**NANB Area Minutes for November 2, 2024**

**Area Agenda**

1. Role call of GSR’s
2. Reading of 12 Concepts and 12 Traditions
3. Reading of service paragraph from the Basic Text
4. Adoption of Minutes
5. Group Reports
6. RCM Report
7. Vice Chair report on H&I and PR Efforts
8. Treasurer Report
9. Literature Report
10. Old Business
11. Open Forum (Group Concerns)
12. New Business
13. Announcements
14. Adjourn Meeting

**ASC Opened (11:04am)**

Role Call of GSRs – Free Spirit (late); Eel Ground not present

Reading of the Service Paragraph, 12 Concepts, 12 Traditions

**Attendance**

Andrea P, Chair

Cody P, Vice-Chair, GSR Living Free (Fredericton)

Penny A, Secretary

Tim M, Treasurer

Jesse M, GSR Nature of Recover (Rothesay), Literature Rep

Liz H, GSR, LITM (Fredericton); RCM

Niki G, GSR, Unity Is Key (Moncton)

Joe G, GSR, Freedom Group (Saint John)

Matt C, ALT-GSR, Clean & Serene (Saint John)

Jennifer H, ALT-GSR (Nature Of Recovery)

Alex A., Interested Member (Unity Is The Key)

Faith H, Interested Member (Free Spirit)

Steve C, Secretary (Living In The Miracle)

Jess P, Interested Member (Living In The Miracle)

Connie C, Interested Member (Free Spirit)

Kate P, Group Secretary (Nature of Recovery)

Julia H, Interested Member (Free Spirit)

Trent W, Interested Member (Unity Is Key)

Chris P, Interested Member (Clean & Serene)

Lewis W, Intersted Member (Unity Is Key)

**Adoption of Minutes**

Minutes adopted.

**Group Reports**

**Clean and Serene Group**

Hello Everyone,

I’m happy to be attending today’s meeting. The Clean & Serene group continues to have meetings

every Monday and Wednesday at 7pm. We are averaging 10 - 12 addicts per meeting and have 4

members sharing responsibility roles of chairperson, secretary and carrying the key.

We also have members sharing the NA message twice a month the at Ridgewood long term and

detox programs.

No new announcements from our recent business meeting held on October 30th.

We have a literature order for August and October totaling $232.00 and an Area donation of

$630.00.

In Loving Service,

Matt C. , Alt. GSR

Carl K. , GSR

**Unity Is The Key**

Good Day Fellow Addicts,

Unity is the Key group is doing well. Our Tuesday meeting is a literature meeting on the Spiritual Principle A Day. Our Thursday meeting is on the JFT. And our Sunday meeting is on the Living Clean The Journey Continues book. The Tuesday and Thursday meeting is held at 51 Church Street and the Sunday meeting is held at 105 Elmwood Drive. All our meetings are from 7 – 8pm.

Our last business meeting we had elections. GSR Niki G, Treasurer Alex, and Secretary Anique. We decided to purchase a cake for the first year celebrations.

Our total balance before business is $1,695.55, our Prudent Reserve is $200.00, Fund Day $500, Literature order $19.2, Rent $150, Donation of $675.93 to Area, leaving a balance of $0.

Yours in loving service,

Niki G.

**Free Spirit Group**

Greetings fellow addicts,

The Free Spirit Group is doing well, we continue to meet twice weekly with a slight drop in attendance from an average of 18 to 16.

A business meeting was held on October 16, 2024, with 6 group members in attendance.

The group’s meeting format remains unchanged where we read from Living Clean on Monday’s, the JFT on Wednesdays and then the 1st Monday the group picks 3 recovery related topics for open discussion and the 1st Wednesday of each month we read from the SPAD.

There are no group member celebrations occurring in the next business cycle of November through December.

During this cycle, the group has placed a literature order in the amount of $32.25

Our group has brought in a total of $360.00 between 7th contributions and literature sales.

Our prudent reserve remains unchanged at $200.00

Rent is paid through December 31, 2024

This leaves a net donation of $327.75 to Area.

