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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.cpfsa.com or contact our Chief Financial Officer at (613) 995-7911.

CHIEF OF THE DEFENCE STAFF



Chief of the Defence Staff
General R.R. Henault

Being customer-driven is entrenched in the culture of the Canadian Forces Personnel Support Agency (CFPSA). As Chairperson of the Non-Public Property (NPP) Board of Directors, which oversees the CFPSA, I regularly come “face to face with CFPSA” and have seen the seeds of this thinking grow into programs, services, and activities that meet the special and changing needs of Canadian Forces (CF) members and their families.

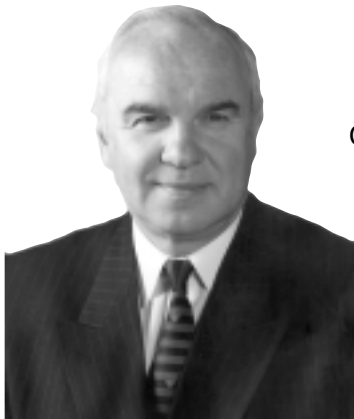
The Board of Directors and its three standing committees ensure that CFPSA programs and services are of the highest quality. Throughout 2002/2003, the Agency adjusted to the intense operational tempo, and not only anticipated, but exceeded the needs of its clients – CF members and their families. I am confident that in relieving the stresses of military life and in enhancing the quality of life, the CFPSA is making a positive difference to both the personal and professional lives of the dedicated men and women of our

Forces. By focusing on CF members’ needs, the Agency contributes directly to increased operational readiness and effectiveness, and thus, CFPSA contributes significantly to two of the main corporate priorities of the Department of National Defence and the Canadian Forces: investing in our people and optimizing Canada’s defence and security capabilities.

As Chair of the NPP board, I salute the CFPSA, celebrate its contribution to the defence of Canada, and applaud its mission of “Serving Those Who Serve.”

General R.R. Henault, CMM, CD
Chief of the Defence Staff

PRESIDENT AND CHIEF EXECUTIVE OFFICER



President and
Chief Executive Officer
John F. Geci

A few years ago, during our 2000/2001 strategic planning sessions, the Canadian Forces Personnel Support Agency (CFPSA) and the world of Non-Public Funds (NPF) made a commitment to enhance customer service. Now, several years later, this focus resonates in every program, activity and service that we provide.

In this 2002/2003 Annual Report, we bring you "face to face with CFPSA" to share the pleasing results and impact this client-based approach has on Canadian Forces (CF) members and their families.

In the past few years, CFPSA divisions throughout Canada have succeeded in working more closely with each other and with various Bases/Wings/Units of the CF, and NPF suppliers to improve communications, build synergies and to ultimately better serve our clients.

In many ways, 2002/2003 was a challenging and exciting year. Markets were down, the state of world affairs was uncertain, and we all experienced the increased military operational tempo.

Through it all, the CFPSA and all who work in the world of NPF have succeeded in maintaining an excellent level of service to the military men and women of the CF and their families. I know this because almost weekly, I receive letters or

phone calls from Commanders and others at the Base/Wing and Unit level, explaining the positive impact of our services, programs and activities and how CFPSA has tangibly contributed to operational readiness and effectiveness of the CF.

In 2002/2003, we have proven CFPSA to be accommodating, flexible and able to adjust to the pressures of the marketplace and the changing needs of our clients. This Annual Report, by its very design of presenting information by client groups, demonstrates CFPSA's focus on the users of our services, products and activities.

At CFPSA, we take great pride in living up to our commitment of being client-driven and look forward to using this approach to continue effectively "Serving Those Who Serve."

John F. Geci
President and Chief Executive Officer

Introduction



Welcome to the Canadian Forces Personnel Support Agency's (CFPSA) Annual Report for 2002/2003.

Highlights of other services:

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

Sample services which benefit all our clients:

- Web site
- Client-focus and sharing of best practices (through audits and reviews)
- Customer service training
- Corporate sponsorship/national advertising which supports various programs
- Accounting for the NPF system
- CFCF loans which support base funds/messes
- Consolidated Insurance program to protect NPF resources

INTRODUCTION CONTINUED

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).

This document reaffirms our guiding principle – to be customer driven. As such, we have organized this year's information by our client groups. We hope that in doing so our clients are able to see themselves in the services, programs and activities we provide and can readily find those of greatest use.

In an effort to minimize repetition, our description of programs and services may not be all-inclusive. For detailed information on CFPSA, we invite and encourage readers to visit our web site at www.cfpsa.com. There you will find an electronic version of this report with embedded links to more detailed information.

Consider this publication as an account of how our 5,800 CFPSA/NPF (Non-Public Fund) employees across Canada and beyond have pushed the envelope, adding value in Serving Those Who Serve. Together we are building an Agency able to respond to the changing needs of our clients. Through our divisions, CFPSA touches the lives of thousands of people each year. The following pages will tell you how.

Agency Profile

Canadian Forces personnel support services have been in place since 1872. Offered through such organizations as the YMCA, Salvation Army, Knights of Columbus, and the CF itself, these programs aimed at contributing to the operational readiness and effectiveness of the CF. Support was provided during the Boer War, World War I, World War II, and the war in Korea. However, the need for a Non-Public Property organization to continue to meet the needs and provide a tradition of personnel support programs became overwhelmingly evident. Accordingly, in 1996, the CFPSA was founded.

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 personnel support programs – in essence, to standardize the quality of the programs and to re-invigorate their use among the military community.

A plan was drafted in consultation with all Commands, which included a customer-oriented aim to increase efficiency, effectiveness, and accountability for the delivery of personnel support to the CF. Then, endorsed by Armed Forces Council, the plan to de-militarize personnel support programs and hand over the operations to an Agency came one step closer to full implementation.

This umbrella Agency would convert close to 600 military positions to non-publicly funded ones, add more than 400 additional positions and streamline services through a centralized operational oversight committee. It would also include CANEX and SISIP Financial Services as part of its jurisdiction.

This accumulation of experience across all sectors was a key element in ensuring the first steps for the Agency were successful ones. The programs and services provided by CFPSA are designed to enhance and maintain morale and welfare while cultivating team spirit among CF members and their families. Some corporate CFPSA programs also benefit the entire CF community, raising revenues for these programs and services.

