

**CANADIAN FORCES  
PERSONNEL SUPPORT AGENCY**



**AGENCE DE SOUTIEN DU PERSONNEL  
DES FORCES CANADIENNES**

*Serving Those Who Serve*



ANNUAL REPORT FY 2003-2004

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We would like to thank the talented photographers at DND and CFPSA who provided images for this publication. Their photos are powerful and truly reflect the pride and dedication of Canadian Forces (CF) members and their families.

NOTE: For copies of audited financial statements, please visit our web site at: [www.cfpsa.com](http://www.cfpsa.com) or contact our Chief Financial Officer at (613) 995-7911.

# CHIEF OF THE DEFENCE STAFF



General R.R. Henault

C H I E F O F T H E D E F E N C E S T A F F

Customers are central to the Canadian Forces Personnel Support Agency.

CFPSA strives to deliver the very best service to its customers – members of the Regular and Reserve Force, retired and former members, and military families. They deserve nothing less.

As Chair of the Non-Public Property Board of Directors, I see the principle of customer service embodied in all the programs, services and activities that CFPSA provides to CF personnel and their families.

CF members are asked to maintain a high operational tempo. To ensure the good health, happiness and personal satisfaction of each and every one of us, the Agency must continue to provide those elements that improve conditions of service at home and abroad.

Wherever they serve and whatever their needs, CF members and their families can depend on CFPSA. The Agency's commitment to serving those who serve enhances the ability of DND/CF to invest in its people and optimize Canada's defence and security capabilities.

Of equal importance is the care and assistance CFPSA extends to the families of CF members deployed abroad. The Agency offers a variety of

programs and services for spouses/partners and children. These include professional counseling and support, the Mission Information Line and Military Family Resource Centres, to name but three.

CF members serving abroad know their families are being cared for and supported back home. This contributes to their morale and their operational effectiveness. Indeed, there is a well-established link between readiness and operational effectiveness, and the quality of morale and welfare programs available.

Throughout 2003/2004, CFPSA continued its tradition of improving the lives of military personnel and their families by expanding existing programs and services and introducing new ones. Responding to the changing needs of customers is vital to the Agency's success.

As someone who has benefited from CFPSA programs and services, I thank the Agency's employees in Canada and abroad for their tireless support of DND/CF. They continue to serve those who serve with enthusiasm, care and professionalism.

A handwritten signature in black ink, appearing to read 'R. Henault', written over a light-colored rectangular background.

General R.R. Henault  
Chief of the Defence Staff



# PRESIDENT AND CHIEF EXECUTIVE OFFICER



John F. Geci

Since 1996, the Canadian Forces Personnel Support Agency (CFPSA) has touched the lives of Canadian Forces (CF) members and their families, delivering morale and welfare services, programs and activities to them at every stage of their career. Over these years, the CFPSA has built on the strong foundation that NPP/NPF (Non-Public Funds) has given it by responding to the ever-changing needs of its clients. Equally, over the last few years, we have been developing the corporate philosophy that 'people matter', that we must grow ideas, and enhance value while we strive for excellence and customer focus.

This past year has seen the Agency and the world of NPF evolve further. Internally, we've made great strides in the areas of Human Rights and Employment Equity, while stringently adhering to business plans. In the fall of 2003, the Employment Equity self-identification survey was conducted, achieving more than 85 per cent returns.

CFPSA embraces the value of diversity and of fair and equitable treatment of all its employees, and we recognize that our job is not yet done in that area. To that end, the next and most significant step in the process is the completion of an Employment Systems Review (ESR). The ESR must examine all the (formal and informal) employment systems mentioned in the Employment Equity regulations including, among others, recruitment, hiring and retention.

Financially, the Agency has also seen great returns, resulting in significant contribution to Base and Wing Funds, further enhancing existing programs and ultimately better "Serving Those Who Serve."

Extensive consultation and preparation has also resulted in CFPSA's next five-year Strategic Plan (March 2004). It charts a prudent yet evolutionary course, including the development of better tools and procedures to survey authorized patrons and ensure that the nature and quality of programs, services, and activities meet the needs of our CF members/clients. This data, in conjunction with internally developed risk analysis and performance measures, was also compared to industry benchmarks to ensure CF military personnel and their families receive enhanced value for the public and non-public dollars spent.

Finally, the success of the Agency and its more than 5,800 Non-Public Fund employees is largely due to the partnership between the leadership of the CF, Base and Wing Commanders and members of our committed NPF team. As well, I sincerely thank and appreciate the dedication and direction of the NPP Board of Directors, including its Chairman, the CDS, in outlining the future direction and in supporting our initiatives.

It is *only* by working together that we can truly meet our potential as NPF employees and better serve our members/clients, the Canadian Forces (CF) members, both Regular and Reserve force, and their families. Teamwork is not simply a buzzword: it's a common goal for us all to achieve. As Henry Ford once said, "Coming together is a beginning; keeping together is progress; and working together is success."

Ultimately, none of this would be possible without the teamwork and professionalism of all NPF employees, Senior Executives and Directors, who clearly embrace our motto of *Serving Those Who Serve*.

A handwritten signature in black ink, appearing to read 'John F. Geci', with a stylized flourish at the end.

John F. Geci  
President and Chief Executive Officer  
CFPSA

# INTRODUCTION

## Who We Are

The Canadian Forces Personnel Support Agency (CFPSA) provides morale and welfare programs to CF members and their families. In this Annual Report for 2003/2004, we explore our uniqueness as an Agency and that of our clients: CF Regular and Reserve Force members, Retired and Former CF personnel, military families, Department of National Defence (DND) employees and Non-Public Funds (NPF) employees. As part of the CF/DND team, CFPSA strives to be responsive to the evolving needs of these clients.

## CFPSA provides morale and welfare programs to support:

- Serving CF members (both Regular and Reserve Force)
- Deployed CF members
- CF Families
- Retired/Former CF members

## Highlights of services/programs:

- Mission Information Line
- Health Promotion
- Financial services
- Employment opportunities
- Grocery and retail stores
- National and International sports programs

## Sample services which benefit all our clients:

- Client-focus and sharing of best practices (through audits and reviews)
- Customer service training
- Non-Public Property (NPP) Sponsorship and Donation Program
- CFCF loans in support of base funds/messes
- Consolidated Insurance program which not only protects NPF assets, but substantially reduces the insurance costs for Base/Wing/Units
- National web site ([www.cfpsa.com](http://www.cfpsa.com))
- Grants and loans to support members/clients special needs (CFPAF)

## CFPSA Mission:

To enhance the quality of life of the military community and contribute to the operational readiness and effectiveness of the Canadian Forces (CF).

At the CFPSA, our more than 5,800 CFPSA/NPF employees work together to achieve a common goal. For nearly a decade, we have served the men and women of the CF and their families. As a client-driven organization, we have made this report client-focused. Information has been organized into client groups in the hope that you will find yourselves in the services, programs and activities we provide.

In an effort to minimize repetition, our description of programs and services is limited to key points. For more detailed information about CFPSA, readers may wish to visit our web site at [www.cfpsa.com](http://www.cfpsa.com).

Together we are building an Agency that is responsive to the changing needs of our clients, CF members and their families, while developing partnerships in the CF community. Through our divisions, CFPSA touches the lives of thousands of people each year. The following pages will tell you how.

The ADM (HR-Mil) has overall responsibility for policies and programs that support the physical and spiritual fitness, morale and quality of life of CF members, in Canada or deployed.

## Agency Profile

While CFPSA was founded in 1996, morale and welfare support to CF members has existed since 1872. Volunteer organizations such as the YMCA, Salvation Army, Knights of Columbus, Red Cross and the CF itself provided morale and welfare programs, which contributed to the operational readiness and effectiveness of the CF.

During the mid 1990s, the socio-economic climate produced a number of challenges that affected the content, quality and delivery of the Canadian Forces Personnel Support Programs. These challenges included government restraint, CF/DND (Department of National Defence) restructuring and lifestyle changes. In 1994, the CF leadership developed a strategic plan to re-engineer morale and welfare programs – in essence, to standardize the quality of the programs and to re-invigorate their use among the military community.

In 1996, the CDS established the Canadian Forces Personnel Support Agency (CFPSA). CFPSA was created to assist the CDS in carrying out the statutory duties and responsibilities as set out in the CFPSA mission statement. Although the term “agency” is used in our title, CFPSA is an integral part of the CF under the stewardship of the CDS.

This umbrella Agency streamlined services through a centralized operational oversight Board of Directors and transposed some military positions to civilian NPF positions, while integrating other operational responsibilities under one roof (e.g. HR, Accounting, IM/IT, etc). It also integrated CANEX and SISIP Financial Services (SISIP FS) as part of its jurisdiction.

## FACT:

Support was provided during the Boer War, First World War, Second World War and in Korea.



## Our divisions include:

CANEX/NATEX  
SISIP FS

Personnel Support Programs (PSP)  
Finance and Informatics

Human Resources  
Internal Audit and Review

At CFPSA, we serve our client groups through three operational divisions – CANEX, SISIP FS and PSP. Through our programs, services and activities, we demonstrate our dedication to identify and meet the unique and evolving needs of the military community.

In addition to offering CANEX retail services and SISIP FS financial services, in partnership with the Environmental Chiefs of Staff and Bases/Wing Commanders, CFPSA provides Personnel Support Programs (PSP) aimed at increasing the physical and emotional well being of military men and women. We at CFPSA always strive for enhanced value to ensure the operational readiness and effectiveness of the CF.

Along with the three operational divisions, our three support divisions – Human Resources, Finance and Informatics, and Internal Audit and Review – work together to ensure that we provide the appropriate services, at the right time, to the right people, at the right place.

## Human resources: Putting people first

Happy employees make happy clients and at CFPSA that's our goal. Providing exceptional client-focused services is what we are all about.

All divisions of the Agency are embarking on our "Crowning the Customer" program, based on the popular book of the same name, written by Feargal Quinn. The program combines presentations and interactive activities that reinforce teamwork to emphasize the fundamentals of customer service.

As well, the HR division is also implementing the "Employee Relationship Management" (ERM) model to attract, retain and motivate employees. Its principles include getting to know the Agency's employees and their needs so that training and career interests can be married to organizational goals, making CFPSA an employer of choice.

## HR: Looking ahead

As part of the HR Strategic Plan for 2004 and beyond, a major initiative will involve developing policies and practices to enhance the employability of CF families within NPF.

In the immediate future, Pension Buy-Back is an initiative to give full-time employees an opportunity to buy back pensionable service, thus increasing their pensions.

As well, with the CFPSA/NPF commitment to achieve a representative workforce, Employment Equity (EE) will become an ever-increasing managerial and supervisory responsibility. Following the very successful Employment Equity Survey, managers and employees will soon be invited to discuss the implementation of EE through different forums, including access to the CFPSA web site.

With the help of the Internal Audit & Review Division, we are in the process of conducting a major review of training and development expenditures throughout CFPSA/NPF. This will indicate where we are as an organization in relation to similar organizations.

Finally, in light of the imminent retirement of "baby boomers", we are working diligently to develop succession-planning programs to ensure that we meet our recruitment and retention goals in some identified departments.

## Finance and Informatics

The Finance and Informatics Division ensures timely, accurate and cost-effective financial accounting and reporting of all NPF activities, preparing nearly 260 complete sets of financial statements and more than 125 schedules every month. The Division manages the overall NPF cash flow and the Canadian Forces Central Fund (CFCF), a principal source of funds for NPF programs and activities. The CFCF generated nearly \$11 million in investment revenue during the fiscal year 2003/2004.

