



CENTRAL NOVA AREA SERVICE COMMITTEE OF NARCOTICS ANONYMOUS
April 22 2018

AREA SERVICE COMMITTEE EXECUTIVE OFFICERS

RCM	John B	Present
Alt. RCM	Vacant	Vacant
Chair	Mary R	Present
Vice-Chair	Jim F	Present
Secretary	Vacant	Vacant
Alt. Secretary	Vacant	Vacant
Treasurer	Supriya D	Present
Alt. Treasurer	Doug D	Absent
Activities Committee Chair	David C	Absent
Literature Committee Chair	Dave B	Present
PR Committee Chair	Danielle P	Present

HOME GROUPS – GSR’S, ALTERNATES OR REPS – ATTENDANCE

(If there is an asterisk beside the GSR’s name it means they were present but left before voting and was therefore marked absent.)

Group	Rep	Present	Report	Vote
1. 90 in 90	Philip M	No	No	No
2. A New Way to Live		No	Yes	No
3. Breaking Free	Darren B	Yes	Yes	Yes
4. Get Honest or Die	Tim I	Yes	Yes	Yes
5. I Can’t We Can	Wade M	Yes	Yes	Yes
6. Just for Today	Justin M	Yes	Yes	Yes
7. Last Chance	Julie C	No	No	Yes
8. Liberation	Cindy	No	Yes	Yes
9. Nature of Recovery	Matt W	Yes	yes	yes
10. Never Alone	Kelly M	No	No	Yes
11. Nothing to Fear	Steven G	No	No	Yes
12. Open Arms Recovery	Crystal M	No	No	No
13. Pride in Our Recovery	Patty W	Yes	Yes	Yes
14. Road to Recovery	Angela B	No	Yes	Yes
15. Serenity Seekers	Devin W	Yes	Yes	Yes
16. Sharing the Message	Anne Marie H	No	No	Yes
17. Shelter from the Storm	Joey B	Yes	Yes	Yes
18. Starting Point	Laurie G	No	No	Yes
19. Strength in Numbers	Billy G	yes	Yes	Yes
20. Survivors	Peter F.	Yes	Yes	Yes
21. You Have a Choice Today	Ryan M	Yes	Yes	No
22. Young and Free	Rachael T	No	Yes	Yes

GROUPS OUTSIDE HRM - GSR'S, ALTERNATES OR REPS - ATTENDANCE

Group Vote	Rep.	Present	Report	
Circle of Hope	Joilta L	No	No	Yes
Clean if You Want to Be		No	No	Yes
Love Life	Grant M	No	No	Yes
New Vision	Emma C	Yes	Yes	Yes
Pathway to Peace	Georges N	No	No	Yes
Phoenix Group	Jim Y	No	No	Yes
Talking Circle		No	No	Yes
Taking Care of Business	Mark S	No	No	Yes
You're Not Alone	Ernie C	No	No	Yes
Super Nova	Mary F	No	No	Yes

CNA web-site: www.centralnovaarea.ca CNA e-mail address: centralnovaarea@gmail.com

The meeting opened with the 'we version' of the Serenity Prayer at 2:10 The 12 Traditions, 12 Concepts, and 'A Vision for NA Service' were read by the group. After corrections to last month's minutes were given: errors or omissions made. Minutes adopted by Wade M and seconded by Matt W

Attendance 13 out of 20 groups present. Quorum was established.

New Group asking to be Seated: N/A

Group Reports: For the sake of consistency, the end balance will NOT include the group's prudent reserve or the total GSR fund.

90 in 90

Sunday 7:30-8:30 pm, Brunswick United Church, 2107 Brunswick Street, Halifax
GSR: Philip M Alt GSR: None

A New Way to Live

Monday 11:45 am - 12:45 pm, Main Floor, Boardroom Northwood, 2615 Northwood Terrace,
Halifax
GSR: Alt GSR:

7th: 41.65 Total Income: 41.65 Rent: Total expenses: 1.92 Prudent reserve: 97.92
Home group members: 2 Members at business meeting: 1 Average attendance: 8

Breaking Free

Wednesday, 7:30-8:30 pm, Emmanuel Church, 322 Herring Cove Rd., Spryfield
GSR: Darren B Alt. GSR: Vacant