Who We Serve

The CFPSA operates with a fundamental principle in mind: the customer comes first. Therefore, we ensure that our customers – the 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 – receive the programs and services they deserve.

INTRODUCTION CONTINUED

Our divisions include:

- Personnel Support Programs (PSP)
- CANEX/NATEX
- Service Income Security Insurance Plan (SISIP) Financial Services
- Human Resources
- Finance and Informatics
- Internal Audit and Review

At CFPSA, we serve our client groups through three operational divisions – CANEX, SISIP Financial Services and PSP. Through our programs, services and activities, we demonstrate our dedication to identifying and meeting the special needs of the military community.

In addition to offering CANEX retail services and financial services through SISIP, the CFPSA, in partnership with the Environmental Chiefs of Staff and Bases/Wings, provides Personnel Support Programs (PSP) aimed at increasing the physical and emotional well-being of military men and women. We at CFPSA, do all of this specifically to ensure success and operational readiness in the uniquely challenging careers of the military.

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

Finance and Informatics



FACT: www.cfpsa.com received 262,000 visits in 2002/2003 – an increase of 291 per cent over the previous year.

CFPSA web site – www.cfpsa.com

Disseminating information quickly and effectively is a challenge for any organization serving a large and diverse group of clients, and CFPSA is no exception. Through our web site, we are reaching more people more often. It's fast, it's functional and it's full of up-to-the-minute news and information about current CFPSA programs and events.

As of February 2003, our web site, www.cfpsa.com, received nearly 50,000 monthly visits, more than three times the number 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 pages are also online at www.canex.ca and www.sisip.com.

Internal Audit and Review: Serving You Behind the Scenes



FACT: Sixty audit and review projects were undertaken this year in support of the NPP Board of Directors, the CFPSA President and Chief Executive Officer, Base and Wing Commanders and the Managers.

Internal Audit and Review provides independent advice and client-oriented solutions on financial and operational matters. Results and benefits of our comprehensive reviews, facilitated workshops, investigations and audits are the measure of our performance.

Our clients reap the benefits through:

- Stable membership fees due to audit advice on how to curb high club operating costs.
- Streamlined, efficient, client-friendly processes, implemented following our comprehensive reviews and operations analyses.
- Best Practices implemented by CANEX and PSP managers result in efficient customer-focused service.
- Greater purchasing power for the customer due to lower costs through effective loss prevention measures.

Internal Audit professionals are working behind the scenes to strengthen corporate governance and to provide a level of assurance that the best efforts are being put forward by all involved in the business of Serving Those Who Serve.

Human resources: Putting people first

Happy employees make happy customers and at CFPSA that's our goal. Customer service has been identified as one of the CFPSA's core characteristics, and "Becoming Customer Service Driven" is what we are all about.

To that end, the "Crowning the Customer" initiative was rolled out in Spring 2002. The Customer Service Program, based on the popular book "Crowning the Customer" by Feargal Quinn, was originally designed for CANEX employees but is now being used by all divisions of the Agency. The course combines presentations, interactive games and activities that reinforce teamwork to emphasize the fundamentals of customer service.

INTRODUCTION CONTINUED

As well, the HR division is also testing the efficacy of the “Employee Relationship Management” 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.

Employees also participated in the CFPSA/NPF Employee Survey, which included questions on official languages, health and safety, customer service and many other areas; lending credence to new programs.

Corporate Sponsorship

The NPF Corporate Sponsorship program, overseen by the PSP Division and run in partnership with Bases/Wings/Units, provides corporate sponsors 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, and sponsors meet their marketing objectives.

Last year alone, national corporate sponsorship raised \$278,000 and helped fund:

- CF National Sports Program
- CISM Sports Program
- CF Show Tours
- OP Santa Claus

Our national corporate sponsors include:

- 3M Canada
- Alcatel
- Bank of Montreal
- Black Knight
- BMO Nesbitt Burns
- General Dynamics
- CANEX
- Canada Life
- CTT Group
- Royal Canadian Legion
- Logistik Unicorp Inc
- SISIP Financial Services
- Tim Hortons

National Advertising

Canadian Forces Newspapers (CFN), which are operated under the authority of the Base/Wing Commanders, are supported by base fund contributions some which emanate from CANEX and SISIP Financial Services and from advertising revenues. The National Advertising Program places ads in any/all of the 17 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.

Base/Wing newspapers



Serving Members



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

SERVING MEMBERS CONTINUED

From sports programs to messes, CFPSA caters to a host of requirements that contribute to the operational readiness and effectiveness of the CF.

Your retail store: CANEX and you

From the cream in a cup of morning coffee to the radio playing the local news, CFPSA, through its CANEX division, sells the everyday products you need most at competitive prices.

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.

With such challenging careers, CF members can often find that the requirements of everyday living can sometimes add stress. As "stress-busters," 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; and "Simply The Best," which guarantees the lowest price on a variety of grocery basics such as milk, bread, and butter.



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

Each year, CANEX returns several million dollars of its revenue to Base/Wing funds. These funds are then used in support of 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.



FACT: In 2002/2003, CANEX returned \$3.3 million to Base/Wing funds across Canada, up from \$2.9 million the previous year.

Tailored to suit your needs: SISIP Financial Services

As one of the operational divisions of CFPSA, SISIP Financial Services understands that careers in the CF have unique requirements and needs. That's why SISIP's products and services are tailored to the military lifestyle. Our goal is to provide high quality, accessible and competitive financial products.

SISIP Financial Services 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 has expanded its service line 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.



FACT: SISIP contributed \$64.8 million to the infrastructure so military men and women and families can benefit.

In support of the CFPSA mission, SISIP Financial Services contributes financially to the infrastructure re-capitalization program for new or upgraded facilities such as: community centres, pools, gymnasiums and arenas. Besides co-funding this public/NPF project, CFPSA – through PSP – also manages this construction. In 2002/2003, renovations to the cinema in Shilo and the installation of athletic flooring at St. John's marked completion of this multi-year "recap" program.

SISIP Financial Services contributes financially to other programs, services and activities that touch the lives of all CF members and supports events such as the CF Sports Awards Ceremony and Operation Santa Claus.



FACT: SISIP has 113,000 term insurance clients with \$17.8 billion of insurance in force.