The Division operates the NPF Wide Area Network which has more than 650 workstations (and many more users) located throughout Canada and Europe. Disseminating information quickly and effectively is a challenge for any organization servicing a large and diverse group of clients, and CFPSA is no exception. Through our web site we are reaching more people, more often. [www.cfpsa.com](http://www.cfpsa.com) is fast, functional and full of up-to-the-minute news and information about current CFPSA programs and events.

As of January 2004, our web site, [www.cfpsa.com](http://www.cfpsa.com), received nearly 60,000 monthly visits, up 50 per cent from the previous year. Visitors to our site spent, on average, more than 16 minutes browsing the wide variety of information available. CANEX and SISIP FS pages are also online at [www.canex.ca](http://www.canex.ca) and [www.sisip.com](http://www.sisip.com).

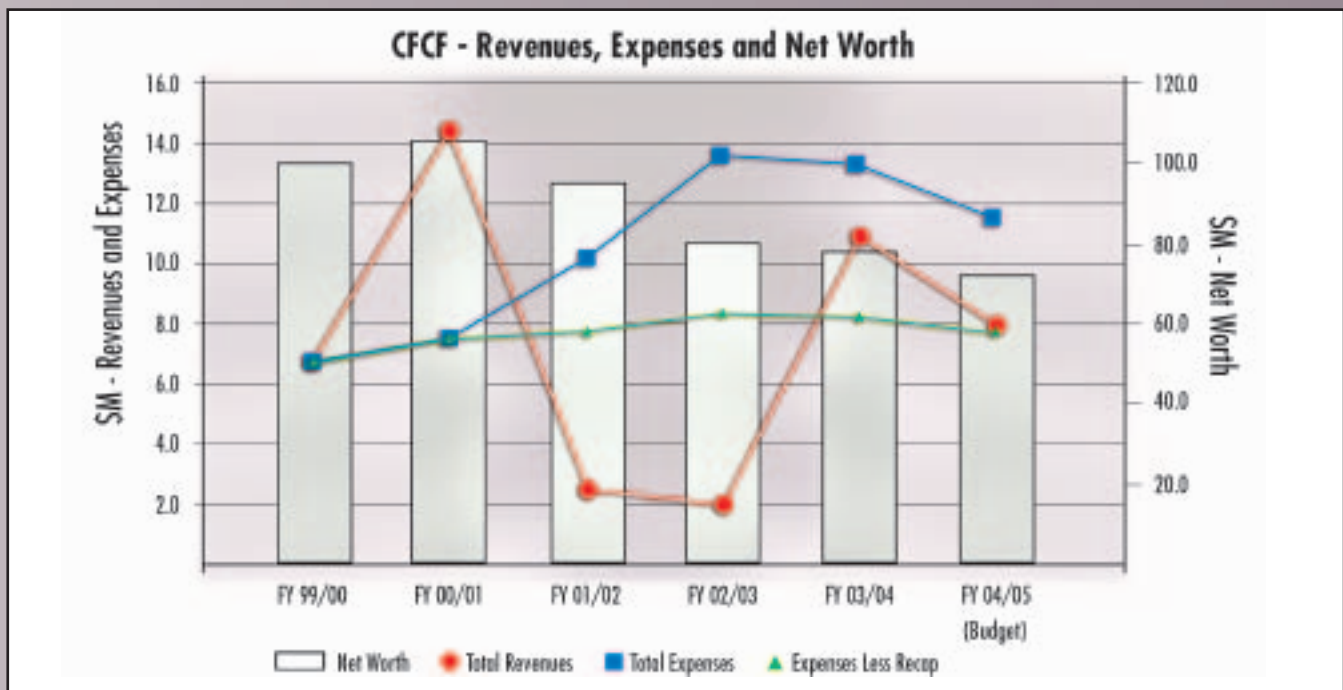
**FACT:**

[www.cfpsa.com](http://www.cfpsa.com)

received 572,089 visits in 2003/2004 – an increase of 105 per cent over the previous year.

**FACT:**

During the fiscal year 2003/2004, 6.9 million significant financial transactions were processed.



INTRODUCTION



## Canadian Forces Central Fund (CFCF) Loans

The CFCF provides direct and indirect financial support to a wide variety of NPF programs and activities. The CFCF offers a low interest (four per cent) loans program to Base Funds and Messes to finance a wide variety of capital projects (construction, renovations, furnishings, etc). In addition, the CFCF makes interest-free loans to units deploying (such as deployed ships or UN operations) to finance their canteen and mess inventories during the deployment.

## Finance/Informatics: Looking ahead

The Division is implementing a major project to streamline the accounting process by moving from regional processing to national processing. This innovative approach will result in a virtual national accounting office physically located at Edmonton, Borden, Valcartier and Halifax. This initiative will reduce the overall cost of accounting by approximately \$1 million annually.

The Division is also supporting the Customer Relationship Management (CRM) initiative, which will make NPF programs and activities more easily accessible and reduce the administrative effort for military personnel and their families to register and become involved in the programs and activities themselves. Community Gateway web sites will be introduced across the country during FY 2004/05.

## Internal Audit and Review: Serving you behind the scenes

Internal Audit and Review provides independent assurance services, advice and client-oriented solutions on financial and operational matters. Results and benefits of our management framework reviews, risk analysis, internal audits, investigations and facilitated workshops are the measure of our performance. Our clients reap benefits through:

- Streamlined, efficient, client-focused processes implemented by management as a result of our framework reviews and analyses of operations at the Base/Wing/Unit and national levels.
- Best Practices offered to line managers and/or responsible officers in order that they may have access to ideas that result in efficient customer-oriented service.
- Greater purchasing power for the customer due to lower costs through effective loss-prevention measures.
- Stable membership fees due to audit advice on how to curb high club operating costs and/or improve revenue.
- Internal Audit professionals working behind the scenes to strengthen corporate governance and provide a level of assurance that the best efforts are being put forward by all involved in the business of "Serving Those Who Serve."

## Internal Audit and Review Division Charter

The Non Public Property Board of Directors (NPP BOD), under the auspices of its governance framework, provides Internal Audit and Review functionality to the CFPSA, the Environmental Chiefs of Staff (ECS) and to Base/Wing/Unit commanders having responsibility for CF morale and welfare activities. This functionality includes, but is not specifically limited to, the review and internal audit of PSP policies, procedures, activities and operations.

The NPP BOD mandates the CFPSA Internal Audit and Review organization. Its responsibilities are defined by that Board's Audit & Accountability Committee, which includes both internal and external members, and by the President & Chief Executive Officer. With respect to the operations of the CFPSA, the President & CEO has, through the judicious use of the review and internal audit functions available, a means for determining the efficiency, effectiveness and economy with which all morale and welfare activities are conducted.

### **Our mission:**

**To provide independent appraisal and client-focused advice to management on financial and operational issues**

## Internal Audit and Review: Looking ahead

The Internal Audit and Review Division assumed the lead role in February 2004 to initiate a broad-based NPP program designed to maintain and enhance the confidence of the NPP community in matters of corporate integrity and ethics as they relate to NPP operations at all levels, locally and nationally.

## NPP Sponsorship and Donation Program

The NPP Sponsorship and Donation program is overseen by the PSP Division and runs in partnership with Bases/Wings/Units. This program does not seek to sponsor, but to *find* sponsors and donors for NPP morale and welfare programs. It provides potential sponsors and donors with a variety of sponsorship and marketing opportunities to gain exposure within the military community while supporting local and national PSP programs. It's a win-win partnership: CF members and their families reap the benefits of enhanced programs, activities and events, sponsors meet their marketing objectives and donors enjoy contributing to morale and welfare programs.

The PSP Division in Ottawa oversees sponsorship for the NPP national programs, services and activities. Last year alone, national sponsorships and donations helped fund:

- CF National Sports Program
- CF National Sports Awards Ceremony
- CISM Sports Program
- CF Show Tours
- "I Quit!" Smoking Cessation challenge
- Op SANTA CLAUS
- Volunteers' Recognition Program

### **Our national sponsors include:**

- Royal Canadian Legion
- 3M Canada
- Alcatel
- Bank of Montreal
- Black Knight
- BMO Nesbitt Burns
- CANEX
- CTT Group
- Logistik Unicorp Inc
- SISIP FS

In 2003/2004, the NPP Sponsorship and Donation policy was reviewed to ensure consistency with other existing NPP policies. The revision provides clearer direction to assist and ensure consistency in application. This revised policy is expected to be finalized next fiscal year.

## CFN National Advertising Program

Canadian Forces Newspapers (CFNs), which are operated under the authority of the Base/Wing Commanders, are supported by base fund contributions, some of which emanate from CANEX and SISIP FS and from advertising revenues. The CFN National Advertising Program was designed to respond to national advertisers wanting to reach the CF community at several bases across Canada. This program facilitates national advertisers purchasing ads in multiple CFNs or in all of the 15 weekly or bi-weekly Base/Wing newspapers, whereas local advertising sales include ads in individual CFNs only.

The solid, relevant and timely content of these papers reaches a dedicated readership of CF members Canada-wide and beyond, meeting advertisers' objectives and maximizing their investment.

Most of the 15 CFNs print weekly editions for a system-wide total of over 400 editions per year with a combined circulation of approximately 70,000 per all-CFNs edition.

In 2003/2004, the CFN policy was reviewed to address some operational concerns. An amended policy will be issued in fiscal year 2004/2005.

# HUMAN RIGHTS AND HARASSMENT PREVENTION

## The first steps

CFPSA has taken the initiative to promote and maintain a harassment and discrimination free work environment for all NPF employees. Acting upon directions given by the Chief of Defence Staff, the CFPSA recruited and hired an expert and professional Human Rights and Harassment Prevention Advisor (HR & HPA) early in 2003, followed by a Human Rights Investigations Manager later in the year.

One of the first steps involved the drafting of Policy and Procedures designed to effectively prevent, combat and resolve Discrimination and Harassment wherever it might occur throughout the NPF workforce. The Policy and Procedures, once approved, will protect both NPF employment and service environments operating within Bases/Wings/Units across Canada and the world. After conducting a full and unprecedented consultation process, the draft Policy and Procedures are now in the final stages of receiving approval.

## Listening to our Employees

Responding to an invitation from the President and CEO, some 2,800 NPF employees participated in an Employee Survey in late 2002. While many areas of interest were addressed, some of the questions sought to measure the incidence of harassment and discrimination.

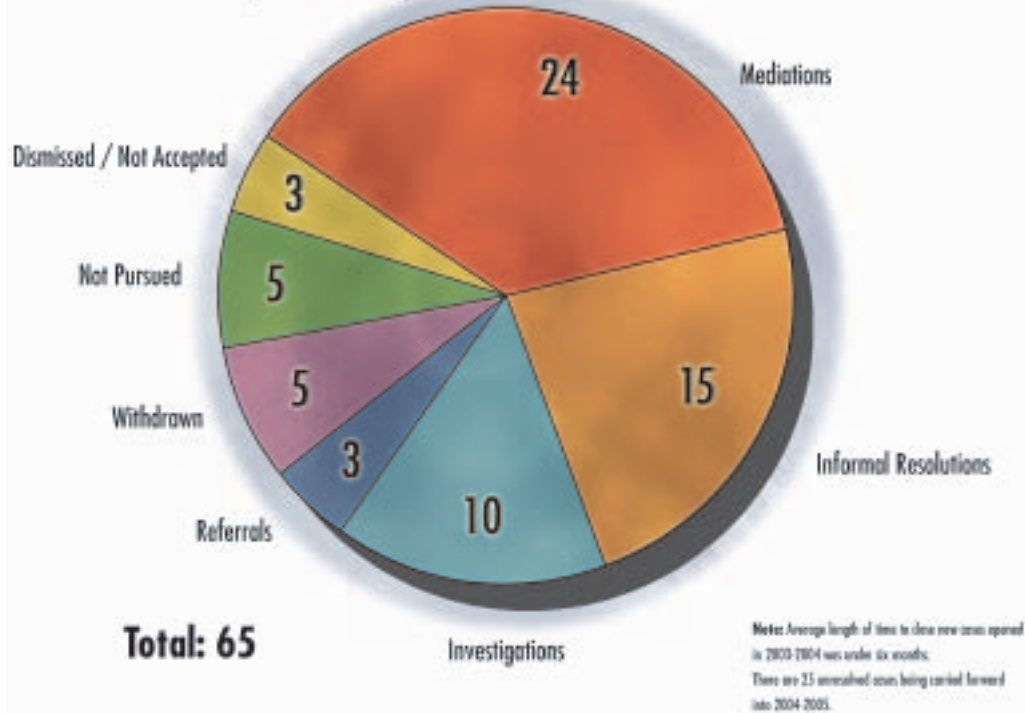
Although the survey indicated the incidence of harassment and discrimination throughout the NPF workforce appears to be comparatively less than in the Public Service, clearly the presence of **ANY** harassment and discrimination in our workforce is unacceptable and will not be tolerated and is in need of being addressed.