Yours in loving service,

Daniel M, GSR

**Living In The Miracle Group**

Hello everyone,

Our meetings are going well, still meeting at 168 Church St every Friday and Sunday at 7pm. We are an open meeting with on-street parking. A strong message of recovery is being shared at our meetings with a focus on reading and discussing NA literature.

We are averaging 8 addicts per meeting, which is a significant drop from our former average. We would appreciate more support.

Since the last ASC our once-monthly candlelight meetings have been a success and we are now making them a monthly occurrence, held every first Sunday of the month, and we are still working on planning a holiday event for later this year, date TBA, and have set seed money aside for said event. Our homegroup election will be held Nov 10th.

Our income since the last ASC was $300.55, our rent was $160, our seed money for our next event is $300, our prudent reserve is $500, our literature order is $60.64, leaving us with a remainder of $79.91 which we have as a donation to the ASC.

Anniversaries Nov 3rd Jess 11 years, and just in case the next ASC is canceled due to winter weather, we also want to announce the following anniversaries for Jenn, celebrating 1 year on Feb 7th, and Steve for Feb 23rd, celebrating 19 years.

In Loving Service,

Liz H

GSR

Question regarding Holiday event – more info to follow

**Nature of Recovery**

Greetings Fellow addicts,

This report covers from 3 August to 5 October 2024.

Our average meeting attendance was nine people. We had $341.77 Seventh Tradition donations. Average contribution per meeting $3.07. Average 7th per meeting $26.21. We had a literature order of $65.41.

All our expenses are paid including rent for August – October $60.00. We have a prudent reserve of $20.00. We have a contribution to the Area of $276.36.

We held a business meeting on October 12 and talked about elections during the ASCC in November. Regional money being moved onward. Discussed the Regional Assembly being held in NB next year. The CCNA possibly coming to NB next year and the need for volunteers for both events.

Tim M has been elected as the new group treasurer.

Jenn H I our new GST Alt.

Kate P is our secretary.

Sam K has been elected as our literature trusted servant.

We decided all positions would be for a one year term.

YILS,

Jesse, M, GSR

**Freedom Group**

Good morning NA family,

Addict named Joe, GSR of Freedom Group. Things are going well at our group. We are averaging 10 addicts per meeting with a few new comers attending regularly. One topic we have had is wishing we had more members and members to be in service positions, but we know in time that will come.

Our 7th tradition totals 236.45.
$95 for area donation
$50 for November and December rent
$60 for literature order
$36.45 prudent reserve

Thank you for your service all! With love from freedom group!

Joe G, GSR

**Living Free**

Hello fellow addicts.

Living free group is doing well we have an average of 15-20 addicts, with an average of 2-5 detox patients each meeting and we continue to meet every Saturday and Tuesday at 7PM until 8:05 in the boardroom at the VHC, We continue to read from the basic text Saturday and Tuesday from the SPAD. We have welcomes 3 new members to our group, we also held our elections and our Secretary/Treasurer and GSR positions have remained the same and Max has filled our vacant ALT GSR position.

We will be making a donation to area of $127.95, We have donated 1 basic text and 1 SPAD for our rent this cycle. Our literature order is $221.10.

In loving service Cody P, GSR

**Eel Ground** (not present)

No report.

**RCM Report**

Hello everyone! Thank you for giving me the opportunity to continue serving as your RCM.

Given our Regional Service Committee (RSC) has not held a meeting since our last ASC, my report will be shorter than usual, but there are still some matters that our body will need to discuss.

To recap from my last ASC report, **the next Atlantic Regional Assembly will be in 2025, and the Canadian Convention in 2026**. At the last Regional Assembly in August, it was suggested that I approach our Area and see if we would be interested in coordinating with and hosting next year's Regional Assembly, on May 24-25th 2025, in Sackville, NB. And, it was noted that the national Canadian Convention of NA has been on a rotation around the country, and appears to be due in an Atlantic province in 2026–and, that since New Brunswick is the most central Atlantic province, that we, New Brunswick, could potentially host the Canadian Convention, and that if we did, that we’d be doing it after this service body has garnered some relevant experience after hosting the Regional Assembly beforehand, if our ASC so chooses. I would

invite us to discuss these possibilities later on in the Agenda.