With 18 offices throughout Canada, SISIP has a team of qualified and dedicated professionals to assist CF members and their families with the best financial solutions for today...and tomorrow. In 2002/2003:

- \$11.5 million of life insurance benefits were paid to beneficiaries, including serving members.
- The number of financial planning services clients grew to more than 2,200 with \$22 million under management.
- The number of individuals receiving counsel under the financial counselling program totalled more than 1,000.
- Formal financial education on personal financial management was provided to 5,400 members, including all recruits and officer-cadets.

SERVING MEMBERS CONTINUED

“The funding and support I receive from CFPSA, PSP Gagetown and the CF as a whole helps me focus on training. Without it, it would be tougher to consistently post those kind of results.”

*Champion Ultra marathoner, MWO Victor Hickey
CFB Gagetown*

Work life balance: Healthy mind and body

There truly is no life like a military one. To maintain a healthy career, one also needs a healthy mind and body. Working in partnership with the military community, Personnel Support Programs (PSP), are administered through CFPSA and delivered through NPF employees at local Bases/Wings and Units.

National and International Sports

The CF Sports program, overseen by PSP, plays a prominent role in promoting fitness and good health within the military community. At every base and wing, there are intersection, intramural or local sporting events for all levels of athletes. Regional level winners go on to compete at one of the 15 CF National Sports Championships held throughout the year.

On the international scene, in 2002/2003, the CFPSA funded approximately 200 military athletes participating around the

world in the competitions of Conseil international du sport militaire (CISM), an international military sports organization with 123 member countries.

In 2002/2003, CFPSA continued its tradition of honouring military CF athletes at the CF Sports Award Ceremony. Held this year at the Ottawa Congress Centre, more than 300 athletes, officials and coaches attended.

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

Physical Fitness

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



SERVING MEMBERS CONTINUED

CFPSA has trained more than 300 qualified employees at bases across Canada to deliver this program which includes fitness classes, fitness evaluation and promotes the health and wellness of our members.

✓ **FACT:** PSP staff evaluates the physical fitness of both CF Fire Fighters and Search and Rescue Technicians.

CFPSA Training Centre

Approximately 400 military personnel received training from the CFPSA Training Centre professionals in Borden, Ontario. The vast majority of these attendees followed courses in 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 CFPSA (PSP) 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.

Health Promotion

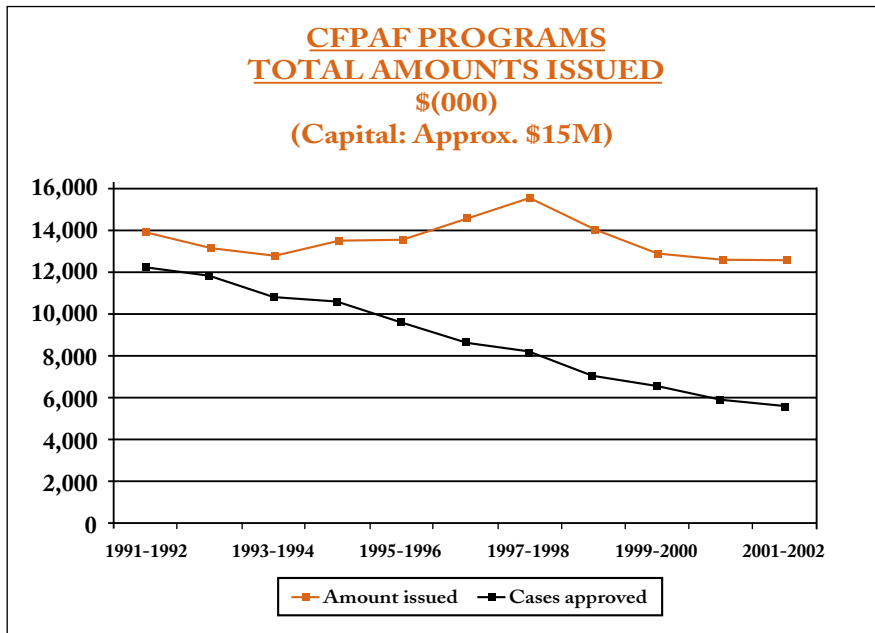
The Health Promotion program, "Strengthening the Forces," developed by the Director General Health Services (DGHS) and delivered by CFPSA through Base/Wing PSP staff, contributes to the quality of life and the operational readiness and effectiveness of the CF. It offers education, awareness and prevention programs and services covering nutrition and weight wellness, active living and injury prevention, stress management, suicide prevention, family wellness, nicotine cessation, addictions-free living, family violence prevention, healthy sexuality, and spirituality.

