



## Canadian Forces Personnel Newsletter

# Education Assistance Loan Program turns 20



From Mr. Yves Rioux, CFPAF Manager,  
and Ms. Andrea Ravnich, CFPAF Loan Co-ordinator

Since the introduction of the EALP in 1987, this CF Personnel Assistance Fund (CFPAF) program has helped more than 13 200 CF personnel and their dependants with more than \$30 million worth of education funding. We look forward to helping many more in the years to come, and we thank you for your interest and support.

### What is the EALP?

The Education Assistance Loan Program assists serving and former CF personnel and their dependants with the costs of full-time post-secondary education. The program comprises low-interest loans of \$1200 and \$1500, increasing in increments of \$500 up to a maximum of \$4000 per student per year, to a lifetime maximum of \$16 000 per student.

### Who may apply?

Serving or former CF personnel who served in the Canadian Army after October 1, 1946, or in the CF after January 31, 1968, and have a minimum of one year of Regular Force military service, are eligible to apply. Selection may be based on family income, years of service and individual family circumstances.

### Repayment?

Loans can be repaid over 12-, 24-, 36- or 48-month periods.

### When is the deadline?

If you are seeking an EALP loan in time for the semester beginning September 2007, your application should arrive at the CFPAF office by June 30. Otherwise, applications will be accepted throughout the year until the funds allotted for the EALP are exhausted.

### How do I apply?

Application forms are available from:

- CF Base Financial Counsellors;
- Service Income Security Insurance Plan Financial Services (SISIP FS), at [http://sisip.com/en/Downloads\\_e/ealp\\_e.asp](http://sisip.com/en/Downloads_e/ealp_e.asp);
- Veterans Affairs Canada district offices ([www.vac-acc.gc.ca/general/sub.cfm?source=contact](http://www.vac-acc.gc.ca/general/sub.cfm?source=contact));
- Provincial Command offices of the Royal Canadian Legion ([www.legion.ca/asp/common/prov\\_e.html](http://www.legion.ca/asp/common/prov_e.html)); and
- CFPAF office at 234 Laurier Avenue West, Ottawa ON, K1P 6K6, or at 1-888-753-9828 or 613-760-3447. ♦

## CF renames, fine-tunes Civilian Clothing Allowance

### From CFPN

The Civilian Clothing Allowance (CCA) is now called the Civilian Dress Assistance Allowance (CDAA), and provides two levels of monthly compensation if you are a member of the CF who is required to wear civilian dress as part of your employment during 70% of your normal working hours.

You are eligible to receive \$137 per month if you are performing duties, for 365 days or longer, associated with clandestine and covert operations conducted in hostile, denied or politically-sensitive environments to achieve military, diplomatic, informational, or economic objectives employing military capabilities for which there is no broad conventional force requirement. You are also eligible for this monthly \$137 allowance if you are performing military police duties in respect of close personal protection.

You are eligible to receive \$103 per month, for postings of 365 days or longer, if you are:

- performing military police duties in respect of security, counter-intelligence, national investigations, complaints or internal investigations;

- providing military service with foreign militaries in which the wearing of uniform dress is prohibited;
- providing military service overseas on deployed operations, designated by the minister for the purpose of this instruction, in which the wearing of uniform dress would compromise the safety or security of the individual;
- providing military service as a CF attaché or attaché assistant outside Canada in which the sensitive nature of their duties requires the wearing of civilian clothing;
- providing military service on secondment to another government department, agency or private sector organization in a civilian setting in which the wearing of uniform dress is unacceptable to the employing organization;
- providing military service as the governor general's staff; or
- articling in a civilian law firm or as a court clerk.

Since the CCA was introduced in 1984, the CF has recognized circumstances under which the policy needed adjustment. Personnel who were posted, attached posted, on temporary duty or performing a specific task

for less than a year, for example, could not benefit from CCA because it was only payable when there was a requirement to wear civilian clothing for longer than a year.

As a result, the CF has created a Casual payment of Civilian Dress Assistance Allowance (CCDAA) of \$6.30 per day for personnel who are required to wear civilian dress for a period of less than 365 days. The eligibility criteria are the same as for the CDAA. However, the total amount payable in a calendar month cannot exceed the monthly rates for CDAA.

Moreover, under the former policy, each request for CCA had to be approved by the Minister of National Defence, making the process cumbersome and not in keeping with the principle of delegating decisions to the lowest practical level.

