



CAF Benefits Aide Memoire

A GUIDE TO WHAT'S AVAILABLE FOR OUR PEOPLE
LCOL R. VAN DEN BERG, COMMANDING OFFICER

CF Appreciation. <https://cfappreciation.ca>

- Everyday discounts and benefits for CAF members and their family.

The screenshot shows the 'Spotlight Partners' section with three featured partners: VCA Animal Hospitals, HearingLife, and H&R Block. Below this is a 'Categories' section with eight icons representing different benefit areas: Attractions, Recreation, Dining, House & Home, Shops & Services, Entertainment, Online Only, and Events.

- Travel discounts and other savings.

The screenshot shows the 'Spotlight Partners' section with four featured partners: Ascend Hotel, Armed Forces Vacation Club, Wyndham, and Avis. Below this is a 'Top Destinations' section with four buttons: Caribbean, Orlando, Ottawa, and Halifax. At the bottom is a 'Categories' section with three icons: Accommodations, Travel, and Attractions.

CFOne Card

<https://www.cafconnection.ca/Europe/Programs-Services/Recreation/CF1-Card.aspx>



REWARDS

Earn points and rewards when you shop at CANEX. Enjoy special member pricing, no interest credit plan and exclusive perks. Shop in store and online. Visit [CANEX.ca/Rewards](https://www.canex.ca/Rewards).

DISCOUNTS

Unlock thousands of opportunities to save on your next getaway and everyday purchases with CF Appreciation, the official discount program of the Canadian Armed Forces community. Visit [CFAppreciation.ca](https://www.cafappreciation.ca).

SERVICES

Financial Services:

- Take advantage of [SISIP Financial's](#) confidential and tailored financial advice, insurance plans and the CAF Savings Plan.
- Enjoy FREE banking with BMO's [Canadian Defence Community Banking](#) program. Plus! BMO employee pricing on mortgage options, Student Line of Credit and more.
- Get exclusive group rates and customized coverage on home and auto insurance through [The Personal Insurance](#).

Support Our Troops:

- We know it can be hard to ask for help. Get financial support and assistance through grants and low-interest loans, including: child and youth grants, scholarships, support for families with special needs children, Soldier On and Boomer's Legacy grants and more! Find out more at [SupportOurTroops.ca](https://www.supportourtroops.ca).

Sports, Fitness and Recreation:

- Participate in PSP's [June is Recreation Month](#) activities.
- Submit photos in the annual [CAF Imagery Contest](#)
- Get fit with [DFIT.ca](https://www.dfit.ca) – online fitness and nutrition plans.

Canadian Forces Moral and Welfare Services

www.cfmws.com



Canadian Forces Morale and Welfare Services (CFMWS) is responsible for administering Non-Public Property (NPP) on behalf of the Chief of the Defence Staff and for delivering selected public morale and welfare programs, services, and activities to eligible members and their families on behalf of the Chief of Military Personnel.

With over 5,000 Staff of the Non-Public Funds, Canadian Forces employees on bases, wings, units, and at headquarters in Ottawa, CFMWS operates with a fundamental principle in mind: the customer comes first. In partnership with bases, wings, and units, we ensure that our customers, the CAF Regular and Reserve Force members, retired and former CAF members, military families, Department of National Defence employees, NPF employees, and RCMP personnel, receive the morale and welfare programs, services, and activities they deserve.

Our Vision. By 2020, double the reach to our "one community, one million strong" and be their best choice for morale and welfare programs and services.

Our Mission. To contribute directly to the Forces' philosophy "people first, mission always" through the provision of a full range of fitness, sports and recreation; family and charitable support; retail and personal financial services that enable our members to focus on operational effectiveness and better tackle the unique challenges of military life.

CFMWS' Brand Promise. Providing CAF members, military families and Veterans with seamless service excellence.