Mess Services

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



SERVING MEMBERS CONTINUED



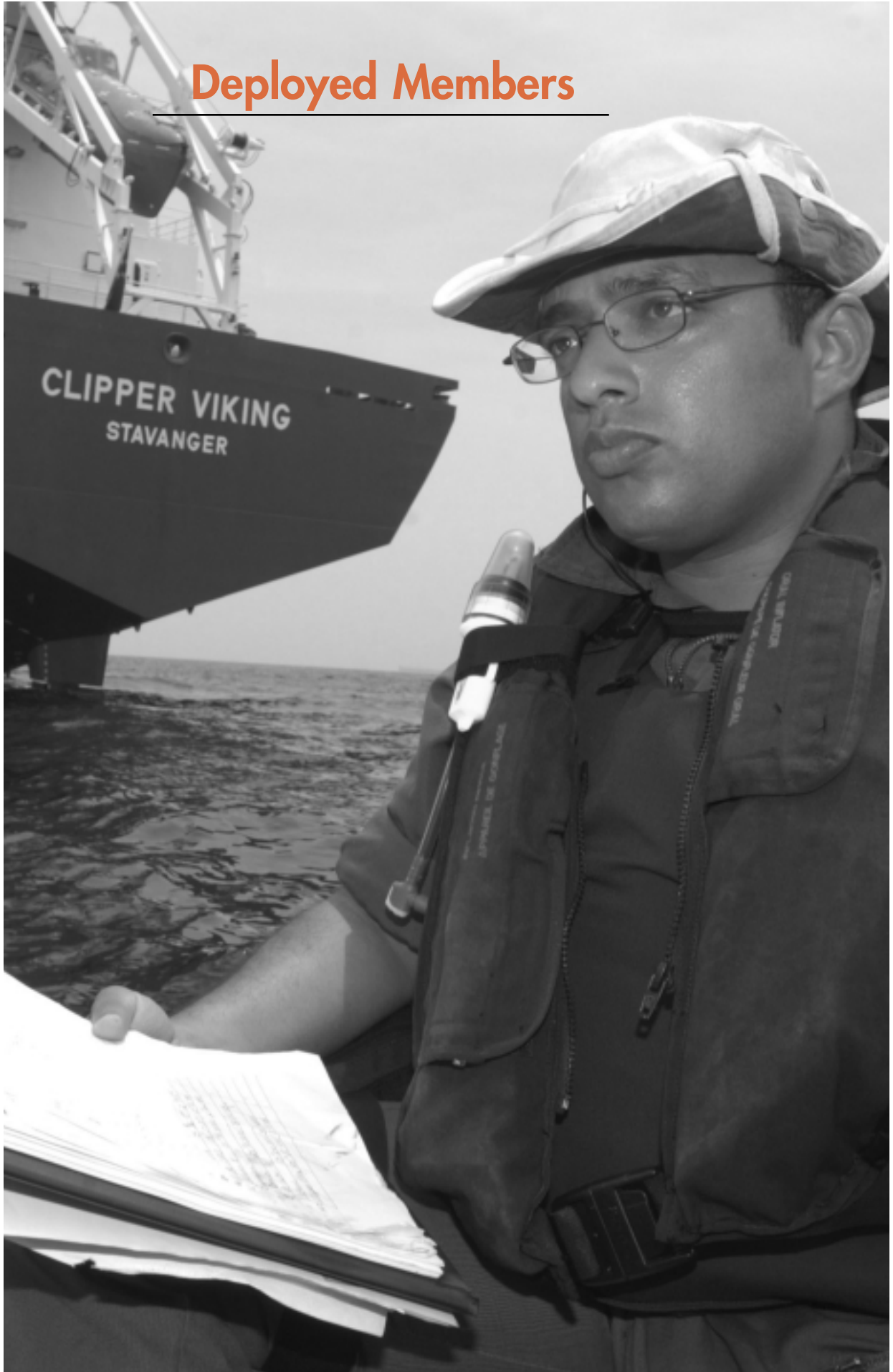
Support to those who served in 2002/2003:

- More than 1,700 DND/CF members nationwide participated in the "March 1st, I quit" campaign to stop smoking. Sponsored by CANEX and 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).
- Launched "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.
- The Canadian Forces Personal Assistance Fund (CFPAF) provided assistance to approximately 4,850 CF members including \$1.6 million in Distress Loans and Grants, \$1.6 million in Education Loans, and \$8.4 million in Self-Improvement Loans.
- Contributions totalling \$14 million were made to the infrastructure re-capitalization program, with an additional \$600,000 made to the CFPSA Grant.



Deployed Members



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

Sample services CFPSA offers to deployed members:

- Military Family Services Program
- Mission Information Line (MIL)
- Show Tours
- Amenities (newspapers, magazines, movies)
- Canadian Forces Radio and Television (CFRT)
- Op Santa Claus
- Home Leave Travel Assistance (HLTA) program
- Retail outlets
- Financial planning and support programs

DEPLOYED MEMBERS CONTINUED

The Op Apollo Show tour in the Arabian Gulf, "... brings a piece of home to us. It's nice to go somewhere and feel Canadian again."

Cpl Sheldon Crozier, Aviation Technician

SERVING DEPLOYED MEMBERS

Away from family and friends, CF members often miss the comforts of home and it becomes increasingly important to have various kinds of support.

Your home away from home

A number of CFPSA services are designed and delivered specifically to meet the needs of deployed members. These "home-away-from-home" services are available to CF personnel deployed abroad, at sea, or in remote areas of Canada. Deployed members often refer to show tours as one "highlight" of their tour, contributing tremendously to improving morale.

CFPSA (PSP) provides day-to-day slices of home via newspapers, magazines, movies, books, and through Canadian Forces Radio and Television (CFRT) with 24/7 live Canadian satellite television and radio.

Deployment support is also offered through Operation Santa Claus where thousands of holiday gift packages are assembled each year and delivered to deployed serving members. In addition, CFPSA (PSP) provides funds to those deployed for the well-earned and greatly appreciated Rest and Recreation (R&R) programs.

Mission Information Line 1-800-866-4546

The Mission Information Line (MIL) provides deployed members with peace of mind knowing that their families have access to information ranging from operational updates and messages from the CDS, to what's happening with the latest show tour.

 **FACT:** From April 2002 to March 2003, the MIL responded to 35,409 calls.

Show tours 2002/2003

Month	Location	Mission	Attendance	Comment
May 02	Persian Gulf	Op Apollo	5,000	Doha, Kandahar HMCS Ottawa also included US forces
Aug 02	Persian Gulf	Op Apollo	750	HMCS Protecteur, Algonquin, St. John's
Dec 02	Persian Gulf	Op Apollo	500	National Support Unit
Dec 02	Alert		120	
Dec 02	Middle East	Op Danaca, CALCUMET	1,000	Mainly multi-national forces at MFO
Jan 03	Bosnia	Op Palladium	1,200	
Jan 03	Persian Gulf	Op Apollo	500	HMCS Montreal, Winnipeg

DEPLOYED MEMBERS CONTINUED

Financial matters

CFPSA recognizes how family and financial concerns can weigh heavy 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.

✓ **FACT: SISIP Financial Services provides briefings and advice to CF members on various financial matters prior to deployment.**

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

Bosnia-Herzegovina

In-theatre personnel support services are also provided to deployed personnel in Task Force Bosnia-Herzegovina. In 2002/2003, CFPSA recruited and trained 70 civilian staff members who administer a number of programs and services including CANEX retail operations, Home Leave Travel Assistance (HLTA), R&R, sports, fitness, recreational activities, and other amenities. These CFPSA/NPF personnel

act as “stress busters” to the in-theatre personnel and allow them to focus on military activities.

✓ **FACT: Last year, 70 people were trained and deployed overseas by CFPSA with our CF members.**

Arabian Gulf

In 2002/2003, CFPSA added Op Apollo to its CFRT audience including HMCS Ships, Persian Gulf locations and Kandahar, Afghanistan. CFPSA also contributed to morale and welfare by providing Show Tours to those serving in the Gulf.

