



SERVICE



If nobody were doing any service work, the Alcoholics Anonymous program would simply cease to exist. Without the service work of those who came before us, none of us would be here now!

Service Work In Recovery:

One of the more common sayings you will hear at an Alcoholics Anonymous Meeting is that, "you have to give it away in order to keep it". What this is referring to is the idea that service in recovery can help the giver as much as the receiver. This giving should not be done in the hope of a reward or praise. Instead, the individual does it because they know that it is helping to keep them connected. Numerous studies have provided evidence that helping others in recovery provides great benefit to the helper.

Service in recovery refers to work carried out for no financial reward or compensation. This may involve directly helping somebody else, or indirectly helping them by providing services. Some individuals do go on to make a career out of helping others, but this is no longer considered service if they receive payment.

The Importance of Service in Alcoholics Anonymous:

Groups like Alcoholics Anonymous could not function without the voluntary services provided by members. All the meetings around the world are organized and maintained by volunteers. There is usually a collection at the end of each meeting, but (in the spirit of the seventh tradition) this money is used to pay for rent, coffee, donuts, literature, and other overheads. Almost every person at these meetings will provide some type of service, even if it is just sharing a bit of their story, or preparing the coffee.

There is no need for the individual to be a member of a particular A.A. group in order for them to become involved in service. There are plenty of official and unofficial ways that those in recovery can help others. Such work is highly rewarding, and it can strengthen the commitment of the individual to their own recovery.

Types of Service in Alcoholics Anonymous :

Anything that directly or indirectly helps others in recovery could be considered service. Examples of this type of work include:

Sponsorship
CSO Liaison
General Service Representative
Volunteering to work with homeless AAs
Visiting AAs in prison
Making coffee or tea at a AA meeting
Chairing or moderating at a A.A. meeting
Giving out coins / tokens/ chips
Meeting set-up or clean-up

Welcoming newcomers to recovery meetings
Being supportive of those who are struggling in recovery
Taking an official service role within a recovery group, for example treasurer or secretary
Making time to speak to people who are obviously struggling with problems. Those individuals who do not hide their past can prove inspirational for those who are dealing with this type of problems.

The Benefits of Service in Recovery:

Service in recovery benefits both the giver and receiver. In many instances, it will actually be the giver who ends up benefiting the most.

Such Benefits Include:

Those people who devote some time to helping others are less likely to suffer with depression.
Helping others with problems reminds the individual of where they have come from. This will keep the pain of dysfunction fresh in their minds so that they never forget it. This should keep them committed to the recovery path.
The giver will feel that they are giving back and this will increase their confidence and self-esteem.
Helping others takes the focus off the individual. This is important because a lot of problems in the recovering A.A.'s life will be due to self-absorption.
Providing service ensures that AA groups stay in business. If nobody volunteers their time, these groups will disappear.

myBenefits

Anonymous



The Emmet Foxx Corner With Michael J

INSPIRATION

"Much has already been said about receiving strength, inspiration, and direction from Him who has all knowledge and power. If we have carefully followed directions, we have begun to sense the flow of His Spirit into us. To some extent we have become God-conscious. We have begun to develop this vital sixth sense." (Reprinted from The Big Book page 85 with the permission of AA World services, Inc.)

Many of us become discouraged because we believe that we have earnestly beseeched God to relieve us of our alcoholism and that for some reason or other he has abandoned us. Some people talk as though Divine Mind were there to take our orders, but, of course, this is absurd. It is we who obey the orders of Divine Mind. God's orders to us take the form of inspirations and aspirations for better things.

The reality is that God has been providing us with these inspirations all along, but perhaps we have been unaware or unable to respond to these gentle nudges.

Emmet Fox tells us that the opening statement of the 23rd psalm ("the Lord is my shepherd") does not imply that the Lord is your bellhop. Asking God for something is not the same as placing an order with room service. Dr. Fox writes: "We do not order God; He inspires us, but He does not compel us. We do not have to accept his inspirations. We have free will to be negative or positive, constructive or destructive, as we choose. But always the path upward will be in obedience to God and to the laws of His universe. When you feel a genuine desire to improve yourself or your conditions, it means that God has inspired you and that within the framework .

"I found God working all around me where previously I was sure I had been alone."