Results of this survey are available online at [www.cfpsa.com](http://www.cfpsa.com).



## Disposition of all new cases handled

by the Human Rights and Harassment Prevention Team



### Support to those who served in 2003/2004:

- CANEX, SISIP FS and the CFCF contributed more than \$26 million to Base/Wing Funds, capital projects and services support in 2003/04.
- Last year alone, the NPP Sponsorship and Donation Program supported seven key programs.
- CFCF provided loans at four per cent to the tune of \$19 million to base funds, messes and CANEX for capital projects to better serve those who serve and their families.

# SERVING MEMBERS

Serving members of the Canadian Forces (CF), both Regular and Reserve force, make up CFPSA's largest client group.

## Sample services CFPSA offers to serving members:

- Grocery and retail stores
- The Personal Insurance Plan
- Food services concessions
- Home oil heating program
- Life and disability insurance
- Financial planning
- Financial counselling and education
- CF Personnel Assistance Fund (CFPAF)
- CFPSA training centre
- R&D into Human Performance

## CFPSA, in partnership with Bases/Wings/Units provides:

- Sports Programs
- Physical Fitness Programs
- Health Promotion
- Mess Services
- Community Recreation

From National sports program to SISIP Financial Services (SISIP FS), CFPSA caters to a host of requirements that contribute to the operational readiness and effectiveness of the CF.

## CANEX offers What You Need

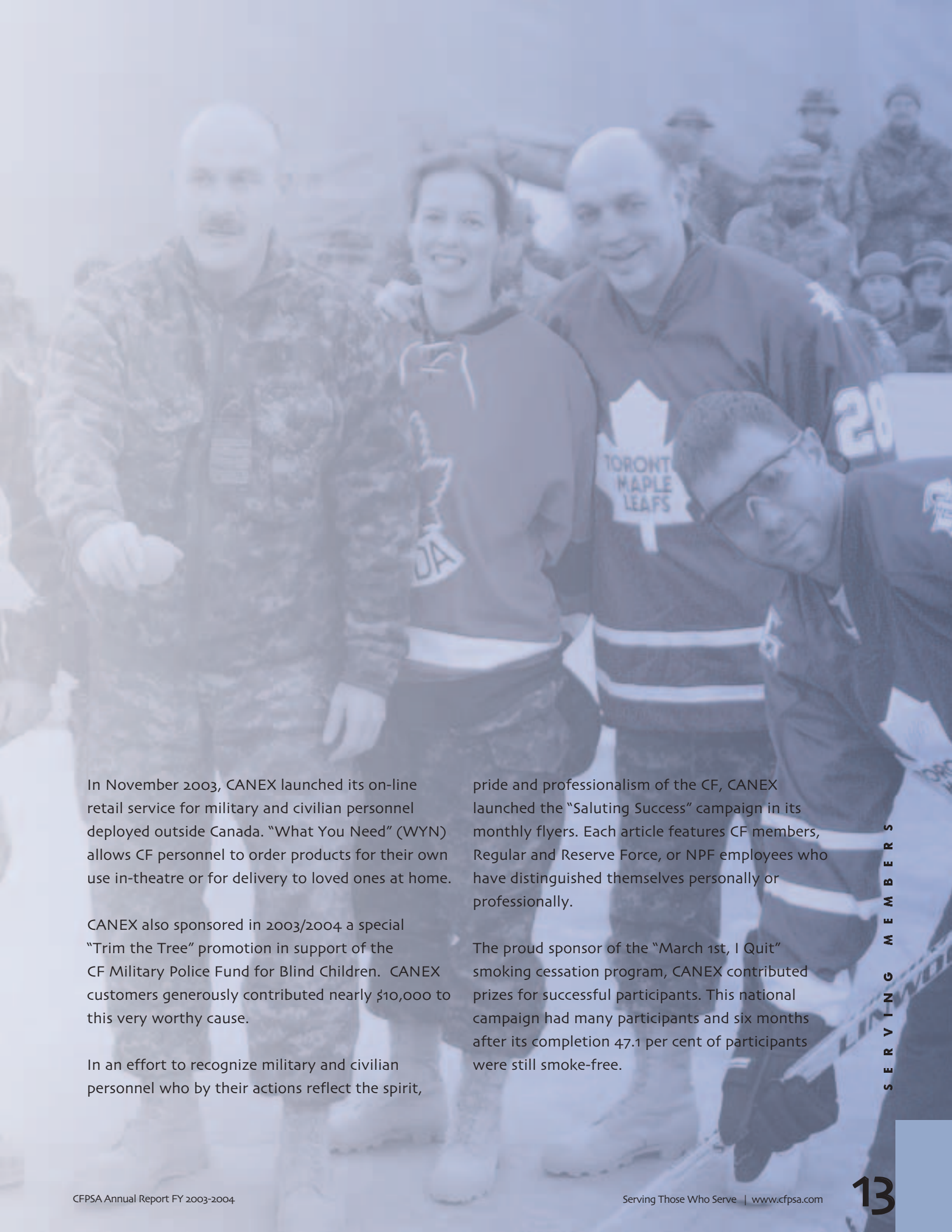
CFPSA, through its CANEX division, sells the everyday products you need most at competitive prices, while always giving back to the CF community.

CANEX retail operations include retail stores, ExpressMarts, grocery stores, food services, and a wide variety of concessions. The products carried and the locations of the outlets are dictated by the needs of the military community at that Base/Wing or Unit.

CFPSA anticipates and conveniently provides the goods and services needed by our clients, such as:

"The Personal Insurance Plan" for auto and home insurance; a "Home Heating Oil Program"; the "Club Xtra" customer loyalty program; an unbeatable "No Interest Credit Plan" for purchases over \$200; and "Simply The Best," which guarantees the lowest price on a variety of grocery basics such as milk, bread, butter, and diapers, as well as general merchandise.

Each year, CANEX returns several million dollars of its revenue to Base/Wing funds. These funds are used to support numerous local projects and recreational activities as determined by the Base/Wing fund committee. CANEX also provides funding for CF Personnel Assistance Fund (CFPAF) low-cost loans and for Operation SANTA CLAUS.



In November 2003, CANEX launched its on-line retail service for military and civilian personnel deployed outside Canada. "What You Need" (WYN) allows CF personnel to order products for their own use in-theatre or for delivery to loved ones at home.

CANEX also sponsored in 2003/2004 a special "Trim the Tree" promotion in support of the CF Military Police Fund for Blind Children. CANEX customers generously contributed nearly \$10,000 to this very worthy cause.

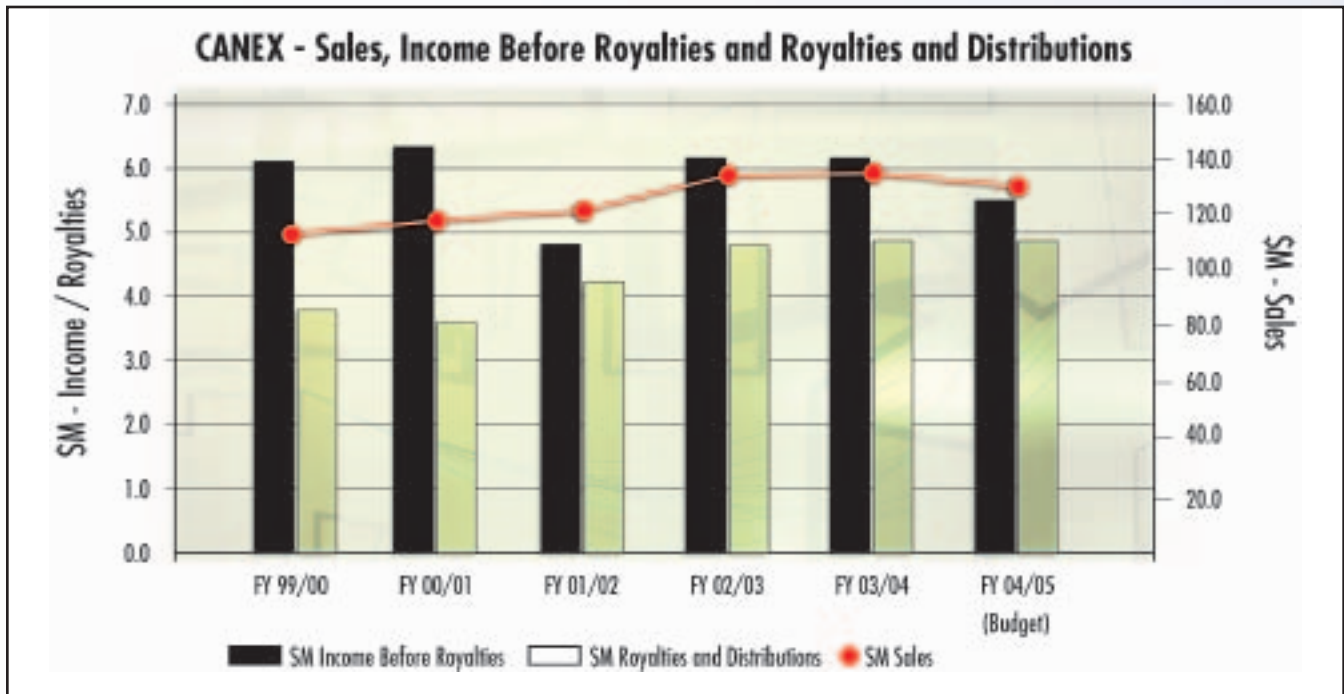
In an effort to recognize military and civilian personnel who by their actions reflect the spirit,

pride and professionalism of the CF, CANEX launched the "Saluting Success" campaign in its monthly flyers. Each article features CF members, Regular and Reserve Force, or NPF employees who have distinguished themselves personally or professionally.

The proud sponsor of the "March 1st, I Quit" smoking cessation program, CANEX contributed prizes for successful participants. This national campaign had many participants and six months after its completion 47.1 per cent of participants were still smoke-free.

S E R V I N G M E M B E R S





**FACT:**

Since 1999, the "Club Xtra," program has returned \$1.2 million to our 48,000 members.

S E R V I N G M E M B E R S

## Tailored to suit your needs: SISIP Financial Services

As one of the operational divisions of CFPSA, SISIP Financial Services (SISIP FS) understands that careers in the CF have unique requirements and needs. That's why SISIP FS products and services are tailored to the military lifestyle. Our mission is to provide high quality financial products and services at a cost/benefit advantage compared to the marketplace.

SISIP FS has been providing financial products and services exclusively to serving and former members of the CF and their families since 1969.

In recent years, SISIP FS has expanded its services to include life and disability insurance, financial planning, financial counselling, personal financial management education, and the CF Personnel Assistance Fund (CFPAF) Programs. CFPAF includes financial distress loans and grants, and self-improvement and education assistance loans.