GSR Fund: 20.00 Literature Order: 57.00 Area Contribution: 130.00 Ending Balance: 8.95
Home group members: 6

Members at business meeting: 4 Average attendance: 1

Get Honest or Die

Thursday 7:30 – 8:30 p.m., St. Peter's Church Hall, 3 Crichton Avenue, Dartmouth

GSR: I Alt GSR: Tim I

Beginning Balance: \$5.00 7th Tradition: \$96.40 Literature Sold: \$0.00 Other: \$1.95 (bank fee)
 Total Income: \$ 96.40 Rent: \$30.00 Literature Order: \$42.50 Other: \$0.00 BSC GSR Fund:
 \$15.00 ASC Contribution: \$0.00 Total Expenses: \$89.45 Prudent Reserve: \$0.00
 Total GSR Fund: \$15.00 Ending Balance: \$11.95
 Home Group Members: 8 Members at Business Meeting: 5 Average Attendance: 18

I Can't We Can

Thursday 8-9:00 p.m., St. Matthew's United Church, 1479 Barrington Street,
 Halifax

GSR: Wade M ALT GSR: Gigi P

Beginning Balance: 84.00 7th: 63.10 literature sold: 0 Total income:147.10 Rent:30.00
 Literature order: 41.50 Total expenses: 71.50 Prudent reserve: 75.00
 Ending balance: 0

Just for Today

Saturday 11:30 a.m. - 12:30 pm, 2096 Windsor Street (door on Allan St), Halifax

GSR: Justin M Alt. GSR: None

Beginning Balance: \$180.43 7th Tradition: \$86.80 Literature Sold: \$0.00 Other: \$0.00
 Total Income: \$86.80 Rent: \$0.00 Literature Order: \$0.00 Other: \$3.00 GSR Fund:
 \$0.00 ASC Contribution: \$0.00 Total Expenses: \$6.75 Rent Reserve: \$150.00 Total GSR
 Fund: \$0.00 Ending Balance: \$110.48

Last Chance

Saturday 8:00-9:00 pm, Calvin Presbyterian Church, 3311 Ashburn Avenue Fairview

GSR: Julie C Alt GSR: Spencer G

Beginning Balance: \$76.50 7th Tradition: \$106.00 Literature Sold: \$43.00 Other: \$0.00
 Total Income: \$225.50 Rent: \$25.00 Literature Order: \$190.00 Other: \$0.00 GSR Fund:
 \$0.00 ASC Contribution: \$0.00 Total Expenses: \$0.00 Prudent Reserve: \$0.00 Total
 GSR Fund: \$0.00 Ending Balance: \$10.50
 Home Group Members: 5 Members at Business Meeting: 3 Average Attendance: 15-20

Liberation

Monday 7:30-8:30 pm, St. Catherine's Church, 6476 Bayers Road, Halifax

GR: Louise G Alt GSR: None

Beginning Balance: \$56.67 7th Tradition: \$78.70 Literature Sold: \$10.00 Other: \$0.00
 Total Income: \$145.37 Rent: \$25.00 Literature Order: \$0.00 Other: \$0.00
 GSR Fund: \$0.00 ASC Contribution: \$0.00 Total Expenses: \$25.00
 Prudent Reserve: \$75.00 Total GSR Fund: \$0.00 Ending Balance: \$70.37
 Home Group Members: 6 Members at Business Meeting: 4 Average Attendance: 15

Nature of Recovery

Thursday 7:30-8:30 pm, Bethany United Church, 7171 Clinton Street

GSR: Matt W Alt GSR: Ray K

Beginning balance: 0 7th: 127.91 Literature sold: 0 Total income: 127.91 Rent: 40.00
 Literature sold: 9.00 Other: 4.95 ASC Contribution: 50.00 Total expenses: 123.95
 Prudent reserve: 120.00 GSR fund: 40.00 Ending Balance: 40.46
 Home group members: 11 Members at Business meeting: 7 Average Attendance: 19

Never Alone

Tuesday 7:00-8:30 p.m., Dalhousie Student Union, Rm 224, 6136 University Ave, Halifax

GSR: Kelly M Alt GSR: None

Nothing to Fear

Sunday 2-3:00 pm, All Nations Church, 2535 Robie Street, Halifax

GSR: Steven G Alt GSR:

Open Arms Recovery

Saturday 7pm St. Bernard's Catholic Church - 253 Highway 2, Enfield, NS

GSR: Crystal M Alt GSR: Patti A

Pride in Our Recovery

Tuesday 5:30 - 6:30 pm, Plan B (large back room) 2180 Gottingen St, Halifax

GSR: Patty W Alt GSR: None

Beginning Balance: \$110.80 7th Tradition: \$127.00 Literature Sold: \$0.00 Other: \$0.00
 Total Income: \$127.00 Rent: \$40.00 Literature Order: \$15.00 Other: \$0.00 GSR Fund:
 \$20.00 ASC Contribution: \$118.90 Total Expenses: \$116.95 Prudent Reserve: \$40.00
 Total GSR Fund: \$20.00 Ending Balance: \$0.00
 Home Group Members: 4 Members at Business Meeting: 3 Average Attendance: 12

Road to Recovery

Saturday 7:30 - 8:30 pm, Holy Trinity Church, 30 Alfred Street, Dartmouth

GSR: Angela B Alt GSR: None

7th: 153.25 Other: 5.00 Literature sold: 1.00 Total: 159.25 Rent 60.00 Bank Fee: 3.90

Literature Order: 59.50 GSR Fund: 29.35 Prudent Reserve: 85.80
Needs home group members. Also needs members to help set up and clean up after the meeting.

Serenity Seekers

Wednesday 7:30 -8:30 pm, Sonlife Church, 152 Windmill Rd, Dartmouth

GSR: Devin W Alt GSR: Dolores F.

Beginning Balance: 236.42 7th: 82.70 Lit Sold: 120.00 Lit Order: 76.50 Other: 60.00
cheques GSR Fund: 60.00 Total Expenses: 220.00 Ending Balance: 115 62

Home Group Members: 8 Members at Business Meeting: 4 Average Attendance: 22

Sharing the Message

Monday 7:30-8:30 pm, Baptist Church, 6 Regal Road, Dartmouth

GSR: Anne-Marie H Alt GSR:

Beginning Bal: \$21.15 7th Trad: \$68.75 Lit Sold: \$17.50 Other: Total Income: \$107.40
Rent: \$33.00 Lit Order: \$74.00 Other: \$0.00 GSR Fund: \$0.00 ASC Contribution: \$0.00
Total Expenses: \$107.00 Prudent Reserve: \$0.00 Total GSR Fund: \$30.00 End Bal: \$0.40
Home Group Members: 4 Members at Business Meeting: 2 Average Attendance: 12

Shelter from the Storm

Monday, Wednesday 7:30-8:30 pm, All Nations Church, 2535 Robie Street, Halifax

GSR: Joey B Alt GSR:

Average attendance: Literature order: Ending balance:

Starting Point

Friday 8:00-9:00 pm, St. John the Baptist Church, 26 Purcell's Cove Road Halifax

GSR: Laurie G Alt GSR: None

Strength in Numbers

Sunday 7:30-8:30 pm; St. James Church Hall, 181 Portland Street, Dartmouth

GSR: Billy G Alt GSR: Aaron G

Home group members: 8 Members at business meeting: 6 Average attendance: 20

Survivors

Tuesday 7:30 – 8:30 pm, Knox United Church, 567 Sackville Drive, Sackville

Rep: Peter F Alt GSR:

You Have a Choice Today

Friday 7:30-8:30 pm, St. James Church Hall, 181 Portland St. Dartmouth

GSR: Ryan M Alt GSR:

Beginning Bal: 270.15 7th: 95.00 Lit Sold: \$15.00 Other: \$ 0 Total Income: \$380.15 Rent: \$25.00 for May Literature Order: \$47.50 Other: \$2.50 (bank fees) GSR Fund: 0 ASC Contribution: \$80.00 Total Expenses: \$155.00 Total GSR Fund: \$150.00 Total Prudent Reserve: \$75.00 Group Reserve: \$225.00 Ending Balance: \$.15

Home Group Members: 8 Members at Business Meeting: 7 Average Attendance: 20
Announcements: Colton P. 1 yr May 11th, Duane F. 27 yrs May 25th,
Remember Living Clean Study First Friday of every month.