The process for opening ourselves up to this inspiration is quite simple: "On awakening let us think about the twenty-four hours ahead. We consider our plans for the day. Before we begin, we ask God to direct our thinking, especially asking that it be divorced from self-pity, dishonest or self-seeking motives. Under these conditions we can employ our mental faculties with assurance, for after all God gave us brains to use. Our thought-life will be placed on a much higher plane when our thinking is cleared of wrong motives.

In thinking about our day, we may face indecision. We may not be able to determine which course to take. Here we ask God for inspiration, an intuitive thought or a decision. We relax and take it easy. We don't struggle. We are often surprised how the right answers come after we have tried this for a while. What used to be the hunch or the occasional inspiration gradually becomes a working part of the mind." (Reprinted from The Big Book pg 86 with the permission from AA, World services, Inc.)

A Spiritual Journey Through AA With Sponsorship

This writing is a reflection on my sponsors, all five of them over the course of my sobriety. It is a look back on how they became my sponsors and what they meant to me. I am going to leave out specifics of my home group and will change their names.

I met my first sponsor after a few months attending my home group meeting. I was standing, after a meeting, my mind left to its own devices - wanted to bolt, but my HP kept my feet at rest. Standing there, in all my discomfort, made me available for a gal Lois to approach and ask if I had a sponsor. She pointed across the room at Bill. I asked him to be my sponsor. I think my HP put the words in my mouth. I worked with Bill for a year or two. Bill got me into journaling and digging into the first three steps. Bill said strange things like, "perhaps you're comparing your insides to other people's outsides". He also encouraged me to get more physically active. Bill also got me into service work at the group level and jail commitments. Thank God for service work.

My second sponsor came as a direct result of a suggestion from a group member. My home group is a Daily Reflection Discussion format, and they encouraged me to check out different meetings like Speaker, Big Book, 12 and 12, etc. So I hit a speaker meeting up the street where this guy Bob shared. I totally connected with him. I made that leap, putting aside my fear and discomfort I reached out to him. Bob was my sponsor for 7 years. We worked through all the steps, met regularly, and eventually became good friends. Like Bill, he was also very active, and we became good hiking buddies. Bill's life lessons often focused around activity and sport. He had three boys at home, like me. Bill is still a very good friend, though our sponsor/ sponsee relationship ended during my slip after 9 years of sobriety. My slip was a result of the futile attempt of trying to figure out God. I will never forget when Bill and I separated as sponsor-sponsee. I cannot remember the words, but I remember the place and can still feel the feelings I had. It was lonely for me.

So, I returned to my home group, beat up, defeated, and resentful. But I returned, and for this I am grateful. A person named Jim was listening to me rant after a meeting one day and he took me under his wing. We started hitting Step meetings together. The drives in his car were long and intense. Jim was direct. I would complain about my father's lack of interest in my sobriety and he would say things like, "have you ever asked him to a meeting?" Jim had me put quotes and reminders on my bathroom mirror, and encouraged me to write in my journal with renewed intensity and basically get real. I have gratitude for all my sponsors, but Jim really exerted energy. He had passion. I think I worked with Jim for a few years. I sense our meeting was the will of a higher power. It just happened because I showed up, my feet brought me there. I think my feet are the most spiritual part of my body.

I returned to my home group after a years' absence. **CNT PG 3**

District 6 met for our Monthly Business Meeting via zoom on Friday, 9th of October at 6:00pm. The "Room" was locked after roll call to avoid technical problems, access was granted, upon request, throughout the Meeting.

We opened with a reading of the 10th Tradition and taking Roll Call, after which we reviewed the Secretaries Report of the September Business Meeting. The minutes were accepted and we moved on to review the October Treasurer's Report, which passed, with edits to ensure content reflects previous Group Conscious. At the meeting, we had 14 participants of which three were nonvoting. The remaining 11 included four GSR's and seven Committee Members. Three of the GSR's were able to give Reports before we moved on to Committee Reports. Our Corrections and Bridging the Gap Chair reported that Meetings continue to be held virtually for both the Jail and a local Treatment Facility, it was noted that it would be beneficial to increase the number of Speakers at the Meetings. If you have any interest in participating, I would encourage you to attend a Monthly District Business Meeting or email our Corrections Chair. Our Grapevine Chair reported that there have been no new subscriptions, but is hopeful to provide subscriptions to local facilities as pandemic restrictions continue to be lifted. Our Website Chair reported changes to the on-line meeting list were made in the hope of clarifying any confusion between our standing Meeting List and the current dynamic list of virtual meetings. The Newsletter editor, CI/CPC Chair, Love and Service Chair, did not offer Reports.