Since the last ASC, our secretary Penny has kindly attached the Guidelines For Hosting The Annual Regional Assembly, which are short and I argue should be read out loud today. There are guidelines as to how our ASC should put in a bid to host the Regional Assembly, as well as guidelines on how we host. We would need a host committee, headed by a chairperson working together with other members to help take on the tasks needed to host the event.

Each bid must contain

• An agenda for the weekend

• A full budget for the event

• The name of the host committee chairperson, with a recommendation from the host area committee.

I have been in contact with several Regional admin members to try and gather info from this last Regional Assembly that would be relevant to our Area potentially putting in a bid, but have received no info thus far. I am looking forward to hearing what the body thinks.

**The next RSC will be held** on Nov 10, 2024 at 10am (9:30am Admin) Zoom Platform ID:

93798800030 Password: NAservice

In loving service,

Liz H

RCM

Question – date for CCNA – no specific date yet but usually occurs in Fall; will be 2026 in Maritimes

**Vice-Chair Report on PR and H&I Efforts**

**H&I EFFORTS**

Hello here are the H&I reports for November 2nd 2024

FREDERICTON

Hello Family,

No change to the H&I Situation in the Fredericton area.

MONCTON

Detox is doing good we went in they had lots of questions since the last time hopefully they come to meetings

Thank you

Gale G

SAINT JOHN

Detox has been happening regularly with the exception of a couple months where they were in a COVID outbreak.

Long Term has not really been happening. There doesn’t seem to be interest from the patients. We are close to cancelling our involvement at the long term facility. We had discussed changing this to another detox session but as of lately we have seen reduced participation from our members in attending Ridgewood. All of this will be considered before we make any changes.

Finally, Dorchester has been cancelled the last two months at the request of the facility. We still need additional help with this endeavor and the fellowship has been less than responsive on providing help.

**POSTER DRIVE**

Fredericton Poster Drive Nov 2024

Hello everyone, since the last ASC my co-point person Andrea and I hosted a poster drive meeting on October 12th, however this meeting was unattended by the other members. A group email was sent out to our teams to touch base afterwards to get updates and see if any teams needed help moving forward; we heard back from one team who no longer have availability due to work hours. We are hoping for more participation going forward.

As it stands 18 locations out of a potential 50 have posters. Three zones out of five have posters, and we have plans to follow up where there are service gaps during this coming cycle to ensure that all zones have had a decent pass. In the meantime, the locations that have received posters in August have been contacted to check in, with the majority of dropped-off posters reported to be in good condition, with a number of locations expressing continued interest in pamphlets and business cards to provide residents.

In Loving Service,

Liz H, Fredericton Poster Drive Co-Point Person

Jesse M presented a new batch of posters were distributed for review. It was noted they are only in English at present, if body decides to move forward we will be able have them in both languages.

Discussion

Several members found the posters to be guilt based versus hope based. It was asked whether we can still obtain the original posters to which the answer was yes.