To address this, the approving authorities for the CDAA and CCDAA have been established as:

- for personnel deployed on operations, the mission commander/task force commander;

CLOTHING page 3 ➔



## Captive audience set to capture recruits

By Lt(N) Karen Wallace and Capt Tony Engelberts, CF Recruiting Detachment Saskatoon

PRINCE ALBERT NATIONAL PARK, Sask.—This northern resort facility provided the Attractions staff of CFRDs Saskatoon and Regina with a 10-person captive audience for a January 17 to 19 “influencer” training.

In the CF Recruiting world, influencers are persons known in their communities and familiar with their fellow citizens, and who are able and willing to “talk up” the CF. They might be teachers or community leaders, coaches or local celebrities, but the one thing influencers have in common is their ability to connect with potential candidates and promote the CF.

The two-day training provided information to the participants so that they will feel comfortable informing and guiding students, and their own peers, with regard to employment opportunities in the CF. As well, the participants learned the steps and details involved in completing an application, and the process—from the CF Aptitude Test to the interview—that an applicant encounters in the recruiting system.

The training also gave CF Recruiters a chance to work closely with RCMP recruiting personnel. A

recently signed Memorandum of Understanding (MOU) between the CF and the RCMP outlines and supports the sharing of recruiting resources, and RCMP Constable Corey Patterson provided invaluable information and support to the influencer train-ing. Working together allowed the Saskatoon and Regina Detachments and the RCMP to validate each other’s recruiting organizations “Team Canada”-style.

As well, BOLD EAGLE co-ordinator Major Neil MacLaine was on hand to contribute his experience and wisdom. BOLD EAGLE, one of the CF’s two Pre-Recruit Training Courses geared for Aboriginal pre-enrolees, gives potential candidates a taste of life and work in the CF by offering them elements of Basic Training, information on CF Aboriginal history, and Military Occupation Career Counselling.

This spectrum of expertise lent itself to many informal discussions during meals and in the evenings that proved to be as important as the formal presentations in shattering the myths and stereotypes associated with the CF.

Critiques from the participants reveal that this training met its objective of “graduating” influencers who are knowledgeable and will promote the CF and all its possibilities with confidence.

All in all, time and money well spent. ♣

## QUESTION CORNER

### Reimbursement for dental treatment

#### QUESTION:

I have a question about the dental care plan for children of CF personnel.

My son received dental treatment in late 2006 for which I paid \$58.98. I was mailed a cheque in the amount of \$46.13. By my calculations, I have not been reimbursed 90% in accordance with the plan. I called the company and they explained that they reimbursed me 90% under the 2005 rate, which was \$51.26...?

#### ANSWER:

The Dependants Dental Care Plan (DDCP) is one component of the Dental Care Plan (DCP) for the Public Service (PS).

The DCP and its components provide coverage for specific services and supplies that are not covered under a provincial health or dental care plan. The plan covers only reasonable and customary dental treatment, necessary to prevent or correct dental disease or defect, provided the treatment is consistent with generally accepted dental practices.

The DDCP Guide [specifically Part II: Benefits; #4: Covered charges; (a) Members serving in Canada] reads: *When you incur expenses for a particular*

*eligible service or item, the plan recognizes only those amounts up to the tariff shown for the applicable service or item in the dental fee guide in effect in the province or territory in which the service is rendered. Dental expenses incurred on or after January 1, 2000 will be reimbursed based on the provincial or territorial dental fee schedule, and Specialist fee schedule where available, in effect the previous year. For dental treatment rendered in the province of Alberta on or after January 1, 2000, reimbursement of dental expenses will be based on a table of fees which is the 1997 Alberta fee schedule increased by an inflationary factor. You will have to bear any portion of an expense in excess of these general levels.*

This applies to all plan participants.

- Consult the PS Dental Care Plan at [www.tbs-sct.gc.ca/pubs\\_pol/hrpubs/TB\\_866/dental\\_e.asp](http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/TB_866/dental_e.asp).
- Consult the CF Dental Care Plan Guide at [www.forces.gc.ca/hr/dgcb/dpsp/engraph/dpspden\\_e.asp](http://www.forces.gc.ca/hr/dgcb/dpsp/engraph/dpspden_e.asp) or at [http://hr.ottawa-hull.mil.ca/dgcb/dpsp/engraph/dpspden\\_e.asp](http://hr.ottawa-hull.mil.ca/dgcb/dpsp/engraph/dpspden_e.asp). ♣



## Canadian Forces Personnel Newsletter

MGen George R. Pearkes Building  
15 North Tower  
101 Colonel By Drive  
Ottawa ON K1A 0K2

E-mail: [Urquhart.R@forces.gc.ca](mailto:Urquhart.R@forces.gc.ca)  
Fax: 613-996-7483  
CSN: 846-7483

**Managing Editor/Graphic Designer**  
Ms Ruthanne Urquhart – 613-996-6820

**French Editor/CMP Comms Advisor**  
Ms Nathalie Lauzon – 613-992-3462

*Canadian Forces Personnel Newsletter*  
is a publication of Chief Military Personnel.