CANEX

<https://www.canex.ca>



The CANEX No Interest Credit Plan can be used to purchase products on CANEX.ca. There are some key differences between using the CANEX No Interest Credit Plan in-store versus online at CANEX.ca:

- To use the CANEX No Interest Credit Plan on CANEX.ca a valid CFOne number is required.
- Use of the CANEX No Interest Credit Plan on CANEX.ca is only available to the following eligible patrons On Approved Credit (OAC):
 - Members of the Regular Force
 - Members of the Reserve Force
 - Foreign military personnel on exchange duties filling established positions provided their service period at that location is six months or more, and the repayment period on the Conditional Sales Contract (CSC) does not exceed the end of their tour of duty.
 - CF Veterans
 - Permanent full-time and part-time DND public servants (including DRDC, and DCC).
 - Permanent full-time and part-time NPF employees.
 - Permanent full-time and part-time MFRC employees.
 - Members of the RCMP (includes serving uniformed and civilian RCMP members).
 - Former Staff of the NPF in receipt of a pension
 - Former DND Public Servants in receipt of a pension
 - Former RCMP in receipt of a pension
- The CANEX No Interest Credit Plan is not eligible for:
 - Cadets & Junior Rangers or
 - Anyone under the age of 18

Military Family Resource Centre

<https://trentonmfrfc.ca>



[Deployment, Departures & Reunions](#)

When the military member is away...

Are you receiving the support you need during your partner's absence?

Learn about our Deployment Services. We will discuss the roller coaster of deployment and its effect on families. If your spouse has been away often, come and share your knowledge and experience with others.

Throughout their careers, Canadian Forces personnel are required to serve time away from their families for a variety of reasons for varying lengths of time. The term "deployment" usually brings to mind images of Peacekeeping, although military personnel are deployed at other times as well – for operations and exercises, both domestic and abroad, and for extended periods of temporary duty associated with military courses.

The MFRC recognizes the significant physical and emotional demands placed on military families as a result of deployment or extended duty, and together with 8 Wing and national military authorities, provide a number of services designed to assist those who are coping with separation for whatever reason. The Deployment Services Coordinator offers support, information, and resources to parents and families of regular and reserve force members who are absent from their home due to operational requirements. Some of the services offered are support groups like Community Connection and What About Me, resources and information specific to deployment, education about the deployment cycle, mail and package drop off.

Warm Line. The Warm Line Program is a confidential phone service offered to families who have a loved one currently away due to military duty. Trained and caring warm line volunteers who understand the military lifestyle and it's ups and downs are ready to lend a compassionate ear. Whether you are looking for specific services or just need someone to talk to our volunteers are here to help!

For more information or to register for the service please contact our Deployment Coordinator.

For more information please contact Daniela Kavanaugh:

- (613) 392-2811 ext. 4935. daniela.k@trentonmfrfc.ca

Post-secondary scholarships and bursaries for military members and their families

<https://www.canada.ca/en/ombudsman-national-defence-forces/education-information/military-families/post-secondary-scholarships-bursaries.html>

Support Our Troops Scholarship Program – Canadian Armed Forces Morale and Welfare Services

[Canadian Armed Forces Morale and Welfare Services](#) administers many scholarships and bursaries to spouses and dependents of a serving or former member of the Canadian Armed Forces. For information about scholarship opportunities, eligibility and the application process, members and their families should review the [Support Our Troops Scholarship Program](#) website and contact Support Our Troops directly at ScholarshipsAndCamps@cfmws.com or by calling (613) 947-3839.

CAFconnection

[CAFconnection](#) provides a [scholarship and financial information](#) guide for CAF members with dependents pursuing post-secondary education. For more information on eligibility, and the application process, members and their families should engage with specific scholarship programs directly.

[CAFconnection](#) also offers two [Virtual Program: Recordings](#) (webinar/tutorial) related to scholarships and many other resources to assist military members and their families.

Canadian Military Family Magazine

[Canadian Military Family Magazine](#) published [Scholarships and Bursaries Available to Military Families](#) in June 2017 outlining several other scholarship programs available to eligible serving and former Canadian Armed Forces members and their families. For more information about eligibility and the application process, members and their families should engage with specific scholarship programs directly.