In support of the CFPSA mission, SISIP FS has contributed \$2.5 million annually to the CFPSA Morale and Welfare Unit Grants. In addition, it has been the financial sponsor of the Volunteers' Recognition Program.

### FACT:

In 2003/2004,

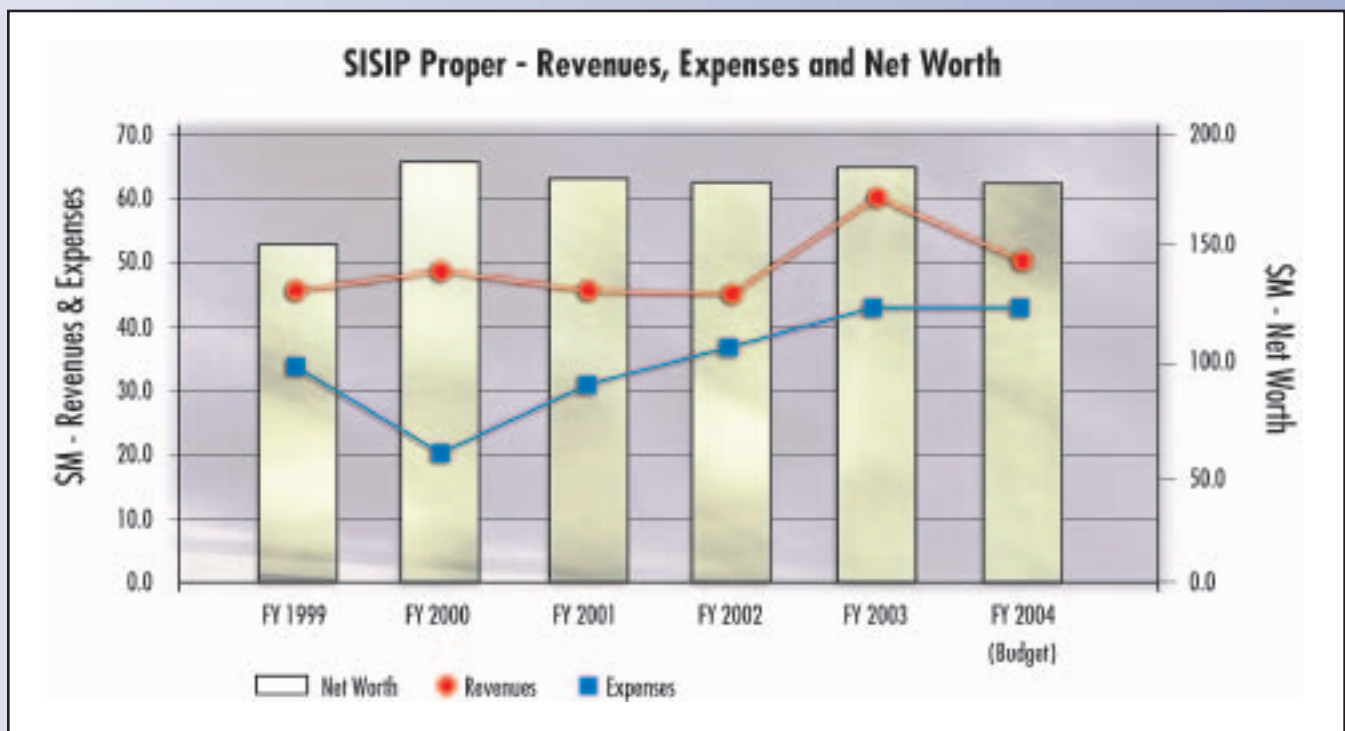
CANEX and

SISIP FS returned

\$5.8 million to

Base/Wing/Unit funds

across Canada.



SERVING MEMBERS

SISIP FS has also touched the lives of many CF members by sponsoring the CF Sports Awards Ceremony and contributing to Operation SANTA CLAUS.

With 18 offices throughout Canada, SISIP FS is proud to offer a team of qualified and dedicated professionals to assist CF members and their families with the best *Financial Solutions for Today ... and Tomorrow!*

### In 2003/2004, SISIP FS:

- Life insurance paid to beneficiaries in the order of approximately \$13.5 million.
- Saw the number of financial planning services clients grow to more than 3,000 clients with \$34.6 million under management.
- Had SISIP FS Financial Counsellors assist 1,100 CF members and spouses, on an ongoing basis throughout the year.
- Provided Formal financial education and personal financial management to 5,500 members, including all recruits and officer cadets.

### SISIP FS: Looking ahead

- SISIP FS became the administrator of the new Canadian Forces Accidental Dismemberment (CFAD) policy.
- SISIP FS launched the Leadership and Financial Support course for senior leaders registered in the CF Intermediate Leadership Qualification (ILQ).

### Work/Life balance: Healthy mind and body

Maintaining a healthy lifestyle improves one's ability to perform effectively and safely on CF operations, and to enjoy a high quality of life. Working in partnership with the military community, Personnel Support Programs (PSP) are administered through CFPSA/PSP Division and delivered through NPF employees at local Bases/Wings and Units.

### National and International Sports

The CF Sports program, overseen by PSP Division, plays a prominent role in promoting fitness and good health within the military community. At every Base/Wing/Unit, there are intersection, intramural or local sporting events for all levels of athletes. Regional level winners go on to compete at one of the 13 CF National Sports Championships held throughout the year, including:

- |                  |                |
|------------------|----------------|
| Basketball       | Volleyball M/W |
| Badminton/Squash | Ball Hockey    |
| Women's Hockey   | Slo-Pitch M/W  |
| Men's Hockey     | Soccer         |
| Oldtimers Hockey | Running        |

In 2003/2004, CFPSA continued its tradition of honouring military athletes at the CF Sports Award Ceremony. Held this year at the Ottawa Congress Centre, more than 300 athletes, officials and coaches attended.

On the international scene, the CF participated in December 2003 at the 3rd Military World Games in Catania, Sicily. The team had its best-ever finish, taking home five medals in the swim and lifesaving event, including Canada's first-ever gold. Due to her superb performance, Leading Seaman Hayley John, a clearance diver from CFB Esquimalt, was selected to extinguish the flame at the closing ceremonies.



Master Warrant Officer Christian Vezeau defended his title as World Champion in the Chiefs Division at the Firefighter Combat Challenge. MWO Vezeau set a world record of 1 minute and 34 seconds. Although he did not break his own record in this competition, he walked away with the title of world champion.

At its meeting in March 2003, the Armed Forces Council (AFC) directed a reduction in the CF Sports Program. The broomball and biathlon national championships were eliminated and the sport of softball was replaced by the popular summer sport of slo-pitch.

## Physical Fitness

This PSP program helps CF members maintain a high level of physical fitness. Overseeing physical fitness program policies and development, the PSP Division works in concert with those who deliver the program – Base/Wing/Unit personnel, the Royal Military College and military training schools.

PSP Division employs more than 300 qualified and trained professional instructors at bases across Canada to deliver this program, which includes fitness classes and evaluation, and promotes the health and wellness of our members.

## CFPSA Training Centre

Approximately 400 military personnel received training from the PSP Division Training Centre professionals in Borden, Ontario. The vast majority of these attendees took courses to become Basic Fitness Trainer Assistants and Recreation Activity Leaders. In addition, the centre also provided training for Advanced Fitness Trainer and Unit Sports Officers. A national Official's clinic for hockey officials is organized every year qualifying more than 60 officials for the CF Hockey program.

## Human Performance Research and Development

At PSP Division, conducting research and developing physical fitness standards and programs for the CF is part of what we do. This ongoing scientific work is enhanced by our collaboration with university contractors and other contributing groups, and has established the CF as a world leader in physical fitness standards and program development.

In 2003/2004, Land Force Command introduced the Army Fitness Manual, which includes a 12-Week Army Fitness Programme, Eight-Week Garrison Programme, Six Week Rapid Deployment Programme, Three Week Rapid Deployment Programme, and Four-Week Field Training Programme as the Army's fitness programmes of choice.

## FACT:

Every year, nearly 9,000 CF athletes participate in local, regional, national and international sports.

## FACT:

PSP staff evaluates the physical fitness of both CF Firefighters and Search and Rescue Technicians.



S E R V I N G M E M B E R S

## Health Promotion

The Health Promotion program, “Strengthening the Forces,” developed by the Director General Health Services (DGHS) and delivered by PSP Division through Base/Wing PSP staff, contributes to the quality of life and the operational readiness and effectiveness of the CF. It offers education, awareness and prevention programs and services covering four core areas: Nutrition, Addictions, Social Wellness and Injury Prevention. In the area of Injury Prevention, a national injury surveillance system is being developed. Training in drug and alcohol addiction counselling and suicide prevention continues. Thirty-eight Health Promotion managers and directors across Canada and in Germany deliver the programs, while relaying specific needs and issues back to the program development team.

## Mess Services

Messes are an integral part of the military community and serve a key role in fostering morale and unit cohesion. PSP Division monitors overall mess policy and provides advice and assistance in the operation of messes and service clubs across the CF.



## Support to those who served in 2003/2004:

- More than 1,700 DND/CF members nationwide participated in the “March 1<sup>st</sup>, I Quit” campaign to stop smoking, sponsored by CANEX and SISIP FS in partnership with the Director General Health Services (DGHS), Strengthening the Forces (StF).
- Thirty-eight new Health Promotion (HP) Directors were hired and the delivery of the HP program was launched at all bases across Canada and in Europe, in concert with Director General Health Services (DGHS).
- Continued “Intro to CFPSA” session as part of basic training targeting 5,000 new recruits and officers each year so they may benefit from knowing about and using CFPSA services early in their careers.
- Fitness and Sports Instructors taught the physical education components of courses such as the Basic Military Qualification at the Recruit School in Saint-Jean and Module 1 of the Primary Leadership Qualification courses at different military leadership schools.

## PSP: Looking ahead

- CFB Kingston was selected to host the 26th World Military Volleyball Championship – CISM June 11-22, 2004. Twelve men’s teams and six women’s teams competed.
- CFB Esquimalt will host the CISM Regional Soccer Championships February 12-19, 2005. Six countries are expected to participate.

## List of CF Sports Patrons and Chief Officials:

Badminton	Major-General E.A. Findley Mr. P. Best	Parachuting	Brigadier-General G.B. Mitchell
Ball Hockey	Vice-Admiral G.E. Jarvis Mr. W.P. Davidson	Sailing	Captain(N) R.W. Greenwood
Basketball	Lieutenant-General J.S. Lucas Master Corporal T. Thompson	Shooting	Major-General E.S. Fitch Captain L. Lapointe
Broomball	Lieutenant-General J.M.C. Couture Chief Warrant Officer D. Mac Feely (acting)	Soccer	Major-General J. Arp Sergeant P. Thompson
Running	Brigadier-General M.J. Ward Mr. R. Harnett	Slo-pitch	Major-General T.M. Hearn Master Corporal L.A. Gibson
Golf	Lieutenant -General K.R. Pennie	Squash	Colonel C. Fletcher Commander A.J. Kerr
Hockey	Vice-Admiral G.R. Maddison Warrant Officer D. Moriarty (M, W) Master Corporal D. Taylor (OT)	Swimming	Brigadier-General G.W. Nordick
		Tae Kwon Do	Captain(N) M.R. Eldridge Master Corporal R Higgins
		Volleyball	Major-General M. Dumais Master Corporal M. Gough



# DEPLOYED MEMBERS

CFPSA offers a number of morale and welfare programs and services designed to meet the unique needs of deployed members.

