate the purpose for which they are called and the person or persons calling the meeting. Notice of a meeting need not be given to any Officer, Coordinator or Representative who submits a signed waiver, in person or by proxy, whether before or after the meeting. The attendance of any Officer, Coordinator or Representative at a meeting, in person or by proxy, without protesting prior to conclusion of the meeting the lack of notice of such meeting, shall constitute a waiver of notice by him or her.

Section 3. Quorum. At all meetings of the Association and unless a greater proportion is required by law, the Officers, Coordinators and Representatives, taken as a whole, entitled to vote, present in person or by proxy, shall constitute a quorum for the transaction of business.

Section 4. Organization. The President of the Association shall preside at all meetings of the Association or, in the absence of the President, the Vice-President of the Association shall preside at a meeting of the Association. In the event that both the President and Vice-President are absent, an acting President shall be chosen by the Officers, Coordinators and Representatives present. The Recording Secretary of the Association shall act as Recording Secretary at all meetings of the Association, but in the absence of the Recording Secretary, the presiding Officer may appoint any person to act as Recording Secretary of the meeting.

Section 5. Voting. Except as otherwise provided by law or by these By-laws, the vote of a majority of the Officers, Coordinators and Representatives, taken as a whole, present in person or by proxy at the time of the vote, if a quorum is present at such time, shall be the act of the Association. Each Officer, Coordinator and Representative present in person or by proxy shall be entitled to one vote. A person, who is not an Officer, Coordinator or Representative, and the President, shall not be entitled to any vote. The President shall only be entitled to vote in the event of a tie. Upon demand of any member, any vote upon any question before the meeting may be by written ballot.

Section 6. Action by the Officers and Representatives. At any meeting of the Association and except as otherwise provided by law or by these By-laws, any action of the Association authorized by a majority of the votes cast at a meeting of the Association at which a quorum is present in person or by proxy shall be the act of the Association. Any action required or permitted to be taken by the Officers, Coordinators and Representatives, or any committee thereof, may be taken without a meeting by written consent, setting forth the action so taken, signed by all of the Officers, Coordinators and Representatives, entitled to vote. The written consents by the Officers, Coordinators and Representatives or committee shall be filed with the minutes of the proceedings of the Association or committee. Any one or more of the Officers, Coordinators or

Representatives, or any committee, may participate in a meeting of the Association or committee by means of a conference telephone or similar communications equipment allowing all persons participating in the meeting to hear each other at the same time. Participation by such means shall constitute presence in person at a meeting.

ARTICLE IV

PROCEDURE

Section 1. Parliamentary. All procedures at Association meetings shall be overseen by a Parliamentary. The Parliamentary shall be a member of Debtors Anonymous, and shall be familiar with Robert's Rules of Order and the Twelve Traditions of Debtors Anonymous. The Parliamentary shall rule on all matters of procedures; such rulings shall be definitive, except in the case of manifest error as decided by group conscience of the Association. The Parliamentary may not speak on the substance of any Association matters, but may speak on the procedural aspects of such matters. The Parliamentary shall not vote at Association meetings. The Parliamentary shall be selected by the President of the Association and shall be confirmed by the Association.

Section 2. Robert's Rules of Order. All procedures at meetings shall be governed by Robert's Rules of Order, except as such may be modified by the Twelve Traditions of Debtors Anonymous.

Section 3. Precedence. All Association matters shall be governed by the Twelve Traditions of Debtors Anonymous, the Constitution and Bylaws of this Association and Robert's Rules of Order. The Twelve Traditions of Debtors Anonymous shall always prevail in the presence of any conflict.

ARTICLE V

OFFICERS

Section 1. Powers. The Association shall be managed by its Officers.

Section 2. Number. The officers of the Association shall be a President, a Vice-President, a Recording Secretary, a Communications Coordinator, a Treasurer and such other officers, if any, as the Officers, Coordinators and Representatives may from time to time appoint. No Officer may hold more than one office in the Association. No instrument required to be signed by more than one Officer may be signed by one person in more than one capacity.

Section 3. Election and Term of Office. At the meeting occurring in the month of October, Officers shall be elected for a term of one year to replace those whose terms have expired. Election of each Officer must be by a majority vote. The term of office of each Officer shall commence on January 1. The term of office of each Officer shall expire at 12:00 midnight, New York City time, on December 31. Each Officer shall hold office until the expiration of the term for which he or she is elected or until his or her death, resignation or removal. No Officer may serve more than two consecutive terms.

Section 4. Newly Created Positions for Officers and Vacancies. Newly created positions for Officers and vacancies among the Officers for any reason may be filled by vote of a majority of the Officers, Coordinators and Representatives voting, and the Officers so elected shall serve

until the next December 31. If a vacancy shall occur prior to June 1, the Officer elected to fill such vacancy shall be deemed to have served a full term as such Officer.

Section 5. Resignations. Any Officer may resign from office at any time by delivering a resignation in writing to the President of the Association, and the acceptance of such resignation, unless required by the terms thereof, shall not be necessary to make such resignation effective.