Old Business:

The proposed budget for 2021 and gave folks an opportunity to ask questions and address what monies they might be requesting. GSR's will be given copies of the proposed Budget to share with their Home Groups and we will include it in our financial reporting. Formal requests were received from the chair, the treasurer, the Grapevine chair, the CI/CPC chair, the secretary, and the website chair. All requests were increased by \$25.00 to cover the registration fee for NERASSA after discussion. All amounts for positions that are not currently filled, or individuals did not submit a request were based on the amounts used in the 2020 budget. Any questions or comments about the proposed budget can be directed via email to our district treasurer, brought to the Monthly Business Meeting to be held the second Friday of November, or shared with a Home Group's GSR who will then share it with the District.

The district elected through a group conscious to reimburse a

New Business:

Committee a Member for the use of their zoom during the pandemic. Discussion of this motion brought to our attention that there are other options for holding virtual Meetings, such as the District purchasing its own Zoom, or beginning to use the Zoom account currently held by Area 28. We may discuss these options further in the future. We also passed a motion to send our chair to the Fall Assembly informed as opposed to instructed. We had a discussion addressing person's holding positions in a District Committee while living in another District. While no vote, or conclusion, was come to on this directly, the general consensus seemed to be that if a position is being held even in a temporary way by someone who is not in the District that it is an indicator that we as a district should step up and either better encourage AA's in our district to participate or step up to fill a district need ourselves. At the end of the discussion, we had reached our end time and the Meeting was closed in the usual manner.

(Continued on Page 5)

CNT FR PG 2

This guy Ron caught my attention. He had a great message and a sensitivity that I admired. It took a year or two but he eventually became my sponsor. We did a lot of step work through AWOL's, small AA group gatherings. Ron was a good listener and had sound and sage advise. He helped me with all my relationships and even helped in preparation for job interviews. Most importantly, Ron modeled a committed relationship to his spouse. We talked a lot about what it took to be a responsible and loving partner. Ron also taught me a lot about sarcasm and how it's not a good tool for a healthy life. Ron moved away and we continued to connect, but not regularly. A few years went by and I knew I was ready to get another sponsor to work with regularly. My HP was planting seeds. A year and half ago, in walks Steve . He qualified in our meeting a few months later and it was then that I decided to ask him for coffee. Ten minutes in and I had a new sponsor. Steve is very connected to his feelings. He is a processor and a gentle soul. He is also firmly seated in AA literature. I have been doing many fear inventories concerning close family members. The process has been awesome. We also are doing BB reading and discussion. We recently started reading AA Coming of Age. It's an amazing book. Sobriety is Amazing. I am grateful for this opportunity to package the story of my sponsors thus far.