Young & Free

Tuesday 7:30-8:30 pm, Holy Trinity Church, 30 Alfred Street, Dartmouth

GSR: Vacant GSR Alt: Rachael T

Beginning Balance: \$26.70 7th Tradition: \$170.80 Literature Sold: \$0.00 Other: \$0.00
Total Income: \$170.80 Rent: \$60.00 Literature Order: \$52.80 Other: \$6.75 GSR
Fund: \$10.00 ASC Contribution: \$50.00 Total Expenses: \$194.55 Prudent Reserve: \$60.00
Total GSR Fund: \$20.00 Ending Balance: \$2.95
Home Group Members: 7 Members at Business Meeting: 5 Average Attendance: 20

Other Group Information:

Our Group has decided not to continue as a Special Interest Group with a focus on young people. This allocation is not reflected in our Home Group Members or the people who regularly attend our meetings. And in alignment with the Spiritual Principles of Unity and Anonymity. This will be changed on our Website but we will maintain the same name as this is registered with the WSO and think we can all be young at heart!

Our Group discussed the fact that many of the people who attend our meetings are new to recovery or struggle with getting and staying clean. We believe that NA Literature is one of the most powerful tools we have as addicts and have decided that the last Tuesday of each month will be dedicated to a "Step Working Night". We will read from the Step Working Guide and discuss the questions associated with each section. This is being introduced on a trial basis in hopes we can develop a format that provides a great atmosphere of recovery.

Announcements:

Ron H will be celebrating 1 year on Tuesday April 24th.

GROUP REPORTS FROM OUTSIDE HRM

Circle of Hope

Thursday 8:30-9:30 pm, Nepisi Building, 70 Gabriel Street, Eskasoni First Nation, CB

GSR: Jolita L Alt. GSR: Jimmy Y

Clean if you Want to Be

Saturday 8-9:00 pm, Holy Trinity Church Hall, 78 Alexandria Avenue Bridgewater

GSR: None Alt GSR: None

Love Life

Wednesday, 8:00 p.m., Northside Learning Centre, 55 King St, Sydney Mines

GSR: Grant M Alt. GSR: Dave C

New Vision

Sunday, Tuesday, Thursday, 8-9 pm, St. Andrews Church, 55 King St. Truro

GSR: Emma C Alt GSR: Chrissy B

Beginning Balance: 22.27 7th: 158.00 Total income: 195.27 Rent: 100.00 Literature order: 68.00 Other: 8.00 GSR fund: 20.00 Total expenses: 168.70 Prudent reserve: 200.00 Total GSR fund: 60.00 Area Contribution: 19.82
Ending Balance: 0 Home group members: 10 Members at business meeting: 5
Average attendance: 10

Pathway to Peace

Tuesday 6:30-7:30 pm, 120 St. Ninian Street behind St. Ninian's Cathedral, Antigonish

Phoenix Group

Sunday 7 – 8pm and Friday 8 – 9pm, Heritage Church 500 Charlotte Street, Sydney

GSR: Jimmy Y Alt GSR: John A

Super Nova

Sunday 7-8:00 pm, 25 Beacon Church, 25 Beacon St. Yarmouth

GSR: Wanda F Alt GSR: None

Taking Care of Business

Sunday 8-9:00 pm, Trinity United Church, 151 Temperance St. (Side entrance), New Glasgow

GSR: Mark S Alt GSR: None

Talking Circle

Tuesday 8-9:00 pm, Theresa Cremo Health Ctr., 93 Reservation Rd, Waycobah First Nation, CB

GSR: None Alt GSR: None

You're Not Alone

Saturday, 7-8:00 pm, Alano Club Rear, 10 McKeen St., Glace Bay

GSR: None Alt GSR: None

SUB-COMMITTEE REPORTS

Literature Committee Report for ASC – 22 Apr 2018

Meeting opened at 10:00am with 6 of 9 decision-makers, with two new members and one observer.

Reports

Treasurer: We have no Area contribution today, as we are \$337.97 below our prudent reserve. We're not asking Area to top us up.