## Sample services CFPSA offers to deployed members:

- Mission Information Line (MIL)
- Show Tours
- Amenities (newspapers, magazines, movies)
- Canadian Forces Radio and Television (CFRT)
- Operation SANTA CLAUS
- Home Leave Travel Assistance (HLTA) program
- Retail outlets
- Financial advice provided at Departure Assistance Group (DAG) sessions
- Sports, recreation and fitness programs



D E P L O Y E D M E M B E R S

## Serving deployed members

With numerous major deployments in 2003/2004, many CF members missed the comforts of home, making the programs and services provided by CFPSA increasingly important.



DEPLOYED MEMBERS



## Your home away from home

From Op ATHENA in Afghanistan to Op PALLADIUM in Bosnia or Op HALO in Haiti, CF members are making important contributions to international security and safety. Many CFPSA services are designed and delivered specifically to meet their needs whether they are deployed abroad, on Canadian warships at sea, or in remote areas of Canada.

PSP, a division of CFPSA, provides CF members with day-to-day slices of home via newspapers, magazines, movies, books, and through Canadian Forces Radio and Television (CFRT), with live 24/7 Canadian satellite television and radio in both French and English from across Canada.

Support is also offered through Operation SANTA CLAUS, in which thousands of holiday gift packages are assembled each year and delivered to deployed members. In addition, PSP provides Rest and Recreation (R&R) funding at operational missions to provide recreational products, services and to enable short recreational leave periods to take place for all deployed members serving the operation.

### Mission Information Line 1-800-866-4546

The Mission Information Line (MIL) provides deployed members with peace of mind knowing their families have access to information ranging from operational updates and messages from the CDS, to what's happening with the latest show tour. In 2003/2004, MIL staff members continued to provide briefings to a significant number of CF units, ensuring that CF members and their families were aware of the services that are available to them during the member's deployment.

## FACT:

From April 2003 to March 2004, the MIL received 35,892 calls.

Line staff handled 1,376 telephone interventions throughout the year. Calls regarding Operation ATHENA accounted for half of all calls to the MIL.

## Financial matters

CFPSA recognizes how family and financial concerns can weigh heavily on anyone's mind, especially when family members are miles away. That's why the services offered to deployed personnel address many aspects of deployed members' lives, including personal finances.

SISIP Financial Services (SISIP FS) insurance representatives, financial counsellors and financial planners are available to provide military families with pre-deployment advice and personalized financial services such as:

- reviewing life insurance needs, coverage and beneficiaries;
- ensuring finances are in order; and,
- reviewing investment contributions.

When financial matters are in order, when families are taken care of, when physical, mental and emotional needs are addressed, the military member can better focus on and contribute to operational effectiveness.

## Deployed Operations

It was a busy year for Deployed Operations with in-theatre personnel support services experiencing tremendous growth. Approximately 70 CFPSA personnel are deployed and serving with Operation PALLADIUM (Bosnia-Herzegovina) and Operation ATHENA (Afghanistan). In mid-March, CFPSA also signed on to support Operation HALO (Haiti).

In 2003/2004 CANEX introduced its WYN ("What You Need") on-line retail service for military and civilian personnel deployed outside Canada. By using this new service, personnel can purchase a wide variety of items for themselves in-theatre or for loved ones at home.

In 2003/2004, CFPSA recruited and trained approximately 170 civilian staff members who administer a number of programs and services including retail operations, Home Leave Travel Assistance (HLTA), R&R, sports, fitness, recreational activities, distribution account holders for welfare equipment, barbers, financial support and other amenities.

Op SANTA CLAUS was a huge success again, with more than 4,000 Christmas gift packages delivered to deployed forces overseas. CANEX and SISIP FS contributed approximately \$40,000 to this program. In addition, a total of six CF Show Tours took place in 2003/2004 with audience participation at more than 7,000.



## Support to deployed members in 2003/2004:

- CFPSA broke new ground on Roto 0 of Op ATHENA by being involved in all aspects of welfare planning from the very beginning of this major operation. Support to our deployed troops in Kabul, Afghanistan and ships in the Persian Gulf surpassed anything done to date.
- When the dust settled in Afghanistan, the Agency committed a total of 51 PSP staff members to three different military camps. A vast array of services were provided to the troops, including fitness, sports and recreational programs, retail purchasing through small canteen outlets, and travel services that enabled soldiers to return home during their six-month rotation.
- CFPSA continued its CFRT service to ships in the Persian Gulf by outfitting HMCS *Montreal, Fredericton, Regina, Iroquois, Calgary* and *Toronto* to receive this service along with those CF members deployed on Op ATHENA. The service was also expanded to include a new French-language television channel and three new radio stations (two French and one English).
- A CF Show Tour featuring Canadian comedy legend David Broadfoot and rising country star Adam Gregory performed for the troops in Kabul. Ships in the region received their own show tours throughout the year.
- In December 2003, Operation HOCKEY HEROES boosted the morale of troops in Kabul and Bosnia-Herzegovina with the visit of Tiger Williams, Kurt McLean and Cassie Campbell.

## FACT:

Last year, 170 people were trained and deployed overseas by CFPSA to “Serve Those Who Serve.”

D E P L O Y E D M E M B E R S



# FAMILIES

Today's families face many challenges ... military families are no exception.

## Sample services CFPSA offers to families:

- Sports and recreation programs
- Mission Information Line
- Employment opportunities
- Life and disability insurance
- Financial planning and education
- CFPAF
- Grocery and retail stores
- The Personal Insurance Plan
- Food services/concessions
- Home oil heating program

## In partnership with MFRCs:

- Child and Youth Development and Parenting Support
- Emergency Childcare
- Volunteer Development, Involvement and Recognition
- Prevention, Support and Intervention
- Family Separation and Reunion support
- Personal Development and Community Integration
- Deployment Support
- Information and Referral
- Second Language Training
- Spousal and Youth Employment
- Education Assistance



F A M I L I E S

## MILITARY FAMILY SERVICES PROGRAM

CFPSA, through PSP Divisions' Directorate of Military Family Services, oversees the policy and general direction of the Military Family Services Program (MFSP) to strengthen CF families and respond to their evolving needs. We work in concert with all Canadian/Military Family Resource Centres (C/MFRCs), which are located at most CF locations. MFRCs for the most part are primarily established in Canada and in turn, report to their respective independent Boards of Directors. C/MFRCs outside of Canada operate as part of the military unit where they are located and are supported by community-based Advisory Committees. All C/MFRCs deliver key services through professional staff and volunteers. There are 800 employees and 3,000 volunteers serving in the 43 C/MFRCs across Canada, Europe and the United States.

Families of Reservists on active duty have access to all mandated services available at an MFRC before, during and after deployment. In the case of Reservists on active service within Canada, families continue to be eligible for up to one year following the member's return. For those on active duty outside of Canada, families are eligible for support for up to two years after the member's return. In addition, regular outreach to Reserve Units enhances the ability of the MFRC to identify and support Reserve Force families.

### YOUTH PROGRAM

They are teens on the move. Youth between the ages of 12 and 18 often have "growing pains". Add to that the unique pressures of a military lifestyle and special needs arise. CFPSA, through its PSP division, recognizes the benefits of designing a program to meet these needs.

The Youth program, a partnership of CFPSA divisions and C/MFRCs, builds on existing military and community resources to provide a more integrated and seamless approach to the delivery of youth programs and services in CF communities.

In 2003/2004, PSP Division launched a National Youth Model for the CF community. The model serves as a framework through which existing programs can be enhanced to better serve the needs of 18,000 young people from CF families, wherever they live. Funding support for the National Youth Model will be sought from the NPP Board in FY 04/05.

### MISSION INFORMATION LINE:

**1-800-866-4546**

Through the MIL, family members are really only a phone call away. Often when members are deployed, there can be some uncertainties. The MIL is a toll-free, bilingual telephone service provided by PSP for families of CF members serving in an operational role outside of Canada.

The line provides callers from around the world with timely and accurate reports on situations where deployed personnel are serving. Line staff can relay important messages to deployed members in-theatre of operations, provide reassurance, support and referral to other resources if required. The line is accessible 24 hours a day, and trained staff are available to take calls during Eastern Standard Time business hours.



## FACT:

There are more than 100  
different clubs  
throughout the CF on  
Bases/Wings/Units.

## DON'T FORGET THE FUN

From 16 Wing Winnipeg's Toastmaster's Club to Woodworking Clubs at nearly every Base/Wing/Unit, or the Gardening Club at CFB Esquimalt, there's really an activity for all interests. PSP Division assists PSP/NPF Recreation staff at every Base and Wing offering innovative activities that meet the needs of CF members and their families. These activities include shinny hockey, family swims, judo, scuba diving, theatre, golf and curling. Each base offers different activities according to its demographics, and all are designed to promote and enhance the family leisure experience.

## VOLUNTEERS

In 2003/2004, SISIP FS sponsored 52 volunteers' recognition events at 43 locations within Canada and abroad. The 2003/2004 SISIP FS Volunteers' Recognition Program (VOREP)

recognized volunteers for their contributions to Base/Wing/Unit recreational and family services. In 2004/2005, SISIP FS will again sponsor VOREP.

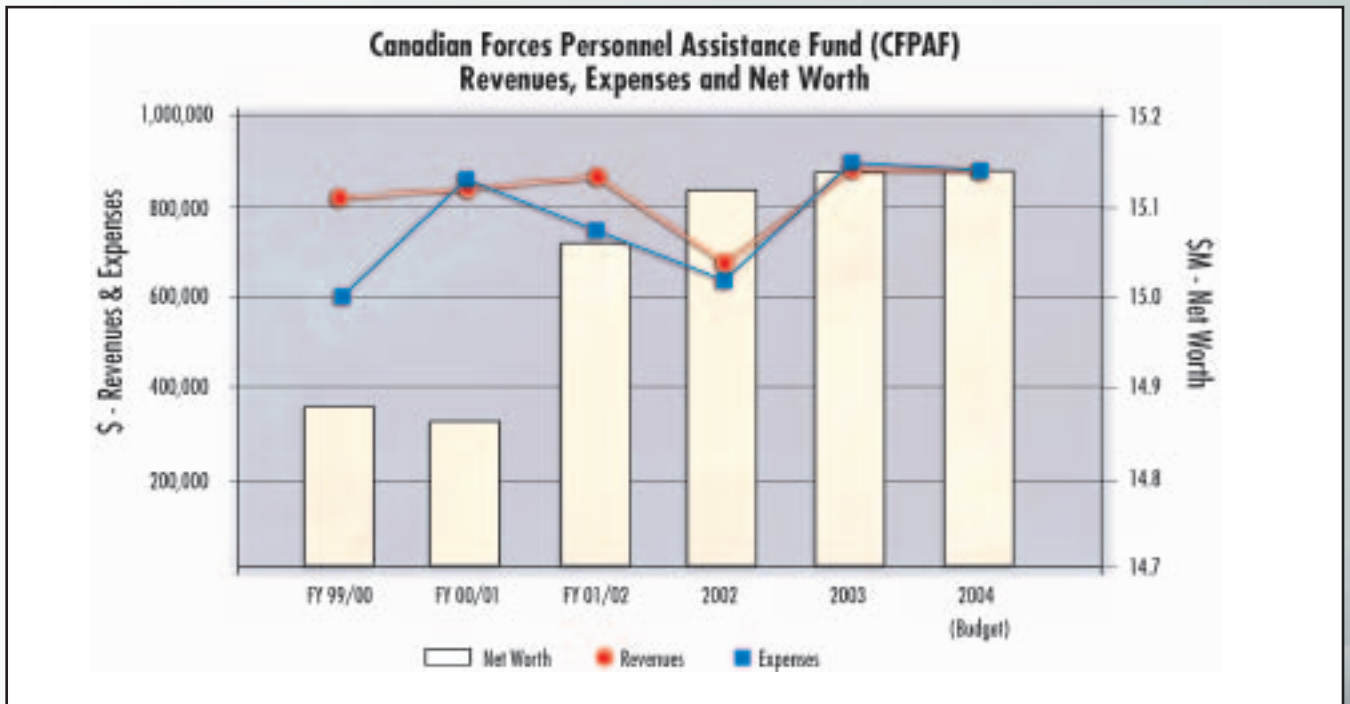
## EMPLOYMENT OF FAMILY MEMBERS

Family members represent approximately 45 per cent of the CFPSA/NPF workforce – that’s more than 2,000 positions out of 5,800 annually. Through Employee Relationship Management (ERM), we are committed to developing programs, policies and practices that will make the CFPSA/NPF an “employer of choice” for the CF Community. That means developing a culture that values its people and fosters career growth, innovation and taking measured risks. In 2004 we formally identified a need to develop programs to ensure the employability of CF family members in the CFPSA Business Plan for Human Resources.