Support to deployed members in 2002/2003:

- As of May 2002, CFRT service is available for HMCS Ships deployed during Op Apollo in the Arabian Gulf.
- In the calendar year 2002 alone, 2,908 boxes were delivered during Op Santa Claus with SISIP Financial Services and CANEX contributing some \$40,000 to this program.
- In 2002/2003, seven CF show tours entertained audiences totalling more than 10,000.





Modern day families face many challenges, and military families are no exception.

Sample services CFPSA offers to families:

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

In partnership with MFRCs:

- Programs for youth and children
- Crisis Prevention and Intervention
- Volunteer Development and Involvement
- Information and Referral
- Deployment Support
- Second Language Training
- Mission Information Line (MIL)

FAMILIES CONTINUED

“The services offered are very good ... I’m taking the Second Language Training Course, and they (the MFRC) subsidize my childcare. It’s all in the same building, and it’s very convenient.”

*Karla Cottrell
Military spouse at 4 Wing Cold Lake*

At CFPSA, we understand that sometimes families need support. Given the added pressure of deployments and postings, CFPSA is there to meet the special needs of military families - because families matter, too.

Military Family Services Program

CFPSA, through PSP, oversees the policy and general direction of the Military Family Services Program (MFSP). We work in concert with all Canadian Military Family Resource Centres (C/MFRCs), which are located at most CF locations. The C/MFRCs in turn, report to their independent Boards of Directors, deliver key programs and services through professional staff and volunteers. There are 800 employees and 2,000 volunteers serving in 43 C/MFRCs across Canada, Europe and the U.S.

Youth program

Being between 12 and 18 years old is a difficult time for any young adult. Add to that the unique pressures of a military lifestyle and special needs arise. CFPSA (PSP) recognizes the benefits of designing a program to meet the unique needs of military youth and has taken steps in this direction.

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.

Mission Information Line: 1-800-866-4546

Where are my loved ones and what are they doing? It’s a simple question most of us can answer, but when a family member is deployed, there can be some uncertainties. The Mission Information Line 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 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.

Don’t forget the fun

The CFPSA 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. From 14 Wing Greenwood’s Cycling Club, to Boy Scouts and Girl Guides at CFB Borden, there’s something for everyone.



FACT: There are more than 100 different types of clubs throughout the CF on Bases/Wings.

Employment of Family members

Family members represent approximately 45 per cent of CFPSA/NPF workforce – that’s over 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.

SISIP Financial Services

Families can benefit from many SISIP programs. Financial education programs are designed to help CF members and their families acquire the tools 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.

FAMILIES CONTINUED

Part of that future may include having children and being a student can be expensive. Through CFPAF's Education Assistance Loan Program, SISIP Financial Services offers affordable loans at low interest rates to help with the cost of post-secondary education.

CANEX

In today's world every dollar counts. That's why CANEX offers military families guaranteed low prices and many value added programs. And when families shop at CANEX, they are investing in their own military community. From Base Scout and Guide programs, to libraries and pools, a portion of CANEX profits help support programs, services and activities for the military family.

Support to families in 2002/2003:

- 14,963 hours of emergency childcare service was provided from April 2002 to March 2003. That's a seven per cent increase from the previous year.
- In March 2002 alone, a whopping 9,338 calls were received on the MIL.
- The Canadian Forces Personal Assistance Fund (CFPAF) provided assistance to approximately 4,850 CF members including \$1.6 million in Distress Loans and Grants, \$1.6 million in Education Loans, and \$8.4 million in Self-Improvement Loans.



Retired/former members



RETIRED/FORMER MEMBERS

The services that CFPSA offers don't end when members complete their careers with the Canadian Forces.

Sample services CFPSA offers to retired/former members:

- SISIP Financial Services retirement/financial planning services
- Affordable everyday items at CANEX
- Associate memberships in messes and recreational clubs
- Life insurance

RETIRED/FORMER MEMBERS CONTINUED

RETIRED AND FORMER CF MEMBERS

As with all our clients, retired and former CF members will find competitive prices at CANEX. For members still active within the CF, it's never too early to contact SISIP Financial Services and explore the retirement planning options that will make the difference in their retired years.

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

Retirement planning at any age

SISIP Financial Services provides life insurance along with a full range of financial planning services, as well as Canadian Forces Personnel Assistance Fund (CFPAF) loans and grants programs. The SISIP Financial Planning service is unique as it provides clients with universal access to the services of a Certified Financial Planner (CFP). It also gives access to a complete financial plan tailored to the needs of the clients based on their personal situation and the realities of military life.



FACT: More than 46,000 former members and spouses have life insurance under the SISIP Coverage After Release (CAR) policy.

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

Reaching out to former CF members is important to the CFPSA. As we continue to explore ways to do so, we also are developing programs, activities and services to meet the needs of this important segment.

Support to retired/former members in 2002/2003:

- \$29.5 million in benefits and vocational rehabilitation support was provided under the Long Term Disability (LTD) programs to former CF members.
- \$10 million of life insurance benefits were paid to beneficiaries, including retired/former members.



NPP BOARD OF DIRECTORS



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



General J.M.G. Baril (Ret'd)
Past Chair



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



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



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



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



Lieutenant-General M.K. Jeffery
Chief of the Land Staff



Lieutenant-General L.C. Campbell
Chief of the Air Staff



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



Mr. M.H. Zazulak
DND/CF Legal Advisor



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



Rear-Admiral R.A. Zuliani
Chief Reserves and Cadets



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



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



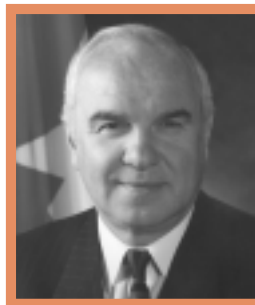
Chief Warrant Officer J.E.R. Munger
Land Forces Command
Chief Warrant Officer



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



Chief Warrant Officer C.V. Tkacz
Assistant Deputy Minister
(Human Resources - Military)
Command Chief Warrant Officer



Mr. John F. Geci
President and Chief Executive Officer
Canadian Forces
Personnel Support Agency

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).

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

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 nominates NPP independent accountants for the conduct of annual external audits, and reviews their engagement and fee arrangements. The committee meets

with NPP management and the independent accountants 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, and two members who are outside, and independent, of NPP operations (Chief of Review Services, and a member from the private sector). 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 3 times in the Financial Year (FY) 2002/2003. The Chair of the Committee reports at least annually to the NPP Board of Directors.