We welcome submissions covering military Human Resource policies and programs. Please contact the editor for our submission guidelines, or find them at [http://www.forces.gc.ca/hr/cfn/engraph/subguidelines\\_e.asp](http://www.forces.gc.ca/hr/cfn/engraph/subguidelines_e.asp).

Visit [www.forces.gc.ca/hr/cfn/engraph/home\\_e.asp](http://www.forces.gc.ca/hr/cfn/engraph/home_e.asp) and click on “Supplement” for news and information not available in the print edition.

# Hospital Comforts Program makes treatment, recovery friendlier

From CFPN

If being hospitalized near family members and friends is the best of a bad situation, then being hospitalized far away from home is surely the worst. Either way, when you're laid up, it's sometimes difficult to get what you need to make your treatment and recovery time bearable.

The CF has been working on a flexible system of service delivery to ensure that hospitalized personnel, whether in Canada or abroad, receive or can access the items and services they need. This system is not intended to restrict or undermine the terrific work done by the many charitable organizations and groups that provide both necessities and those little extras to hospitalized personnel. Rather, it will ensure that the support you receive will be consistent and sustainable wherever it's delivered – in civilian hospitals throughout Canada, in overseas hospitals such as the Landstuhl Regional Medical Centre in Germany, or in the Kandahar, Afghanistan, Role 3 Medical Facility.

The CF Personnel Support Agency (CFPSA) has the lead on the Hospital Comforts Program, facilitating the provision of comfort items to you when you're in hospital.

If you are a member of the Regular Force, the Reserve Force on Class B or C service, or the Reserve Force on Class A service (and injured or hospitalized during training), and are hospitalized for more than 48 hours, you receive a visit from a representative from your unit, and are provided with a unit contact person you can call if you need anything.

The services your unit provides or arranges include:

- television rental for the duration of your hospitalization;
- telephone rental for the duration of your hospitalization;
- access to internet and email services for the duration of your hospitalization; and
- the purchase of amenities up to a maximum of C\$100 per week of your hospitalization, including but not limited to newspapers, magazines, books, DVD or VHS movie rentals, electronic gaming rentals, snacks, toiletries and calling cards.

In addition to this basic support, your unit may request from CFPSA the following items and services as circumstances dictate:

- loan of personal DVD player, music player or portable gaming system;
- loan of a laptop computer if required for Internet access; and
- clothing items, under the auspices of the CFPSA-administered Op Small-pack (for in-theatre and out-of-country hospital care only, when you do not have access to civilian clothing).

There may be occasions when you require an item or service not listed here. Requests from units for such items or services are considered on a case-by-case basis.

To receive reimbursement for items and services provided at the unit level, commanding officers must submit expenses to their local non-public funds (NPF) section. CFPSA will establish a general ledger account to reimburse local NPF sections.

As well, a trust fund or equivalent financial arrangement will be established



WO SEAN CHASE

KANDAHAR, Afghanistan—While DND/CF advances care of CF personnel and their families with programs such as the Hospital Comforts Program, CF personnel continue to support and facilitate the care of Afghan civilians. Here, a CF member of the Provincial Reconstruction Team medical outreach patrol stands watch outside the Ministry of Women's Affairs centre for burned and battered women in Kandahar City. For more photos of the PRT at work, go to [www.combatcamera.forces.gc.ca/common/combatacamera/find\\_e.asp](http://www.combatcamera.forces.gc.ca/common/combatacamera/find_e.asp) and enter "PRT" in "Search Caption".

to accept the donations of Canadians wishing to support hospitalized CF personnel. Enquiries on how to donate should be directed, for now, to the Mission Information Line at 1-800-866-4546.

- For detailed information about procedures for commanding officers and units, and CFPSA procedures, consult Canadian Forces General

Message (CANFORGEN) 191/06 at [http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro_e.asp).

- Check out Defence Orders and Directives (DAOD) 5018-0 at [http://admfincs.mil.ca/OrdersandDirectives\\_e.asp](http://admfincs.mil.ca/OrdersandDirectives_e.asp) or at [www.admfincs.forces.gc.ca/intro\\_e.asp](http://www.admfincs.forces.gc.ca/intro_e.asp). ♦

## QUESTION CORNER

### Annual Leave

#### QUESTION:

Please advise when a person is entitled to get the extra week of annual leave. I am now receiving 25 annual leave days a year. How many years of service are required before I get the extra week of leave? Because I have prior service (2 years, 32 days; rejoined 25 March '84), are there any special rules to this extra leave?