Thank You. Pete W



Peter W



Draft #3, 10/15/20	2017 Actual	2018 Actual	2019 Actual	Approved 2020 Budget	2020 YTD Actual	2021 Proposed
District Income						
Group Contributions	\$2,360.55	\$3,200.53	\$3,336.69	\$5,041.45	\$3,553.88	\$5,311.00
Contributions for Functions			\$860.00		\$50.00	\$0.00
7th Tradition	\$467.00	\$304.00	\$333.90	\$300.00	\$66.00	\$0.00
Function Events	\$3,004.86	\$2,469.00	\$1,336.00	\$750.00	\$0.00	\$750.00
Other income			\$50.00		\$0.00	\$0.00
Total Income	\$5,832.41	\$5,973.53	\$5,916.59	\$6,091.45	\$3,669.88	\$6,061.00
District Officer Expenses						
Chair	\$248.71	\$626.58	\$12.94	\$600.00	\$214.95	\$400.00
NERASSA			\$585.24		\$0.00	\$0.00
DCM-1	\$35.00	\$35.00	\$0.00	\$350.00	\$26.67	\$350.00
DCM-2 OPEN	\$0.00	\$0.00	\$0.00	\$350.00	\$0.00	\$350.00
DCM-3 OPEN	\$0.00	\$0.00	\$0.00	\$350.00	\$0.00	\$350.00
Treasurer	\$25.20	\$0.00	\$0.00	\$350.00	\$0.00	\$225.00
PO Box	\$96.00	\$88.00	\$90.00	\$88.00	\$0.00	\$88.00
Check Order			\$26.65		\$0.00	
Secretary						\$25.00
Printing & Supplies	\$126.72	\$0.00	\$0.00	\$100.00	\$0.00	\$0.00
Grapevine subscription SF		\$28.97	\$0.00	\$0.00	\$0.00	\$0.00
Donation Bath United Methodist		\$75.00	\$0.00	N/A	\$0.00	\$0.00
Sub-Total	\$531.63	\$853.55	\$714.83	\$2,188.00	\$241.62	\$1,788.00
District Standing Committees						
Archives OPEN	\$0.00		\$0.00	\$25.00	\$0.00	\$50.00
Bridging the Gap & Corrections C	\$0.00		\$0.00	\$1,473.45	\$0.00	\$670.00
CSO/Intergroup Liason	\$0.00		\$0.00	\$30.00	\$0.00	\$55.00
Functions Committee OPEN	\$1,692.32	\$1,923.45	\$1,893.44	\$750.00	\$0.00	\$750.00
Grapevine	\$0.00	\$28.97	\$0.00	\$150.00	\$28.97	\$228.00
Hotline & Literature OPEN	\$0.00		\$0.00	\$25.00	\$0.00	\$50.00
Love and Service	\$0.00		\$0.00	\$500.00	\$0.00	\$525.00
Meeting Lists	\$17.41	\$42.71	\$0.00	\$50.00	\$0.00	\$75.00
Newsletter	\$0.00	\$0.00	\$78.55	\$200.00	\$23.81	\$225.00
PI/CPC	\$0.00	\$55.50	\$39.58	\$200.00	\$0.00	\$225.00
Web Site	\$281.89		\$325.64	\$0.00	\$311.00	\$50.00
Sub-Total	\$1,991.62	\$2,050.63	\$2,337.21	\$3,403.45	\$363.78	\$2,903.00
Operating Expenses						
Use of Space, fka Rent	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00
Insurance	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Literature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Printing Costs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Zoom				\$0.00	\$45.00	
Sub-Total	\$620.00	\$620.00	\$620.00	\$620.00	\$665.00	\$620.00
Total Budgeted Expenses :	\$3,143.25	\$3,524.18	\$3,672.04	\$6,211.45	\$1,270.40	\$5,311.00
Surplus/(Shortfall)	\$2,689.16	\$2,449.35	\$2,244.55	-\$120.00	\$2,399.48	\$750.00

HELP WANTED

The following positions are open at the District level:

ARCHIVES :

The right person for this position would be willing and able to maintain files and documents that are historic for the District and the districts meetings, as well as attend the monthly business meetings for district six and area. There is a recommended guideline of 2 or more years of sobriety and proficiency with computers. Further information can be found at the District six website or the monthly business meeting.

FUNCTIONS CHAIR :

Looking for self-motivated person, willing and able to serve a 2 year term running a committee responsible for planning and throwing events for AA's in district 6. The role includes managing seed money, proposing events to the district committee and working with a team to throw each event as well as attending the monthly district meeting. More information can be found on the District website or the at the monthly business meeting.

HOTLINE :

The hotline coordinator is responsible for attending monthly business meetings, maintaining and updating the phone list and connecting with CSO to share information. This will include reaching out to meetings and AA's in our District to get contact information so that we can continue to be actively involved in supporting those AA's in need who turn to the hotline for support. More information available on district six website and at the business meeting.

MEETING LIST :

This position is a two-year commitment to maintain a list of all meetings, times and locations in the district and to share said list with district secretary and webmaster so that it may be printed and distributed in the District. This position also updates this information with CSO. Further information can be found at the business meeting and on the district six website.

COMMITTEE MEMBERS :

Many of these positions are held with the intention of working with a larger committee. Current chairs seeking committee members include: The Website, The Grapevine and The Newsletter. If interested in pursuing more work in service at the district level this might be an excellent way to dive in without the commitment of a chair position. Please seek more information at the District Business Meeting.