## SISIP FS

Families can benefit from many SISIP FS programs. Financial education programs are designed to help CF members and their families acquire the tools needed to incorporate financial health principles into their daily decisions. This will enable them to become financially independent and allow them to enjoy a

healthier financial future. Part of that future may include having children. Raising and educating children can be expensive. Through the CF Personnel Assistance Fund’s (CFPAF) Education Assistance Loan Program, SISIP FS offers affordable loans at low interest rates to help with the cost of post-secondary education.





## CANEX

Every family has a budget, and CF families are no exception. That's why CANEX offers military families guaranteed low prices and many value added programs. When families shop at CANEX, they are investing in their own military community. From Base Scout and Guide programs, to libraries and pools, a very large portion of CANEX profits helps support programs, services and activities for the military family.

### Support to families in 2003/2004:

- More than 11,000 hours of emergency childcare service was provided from April 2003 to March 2004.
- In September 2003 alone, a whopping 4,798 calls were received on the MIL.
- C/MFRC Deployment Support Services held more than 450 family events and activities.
- C/MFRC staff and volunteers distributed more than 10,500 welcome packages to newly arrived military families.
- CFPAF provided assistance to approximately 5,600 CF members and their families including \$1.4 million in Distress Loans and Grants, \$2.6 million in Education Loans, and \$10 million in Self-Improvement Loans.

### FAMILIES: LOOKING AHEAD

- The Military Family Services Program (MFSP) French language-training curriculum is completed and the English language-training curriculum will be finalized to the intermediate level. The curriculum is tailored to the needs of family members offering them valuable life skills and community integration.
- The new MFSP will be introduced in 2004/2005 and promises even greater relevance and responsiveness to the needs of CF families.



# RETIRED/FORMER MEMBERS

Even in retirement or after CF members have completed their careers, CFPSA still offers a range of services.

## Sample services CFPSA offers to retired/former members:

- SISIP Financial Services (SISIP FS) retirement/financial planning services
- SISIP FS life insurance
- Affordable everyday products at CANEX
- Associate memberships in messes and recreational clubs

Like all our clients, retired and former CF members find competitive prices at CANEX. For members still active in the CF, it's never too early to contact SISIP FS to explore the retirement planning options available to you and your family.

As "authorized patrons", retired and former members benefit from the activities, services and programs available through CANEX and SISIP FS.

## RETIREMENT PLANNING AT ANY AGE

SISIP FS provides life insurance along with a full range of financial planning services. It also offers the Canadian Forces Personnel Assistance Fund (CFPAF) loans and grants programs. The Financial Planning service offered by SISIP FS is unique as it provides clients with universal access to Financial Planners who hold the Certified Financial Planner (CFP) designation. It also gives access to a complete financial plan designed to meet the needs of clients based on their personal situation and the realities of military life.

Former and retired members can also apply for mess membership and enjoy full access to mess facilities and services.

Reaching out to former CF members is important to CFPSA. As we continue to explore ways to do this, we continue to develop programs, activities and services to meet the needs of this important client group.



RETIRED / FORMER MEMBERS



**FACT:**

More than 47,500 former members and spouses have life insurance under the Coverage After Release (CAR) policy offered by SISIP FS.

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**Support to retired/former members in 2003/2004:**

- \$34.6 million in benefits and vocational rehabilitation support was provided under the Long Term Disability (LTD) programs.
- \$ 13.9 million in life insurance benefits was paid to beneficiaries of retired/former members.
- Access to group rates for home and auto insurance through the Personal Insurance Program administered by CANEX.
- Rebates on heating oil through the CANEX Home Heating Oil Program.
- Club Xtra points for purchases made at CANEX.



# NPP BOARD OF DIRECTORS



General R.R. Henault  
Chief of the Defence Staff  
Chairman of the Board



General J.M.G. Baril (Retired)  
Past Chair



Lieutenant-General G.E.C. Macdonald  
Vice Chief of the Defence Staff



Vice-Admiral G. Maddison  
Deputy Chief of the Defence Staff



Lieutenant-General C. Couture (Retired)  
Former Assistant Deputy Minister  
(Human Resources-Military)



Vice-Admiral R.D. Buck  
Chief of the Maritime Staff



Lieutenant-General Rick Hillier, CMM, CD  
Chief of the Land Staff



Lieutenant-General K. Pennie  
Chief of the Air Staff



Vice-Admiral G.E. Jarvis  
Assistant Deputy Minister  
(Human Resources-Military)



Major-General J.S.T. Pitzul  
Judge Advocate General



Major-General J.H.P.M. Caron, OMM, MSM, CD  
Acting Chief of the Land Staff



Rear-Admiral R. Zuliani  
Chief Reserves and Cadets



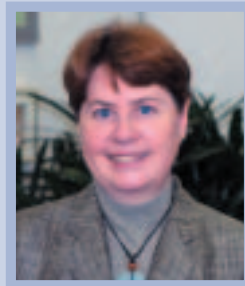
Mr. R. Monette  
Assistant Deputy Minister  
(Finance and Corporate Services)



Chief Petty Officer First Class  
R.M. Lupien  
CF Chief Warrant Officer



Chief Warrant Officer G.R. Lacroix, MMM, CD  
Land Force Command  
Chief Warrant Officer



Ms. L. Holland  
DND/CF Legal Advisor



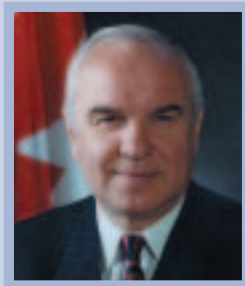
Chief Petty Officer First Class  
J.M.S. Joncas  
Maritime Command Chief Warrant Officer



Chief Warrant Officer C.V. Tkacz  
Assistant Deputy Minister  
(HR-MIL) Group Command CWO



Chief Warrant Officer J.L.D. Gilbert  
Air Command Chief Warrant Officer



Mr. J. Gecl  
CFPSA/President and  
Chief Executive Officer

N P P B O A R D O F D I R E C T O R S

# NPP COMMITTEES

Three committees, with external member representation, support the activities of the Non-Public Property (NPP) Board of Directors.

## GOVERNANCE

The Chief of the Defence Staff (CDS) is assigned as the governing authority for all Non-Public Property under the provisions of the National Defence Act. A Board of Directors was created to assist the CDS in exercising the governance responsibilities for Non-Public Property. The board's responsibilities are outlined in Defence Administrative Orders and Directives (DAOD) 9003-1. The President and Chief Executive Officer of the Canadian Forces Personnel Support Agency (CFPSA) is a member of the Board of Directors, and is responsible to the CDS through the board for the administration and operation of the CFPSA. In addition, three committees - the Human Resources and Compensation Committee, the Audit and Accountability Committee, and the Investment Committee - report to the Board of Directors. Furthermore, Treasury Board Decision 689194 endorses the role that Non-Public Property plays in contributing to the morale and welfare of the Canadian Forces (CF).

### Audit and Accountability Committee

The Audit and Accountability Committee reviews and recommends, to the NPP Board of Directors, approval of financial statements and financial control systems, and reviews other accounting and financial matters as required. The Committee recommends to the Board the appointment of independent external auditors for the purposes of conducting annual external audits. The committee meets with NPP management and the independent auditors to review the findings of the audits and to satisfy itself that the audit responsibilities have been properly discharged and that the interests of the military community have been safeguarded. To carry out these responsibilities, the Committee has the authority to direct reviews/audits of any NPP activities. It is provided with the necessary resources to carry out its responsibilities, including unrestricted access to NPP personnel and documents. The Committee consists of two members of the NPP Board of Directors, two members from the private sector, and the Chief of Review Services. The President and CEO, CFPSA, is an ex-officio member. The Vice President, Internal Audit and Review, CFPSA, is the Committee Secretary.

The Committee met three times in the Fiscal Year 2003/2004.

The Chair of the Committee reports at least annually to the NPP Board of Directors.

### The Committee as FY 2003/2004:

#### Chair:

LGen R. Hillier (8 months) Chief of the Land Staff  
MGen M. Caron (4 months) A/Chief of the Land Staff

#### Members:

CPO1 R.M. Lupien, Canadian Forces Chief Warrant Officer

Mr. K. Dye, Former Auditor General of Canada  
Corporate Director/retired senior executive

Mr. M. Rayner (recently deceased) Former Comptroller  
General of Canada

Corporate Director/Retired senior executive

Mr. J. Van Adel, Chief of Review Services

#### Ex Officio:

Mr. John F. Geci, President & CEO, CFPSA

#### Advisor:

Mr. Terry P. Payan, Vice-President Internal Audit &  
Review, CFPSA (Secretary)

## Human Resources and Compensation Committee

The Human Resources and Compensation committee supervises HR policies directed to a productive, supportive workforce. The committee is consulted on compensation and benefits policies, as well as on the labour relations framework and negotiation mandate. Additionally, the committee evaluates compensation and benefits at the executive level. The HR and Compensation committee reports on its activities to the NPP Board on an annual basis.

### The Committee for FY 2003/2004:

#### Chair:

LGen G.E.C. Macdonald,  
Vice Chief of the Defence Staff

#### Members:

LGen J.M.C. Couture (10 months)  
VAdm G. Jarvis, (2 months)  
Assistant Deputy Minister (Human Resources-Military)

VAdm R.D. Buck,  
Chief of the Maritime Staff

Ms. L. Holland,  
Department of National Defence/Canadian Forces Legal Advisor

CPO1 R.M. Lupien,  
Canadian Forces Chief Warrant Officer

CWO J.L.D. Gilbert,  
Air Command Chief Warrant Officer

Mr. Jim Millar,  
Vice - President Strategic Planning, Risk Management and Communications,  
Canada Mortgage and Housing Corporation (CMHC)

Mr. R. Verdon,  
Corporate Director/Retired senior executive/Member of multiple boards in Canada and the USA.

#### Ex Officio:

Mr. John F. Geci,  
President & CEO, CFPSA

#### Advisor:

Mr. Gérard Étienne,  
Vice-President Human Resources, CFPSA



## Investment Committee

The Investment committee provides oversight of the Canadian Forces Central Fund (CFCF) investment portfolio and advises the NPP Board on the CFCF investment policy and investment performance. The Chief Financial Officer & Vice President Informatics manages the CFCF investment activities and ensures that these activities operate in accordance with the approved investment policy. The committee develops and reviews investment policy for the CFCF. Additionally, it reviews the investment portfolio performance and reports the results to the Board. The committee provides performance reports to the NPP Board on a quarterly basis and annually provides a report to the Board on the Committee's actions.

During 2003/2004, the NPP Board approved adding a second outside member (Dr. Jim Frank) to the Committee. As well, a number of members left the Committee – Mr. Bob Emond, previous chair and Assistant Deputy Minister (Finance and Corporate Services), left the Department of National Defence, and military postings and retirements saw LGen Lloyd Campbell and CWO Roger Munger leave the Committee.