**Treasurer’s Report**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Opening Balance | $2,128.50 |   |   |   |
|   |   |   | EXPENSES: |   |
| INCOME: |   |   | Bank Fees(Aug/Sept) | $5.00 |
| Donations: |   |   | Oct Rent(CHQ167) | $20.00 |
| Unity is the Key | $169.62 |   | Zoom Account(CHQ166) | $247.14 |
| Living Free | $221.10 |   | Phoneline Sept/Oct(CHQ166) | $28.65 |
| Free Spirit Group | $327.75 |   | NAWS CPS3637(CHQ165) | $1,131.18 |
| Living in the Miracles | $79.90 |   | Jesse Postage(CHQ169) | $20.69 |
| Nature of Recovery | $276.36 |   | Niki Travel (CHQ170) | $60.03 |
| Clean and Serene | $630.00 |   | Penny Travel(CHQ171) | $55.00 |
| Freedom Group | $95.00 |   | Andrea Travel(CHQ172) | $80.00 |
| Eel Ground Group | $0.00 |   | Oct ASC Snacks(CHQ172) | $42.17 |
|   |   |   | Liz Travel(CHQ173) | $60.00 |
| TOTAL | $1,799.73 |   | Jesse Printing(CHQ174) | $6.90 |
|   |   |   |   |   |
| Literature Sales: |   |   |   |   |
| Unity is the Key | $675.93 |   |   |   |
| Living Free | 127.95 |   | TOTAL | $1,751.76 |
| Free Spirit Group | $32.25 |   |   |   |
| Living in the Miracle | $60.65 |   | TOTAL AFTER EXPENSES | $3,430.66 |
| Nature of Recovery | $65.41 |   |   |   |
| Clean and Serene | $232.00 |   |   |   |
| Freedom Group | $60.00 |   | RESERVES: |   |
| Eel Ground | $0.00 |   | PR and FD | $500.00 |
|   |   |   | Prudent | $700.00 |
| TOTAL | $1,254.19 |   | Literature | $1,000.00 |
|   |   |   |   |   |
| TOTAL INCOME | $3,053.92 |   | TOTAL RESERVES | $2,200.00 |
|   |   |   |   |   |
|   |   |   | AVAILABLE TO DISPENSE | $1,230.66 |
|   |   |   |   |   |
|   |   |   | DONATION TO REGION(CHQ) | $1,230.66 |
|   |   |   |   |   |
| AVAILABLE MONEY | $5,182.42 |   | CLOSING BALANCE | $2,200.00 |