Bank and Cash

Opening bank	\$1,966.32	Opening cash	\$65.00
Deposited	+ 1,381.05	Cash sales	+ 701.55
NAWS Orders	- 680.77	Deposited	- <u>701.55</u>
Bank charges	- <u>1.95</u>	End cash	\$65.00
End bank	\$2,664.65		

Bank and Cash total \$2,729.65

Accounts Receivable

<u>Facility</u>	<u>Date</u>	<u>Invoice</u>	<u>Amount</u>
Corrections			
Men's Corrections (Burnside)	Nov 2017	519482	\$30.50
Women's Corrections (Burnside)	Nov 2017	231859	37.25
Women's Corrections (Burnside)	Jan 2018	519493	<u>38.50</u>
\$106.25	\$106.25		
NS Health			
Withdrawal Management I & II	Mar 2017	305836	\$32.00
Withdrawal Management I & II	Apr 2017	131361	23.50
Withdrawal Management I & II	Aug 2017	684125	42.75
Withdrawal Management I & II	Sep 2017	519451	3.00
Withdrawal Management I & II	Oct 2017	519476	3.00
Withdrawal Management I & II	Nov 2017	231857	4.50
Withdrawal Management I & II	Jan 2018	231869	36.00
Withdrawal Management I & II	Feb 2018	231887	3.00
Withdrawal Management I & II	Mar 2018	598274	<u>3.00</u>
\$150.75	150.75		
Withdrawal Management III	Jan 2018	231868	47.00
Marguerite Centre	Jan 2018	231865	\$3.00
Marguerite Centre	Jan 2018	231865	<u>8.50</u>
\$11.50	<u>11.50</u>		

Total Accounts Receivable \$315.50

Assets

Bank and Cash total	\$2,729.65
Inventory	+ 2,326.13
Inventory in transit	1,421.75
Prudent Reserve	- 6,500.00
Accounts receivable reserve	- <u>315.50</u>
Balance after Prudent Reserve	- \$337.97

New Business

Nominations or volunteers for Literature Chairperson for Area consideration today: None.

Announcements and Reminders to Groups

1. Please use the proper paper or plastic coin rolls when submitting your literature payment. Banks refuse to take coins rolled in foolscap or other scraps of paper.
2. NAWS is increasing their catalogue prices by 6% on July 1st. They are also increasing the foreign exchange rate for CAN\$ from 15% to 30%. You have three months to ensure your group has the amount of literature it wants or needs at the current low price. We suggest you take advantage of this.
3. If you're interested in any specialty items of literature, please view the NAWS 2017 catalogue at na.org. Let us know what you'd like and we can get it cheaper than you can, as we are charged approximately 25% over the US price, whereas you pay closer to 45-50% above the listed price.
4. We need a Chairperson, Vice-Chair, Treasurer, and Alternate Treasurer. For more info, see the Literature guidelines at www.centralnovaarea.ca. Click on SERVICE, and scroll down to CNA RESOURCES.

Next committee meeting: 27 May 2018. Meeting closed at 11:40 am with the 3rd Step Prayer.

YIS, Dave B. literaturechaircnana@gmail.com

Activities Committee Report: David C.

Greetings friends from Activities

We met yesterday with 7/8 voting members and on new joining member.

Mar. 24th speaker jam went well with 84 attendees 62 of whom were full paying. That percentage is now 75% which is higher than normal, but our number of attendees was down by about 15-20. Still a great event with great feedback. Lots of fellowshipping and most importantly full of hope that we do recover.

Games Days and nights are doing well and will continue in May.

Yesterday we filled 3 service positions:

Assistant Registrar: Howie Assistant Programmer: Angie Treasurer: Noval

Congratulations and thank you for stepping up and helping to ease the service duties required to keep Activities functioning as a committee to this fellowship.

On that note of service positions David C. has stepped down in all capacities as acting chair effective immediately. He will help whoever Area sends to fulfill the duties as chair whenever his services are needed. On a more positive note Pete B has volunteered to step up and run as Chair. He feels he can perform all the duties with the exception of being at Area for the full course of business. He can attend for the first 30-45 minutes but has other commitments he's committed to at 3 pm not sure how this area will deal with this but hopefully something can be worked out. Pete B has the Activities support and Dave C will work with him to help the learning of the position a bit more comfortable. The Convention The Convention The Convention is here May 18-20, if you haven't registered please do so. We only purchased 40 Banquet tickets 12 of which are gone. There will be no extras so if you are planning to be there and eat at the banquet you need to register fast. See Dave B or David C.

We are below our prudent reserve so there will be no contribution this month. A full financial report will be e-mailed out. If there are any questions the new chair Pete B wink wink.