The Leonard Foundation Financial Assistance Program

[The Leonard Foundation Financial Assistance Program](#) awards scholarships of \$1000 or \$1500 approximately 140 full-time students at an undergraduate degree program in a college or university in Canada. Among other groups, preference is given to children of Canadian military personnel or children of Canadian Military College graduates. For more information regarding eligibility and the application process, members and their families should contact The Leonard Foundation Financial Assistance Program at pamsauro@gmail.com.

OTHER SCHOLARSHIP OPPORTUNITIES

<https://www.supportourtroops.ca/get-support/scholarships/other-scholarship-opportunities>

There are also a variety of additional scholarships and bursaries available to serving and former Canadian Armed Forces members and their families.

Aboriginal Leadership Opportunities Year (ALOY)

www.canada.ca/en/department-national-defence/services/caf-jobs/indigenous-programs/aloy.html

Academy Canada

Canadian Forces Military Spouses Bursary

www.academycanada.com/scholarship/

Algonquin College

Military Families Fund – Sens Foundation Bursary

www.algonquincollege.com/military/home/mff-sens-foundation-bursary/

ANAVETS (Army, Navy and Air Force Veterans)

Judge Daniel F. Foley Memorial Scholarship

<http://anavets.ca/scholarships/judge-daniel-f-foley-memorial-scholarship/>

ANAVETS (Army, Navy and Air Force Veterans)

Colonel Frank R. Kossa Memorial Scholarship

<http://anavets.ca/scholarships/colonel-frank-kossa-memorial-scholarship/>

Brandon University

Afghanistan Mission Memorial Award

<https://webapp.brandonu.ca/pls/scholarship/f?p=101:18>

Canada Company
Scholarship Program
www.canadacompany.ca/en/initiatives/scholarships/

Canada Company
Project Hero
www.canadacompany.ca/en/initiatives/project-hero/

Canadian Armed Forces
www.forces.gc.ca/en/training-paid-education/index.page

Canadian Hero Fund
<http://herofund.ca/our-mission/scholarships/>

Canadian Military Engineer Association (CMEA)
Bursary Program
<https://cmea-agmc.ca/cmea-bursary-program>

Canscribe Career College
Medical Transcription Bursary Program
www.canscribe.com/scholarships/

Georgian College
Operation Hero Scholarship
www.georgiancollege.ca/awards/

Government of Saskatchewan
Scholarship of Honour
www.saskatchewan.ca/residents/education-and-learning/scholarships-bursaries-grants/scholarships/saskatchewan-scholarship-of-honour

Financial Assistance for Reservists
Interest relief program
www.canada.ca/en/employment-social-development/services/student-financial-aid/reservists.html

Memorial University
150 RCAF Wing Memorial Scholarship & War Veterans Family Award
www.mun.ca/scholarships/scholarships/current/general.php

Royal Canadian Legion
Poppy Trust Fund
www.legion.ca/remembrance/donate-to-the-poppy-fund/use-of-the-poppy-funds

Royal Canadian Regiment Association
Bursary Program
<http://thercr.ca/the-rcr-association/the-bursary>

Air Cadet League of Canada
National Educational Scholarships
<http://aircadetleague.com/for-cadets-squadrons/awards/scholarships/>

Army Cadet League of Canada
Awards, Grants and Bursaries
www.armycadetleague.ca/awards-grants-and-bursaries/

Royal Canadian Sea Cadets
Education Foundation
<http://canadianseacadetscholarships.ca/how-to-apply/>

Women in Defence and Security
WIDS Memorial Scholarship
www.wids.ca/cms/Scholarship-Information

Wounded Warriors Canada Post-Secondary Scholarship
<https://woundedwarriors.ca/how-we-help/veterans-child-scholarship/>

Yorkville University Canadian Forces Bursary
www.yorkvilleu.ca/admissions/scholarships/canadian-forces-bursary/

Toronto Film School
Canadian Forces Family Bursary
<http://online.torontofilmschool.ca/admissions/scholarships/>

The Canadian Airborne Forces Association/Airborne Regiment Association of Canada
Scholarship
<https://canadianairborneforces.ca/bursaries/>

Willis College
A Soldier's Hero Military Spouse Scholarship Program
<https://williscollege.com/military-spouses/>

Cottage Rentals exclusively for CAF personnel

<https://www.cafconnection.ca/Trenton/Facilities/8Wing-CFB-Trenton-Accommodations/Northern-Lodge.aspx>

- **Northern Lodge GPS Coordinates:** 44°53'3"N/77°08'43"W.