**Literature Report**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Description | Item # | July 2018 Price increase | January 2023 price increase 12% | Tax and Shipping 25% | Exchange 25% | Qty on Hand | Value |
| Books |   |   |   |   |   |   |   |
| Basic Text 6th Ed. | 1101 | $12.15  | $13.61  | $17.01  | $21.26  | 16 | $340.13 |
| A Spiritual Principle a Day | 1110 | $13.00 | $14.56  | $18.20  | $22.75  | 17 | $386.67 |
| JFT | 1112 | $9.55  | $10.70  | $13.37  | $16.71  | 18 | $300.76 |
| Sponsorship | 1130 | $9.75  | $10.92  | $13.65  | $17.06  | 2 | $34.12 |
| IWHW(Hard Cover) | 1140 | $9.55  | $10.70  | $13.90  | $17.38  | 3 | $52.14 |
| Living Clean | 1150 | $10.35  | $11.59  | $14.49  | $18.11  | 0 | $0.00 |
| Guiding Principles | 1201 | $11.65  | $13.05  | $16.96  | $21.20  | 5 | $106.02 |
| Step Working Guide | 1400 | $9.00  | $10.08  | $12.60  | $15.75  | 8 | $125.97 |
| Information Pamphlets |   |   |   |   |   |   |   |
| #1 Who,What,How, and Why | 3101 | $0.25  |   | $0.31  | $0.39  | 54 | $21.09 |
| #2 The Group | 3102 | $0.33  |   | $0.41  | $0.52  | 10 | $5.16 |
| #5 Another Look | 3105 | $0.25  |   | $0.31  | $0.39  | 60 | $23.43 |
| #6 Recovery and Relapse | 3106 | $0.25  |   | $0.31  | $0.39  | 59 | $23.04 |
| #7 Am I an Addict | 3107 | $0.25  |   | $0.31  | $0.39  | 59 | $23.04 |
| #8 Just For Today | 3108 | $0.25  |   | $0.31  | $0.39  | 50 | $19.53 |
| #9 Living the Program | 3109 | $0.25  |   | $0.31  | $0.39  | 40 | $15.62 |
| #10 Fourth Step Guide | 3110 | $0.82  |   | $1.02  | $1.28  | 5 | $6.40 |
| #11 Sponsorship | 3111 | $0.25  |   | $0.31  | $0.39  | 43 | $16.79 |
| #12 The Triangle of Self-Obsession | 3112 | $0.25  |   | $0.31  | $0.39  | 56 | $21.87 |
| #13 By Young For Young | 3113 | $0.25  |   | $0.31  | $0.39  | 28 | $10.94 |
| #14 One Addict's Experience.... | 3114 | $0.25  |   | $0.31  | $0.39  | 30 | $11.72 |
| #15 PI and the NA Member | 3115 | $0.25  |   | $0.31  | $0.39  | 60 | $23.43 |
| #16 For the Newcomer | 3116 | $0.25  |   | $0.31  | $0.39  | 57 | $22.26 |
| #17 For those in Treatment | 3117 | $0.33  |   | $0.41  | $0.52  | 19 | $9.79 |
| #19 Self-Acceptance | 3119 | $0.25  |   | $0.31  | $0.39  | 58 | $22.65 |
| #20 H&I and the NA Member | 3120 | $0.25  |   | $0.31  | $0.39  | 60 | $23.43 |
| #21 The Loner | 3121 | $0.33  |   | $0.41  | $0.52  | 60 | $30.93 |
| #22 Welcome to NA | 3122 | $0.25  |   | $0.31  | $0.39  | 58 | $22.65 |
| #23 Staying Clean on the Outside | 3123 | $0.25  |   | $0.31  | $0.39  | 30 | $11.72 |
| #24 Money Matters | 3124 | $0.56  |   | $0.70  | $0.87  | 20 | $17.50 |
| #26 Accessibility For Those with Needs | 3126 | $0.25  |   | $0.31  | $0.39  | 10 | $3.91 |
| #27 For the Parents..of Young People | 3127 | $0.31  |   | $0.39  | $0.48  | 30 | $14.53 |
| #28 Funding NA Services | 3128 | $0.37  |   | $0.46  | $0.58  | 20 | $11.56 |
| #29 An Intro to NA Meetings | 3129 | $0.25  |   | $0.31  | $0.39  | 60 | $23.43 |
| #30 Mental Health in Recovery | 3130 | $0.25 |   | $0.31  | $0.39  | 45 | $17.57 |
| Service Pamphlets |   |   |   |   |   |   |   |
| Group Business Meetings | 2202 | $0.25  |   | $0.31  | $0.39  | 5 | $1.95 |
| Group Trusted Servants | 2203 | $0.25  |   | $0.31  | $0.39  | 5 | $1.95 |
| Disruptive and Violent Behavior | 2204 | $0.25  |   | $0.31  | $0.39  | 6 | $2.34 |
| NA Groups and Medication | 2205 | $0.33  |   | $0.41  | $0.52  | 5 | $2.58 |
| Principles and Leadership in NA Service | 2206 | $0.33  |   | $0.41  | $0.52  | 5 | $2.58 |
| Social Media | 2207 | $0.33  |   | $0.41  | $0.52  | 15 | $7.73 |
| Booklets |   |   |   |   |   |   |   |
| Twelve Concepts of NA | 1164 | $2.20  |   | $2.75  | $3.44  | 5 | $17.18 |
| An Introductory Guide to NA | 1200 | $2.15  |   | $2.69  | $3.36  | 0 | $0.00 |