FINANCES:

Starting Balance: \$1,961.51

Deposits:

The Circle Will Not Be Broken: \$ 218.00

Susan M: \$20.00

Total: \$238.00

Expenses:

Grapevine: -\$28.97

Total: -\$28.97

Ending Balance: \$2,170.54

Prudent Reserve: \$1,100.00

Surplus: \$1,070.54

At-A-Glance



Aly

**Thoughts**

It feels good to get honest about our condition as an alcoholic, to admit to ourselves what has been objectively totally obvious for a long time to anyone and everyone but ourselves: that we can't control our drinking and our lives are a mess. Yes, it feels better to finally acknowledge that, rather than to keep on pretending otherwise.



Out of thin air, we start telling ourselves that by reaching out and asking for help, and by availing ourselves of resources (Higher Power) outside of ourselves, we might actually get to the point where we have a decent life, stop hating who we are and learn to appreciate being alive.

It feels pretty darn good to (the one "thing" that few of us truly figure out how to do) abandon all our fears and worries, and for no good reason simply begin to trust that everything is going to be alright because that is the total opposite of what we've been doing for as long as we can remember and look where that got us. So we search inside ourselves for some basis of feeling that things are going to be OK, and we begin to let go of our chronic and acute anxiety. We learn to trust. It to that end, we fashion some conception, any conception, of a "Higher Power" we can trust in and seek guidance from that.

Getting back to that honesty thing again, even though it is frightening and difficult to do so, it ultimately feels truly fantastic to take a long hard look at what we are as a human beings, and to identify the many aspects of our personality and mentality that have played the causing role in producing so much of our unhappiness, and seeing how we could begin to respond to the situations we find ourselves in a different way, a way that is consistent with taking responsibility for who we are and how we are going to experience life, and to go through all this with another person.

EVERY moment IS A FRESH beginning LET'S Do it

There's humility in recognizing that as much as we want and need to change and grow out of and away from the very unhealthy habits of personality we've identified, we are never going to be able to completely do so, certainly not on the basis of our own individual resources.

We face up to the harm we have caused others, and acknowledging those wrongs to the people, we have harmed.