Section 6. Removal. Any Officer elected by the Officers, Coordinators and Representatives may be removed for cause by a majority vote of the Officers, Coordinators and Representatives present and qualified to vote, at any special meeting of the Association called for that purpose.

Section 7. Qualifications. To be eligible for election to office, a person shall at the time of election:

- (1.) Be a regularly attending Representative, Coordinator or first term Officer, except for the President, who shall be a first term Officer.
- (2.) Have abstained from incurring an unsecured debt for at least, six months immediately preceding his or her nomination and have had (2) two pressure meetings.
- (3.) Be present in person or by proxy at the time of election.
- (4.) Be available to attend all meetings of the Association.
- (5.) Have resigned (or agreed to fulfill) the position of Representative, Coordinator or Officer which he or she holds at the time of election prior to taking office; and
- (6.) Deliver to the Association a written instrument stating that he or she has received a copy, read, understands and agrees to be bound by these By-laws.

Section 8. President: Powers and Duties. The President shall have general supervision of the affairs of the Association, and shall keep the Officers, Coordinators and Representatives fully informed about the activities of the Association. He or she shall sign, together with either the Vice-President and Treasurer (or any other person designated by the Officers, Coordinators and Representatives), in the name of the Association, all contracts or other legal instruments authorized either generally or specifically by the Association. He or she shall preside at all meetings of the Association. He or she shall be a member of all committees of the Association. He or she shall perform such other duties as shall from time to time be assigned by the Officers, Coordinators and Representatives.

Section 9. Vice- President: Powers and Duties. The Vice-President shall have such powers as may be assigned to him or her by the Officers, Coordinators and Representatives. In the absence of the President, the Vice-President shall perform the duties of the President. He or she shall sign, together with either the President and Treasurer (or any other person designated by the Officers, Coordinators and Representatives), in the name of the Association, all contracts or other legal instruments authorized either generally or specifically by the Association. He or she shall serve as the substitute Parliamentarian of the Association. In the absence of the Vice-President, any person elected by the Officers, Coordinators and Representatives shall perform the duties of the substitute Parliamentarian.

Section 10. Recording Secretary: Powers and Duties. The Recording Secretary shall act as the recording secretary of all meetings of the Association. The Recording Secretary shall perform all the duties customarily incident to the office of the Recording Secretary, except as such may be limited by the Officers, Coordinators and Representatives, and shall perform such other duties as shall from time to time be assigned by the Association. He or she shall maintain the archives of the Association.

Section 11. Communications Coordinator: Powers and Duties. The Communications Coordinator shall be responsible for the giving and serving of all notices of the Association and for all correspondence by or on behalf of the Association with (a) groups and (b) the General Service

Organization. The Communications Coordinator shall perform all the duties customarily incident to the office of the Communications Coordinator, except as such may be limited by the Officers, Coordinators and Representatives, and shall perform such other duties as shall from time to time be assigned by the Officers, Coordinators and Representatives.

Section 12. Treasurer: Powers and Duties. The Treasurer shall keep or cause to be kept full and accurate accounts of receipts and disbursements of the Association, and shall deposit or cause to be deposited all moneys and other valuable effects of the Association in the name and to the credit of the Association in such banks or depositories as the Officers, Coordinators and Representatives may designate. He or she shall sign, together with either the President and Vice-President (or any other person designated by the Officers, Coordinators and Representatives), in the name of the Association, all contracts or other legal instruments authorized either generally or specifically by the Association. He or she shall verify the accuracy and validity of all bills for payment or all receipts for reimbursement.

At each meeting of the Association and whenever else required by the Officers, Coordinators and Representatives, he or she shall render a statement of the Association's accounts. He or she shall at all reasonable times upon request exhibit or cause to be exhibited the Association's books and accounts to any Officer, Coordinator or Representative of the Association and shall perform all duties incident to the position of Treasurer except as such may be limited by the Officers, Coordinators and Representatives, and shall when required, give such security for the faithful performance of his or her duties as the Officers, Coordinators and Representatives may determine.

Section 13. Delegation of Duties. In the case of the absence of any Officer of the Association, or for any other reason that the Officers, Coordinators and Representatives may deem sufficient, the Officers, Coordinators and Representatives may confer for the time being the powers or duties, or any of them, of such Officer upon any other Officer.

ARTICLE VI

COORDINATORS

Section 1. Number. The Officers, Coordinators and Representatives may appoint from time to time any number of persons as Coordinators of the Association, to act either singly or as a committee or committees. The Association shall have the following Coordinators: Coordinator-Bottom Line; Coordinator-Literature; Coordinator-Meeting List; Coordinator-Special Events; and Coordinator-Telephone Meeting Line. Each Coordinator shall have such authority and obligations as the Officers, Coordinators and Representatives may from time to time determine.