| NA White Booklet(LG Print, H&I avail) | 1500 | $0.80  |   | $1.00  | $1.25  | 76 | $94.98 |
| **Little White Book Special Edition** | 1501 | $15.00  |   | $18.75  | $28.12  | 0 |   |
| The Group Booklet | 1600 | $1.00  |   | $1.25  | $1.56  | 6 | $9.37 |
| Behind the Walls(H&I version avail) | 1601 | $1.00  |   | $1.25  | $1.56  | 5 | $7.81 |
| In Times of Illness | 1603 | $3.40  |   | $4.25  | $5.31  | 5 | $26.56 |
| PR Foldout | 2307 | $1.10  |   | $1.37  | $1.72  | 7 | $12.03 |
| Keytags |   |   |   |   |   |   |   |
| White | 4100 | $0.55  |   | $0.69  | $0.86  | 91 | $78.19 |
| Orange | 4101 | $0.55  |   | $0.69  | $0.86  | 121 | $103.96 |
| Green | 4102 | $0.55  |   | $0.69  | $0.86  | 71 | $61.00 |
| Red | 4103 | $0.55  |   | $0.69  | $0.86  | 72 | $61.86 |
| Blue | 4104 | $0.55  |   | $0.69  | $0.86  | 36 | $30.93 |
| Yellow | 4105 | $0.55  |   | $0.69  | $0.86  | 29 | $24.92 |
| Moonglow | 4106 | $0.55  |   | $0.69  | $0.86  | 39 | $33.51 |
| Grey | 4107 | $0.55  |   | $0.69  | $0.86  | 40 | $34.37 |
| Black | 4108 | $0.55  |   | $0.69  | $0.86  | 36 | $30.93 |
| Medallions |   |   |   |   |   |   |   |
| 18 MONTHS | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| ONE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 8 | $47.59 |
| TWO | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 8 | $47.59 |
| THREE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| FOUR | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| FIVE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| SIX | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 11 | $65.44 |
| SEVEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| EIGHT | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| NINE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 11 | $65.44 |
| TEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 10 | $59.49 |
| ELEVEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| TWELVE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| THIRTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| FOURTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 6 | $35.69 |
| FIFTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| SIXTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| SEVENTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 5 | $29.74 |
| EIGHTEEN | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 4 | $23.80 |
| TWENTY SIX | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 4 | $23.80 |
| TWENTY EIGHT | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 1 | $5.95 |
| TWENTY NINE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 2 | $11.90 |
| THIRTY TWO | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 1 | $5.95 |
| THIRTY THREE | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 1 | $5.95 |
| INFINITY | 43 | $3.40  | $3.81  | $4.76  | $5.95  | 1 | $5.95 |
| TRI-PLATE |   | $24.85 |   | $31.06  | $38.82  |   |   |
| SPONSORSHIP MEDALLION | 9603 | $5.00 | $5.60 | $7.00  | $8.75  |   |   |
| Other |   |   |   |   |   |   |   |
| Convention Guidelines | 2108 | $5.10  |   | $6.37  | $7.97  | 1 | $7.97 |
| A Guide to Local Services | 2111 | $7.50  |   | $9.37  | $11.72  | 1 | $11.72 |
| A Guide to World Service | 2104 | $4.55  |   | $5.69  | $7.11  | 1 | $7.11 |
| Handbook for NA Newsletter | 2106 | $2.25  |   | $2.81  | $3.51  | 1 | $3.51 |
| A Guide for Phoneline Service | 2107 | $3.80  |   | $4.75  | $5.94  | 1 | $5.94 |
| Treasurer's Handbook | 2109 | $2.25  |   | $2.81  | $3.51  | 1 | $3.51 |
| Group Readings(set of 7) | 9130 | $4.90  |   | $6.12  | $7.65  |   |   |
| The NA survival Kit | 9425 | $20.00  |   | $25.00  | $31.24  |   |   |
| Total CDN |   |   |   |   |   |   | $3,426.24 |
| Reserve |   |   |   |   |   |   | $1,000.00 |