#### ANSWER:

If you are a member of the CF and have completed 28 years of service, you are entitled to receive 30 days of annual leave.

This policy came into effect April 1, 2002, and was initiated with the hope that this tangible recognition of long service might encourage personnel to continue their service.

- Consult Canadian Forces General Message (CANFORGEN) 053/02 at [http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/intro_e.asp), but definitely contact your base orderly room for an answer based on your specific situation. ♦



#### ◦ CLOTHING from page 1

- for personnel serving in the National Capital Region, a director-general or equivalent; and
- for personnel serving outside the NCR, a base or wing commander, a colonel or an equivalent public servant.

The CDAA and CCDA are not taxable at the source, and so are not subject to statutory deductions. However, you are required to report as taxable income any amount of these allowances that you do not spend during a taxation year on purchasing and/or maintaining civilian dress. Purchase and maintenance may include alterations to civilian clothing required while on duty but does not include dry cleaning. In the event of a Canada Revenue Agency personal taxation audit, you must be prepared to provide proof of your expenditures.

- Read Canadian Forces General Message (CANFORGEN) 011/07, at

[http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/2007/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/2007/intro_e.asp).

- Consult Compensation and Benefit Instruction 205.54, at [www.forces.gc.ca/dgcb/cbi/engraph/home\\_e.asp](http://www.forces.gc.ca/dgcb/cbi/engraph/home_e.asp) or at [http://hr.ottawa-hull.mil.ca/dgcb/cbi/engraph/home\\_e.asp](http://hr.ottawa-hull.mil.ca/dgcb/cbi/engraph/home_e.asp) for more details of policy administration.
- For allowance policy information, contact Director of Pay Policy and Development (DPPD) personnel Major Renée Forcier, at [Forcier.MMR@forces.gc.ca](mailto:Forcier.MMR@forces.gc.ca) or at 613-995-1949, or Chief Petty Officer, 1st Class Jacques Montpetit, at [Montpetit.JP@forces.gc.ca](mailto:Montpetit.JP@forces.gc.ca) or at 613-995-5348.
- For policy administration information, contact military pay and procedures personnel Captain Deborah Degreve at [Degreve.DA@forces.gc.ca](mailto:Degreve.DA@forces.gc.ca) or at 613-995-8398, or Petty Officer, 1st Class Thomas McCarthy at [McCarthy.TO@forces.gc.ca](mailto:McCarthy.TO@forces.gc.ca) or at 613-995-8638. ♦

# Ancient order calls CF personnel, Defence employees to its ranks

From CFPN

Every year, the Most Venerable Order of the Hospital of St. John of Jerusalem invites DND to submit recommendations for Honours of the Order for CF personnel and civilian Defence employees.

Admission to or promotion in the Order of St. John is an honour bestowed by the sovereign in recognition of exceptional services performed in the spirit of the Order.

Commanding officers must forward recommendations to Directorate of History and Heritage (DHH) 4 by June 1, 2007. Recommendations must be submitted in both hard-copy and disk formats, and should include:

- a brief cover letter making the recommendation;
- a page detailing the merit and service of the member of the Forces or the civilian Defence worker being recommended; and
- a page of information for publication, with the heading "Citation" and the text containing appropriate personal information about the nominee and detailing the reasons for the promotion/appointment using no military jargon or acronyms.

The Order was brought into the Canadian Honours System in 1995. The Grades in the Order are Knight or Dame, Commander, Officer and Serving Member.

The insignia for all grades of the Order comprises a Maltese cross, embellished alternately in each of its principal angles with a lion and a unicorn. The four arms of the cross symbolize the virtues of prudence, temperance, justice and fortitude.

- Consult Canadian Forces General Message (CANFORGEN) 021/07 at [http://vcds.dwan.dnd.ca/vcde-exec/pubs/canforgen/intro\\_e.asp](http://vcds.dwan.dnd.ca/vcde-exec/pubs/canforgen/intro_e.asp) for more information.
- Send queries to Captain Carl Gauthier at [Gauthier.C2@forces.gc.ca](mailto:Gauthier.C2@forces.gc.ca) or at 613-990-4635.
- Read about the Order on the Governor General's website at [www.gg.ca/honours/nat-ord/osj/index\\_e.asp](http://www.gg.ca/honours/nat-ord/osj/index_e.asp).