The Committee was particularly shocked and saddened with the untimely death of Mr. Gerald Bouey, former Governor of the Bank of Canada, who had been with the Committee since its inception and had made an outstanding contribution to the effectiveness of the Investment Committee. The Committee was searching for a replacement for Mr. Bouey at the end of FY 2003/2004.

### The Committee as at 29 February 2004:

#### Chair:

VAdm R. Buck,  
Chief of Maritime Staff

Mr. G. Bouey (recently deceased)  
Former Governor of the Bank of Canada

#### Members:

LGen K. Pennie,  
Chief of the Air Staff

Dr. J. Frank,  
Retired Vice President and  
Chief Economist Conference Board of Canada

Mr. R. Monette,  
Assistant Deputy Minister (Finance and Corporate  
Services)

#### Advisors:

Mr. John Berryman  
Advisor  
Partner, Nesbitt Burns

Major-General T. Hearn,  
Chief of Finance

Mr. Bob Smith,  
Chief Financial Officer and  
Vice President Informatics, CFPSA, (Secretary)

CPO1 R.M. Lupien,  
Canadian Forces Chief Warrant Officer

#### Ex Officio:

Mr. John F. Geci,  
President & Chief Executive Officer, CFPSA

CWO G. Lacroix,  
Land Forces Command Chief Warrant Officer

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\* Fiscal year 2003/2004 ran from February 24, 2003 to February 29, 2004.



# CFPSA FINANCIAL OVERVIEW

Fiscal Year 2003-2004

FINANCIAL HEALTH			OPERATING HIGHLIGHTS		
<b>CANEX</b>					
	As at End Feb 04	As at End Feb 03		FY 2003/04	FY 2002/03
Assets	\$56,604,563	\$56,535,953	Sales	\$137,583,575	\$133,759,147
Liabilities	\$23,069,412	\$25,145,620	Income from Operations	\$6,749,181	\$7,421,746
Net Worth	\$33,535,151	\$31,390,333	Payments to Bases/Wings/Unit Funds	\$4,895,559	\$4,770,740
			Extraordinary Items	-\$100,000	-\$1,315,000
			Net Income/(Loss)	\$1,753,622	\$1,336,006
			Investment in Store Modernization	\$4,292,219	\$6,789,570
<b>CANADIAN FORCES CENTRAL FUND</b>					
	As at End Feb 04	As at End Feb 03		FY 2003/04	FY 2002/03
Assets	\$148,216,975	\$133,863,803	Revenues	\$68,937,323	\$51,267,410
Liabilities	\$53,080,609	\$47,007,313	Expenses	\$59,540,494	\$64,530,228
Net Worth	\$95,136,366	\$86,856,490	Net Income/(Loss)	\$9,396,829	-\$13,262,818
			Services re-imbursed by the Public	\$47,515,709	\$42,300,968
			Disbursements/Grants to Units	\$5,736,582	\$5,004,784
<b>CANADIAN FORCES PERSONNEL ASSISTANCE FUND</b>					
	As at 31-Dec-03	As at 31-Dec-02		FY 2003	FY 2002 *
Assets	\$15,114,084	\$15,166,626	Revenues	\$874,822	\$663,170
Liabilities	\$44,092	\$45,741	Expenses	\$893,835	\$590,285
Net Worth	\$15,069,992	\$15,120,885	Extraordinary Items	\$31,880	\$0
			Net Income/(Loss)	-\$50,893	\$72,885
			Self Improvement Loans	4725	3986
			Education Loans	743	644
			Distress Loans	102	120
			Distress Grants	133	91
			Minor Disbursements:		
			Serving	157	150
			Former	102	83

\* FY 2002 was 10 months only

**Note:** For copies of audited financial statements please visit our CFPSA web site at [www.cfpsa.com](http://www.cfpsa.com) or contact our Chief Financial Officer and Vice President Informatics (CFO & VPI) at (613) 995-7911.



# CFPSA FINANCIAL OVERVIEW

Fiscal Year 2003-2004

FINANCIAL HEALTH			OPERATING HIGHLIGHTS		
<b>SISIP FS Proper</b>					
	As at 31-Dec-03	As at 31-Dec-02		FY 2003	FY 2002
Assets	\$344,255,731	\$331,251,271	Revenues	\$60,347,317	\$43,399,091
Liabilities	\$157,291,428	\$151,609,241	Expenses	\$41,359,544	\$32,358,882
Segregated Fund	\$186,964,303	\$179,642,030	Extraordinary Items	-\$11,665,501	-\$14,460,482
			Net Income/(Loss)	\$7,322,273	-\$3,420,273
			Premiums Collected	\$34,472,765	\$31,993,289
			Claims Paid	\$27,495,611	\$21,783,465
<b>SISIP FS - TREASURY BOARD PLAN</b>					
	As at 31-Dec-03	As at 31-Dec-02		FY 2003	FY 2002
Assets	\$379,913,669	\$352,701,737	Revenues	\$67,886,140	\$65,617,149
Liabilities	\$356,370,798	\$305,725,612	Expenses	\$97,334,163	\$51,099,489
Program Surplus	\$23,542,871	\$46,976,125	Extraordinary Items	\$6,014,769	-\$422,633
			Net Income/(Loss)	-\$23,433,254	\$14,095,027
			Premiums Collected	\$44,934,910	\$45,800,814
			Claims Paid	\$29,881,499	\$25,437,485

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# BASE/WING FUNDS

## Financial Highlights - Fiscal Year 2003 - 2004

	As at End February 2004				FY 2003/04				As at End February 2003				FY 2002/03			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$56,976	\$1,614	\$55,362	\$3,201	\$55,237	\$3,076	\$52,161	\$6,904								
Alert	238,049	42,488	195,561	-5,715	232,064	30,788	201,276	-6,109								
Bagotville	497,895	129,362	368,533	-37,879	549,455	140,598	408,857	-4,917								
Borden	4,029,835	1,054,004	2,975,831	197,455	4,052,731	1,274,052	2,778,679	285,744								
CFSU Ottawa	10,521,596	1,384,816	9,140,990	702,493	9,409,473	980,673	8,429,340	672,371								
Cold Lake	3,245,543	1,103,470	2,142,073	7,280	3,049,845	1,011,411	2,038,434	-5,153								
Comox	2,830,315	1,501,609	1,328,706	32,048	2,720,941	1,504,800	1,216,141	-8,295								
Edmonton	3,102,469	2,265,062	834,614	-589	3,221,123	2,379,295	838,938	116,979								
Esquimalt	1,358,399	533,046	825,354	-50,874	1,281,691	402,963	878,728	41,128								
Gagetown	2,612,293	689,497	1,922,796	46,033	2,473,685	611,890	1,861,795	-41,217								
Gander	229,529	51,574	177,955	21,505	194,467	36,186	158,281	11,893								
Goose Bay	1,177,505	107,089	1,070,416	73,717	1,099,662	102,963	996,699	75,208								
Greenwood	2,673,779	1,409,898	1,263,880	-103,481	2,346,624	979,263	1,367,361	-10,902								
Halifax	3,164,412	1,660,755	1,503,658	-109,899	3,088,748	1,475,191	1,613,557	100,152								
Kingston	2,971,110	1,415,984	1,594,264	-166,287	2,883,766	1,152,198	1,761,031	-84,693								
Leitrim	121,901	5,018	116,883	-33,015	172,674	22,776	149,898	-38,529								
Montreal	2,374,448	545,696	1,828,752	284,850	2,128,127	584,224	1,543,902	280,538								
Moose Jaw	539,903	94,566	445,337	115,739	427,510	97,911	329,598	881								
North Bay	804,045	116,779	687,266	52,755	740,853	106,342	634,510	77,249								
Petawawa	1,692,008	694,113	997,896	-197,257	1,905,139	717,654	1,187,485	-61,109								
RMC	1,640,704	1,102,953	537,750	100,517	1,252,848	815,615	437,233	70,216								
Shilo	1,411,153	821,308	603,495	8,615	1,029,081	447,851	594,880	-93,615								
St John's	71,609	17,878	53,731	-44,337	108,865	10,797	98,068	6,462								
Suffield	2,433,812	676,683	1,757,129	-106,963	2,673,637	809,544	1,864,093	60,616								
Toronto	340,361	220,986	119,375	3,105	313,036	196,765	116,270	17,646								
Trenton	1,659,103	724,618	934,485	-112,370	1,806,733	759,878	1,046,855	-97,290								
Valcartier	2,784,940	741,944	2,024,191	143,258	2,853,578	825,297	2,006,694	49,921								
Wainwright	1,334,488	181,357	1,153,131	101,544	1,163,298	111,711	1,051,587	16,745								
Winnipeg	1,555,726	651,466	904,260	120,579	1,402,869	802,173	600,695	-65,392								
Yellowknife	160,117	31,542	128,575	29,290	121,143	21,858	99,284	22,167								
<b>Total</b>	<b>\$57,634,023</b>	<b>\$19,977,175</b>	<b>\$37,692,249</b>	<b>\$1,075,318</b>	<b>\$54,758,903</b>	<b>\$18,415,743</b>	<b>\$36,362,330</b>	<b>\$1,395,599</b>								

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# OFFICERS MESSES

## Financial Highlights - Fiscal Year 2003 - 2004

	As at End February 2004				FY 2003/04				As at End February 2003				FY 2002/03			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$5,864	\$945	\$4,920	\$2,510	\$3,210	\$800	\$2,410	\$772								
Bagotville	94,890	5,422	89,469	2,935	90,373	3,839	86,534	321								
Borden	209,791	22,178	187,613	10,118	150,232	15,379	134,853	-23,915								
CFSU Ottawa	2,890,070	774,760	2,115,310	116,154	2,823,958	784,300	2,039,658	-138,981								
Cold Lake	260,407	22,913	237,495	14,190	247,121	23,816	223,305	388								
Comox	68,864	14,074	54,790	-15,095	78,695	8,810	69,885	933								
Edmonton	403,346	107,759	295,587	11,569	371,803	87,785	284,018	22,657								
Esquimalt	389,881	30,051	359,830	71,969	313,794	25,933	287,861	16,162								
Gagetown	470,636	25,652	444,983	10,745	470,496	36,258	434,238	-965								
Halifax	604,303	136,992	467,311	-7,731	600,667	116,192	484,475	-5,608								
Kingston	692,771	50,238	642,533	91,281	593,175	36,895	556,280	42,966								
Montreal	225,312	14,504	210,808	21,049	201,883	12,124	189,759	-13,796								
Moose Jaw	295,765	9,984	285,781	-9,230	304,116	9,105	295,011	-6,416								
North Bay	219,948	11,140	208,808	-2,994	233,426	21,624	211,802	15,765								
Petawawa	480,889	85,373	395,516	-24,033	549,266	129,718	419,548	-22,632								
RMC	58,983	12,175	46,808	39	51,980	5,211	46,769	-7,588								
Shilo	-44	0	-44	0	-44	0	-44	4,641								
St John's	65,004	6,255	58,749	-1,725	64,992	4,518	60,474	10,840								
Suffield	259,268	48,720	210,548	63,421	216,564	69,437	147,127	3,731								
Trenton	252,885	23,419	229,465	30,159	217,169	17,863	199,306	9,542								
Valcartier	529,201	120,186	409,015	29,329	435,806	56,121	379,685	-13,667								
Wainwright	64,268	6,179	58,089	11,202	51,138	4,251	46,887	-1,586								
Winnipeg	251,369	23,037	228,332	-4,446	253,951	21,172	232,779	-18,820								
Yellowknife	47,148	4,124	43,024	5,138	38,957	1,071	37,887	5,890								
<b>Total</b>	<b>\$8,840,819</b>	<b>\$1,556,080</b>	<b>\$7,284,740</b>	<b>\$426,554</b>	<b>\$8,362,728</b>	<b>\$1,492,222</b>	<b>\$6,870,507</b>	<b>-\$119,366</b>								