**Old Business**

1. Umbrella Insurance – Liz – get report from Liz

Hello everyone, thank you for allowing me to serve.

Here is my follow-up on seeking liability insurance coverage quotes for Narcotics Anonymous meetings and events per group consensus at the ASC. As a quick recap, an umbrella plan for the New Brunswick Area of Narcotics Anonymous could be a way for our Area to further support the groups it serves by potentially alleviating both financial and legal burden for NA groups, events and individual members, particularly when churches and facilities require groups to purchase their own insurance policies for meetings to take place, and where it may be prudent for us to have coverage at NA events, if anything were to happen. It is also worth noting that broader umbrella policies are nothing new in NA; for example, Nova Scotia does it, and I’ve seen it work well in Maine (where I got clean) when it fell under the New England Region of Narcotics Anonymous.

Per the discussion at the previous ASC with insurance companies requiring a business address, Tim has provided his address to be used in order for us to obtain quotes–and if the ASC body is receptive to the quotes, we can move forward in potentially selecting a PO Box for insurance purposes. I will include PO Box prices at the end of this report for reference. Thank you Tim! Before going into the financials, I wanted to share some information I learned while communicating back and forth with the brokerage that could sway people to feel one way or another on this matter.

At the last ASC I was asked what would happen if we got an umbrella policy, but a homegroup within the New Brunswick Area of Narcotics Anonymous wanted to keep paying their own individual policy. To quote the broker, “insurance policies are very strict on named insureds, as they have a duty to defend a client in a claims scenario based on who is listed on the policy. You’re actually not allowed to carry more than one policy for each entity (unless it’s for a different type of coverage) as it’s considered ‘Stacking of Limits.’” I was made to understand that this would apply in the case that a group was grandfathered into a church’s insurance policy. This means that if our ASC sprung for an umbrella policy, and a homegroup within our Area decided to keep their individual policy, and a claim got filed, it’d result in conflict with their insurance—they’re not going to want to honor a claim since the homegroup in question would

fall under a broader policy simply by being a part of the New Brunswick Area of Narcotics Anonymous. When I asked if a group could opt out of an umbrella policy to avoid this, I was told the answer would be no, because the policy is designed to cover all groups, meetings and events under NANB.

There’s also another item worth noting regards homegroups who are grandfathered into a church’s insurance policy. Unless that NA group itself is actually listed on the church’s insurance policy, if there ever were a claim, there would be no coverage. Verbal agreements are not enough, it needs to be in the paperwork. A church’s policy would not respond to a claim for that NA homegroup unless specifically listed, as insurance companies are only required to defend a named insured. It was also noted that insurance premiums for churches have been on the rise categorically because more and more claims are getting filed against them for misconduct and abuse liability, making churches less amenable to grandfathering groups in, or keeping said agreements.

For 2 million dollar basic liability coverage, the annual quote I received was $2,500 a year plus $200 in fees, totaling $2,700. This number divided by 12 equals $225 a month. This number reflects coverage for bi-monthly ASC meetings, official NA events that fall under the umbrella of NANB ASC, and 8 groups at a value of $28.12 per group per month. Please note that I did not catch that we just seated our 9th group until after receiving the quote, so it may in fact be higher, and I would be happy to go back and find more information if the body sees fit. I would invite any other groups seated to share what they pay for insurance.

For additional reference, when I spoke to the GSR for the Clean and Serene group, they said that 4-5 years ago, pre-covid, that their church required insurance and their policy was approx. $400 a year/$33 a month. I can look into seeing what my homegroup would be charged for their own private insurance as well, to see what current premium numbers we’d be looking at for comparison.

Thank you for taking the time to listen to my report. If the Area body desires it, I am willing to gather more information and share what potential options our ASC and groups have as I learn them. If the Area body is interested in pursuing an umbrella policy, here are some price figures for a PO Box based off the Canada Post website:

A Small or general delivery (prices for non "urban-core" areas)

3 months $69.00 6 months $124.00 12 months $187.00 (prices for "urban-core" areas)

A Small or general delivery

3 months $79.00 6 months $142.00 12 months $209.00

set of 2 postal keys $15

In Loving Service,

Liz H

Discussion

It was suggested that if the ASC body decides to move forward with umbrella insurance that Area pay. The benefit of having an umbrella policy is that is covers all groups in their locations but also any off site events that are held, such as Unity Days etc. It was noted one group is covered by a rider on their church’s policy however there was question as to whether this would cover them for off site events. Another group is “grandfathered” but has no specific insurance documentation stating they are covered. It was suggested some groups could abstain from being part of the umbrella insurance, there was question as to whether this would be ethical.

Action – GSRs to raise insurance question with their home groups with updated information when Liz obtains it.

1. Regional Assembly – we have been asked to host the Regional Assembly in NB. It would take place on May 24 and 25, 2025.