Section 2. Election and Term of Office At the meeting occurring in the month of November, Coordinator shall be elected for a term of one year to replace those whose terms have expired. The term of office of each Coordinator shall commence on January 1. The term of office of each Coordinator shall expire at 12:00 midnight, New York City time, on December 31. Each Coordinator shall hold office until the expiration of the term for which he or she is elected or until his or her death, resignation or removal. No Coordinator may serve more than two consecutive terms.

Section 3. Newly Created Positions for Coordinators and Vacancies. Newly created positions for Coordinators and vacancies among the Coordinators for any reason may be filled by vote of a majority of the Officers, Coordinators and Representatives voting, and the Coordinators so elected shall serve until the next December Intergroup meeting which is frequently held in the month of January. If a vacancy shall occur prior to June 1, the Coordinator elected to fill such

vacancy shall be deemed to have served a full term as such Coordinator.

Section 4. Resignation. Any Coordinator may resign from office at any time by delivering a resignation in writing to the President of the Association, and the acceptance of such resignation, unless required by the terms thereof, shall not be necessary to make such resignation effective.

Section 5. Removal. Any Coordinator elected by the Officers, Coordinators and Representatives may be removed for cause by a majority vote of the Officers, Coordinators and Representatives present and qualified to vote, at any meeting of the Association.

Section 6. Qualifications. To be eligible for election as a Coordinator, a person shall at the time of election:

- (1.) Be a regularly attending Representative, Coordinator or first term Officer
- (2.) Have abstained from incurring an unsecured debt for at least six months immediately preceding his or her nomination; and have had (2) two pressure meetings.
- (3.) Be present in person or by proxy at the time of election.
- (4.) Be available to attend all meetings of the Association.
- (5.) Have resigned (or agreed to fulfill) the position of Representative, Coordinator or Officer which he or she holds at the time of election prior to taking office; and
- (6.) deliver to the Association a written instrument stating that he or she has received a copy read, understands and agrees to be bound by these By-laws.

ARTICLE VII

EMPLOYEES AND AGENTS

Section 1. Employees and Other Agents. The Officers, Coordinators and Representatives may appoint from time to time such employees and other agents as it shall deem necessary, each of whom shall hold office at the pleasure of the Officers, Coordinators and Representatives, and shall have such authority and perform such duties and shall receive such reasonable compensation, as the Officers, Coordinators and Representatives may from time to time determine. Such compensation may only be paid in accordance with the Twelve Traditions of Debtors Anonymous.

ARTICLE VIII

ANNUAL REPORT

At the January meeting the Treasurer shall present a report of the accounts of the Association. Such report shall show the amount applied, appropriated or expended during the year immediately preceding such date, and the purposes, objects or persons to or for which such applications, appropriations or expenditures have been made. Such report shall be verified by the President and a Pressure Group/Pressure Meeting of two disinterested Representatives. Such report shall be filed with the records of the Association and an abstract hereof entered in the minutes of the proceedings of the annual meeting.

ARTICLE IX

FUNDING

The activities of the Association shall be funded by contributions from Debtors Anonymous groups in New York, New Jersey and Connecticut and by other activities of the Association as may be authorized by the Officers, Coordinators and Representatives. The Association may accept donations from individual members of any Debtors Anonymous group, but such donations must conform to the Twelve Traditions of Debtors Anonymous and the practices of the General Service Board of Debtors Anonymous. Acceptance of bequests, and donations from outside sources, shall be prohibited.

ARTICLE X

CONTRACTS CHECKS BANK ACCOUNTS AND INVESTMENTS

Section 1. Checks, Notes and Contracts. The Officers, Coordinators and Representatives are authorized to select such depositories as they shall deem proper for the funds of the Association and shall, except as otherwise provided for in these By-laws, determine who shall be authorized in the Association's behalf to sign bills, notes, receipts, acceptances, endorsements, checks, releases, contracts and documents.

Section 2. Investments. No funds of the Association may be invested in any property, real personal or otherwise, including but not limited to stocks bonds or other securities.

Section 3. Oversight of Funds. The Association shall not serve as a trustee or in any other similar capacity.

Section 4. Distribution of Funds The Association shall not distribute its funds to any Officer, Coordinator or Representative or to any other person except to pay reasonable compensation for services rendered to, or moneys advanced or to be advanced on behalf of, the association. The allocation and distribution of funds other than funds of the Association is prohibited.

ARTICLE XI

BOOKS

Section 1. Books. There shall be kept at such place as shall be determined by the Officers, Coordinators and Representatives correct books of account of the activities and transactions of the Association including a minute book, while shall contain a copy of these By-laws, and all minutes of meetings of the Officers, Coordinators and Representatives.

ARTICLE XII

FISCAL YEAR

The fiscal year of the Association shall be commence January 1 and end at 12:00 midnight, New York City time, on December 31.

ARTICLE XIII

AMENDMENT AND MODIFICATION

These By-laws may be amended or modified by the affirmative vote of two-thirds of a quorum of the monthly meeting of the Association, provided that (a) notice of the proposed amendment or modification has been included in the notice of meeting, (b) a copy of such amendment or modification has been submitted to each Officer, Coordinator and Representative.