The Committee for FY 2002/2003:

Chair: LGen M.K. Jeffery, Chief of the Land Staff

Members: MGen K. Penney, Chief of Review Services
CPO1 R.M. Lupien, Canadian Forces
Chief Warrant Officer
Mr. Ken Dye, Senior Vice-President,
Cowater International
Mr. John F. Geci, President & CEO, CFPSA
Mr. Terry P. Payan, Vice-President
Internal Audit & Review, CFPSA

NPP COMMITTEES CONTINUED

Investment Committee

The investment committee advises the NPP Board on the Canadian Forces Central Fund (CFCF) investment activities. This is done in consultation with the agency's Chief Financial Officer who manages the investment activities and ensures that these activities operate in accordance with approved practices. The committee develops and reviews investment policy for the CFCF. Additionally, it reviews the investment portfolio performance and reports the results to the board. Furthermore, the committee advises on management of the portfolio to the NPP Board and reports to the board on its actions on an annual basis.

The Committee for FY 2002/2003:

<i>Chair:</i>	Mr. R. Emond, Assistant Deputy Minister (Finance & Corporate Services)
<i>Members:</i>	MGen T. Hearn, Director General Finance VAdm R. Buck, Chief of the Maritime Staff LGen L. Campbell, Chief of the Air Staff CPO1 R.M. Lupien, Canadian Forces Chief Warrant Officer CWO J.E.R. Munger, Land Forces Command Chief Warrant Officer Mr. Gerald Bouey, Former Governor of the Bank of Canada
<i>Ex Officio</i>	Mr. John F. Geci, President & CEO, CFPSA
<i>Secretary</i>	Mr. Bob Smith, Chief Financial Officer & Vice-President Informatics, CFPSA
<i>Advisor</i>	Mr. John Berryman, Nesbitt Burns

Human Resources and Compensation Committee

The human resources and compensation committee supervises HR policies directed to a productive, supportive work force. 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 2002/2003:

<i>Chair:</i>	LGen G.E.C. Macdonald, Vice Chief of the Defence Staff
<i>Members:</i>	LGen J.M.C. Couture, Assistant Deputy Minister (Human Resources-Military) VAdm R.D. Buck, Chief of the Maritime Staff Mr. Mark Zazulak, 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)
<i>Ex Officio</i>	Mr. John F. Geci, President & CEO, CFPSA
<i>Advisor</i>	Mr. Gérard Étienne, Vice-President Human Resources, CFPSA

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* Fiscal year 2002/2003 ran from February 25, 2002 to February 23, 2003.

CFPSA FINANCIAL OVERVIEW -

Financial Highlights - Fiscal Year 2002 - 2003

Financial Health			Operating Highlights		
CANEX					
	As at End Feb 03	As at End Feb 02		FY 2002/03	FY 2001/02
Assets	\$56,535,953	\$46,860,137	Sales	\$133,759,147	\$122,471,014
Liabilities	\$25,145,620	\$19,452,248	Income from Operations	\$7,421,746	\$6,053,615
Net Worth	\$31,390,333	\$27,407,889	Payments to Bases/Wings/Unit Funds	\$4,770,740	\$4,278,422
			Extraordinary Items	-\$1,315,000	-\$1,257,000
			Net Income/(Loss)	\$1,336,006	\$518,193
			Investment in Store Modernization	\$6,789,570	\$3,107,271
CANADIAN FORCES CENTRAL FUND					
	As at 31-Dec-02	As at 31-Dec-01		FY 2002/03	FY 2001/02
Assets	\$133,863,803	\$148,934,005	Revenues	\$51,267,410	\$46,769,435
Liabilities	\$47,007,313	\$48,814,697	Expenses	\$64,530,228	\$55,506,745
Net Worth	\$86,856,490	\$100,119,308	Net Income/(Loss)	-\$13,262,818	-\$8,737,310
			Services re-imbursed by the Public	\$42,300,968	\$37,171,545
			Disbursements/Grants to Units	\$5,004,784	\$4,753,372
CANADIAN FORCES PERSONNEL ASSISTANCE FUND					
	As at 31-Dec-02	As at End Feb-02		FY 2002 *	FY 2001/02
Assets	\$15,166,626	\$15,099,186	Revenues	\$663,170	\$910,910
Liabilities	\$45,741	\$51,186	Expenses	\$590,285	\$725,253
Net Worth	\$15,120,885	\$15,048,000	Net Income/(Loss)	\$72,885	\$185,657
			Self Improvement Loans	3986	4,630
			Education Loans	644	656
			Distress Loans	120	207
			Grants	91	119

* Calendar year 2002

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

CFPSA FINANCIAL OVERVIEW -

Financial Highlights - Fiscal Year 2002 - 2003

Financial Health			Operating Highlights		
SISIP PROPER					
	As at 31-Dec-02	As at 31-Dec-01		FY 2002	FY 2001
Assets	\$331,251,271	\$331,156,923	Revenues	\$43,399,091	\$45,895,957
Liabilities	\$151,609,241	\$148,094,781	Expenses	\$32,358,882	\$29,360,375
Net Worth	\$179,642,030	\$183,062,303	Extraordinary Items	-\$14,460,482	-\$20,854,270
			Net Income/(Loss)	-\$3,420,273	-\$4,318,688
			Premiums Collected	\$31,993,289	\$29,836,500
			Claims Paid	\$21,783,465	\$21,965,634
SISIP - TREASURY BOARD PLAN					
	As at 31-Dec-02	As at 31-Dec-01		FY 2002	FY 2001
Assets	\$352,701,737	\$322,378,611	Revenues	\$65,617,149	\$62,367,263
Liabilities	\$305,725,612	\$289,496,779	Expenses	\$51,099,489	\$50,025,885
Net Worth	\$46,976,125	\$32,881,832	Extraordinary Items	-\$422,633	\$399,939
			Net Income/(Loss)	\$14,095,027	\$12,741,317
			Premiums Collected	\$45,800,814	\$43,224,163
			Claims Paid	\$25,437,485	\$23,747,247

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BASE/WING FUNDS - Financial Highlights - Fiscal Year 2002 - 2003