Discussion

Would need to ensure there are sufficient people willing to help. Region hosted the last one. The guidelines state that the ultimate responsibility is with the Regional body. If people are interested in helping out they should be permitted to. Need to determine if anyone is even willing to do it. it is not a requirement for us to do this in order to host the Canadian Convention

The Area body agreed to proceed with hosting the Regional Assembly. The RCM will figure out a budget and submit to Regional Assembly

Action – Liz to do this; we will get list of names today and begin planning.

1. Welcome orientation document – Liz and Jesse

Distributed Orientation Booklet out to all GSRs. Suggestion that it should be included on the Area Agenda to make available to new members.

Action – Chair to add new Orientation Document to agenda

Action – Secretary will distribute Orientation Document with the minutes

**Break (12:25)**

**Open Forum (Group Concerns)**

Connie – interested in putting a bid in to CANA to host Canadian Convention in 2026.

The Area body agreed to allow.

Action – Connie to establish an adhoc subcommittee for Canadian Convention and put together a bid and submit

**New Business**

1. Elections
	1. Chair – Steve (Liz/Jenn); Andrea (Volunteered)

Andrea successful.

* 1. Vice-Chair – Cody (Niki/Andrea), Steve (Jess/Connie)

Cody successful.

* 1. Secretary – Kate (Joe/Jenn), Steve (Penny/Cody)

Kate successful.

* 1. Treasurer – Steve (Niki/Tim) Carried.
	2. Regional Committee Member – Liz (Niki/Andrea) Carried.
	3. Alternate Regional Committee Member – Jess (Niki/Penny) Jess declined, Joe (Jess/Cody) Joe declined. Penny (Joe/Jenn) declined, Julia (Dan/Penny) Carried.
	4. Web Coordinator – Tim (Niki/Dan), Steve (Faith/Connie)

Steve successful.

Action - Andrea to add Web Coordinator to Agenda for making a report

* 1. Literature Coordinator – Jesse (Niki/Andrea), Penny (Liz) – declined. Carried.
1. NA Survival Kit – new piece of literature available. It encompasses the steps from the Basic Text, It Works How and Why and the Step Working Guide. Discussion whether to add it to the literature order form, cost is $31.24.

Action – Jesse to add NA Survival Kit to Literature Order Form.

1. Quarterly Area Meetings – suggestion was raised to return to quarterly meeting schedule. Concern that if we do this now, would cause us a challenge with our desire to take on the hosting of the Regional Assembly. It was noted the zoom account could be used for the Regional Assembly.

It was noted the reason we went to bi-monthly meetings was to address the group literature needs. It was further noted there is provision for Literature Coordinator to be reimbursed (fuel, postage).

Noted that bi-monthly meetings cause more efficiency of work. Suggestion to take back to groups for opinion. Noted that admin ASC reps make this decision.

Action – tabled discussion re quarterly meetings until next Area (January).

**Announcements**

Jess P 11 years November 3rd, Living In The Miracle

Matt C 2 years December 11th, Clean and Serene

Jeff O 18 months December 27, Freedom Group

Tim M 18 years December 28, Nature of Recovery

Jenn, 1 year on February 7th, Living In The Miracle

Steve C 19 years on February 23rd, Living In The Miracle

**Meeting Adjourned (2:02pm)**

**Upcoming ASC dates**

January 4th – Fredericton

March 8th, 2025 – Moncton

May 17th – Rothesay

July 12th – Fredericton

September 13th – Moncton

November 8th – Rothesay

**Action Items**

1. Action – GSRs to raise insurance question with their home groups with updated information when Liz obtains it.
2. Action – Liz establish budget and submit to Regional Assembly; we will get list of names today and begin planning.
3. Action – Chair to add new Orientation Document to agenda
4. Action – Secretary will distribute Orientation Document with the minutes
5. Action – Connie to establish an adhoc subcommittee for Canadian Convention and put together a bid and submit
6. Action - Andrea to add Web Coordinator to Agenda for making a report
7. Action – Jesse to add NA Survival Kit to Literature Order Form
8. Action – tabled discussion re quarterly meetings until next Area (January)