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# WARRANT OFFICERS AND SERGEANTS MESSES

## Financial Highlights - Fiscal Year 2003 - 2004

	As at End February 2004				FY 2003/04				As at End February 2003				FY 2002/03			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$16,415	\$1,428	\$14,987	-\$681	\$24,204	\$8,535	\$15,669	\$298								
Bagotville	39,644	5,022	34,623	3,310	34,511	3,198	31,313	3,125								
Borden	148,848	29,151	119,698	6,267	120,985	35,034	85,952	-19,024								
CFSU Ottawa	469,348	52,820	416,528	32,542	452,870	68,884	383,986	-2,090								
Cold Lake	78,514	9,470	69,044	-10,914	88,354	8,396	79,958	-1,138								
Comox	86,544	10,594	75,950	-1,532	88,552	11,069	77,482	-1,921								
Edmonton	268,470	48,320	220,150	-825	259,891	38,916	220,975	-1,056								
Esquimalt	375,207	65,718	309,489	48,501	353,105	92,116	260,988	-5,004								
Gagetown	389,576	27,576	362,000	8,789	389,014	35,803	353,210	12,308								
Halifax	430,300	86,657	343,644	-28,368	443,491	72,978	370,514	-10,486								
Kingston	237,569	65,132	172,437	10,781	243,576	73,310	170,265	7,769								
Montreal	131,114	5,349	125,765	18,758	116,720	9,714	107,006	15,701								
Petawawa	135,780	18,483	117,298	1,105	131,131	14,938	116,193	7,583								
Shilo	42,484	10,170	32,314	-3,964	41,117	4,840	36,278	-9,711								
St John's	0	0	0	0	0	0	0	-3,584								
Suffield	81,610	9,671	71,939	-3,471	79,159	3,749	75,410	11,291								
Toronto	49,715	3,193	46,521	-777	48,389	2,799	45,589	-5,479								
Trenton	63,336	19,172	44,164	-19,561	74,889	11,164	63,725	-1,817								
Valcartier	376,365	44,889	331,475	15,654	363,724	47,902	315,822	32,647								
Wainwright	105,283	9,297	95,986	5,483	92,097	1,594	90,503	450								
Winnipeg	84,922	15,763	69,159	-8,458	86,351	8,734	77,617	-16,377								
<b>Total</b>	<b>\$3,611,044</b>	<b>\$537,875</b>	<b>\$3,073,171</b>	<b>\$72,639</b>	<b>\$3,532,130</b>	<b>\$553,673</b>	<b>\$2,978,455</b>	<b>\$13,485</b>								

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# JUNIOR RANKS MESSES

## Financial Highlights - Fiscal Year 2003 - 2004

	As at End February 2004				As at End February 2003			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$13,804	\$4,639	\$9,165	\$2,039	\$9,042	\$1,916	\$7,125	-\$3,161
Bagotville	125,309	13,117	112,192	5,479	126,327	19,614	106,713	-3,510
Borden	725,802	49,838	675,964	26,108	679,231	38,643	640,588	127,170
CFSU Ottawa	359,717	27,888	331,830	86,585	272,832	27,030	245,802	59,036
Cold Lake	311,489	15,744	295,744	37,578	276,081	17,914	258,167	25,661
Comox	137,835	8,815	129,020	-11,927	145,198	4,251	140,947	-8,522
Edmonton	473,365	42,672	430,692	-15,088	478,329	32,548	445,781	51,504
Esquimalt	376,599	40,879	335,721	70,760	304,005	39,044	264,961	9,749
Gagetown	438,919	32,579	406,340	-12,366	503,912	85,206	418,706	-47,936
Halifax	416,871	82,168	334,703	-38,918	477,443	107,522	369,921	-13,123
Kingston	621,882	14,739	607,142	66,794	544,454	14,690	529,764	58,416
Montreal	368,848	17,680	351,168	-7,101	385,500	23,772	361,728	36,097
Moose Jaw	87,331	3,290	84,041	-3,551	90,917	3,325	87,592	-9,350
North Bay	78,107	10,382	67,725	-27,747	113,853	18,381	95,472	-25,897
Petawawa	578,137	45,549	532,588	-11,490	574,588	30,510	544,079	35,995
Shilo	165,217	11,049	154,168	27,085	135,369	8,286	127,084	26,928
St John's	42,528	3,900	38,628	1,338	39,777	5,487	34,290	8,999
Suffield	175,812	12,272	163,541	-1,729	174,557	9,287	165,270	-29,667
Toronto	56,729	9,155	47,574	7,047	44,310	4,922	39,388	-5,908
Trenton	246,076	18,507	227,569	-17,580	262,795	17,646	245,149	1,905
Valcartier	734,348	74,472	659,876	152,756	570,541	63,421	507,120	87,818
Wainwright	159,797	7,435	152,361	36,823	117,868	2,330	115,538	922
Winnipeg	127,114	8,502	118,612	-13,853	140,687	8,221	132,465	-21,713
<b>Total</b>	<b>\$6,821,636</b>	<b>\$555,271</b>	<b>\$6,266,364</b>	<b>\$359,042</b>	<b>\$6,467,616</b>	<b>\$583,966</b>	<b>\$5,883,650</b>	<b>\$361,413</b>

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# COMBINED AND ALL RANKS MESSES

## Financial Highlights - Fiscal Year 2003 - 2004

	As at End February 2004				FY 2003/04				As at End February 2003				FY 2002/03			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Alert	\$74,012	\$3,825	\$70,187	-\$1,298	\$76,390	\$4,905	\$71,485	\$2,451	\$76,390	\$4,905	\$71,485	\$2,451	\$76,390	\$4,905	\$71,485	\$2,451
Borden	112,936	12,529	100,407	11,555	106,803	17,951	88,852	6,626	106,803	17,951	88,852	6,626	106,803	17,951	88,852	6,626
CFSU Ottawa	84,958	10,554	74,404	-9,428	95,296	11,464	83,832	15,059	95,296	11,464	83,832	15,059	95,296	11,464	83,832	15,059
Edmonton	59,404	43,639	15,765	7,277	38,584	30,096	8,488	1,445	38,584	30,096	8,488	1,445	38,584	30,096	8,488	1,445
Esquimalt	8,229	704	7,525	-2,359	10,194	310	9,884	-43	10,194	310	9,884	-43	10,194	310	9,884	-43
Gander	98,386	7,965	90,422	5,203	94,145	8,926	85,219	-2,351	94,145	8,926	85,219	-2,351	94,145	8,926	85,219	-2,351
Goose Bay	51,032	7,954	43,078	4,293	45,523	6,738	38,785	-204	45,523	6,738	38,785	-204	45,523	6,738	38,785	-204
Greenwood	187,127	118,875	68,252	93	233,128	164,969	68,159	-63,976	233,128	164,969	68,159	-63,976	233,128	164,969	68,159	-63,976
Halifax	14,358	853	13,505	-481	15,787	1,801	13,986	581	15,787	1,801	13,986	581	15,787	1,801	13,986	581
Leitrim	85,579	55,854	29,725	-51,234	100,967	20,008	80,959	-17,038	100,967	20,008	80,959	-17,038	100,967	20,008	80,959	-17,038
Montreal	104,307	14,894	89,413	21,749	88,080	18,667	69,413	10,050	88,080	18,667	69,413	10,050	88,080	18,667	69,413	10,050
Moose Jaw	33,078	572	32,506	460	32,395	349	32,046	3,384	32,395	349	32,046	3,384	32,395	349	32,046	3,384
North Bay	94,822	16,398	78,424	-6,895	113,428	28,109	85,319	6,852	113,428	28,109	85,319	6,852	113,428	28,109	85,319	6,852
St John's	34,703	10,341	24,362	-808	39,065	13,894	25,170	1,580	39,065	13,894	25,170	1,580	39,065	13,894	25,170	1,580
Toronto	0	0	0	0	2,848	0	2,848	-2,758	2,848	0	2,848	-2,758	2,848	0	2,848	-2,758
Trenton	0	0	0	0	77,621	4,905	72,717	3,682	77,621	4,905	72,717	3,682	77,621	4,905	72,717	3,682
Yellowknife	37,598	8,759	28,839	7,321	28,404	6,887	21,517	8,976	28,404	6,887	21,517	8,976	28,404	6,887	21,517	8,976
<b>Total</b>	<b>\$1,080,529</b>	<b>\$313,716</b>	<b>\$766,814</b>	<b>-\$14,552</b>	<b>\$1,198,658</b>	<b>\$339,979</b>	<b>\$858,679</b>	<b>-\$25,684</b>	<b>\$1,198,658</b>	<b>\$339,979</b>	<b>\$858,679</b>	<b>-\$25,684</b>	<b>\$1,198,658</b>	<b>\$339,979</b>	<b>\$858,679</b>	<b>-\$25,684</b>

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# ACRONYMS

<b>ADM(HR-Mil)</b>	Assistant Deputy Minister Human Resources – Military	<b>ECS</b>	Environmental Chief of Staff
<b>ADM(PA)</b>	Assistant Deputy Minister Public Affairs	<b>ERM</b>	Employee Relationship Management
<b>ASU</b>	Area Support Unit	<b>HLTA</b>	Home Leave Travel Assistance
<b>BIT</b>	Basic Instructor Technique	<b>HQ</b>	Headquarters
<b>BMQ</b>	Basic Military Qualifications	<b>HR</b>	Human Resources
<b>C/MFRC</b>	Canadian/Military Family Resource Centre	<b>HRIS</b>	Human Resources Management Information System
<b>CANEX</b>	Canadian Forces Exchange System	<b>IAR</b>	Internal Audit and Review
<b>CF</b>	Canadian Forces	<b>IM/IT</b>	Information Management/Information Technology
<b>CFB</b>	Canadian Forces Base	<b>LTD</b>	Long-Term Disability
<b>CFCF</b>	Canadian Forces Central Fund	<b>MB 2000</b>	Messes Beyond 2000
<b>CFPAF</b>	Canadian Forces Personnel Assistance Fund	<b>MFRC</b>	Military Family Resource Centre
<b>CFPSA</b>	Canadian Forces Personnel Support Agency	<b>MFSP</b>	Military Family Services Program
<b>CFRT</b>	Canadian Forces Radio and Television	<b>MIL</b>	Mission Information Line
<b>CFS</b>	Canadian Forces Station	<b>NATEX</b>	NATO Exchange System
<b>CFSD</b>	Canadian Forces Supply Depot	<b>NPF</b>	Non-Public Funds
<b>CFTDC</b>	Canadian Forces Training and Development Centre	<b>NPP</b>	Non-Public Property
<b>CIP</b>	Consolidated Insurance Program (CIP)	<b>NPP BOD</b>	Non-Public Property Board of Directors
<b>CISM</b>	Conseil International du Sport Militaire	<b>OSC</b>	Operation Santa Claus
<b>CRM</b>	Customer Relationship Management	<b>PSP</b>	Personnel Support Programs
<b>DGHS</b>	Director General Health Services	<b>R&amp;R</b>	Rest and Recreation
<b>DHPP</b>	Director Human Performance and Health Promotion	<b>SCONDVA</b>	Standing Committee on National Defence Veteran's Affairs
<b>DL</b>	Dependent Life	<b>SISIP FS</b>	Service Income Security Insurance Plan Financial Services
<b>DMFS</b>	Director Military Family Services	<b>SLT</b>	Second Language Training
<b>DND</b>	Department of National Defence	<b>TFBH</b>	Task Force Bosnia-Herzegovina
<b>DAOD</b>	Defence Administrative Orders and Directives	<b>WGs</b>	Environmental Working Groups
<b>DWAN</b>	Defence Wide Area Network		