	As at End February 2003 FY 2002/03				As at End February 2002 FY 2001/02			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$55,237	\$3,076	\$52,161	\$6,904	\$47,529	\$2,272	\$45,257	-\$643
Bagotville	549,455	140,598	408,857	-4,917	646,313	232,539	413,774	-29,906
Borden	4,052,731	1,274,052	2,778,679	209,779	3,683,859	1,051,272	2,632,587	129,694
CFSU Ottawa	9,409,473	980,673	8,429,340	49,168	8,880,493	1,596,125	7,286,744	16,000
Cold Lake	3,049,845	1,011,411	2,038,434	29,777	3,136,353	1,189,126	1,947,227	-206,740
Comox	2,720,941	1,504,800	1,216,141	35,255	2,768,175	1,551,239	1,216,936	42,347
Edmonton	3,221,123	2,379,295	838,938	84,882	3,129,855	2,405,142	721,959	65,411
Esquimalt	1,281,691	402,963	878,728	23,330	1,195,405	360,306	835,099	-108,553
Gagetown	2,473,685	611,890	1,861,795	102,652	2,538,725	641,213	1,897,512	99,593
Gander	194,467	36,186	158,281	11,893	188,207	41,818	146,388	-4,998
Goose Bay	1,099,662	102,963	996,699	88,070	1,024,715	103,224	921,491	105,486
Greenwood	2,346,624	979,263	1,367,361	48,578	1,871,514	493,251	1,378,263	39,304
Halifax	3,088,748	1,475,191	1,613,557	225,470	2,992,291	1,513,772	1,478,519	134,269
Kingston	2,883,766	1,152,198	1,761,031	-86,655	2,457,494	606,458	1,851,066	101,108
Leitrim	172,674	22,776	149,898	-38,529	211,869	23,442	188,427	-15,998
Montreal	2,128,127	584,224	1,543,902	196,148	1,829,499	566,135	1,263,364	177,260
Moose Jaw	427,510	97,911	329,598	881	413,406	84,689	328,717	62,146
North Bay	740,853	106,342	634,510	87,625	658,920	101,659	557,261	31,535
Petawawa	1,905,139	717,654	1,187,485	109,589	1,952,281	709,550	1,242,732	158,887
RMC	1,252,848	815,615	437,233	70,215	1,362,315	995,297	367,017	34,441
Shilo	1,029,081	447,851	594,880	-22,326	926,339	272,073	667,916	-26,462
St John's	108,865	10,797	98,068	6,462	103,738	12,132	91,606	22,313
Suffield	2,673,637	809,544	1,864,093	60,616	2,725,281	921,805	1,803,477	80,510
Trenton	1,806,733	759,878	1,046,855	-29,612	1,425,810	287,968	1,137,842	-2,364
Valcartier	2,853,578	825,297	2,006,694	174,824	2,887,931	914,504	1,949,596	141,443
Wainwright	1,163,298	111,711	1,051,587	16,745	1,142,800	107,958	1,034,842	32,259
Winnipeg	1,402,869	802,173	600,695	14,760	2,106,331	562,012	1,544,320	-889
Yellowknife	121,143	21,858	99,284	22,167	115,268	38,151	\$77,117	-\$6,770
Total	\$54,213,803	\$18,188,190	\$36,044,784	\$1,493,751	\$52,422,716	\$17,385,132	\$35,027,056	\$1,070,683

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

OFFICERS MESSES - Financial Highlights - Fiscal Year 2002 - 2003

	As at End February 2003				As at End February 2002			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$3,210	\$800	\$2,410	\$772	\$2,306	\$668	\$1,638	-\$2,413
Bagotville	90,373	3,839	86,534	321	90,383	4,170	86,213	2,013
Borden	366,796	84,816	281,980	-20,184	343,932	41,119	302,812	3,148
CFSU Ottawa	2,823,958	784,300	2,039,658	-138,981	3,001,669	823,030	2,178,638	64,905
Cold Lake	247,121	23,816	223,305	388	241,140	18,223	222,917	8,774
Comox	78,695	8,810	69,885	933	83,009	14,057	68,952	4,044
Edmonton	371,803	87,785	284,018	22,657	370,616	109,255	261,360	24,328
Esquimalt	313,794	25,933	287,861	16,162	320,598	48,899	271,699	-31,188
Gagetown	470,496	36,258	434,238	-965	461,225	26,022	435,203	2,693
Halifax	600,667	116,192	484,475	91,016	481,197	87,738	393,459	9,708
Kingston	593,175	36,895	556,280	42,966	555,308	41,993	513,314	43,267
Montreal	201,883	12,124	189,759	-13,796	218,449	14,893	203,555	-24,776
Moose Jaw	304,116	9,105	295,011	-6,416	308,992	7,566	301,427	-3,340
North Bay	0	0	0	0	0	0	0	3,642
Petawawa	233,426	21,624	211,802	15,765	207,403	11,366	196,037	2,409
RMC	549,266	129,718	419,548	-22,632	606,193	164,012	442,181	32,618
Shilo	51,980	5,211	46,769	-7,588	58,878	4,522	54,357	-4,360
St John's	-44	0	-44	4,641	19,291	4,241	15,051	-995
Suffield	64,992	4,518	60,474	10,840	56,913	7,279	49,634	12,843
Trenton	217,169	17,863	199,306	9,542	198,266	8,502	189,764	-20,813
Valcartier	435,806	56,121	379,685	-13,667	470,636	77,283	393,353	38,278
Wainwright	51,138	4,251	46,887	-1,586	54,479	6,005	48,473	5,513
Winnipeg	253,951	21,172	232,779	-18,820	275,959	27,860	248,099	-3,879
Yellowknife	38,957	1,071	37,887	5,890	33,813	1,816	31,997	-1,174
Total	\$8,362,728	\$1,492,222	\$6,870,507	-\$22,742	\$8,460,655	\$1,550,519	\$6,910,133	\$165,245

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

WARRANT OFFICERS AND SERGEANTS MESSES - Financial Highlights - Fiscal Year 2002 - 2003