Northern Lodge is located on Lake Shabomeka approximately 1.5 hrs drive from 8 Wing CFB Trenton, just outside the town of Cloyne. (East of Madoc and Tweed on Hwy 7, then North on Hwy 41 at Kaladar.)

The Lodge consists of 6 cabins and 2 trailer sites. The cabins can sleep anywhere between 4 to 8 people. The trailer sites can accommodate trailers up to 20 ft in length. Located on the site is also the newly constructed Main Lodge that all members are welcome to use.



The cabins themselves are very rustic in nature. Each cabin is equipped with a fridge, stove, and microwave. BBQs are also provided with each cabin but members must bring their own tank.

The cabins do not have washrooms but there are 2 outdoor privies on site as well as two full bathrooms in the Main Lodge.

There is no potable water on site as the water is drawn directly from the lake. Each year the water is turned on for May long weekend and shut off again after Thanksgiving long weekend. The Main Lodge is communal in nature and equipped with a fridge, stove, tables & chairs and a great deck. A limited number of canoes and rowboats are available to use and a playground area is available for the little ones.

Due to the high demand, the maximum stay is 1 week in duration. During the period 1 July to 31 August, you may only book one 1-week stay. This same restriction will also apply during the deer-hunting season in October/November.

For more information or to book a spot, call **613.392.2811 ext 2275**.

Halifax, Nova Scotia

<https://www.cafconnection.ca/Halifax/Facilities/Falls-Lake-Cottages-and-Campground.aspx>



Falls Lake Cottages and Campground is a Department of National Defence (DND) facility near Windsor, NS, operated by Canadian Armed Forces Halifax Personnel Support Programs (PSP). The facility serves Canadian Armed Forces (CAF) regular, reserve and retired members, DND and NPF personnel and their families. We also offer associate rates for all government employees and Legion members. All our welcome!

A relaxed and rustic retreat open year round, Falls Lake offers an inviting setting for your next anniversary, school break, wedding, family reunion, birthday party, business meeting or getaway.

Contact Us:

For more information, please call 1-877-325-LAKE (5253) or email your inquiry to: manager@fallslake.ca.

To book online, please visit: [Falls Lake Online Booking](#)

North Bay, Ontario

<https://www.cafconnection.ca/North-Bay/In-My-Community/Recreation-Clubs/Cottage-Club.aspx>



Welcome to the 22 Wing Cottages

We are excited to serve our members and their families. We offer two cottages, which are both 3-bedroom units, each with full bathroom, kitchen, living room, and a million dollar view of Talon Lake.

Did you know that both cottages have potable water, full sized washrooms complete with hot showers and flush toilets! Both cottages also include indoor fireplaces too! Rather be outside under the stars? Why not roast marshmallows year round using the brick fire pits behind each cottage! Each fire pit includes a cooking grate and wooden benches for your convenience.

Each cozy unit is fully equipped with your living basics. Both cottages are maintained yearly and serviced regularly, so that you can just relax and enjoy your vacation. Book your stay in one of our clean and comfortable get away cottages! Unfortunately, we cannot control the weather; but we will do our best to help in any other way. In an effort to keep our prices down, rental does not include linen. You must supply your own linens; this includes towels, pillowcases, sheets and blankets.

The cottages are identical with beds for eight plus a pull out couch for two more in the living room.

They are fully equipped with fridge and stove, oven and microwave, flush toilet and showers, toasters and frying pans, plates and tea cups, fireplaces and cork screws, verandas and lawn chairs, boats and a dock. They don't have TVs or cable or computers.