There will be baseball this year. We have the dates and the coordinator Darren B thank you for volunteering your time and the rewards that come from being of service will be paid back 10 fold. We will talk to HRM and secure the dates and the fellowship will then be informed. All games will be at the Commons this year.

Convention Business Meeting May 5th after the games day at the corner of Windsor and Allen about 3 pm. All are welcome to attend

Next business meeting May 26th there are still lots of open positions available and no matter how little you may think you have to offer we need you so please come

Yours in service
David C.

Activities Committee Financial Report for period March 17 to April 21, 2018

Prudent Reserve: \$3,900.00 = \$3,000.00 (Convention) + \$900.00 (events/ activities)
 + 631.11 = CNACNA XV Fund Raising (175.00 raffle at SBTS) +179.11(Event 5) +
 47.50

(Area food sales to date) + 198.00 (Total Journal raffle tickets) + 101.00
(Calendar raffle) - 28.50 expenses (#lit-3 journal for draw) +159.00 (LC
raffle*(book donated by literature committee) - 200.00 expenses rug
raffle.

+750.00 = CNACNA XV registrations/banquet/brunch/prepaid merchandise
\$5,281.11 = Limit as what could be held in trust for this month in
accordance with the guidelines re Article XII Fund Flow system.

Beginning Balance March 17, 2018 **\$3,011.11**

Expenses:

2018-03-24 (#037) DJ equipment rental re Dolores F.	\$50.00
2018-03-24 (cheque 145) Emmanuel Church re: Hall rental Speaker Jam	50.00
2018-03-24 (#038H) Hospitality Coordinator food/decorations	90.75
2018-03-24 (#040) Acting Treasurer Jennifer M.	
Re: Bristle board and markers for Registration	6.90
2018-04-01 (#041) Acting Treasurer Jennifer M.	
Re: E-transfer to Shaun K. Kick off speaker travel expenses	400.00
2018-04-01 Bank Monthly Fees	6.75
2018-04-17 (80418408145918) 1 cheque book ordered	<u>9.76</u>
Total Expenses	\$614.16
	<u>- 614.16</u>
Sub Balance	2,396.95

Credits:

2018-03-17 (#030) Hospitality Coordinator re Feb. 3 Games Day	\$3.00
2018-03-17 (#031) Kate E. Re Living Clean fundraiser draw ticket money	67.00
2018-03-17 (#032) Hospitality Coordinator re March 17 Games Night	27.50
2018-03-17 (#033) Acting Registration Coordinator	
Re: CNACNA XV registrations	130.00
2018-03-24 (#034,036) Acting Registration Coordinator	

Re: Speaker Jam registrations 991.25
 2018-03-24 (#035) Kate E. via Rosey K. fundraiser LC draw ticket money 67.00
 2018-03-24 (#038) Jim F. Merchandise store sales percentage 91.00
 2018-03-24 (#039) Canteen Coordinator re: sales 173.80
 Total Credits **\$1,550.30** +**1,550.30**
End Balance \$3,947.25

There will be no contribution to Area this month as we are below the limit that could be held in trust for this month in accordance with the guidelines re Article XII fund Flow system. YIS, Jennifer M.

Public Relations Committee: Danielle P

EXECUTIVE REPORTS

Regional Committee Member (RCM): John B

Vice-Chair Report: Jim F

Area Chair: Mary R

Treasurer Report: Supriya D

OLD BUSINESS:

Nominations for Positions:

Activities Chair: Pete B. Volunteered and qualified. Take back to your group and vote
Literature Chairperson

No nominations or volunteers

Alternate RCM

No nominations or volunteers

Secretary

No nominations or volunteers

Alternate Secretary

No nominations or volunteers

OPEN FORUM

- Noon time group planning stages can see Matt or Jim after area
- Dave e-mail minutes anniversaries and announcements to the web servant
- The financial Reports should be inserted after the report not before

GROUP CONCERNS:

- When will the insurance policy be available to the groups

MOTIONS:

Adjourn Area

Breaking Free motioned to adjourn I Can't We Can seconded; all were in favor. The meeting ended at approximately 3:50 pm with a closing circle and the 3rd Step Prayer.

Yours in Service,
Dolores F.

The Region is May 6th in Moncton at the Moncton Hospital.

The next Area meeting will be held: May 27th at the QEII Dickson Building, 5820 University Ave, Halifax