	As at End February 2003				As at End February 2002			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$24,204	\$8,535	\$15,669	\$298	\$16,672	\$1,302	\$15,370	-\$386
Bagotville	34,511	3,198	31,313	3,125	30,308	2,120	28,188	1,025
Borden	169,374	37,833	131,541	-24,502	132,954	27,979	104,975	-23,413
CFSU Ottawa	452,870	68,884	383,986	-2,090	434,582	48,506	386,076	2,807
Cold Lake	88,354	8,396	79,958	-1,138	89,849	8,753	81,096	8,067
Comox	88,552	11,069	77,482	-1,921	91,409	12,006	79,403	12,001
Edmonton	259,891	38,916	220,975	-1,056	256,004	33,972	222,032	8,320
Esquimalt	353,105	92,116	260,988	-5,004	312,941	46,949	265,992	-46,889
Gagetown	389,014	35,803	353,210	12,308	374,904	34,001	340,902	18,605
Halifax	443,491	72,978	370,514	-10,486	448,871	67,872	381,000	26,092
Kingston	243,576	73,310	170,265	7,769	249,512	87,016	162,496	21,553
Montreal	116,720	9,714	107,006	15,701	99,908	8,602	91,305	19,709
North Bay	0	0	0	0	0	0	0	-7,769
Petawawa	131,131	14,938	116,193	7,583	121,159	12,549	108,610	-8,074
Shilo	41,117	4,840	36,278	-9,711	52,431	6,443	45,988	-686
St John's	0	0	0	-3,584	11,350	3,912	7,438	-3,685
Suffield	79,159	3,749	75,410	11,291	70,542	6,422	64,119	12,640
Trenton	74,889	11,164	63,725	-1,817	74,032	8,491	65,541	-14,562
Valcartier	363,724	47,902	315,822	32,647	361,416	78,241	283,175	60,438
Wainwright	92,097	1,594	90,503	450	94,233	4,180	90,053	8,362
Winnipeg	86,351	8,734	77,617	-16,377	115,127	21,132	93,995	5,480
Total	\$3,532,130	\$553,673	\$2,978,455	\$13,486	\$3,438,204	\$520,448	\$2,917,754	\$99,635

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

JUNIOR RANKS MESSES -

Financial Highlights - Fiscal Year 2002 - 2003

	As at End February 2003				As at End February 2002			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Aldershot	\$9,042	\$1,916	\$7,125	-\$3,161	\$11,786	\$1,499	\$10,287	\$3,849
Bagotville	126,327	19,614	106,713	-3,510	123,417	13,194	110,223	3,788
Borden	723,541	43,565	679,976	121,263	550,158	36,740	513,418	49,243
CFSU Ottawa	272,832	27,030	245,802	59,036	216,639	29,872	186,766	23,446
Cold Lake	276,081	17,914	258,167	25,661	259,973	27,467	232,506	-45,769
Comox	145,198	4,251	140,947	-8,522	155,087	5,619	149,468	-2,482
Edmonton	478,329	32,548	445,781	51,504	423,812	29,535	394,277	51,571
Esquimalt	304,005	39,044	264,961	9,749	288,303	33,090	255,212	-35,901
Gagetown	503,912	85,206	418,706	-47,936	504,427	37,786	466,642	-6,654
Halifax	477,443	107,522	369,921	-13,123	459,029	79,659	379,370	-40,507
Kingston	544,454	14,690	529,764	58,416	486,961	15,613	471,348	50,394
Montreal	385,500	23,772	361,728	36,097	345,734	20,102	325,632	50,510
Moose Jaw	90,917	3,325	87,592	-9,350	100,901	3,959	96,942	-25,852
North Bay	113,853	18,381	95,472	-25,897	135,062	13,693	121,369	-743
Petawawa	574,588	30,510	544,079	35,995	528,381	18,788	509,593	28,179
Shilo	135,369	8,286	127,084	26,928	109,364	9,208	100,156	3,186
St John's	39,777	5,487	34,290	8,999	26,390	4,047	22,342	172
Suffield	174,557	9,287	165,270	-29,667	203,666	8,729	194,937	-53,166
Trenton	262,795	17,646	245,149	1,905	252,076	8,832	243,244	-9,388
Valcartier	570,541	63,421	507,120	87,818	510,163	90,861	419,302	33,916
Wainwright	117,868	2,330	115,538	922	120,091	5,476	114,616	7,918
Winnipeg	140,687	8,221	132,465	-21,714	160,878	6,700	154,179	-16,644
Total	\$6,467,616	\$583,966	\$5,883,650	\$361,413	\$5,972,298	\$500,469	\$5,471,829	\$69,066

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

COMBINED AND ALL RANKS MESSSES - Financial Highlights - Fiscal Year 2002 - 2003

	As at End February 2003				As at End February 2002			
	Assets	Liabilities	Net Worth	Net Income	Assets	Liabilities	Net Worth	Net Income
Borden	\$109,651	\$17,951	\$91,700	\$3,868	\$211,203	\$27,006	\$184,197	-\$4,264
CFSU Ottawa	95,296	11,464	83,832	15,059	75,000	6,227	68,773	-5,198
Edmonton	38,584	30,096	8,488	1,445	32,851	25,808	7,043	6,154
Esquimalt	10,194	310	9,884	-43	10,514	587	9,927	-6,319
Gander	94,145	8,926	85,219	-2,351	96,472	8,903	87,570	-8,684
Goose Bay	45,523	6,738	38,785	-204	51,263	12,274	38,989	4,303
Greenwood	233,128	164,969	68,159	-63,976	287,598	155,463	132,135	-24,455
Halifax	15,787	1,801	13,986	581	18,791	616	18,174	-2,784
Leitrim	100,967	20,008	80,959	-17,038	118,093	20,096	97,997	-21,282
Montreal	88,080	18,667	69,413	10,050	59,363	14,630	44,733	3,321
Moose Jaw	32,395	349	32,046	3,384	33,884	1,426	32,458	-4,519
North Bay	113,428	28,109	85,319	6,852	94,490	16,023	78,467	-8,954
St John's	39,065	13,894	25,170	1,580	0	0	0	0
Trenton	77,621	4,905	72,717	3,682	70,990	1,956	69,034	-4,231
Yellowknife	28,404	6,887	21,517	8,976	19,216	6,675	12,541	-5,938
Total	\$1,122,268	\$335,074	\$787,194	-\$28,135	\$1,179,728	\$297,690	\$882,038	-\$82,850

Note : For copies of audited financial statements please visit our CFPSA web site at www.cfpsa.com or contact our Chief Financial Officer at (613) 995-7911.

ACRONYMS

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