## Warrior-healers launch millennium of service

Nine hundred years ago, when the first crusaders entered Jerusalem, they found a small hospital attached to an even smaller church dedicated to St. John.

The hospital, overseen by the Abbey of St. Mary, cared for travelers who fell sick during their pilgrimage to the holy city, and became both a haven and a cause for devout crusaders. In less than 100 years, it was endowed with property in Europe and the Middle East and recognized by Pope Paschal II as an independent Order of the Church.

The Brothers of St. John, as the hospital's crusader-patrons came to be known, made a solemn vow to perform two duties – they were warriors and they were healers.

The Order of St. John of Jerusalem spread to Europe as crusaders returned home, and flourished. Its knights estab-

lished their headquarters in Clerkenwell, London. During Protestant King Henry VIII's reign, however, the Order's English assets were confiscated and the Order was outlawed in the British Empire.

The Order of St. John continued in Catholic Europe. When some of its members decided to reintroduce the Order to England, the head of the Order, by then established in Italy, would not accept their proposal. Eventually, the British organization was re-established in the hospitaller tradition of caring for the sick. In 1877 in England, members of the Order established the St. John Ambulance Association.

St. John Ambulance Association members gave classes in first aid, published books and other material, and established examinations for first aid certificates. The need for equipment

was met by establishing a stores depot at St. John's Gate in London.

Thousands of people received first aid certificates, and many of them wanted to use their training to help the public. The resulting Ambulance Corps became the St. John Ambulance Brigade in 1887. Members provided first aid services and ambulance transport at public events ranging from national occasions to local football matches. Eventually, the Brigade and the Association merged to become St. John Ambulance.

In 1882, the British Order acquired land in Jerusalem to set up an Eye Hospital, which has been operating ever since. In 1888, in recognition of its work, Queen Victoria made the British Order of St. John a Royal Order of Chivalry, "The Venerable Order of the Hospital of St. John of Jerusalem". King

George V, an enthusiastic supporter, added "Most" to the formal title.

The Most Venerable Order of the Hospital of St. John of Jerusalem spread throughout the British Empire. By the end of the Second World War, the status of separate Priory had been conferred on the Order of St. John in Canada, Australia, New Zealand, Scotland, South Africa and Wales. The U.S. joined the Order's ranks in 1996 and, in 1999, the Priory of England was established.

Today, St. John Ambulance members work in more than 40 countries around the world, providing a variety of first aid and other services wherever people gather together in public venues.

- Learn more about the history of the Order of St. John at [www.sja.org.uk/history/](http://www.sja.org.uk/history/).



## QUESTION CORNER



### Medical care in Canada for CF families

#### QUESTION:

I am married to a CF soldier. We were transferred from one province to another just over a year ago, and are quite happy.

I was on a waiting list for more than two years in our former province to have surgery, and they have finally called to tell me that it's my turn. My problem is this: My doctor here has said that because my new province will be funding my surgery, I have to have all the examinations and tests over again, which may take another two years to complete!

Can you help me?

#### ANSWER:

Medical care in Canada is administered by the provinces and not by the federal

government, so standards and practices can vary depending on where you live. Things can be further complicated for military families because under the terms of the *National Defence Act*, DND/CF cannot give medical care to, or arrange medical care for, CF families on Canadian soil.

In other words, DND/CF cannot intervene on your behalf in this issue. There are some things you can do to help yourself, however.

If you have already had all the tests done in your former province of residence, strongly encourage your doctor in your new place of residence to revisit and accept the results of those tests. To have those tests redone seems a waste of medical resources, and would certainly

cause you to lose your place in the line for surgery.

As well, contact your local Military Family Resource Centre (MFRC) and talk with the crisis counsellor there. He or she may have some contacts in your community who could help you, or may be able to direct you to a local association that advocates for access to health care.

And contact the Military Family National Advisory Board (MFNAB). The board exists to champion and monitor issues affecting the well-being of military families, and to advise Chief Military Personnel accordingly.

MFNAB is responsible for:

- advising on policy and future trends that affect CF families;

- advocating on behalf of CF families to ensure an acceptable quality of family life for the family and the military member;
- monitoring the implementation and effectiveness of the programs affecting CF families; and
- promoting CF families as a valuable asset to the effectiveness and operational readiness of the CF.

- Visit [www.cfpsa.com/en/psp/dmfs/mfrccontact/index.asp](http://www.cfpsa.com/en/psp/dmfs/mfrccontact/index.asp) to find your nearest MFRC.

- Go to [www.mfnab.forces.gc.ca/engraph/home\\_e.asp](http://www.mfnab.forces.gc.ca/engraph/home_e.asp) for more information.