Maintaining that honesty, hope, trust, responsibility, humility, and reliance on a "Power" other than ourselves, while seeking to be helpful, kind, loving and tolerant of others for the rest of our lives.

~~~~Anonymous~~~~

## AREA 28 NEWS

**Floor Motion 1: Made by Paul G., D1 and 2nd by Doug E., D20 2021 Area 28 Spring Assembly to be held in a Virtual Format with a host district being involved.** Yes 55, No 2, Abstention 1 **MOTION PASSES** **Floor Motion 2: Made by Drew S., D16 and 2nd by Willy D21 2021 Area 28 Post Conference Forum to be held in a Virtual Format and include participation at a greater degree from a district following our normal format.** Yes 57, No 1, Abstention 3 **MOTION PASSES** .

**Motion 1: Made by Nikki O. Area 28 bid for the 2021 Virtual NERAASA.** Nikki O. attended NERD where 2 Areas, 28 and 47 (central NY) made themselves available. 16 of the 18 North East Regional Delegates voted for Panel 69 Delegates to host the 2021 Virtual NERAASA. **MOTION WITHDRAWN.**

Point of order from the floor, Tom F., D20. Minority Opinion have not been heard.

**Agenda Motion 2: The Area 28 Finance Committee recommends that: "The Area approves of establishing a PayPal account and setting it up on the maineaa.org website for the purpose of an alternative method of collecting 7th Tradition Contributions."** Call for minority opinion. None Yes 53, No 1, Abstention 3 **MOTION PASSES**

**Agenda Motion 3: Made by The Guidelines Committee: On p 16, sec 17, letter I Assembly Preparation, Number 2 . . . Second sentence currently reads, "This should be out six weeks before Assembly date."** Change wording to **"This should be out three weeks before the Spring or Fall Assembly."** Workbook Change, ¾ affirmative vote required. A motion to amend the motion to 4 weeks received no 2nd . Call the question, Katie B., D6, 2nd by Jenny, D1 GSR Yes 43, N 8, A0, Call the Question Passes. Minority Opinion heard. Yes 15, No 37, Abstention 4. Minority Opinion Heard, no motion to reconsider. **MOTION FAILS**

**Agenda Motion 4: Made by The Guidelines Committee: Suggested addition to pg. 6, section 3. It now reads, "Attendance: Area Officers and Committee Chairpersons may be considered for replacement if they miss three (3) consecutive meetings."** Add **"Meetings may be conducted in person or on a digital or other platform."** Workbook Change, ¾ affirmative vote required. Yes 45, No 7, Abstention 3 **MOTION PASSES** General Service Area 28 Panel 70 Area 28 Fall Assembly October 16-18, 2020 Agenda

**Agenda Motion 5: Made by The Guidelines Committee: Suggested addition of a (new) section 27 to pg. 20, as follows: "Unforeseen circumstances may require the Delegate or any three Area Officers to call for a special Assembly, an Area Committee meeting, an Area Officers meeting or an ad hoc committee meeting, to deal with urgent business. They may take action as needed in their capacity as trusted servants elected by the Assembly. Any such undertaking is to be reported at the next Assembly for discussion and a possible vote."** Workbook Change, ¾ affirmative vote required. Motion for a Friendly Amendment to include "Area Committee Meeting & Area" between the words "next and Assembly" in the last sentence made by Willy K., 2nd by Tim C. (Accepted by

the Guidelines Committee) Vote to accept the Amended Motion. Yes 43, No 7, Abstention. 3 **AMENDMENT TO MOTION 5 PASSES**

Discussion continued on Motion as amended. Motion to Call the Question, Rudy St.P. D7, 2nd by Alex, D1. Yes 52, No 1, Abstention 0 Amended Motion 5. "Unforeseen circumstances may require the Delegate or any three Area Officers to call for a special Assembly, an Area Committee meeting, an Area Officers meeting or an ad hoc committee meeting, to deal with urgent business. They may take action as needed in their capacity as trusted servants elected by the Assembly. Any such undertaking is to be reported at the next "Area Committee Meeting & Area" Assembly for discussion and a possible vote." Yes 39, No 15, Abstention 2 **MOTION FAILS** Call for minority opinion. Minority Opinion heard. Motion to reconsider made by Bethany, 2nd by Nikki O., D6 Yes 35, No 15, Abstention 2 **MOTION TO RECONSIDER PASSES** Re-Vote on Motion 5 as Amended. AMENDED MOTION REREAD Yes 41, No 15, Abstention. 2 **MOTION FAILS.**

**Agenda Motion 6: Made by The Finance Committee: Motion to include an agenda item to the 2020 Fall Assembly: "Area 28 to contribute \$5,000 to the General Service Board."** Yes 52, No 1, Abstention 2, No Minority Opinion. **MOTION PASSES**

**Agenda Motion 7: made by Nikki O.; "Area 28 complete an inventory on the first Sunday of December 2020 on the Area Zoom platform."** Yes 53, No 2, Abstention 2, No Minority Opinion **MOTION PASSES**

**3rd Legacy Procedure for Trustee At Large** US Drew S. read the Principle of Rotation. **Gene W., D12 made himself available and shared his resume, he was elected unanimously.**

### Brief Update, Board of Directors.

We have not met since our January 5th meeting which our minutes were read and accepted at the Spring Assembly. We do intend to meet again in the very near future, hopefully this week. I can tell you there has been no news from the Board. Everything is moving along as it should. The board forwarded the following report. General Service Area 28, Inc. Board Meeting Minutes October 19, 2020 • Board met on Zoom • Board members present: Gene W., John D., and Dan B. • Chairperson Dan B. opened the meeting at 7:35 pm with a Moment of Silence / Serenity Prayer • Board discussed the following: o Maine State Sales Tax filing was completed on 1/4/2020 for 2019 Round Up shirt sales. (Report to state is due twice a year regardless if there is tax to be paid or not) o Bob Harveywebster is working on 2019 Tax Return due November 15th and has everything he needs. o Corporate by-laws requires an independent Financial review is within 60 days after the corporation's fiscal year ends (December 31, 2019) ▪ Review has not been done for 2019 ▪ John D working with Terry, Area 29 Maryland treasurer to do review. Expects to be completed mid-November o Area Insurance renewal ▪ Check sent to Liberty Mutual that has not cleared bank ▪ Received notice that policy will be canceled if payment not received by end of week ▪ John to make payment over the phone if payment is not received.