Comox, British Columbia

<https://www.cafconnection.ca/Comox/Facilities/Campground.aspx>



Tee Pee Park Campground

General and Reservation Inquires email teepeepark@telus.net is being replaced effective 22 May 2020 with new email: teepeepark@teepeepark.ca

Campground Manager email tpsuperv@telus.net is being replaced effective 22 May 2020 with new email: manager@teepeepark.ca



Greenwood, Nova Scotia

<https://www.lakepleasant.ca>

Lake Pleasant Campers' Club

240 Air Force Camp Road, Springfield, NS B0R 1H0
(902) 547-2882



Petawawa, Ontario

<https://www.cafconnection.ca/Petawawa/Facilities/Black-Bear-Campground.aspx>



Black Bear Campground is located on the beautiful Ottawa River adjacent to the community beach. The campground boasts 124 units of which 100 are serviced with a comfort centre with shower facilities, laundry and washrooms. There is a small gift and information shop in the registration office. Walking and biking trails can be found throughout the area. Black Bear Campground offers great swimming and outstanding views of wildlife and vistas.

Europe (think – OP UNIFIER / OP REASSURANCE)

<https://www.cafconnection.ca/Europe/Programs-Services/Chalet-Program.aspx>



What is the Chalet Program?

The Chalet Program offers members of the European Fund (EF) accommodation options in various parts of Europe at a 40% subsidy by the European Fund. Whether you decide to stay put and relax, explore the neighbourhood or venture a little further, this program will allow you to stay in a chalet, an apartment or a villa located in a very interesting region of Europe. All accommodations are fully furnished and well equipped.

The Chalet Program also offers Full-Flex vouchers. This part of the program provides European Fund members the flexibility to choose their holiday destination at a time that is convenient for them.

The program is divided in two seasons: summer and winter. Chalet weeks as well as the Full Flex vouchers are allotted in the form of a lottery. To participate EF members are to send an application form to the Chalet Coordinator. The information regarding the application process for the Summer Program is sent to EF members in an email in February of each year while the information about the Winter Program is sent in September. Members have two weeks to send in their application form once the draw information has been released.

SUMMER	WINTER
BAHIA DEL MAR, SPAIN	BAHIA DEL MAR, SPAIN
GILANE STEADING, SCOTLAND	CASA JARDIN, CANARY ISLANDS
MAISON ST-MARTIN, FRANCE	CASA KATO, CANARY ISLANDS
MARTAGON, FRANCE	HINTERMAIR, GERMANY
NOVA STAY, HUNGARY	MAISON BELAVISTA, MADIERA
ROMA INCANTATA, ITALY	MARTAGON, FRANCE
TORICELLA, ITALY	PRINOS RESORT, CRETE
TROGIR, CROATIA	SILVIA, AUSTRIA

Use Allied Vacation Stays and Save \$\$

<https://www.poppin smoke.com/on-base/space-a-lodging/>

Space-A-Travel

Military Space-A Lodging (think Yukon Lodge for U.S.)

While the level and type of accommodation varies widely, having the option to stay in lodging on a military base is an incredible benefit available to members of the military community.

When traveling on leave or as a retiree, remember that you can stay in Department of Defense (DoD) lodging at most U.S. military bases around the world on a space-available basis.

Here is an anecdote from a user of Space-A-Travel: *“You might be surprised by all the places you can find U.S. military bases, even overseas. While driving from Germany to France, we needed a place to spend the night, so we checked to see whether there were any military bases nearby. Sure enough, Chievres Air Base in Lens, Belgium was right on the way. We enjoyed a little taste of home between stays at our European-style apartments and resupplied with our favorite American goods.”*

Why Choose Military (DoD) Lodging?

Military Space-A lodging is great because it's clean, safe, **relatively inexpensive**, and you always have access to a good fitness facility. Some of the rooms are quite spacious, often with a kitchen and living room, and many military lodges offer free laundry facilities for guests. Depending on the location, while you're there you may be able to use other base services, such as the commissary, the BX, the **golf course**, or recreational equipment rentals.

Military Lodging Eligibility: Who Can Stay?

Service members, veterans with a service-connected disability, retirees, and their family members can stay in military billeting on a space-available basis on most U.S. military bases around the world. **The DoD Lodging website** has links to the Air Force, Army, and Navy lodging policies. Each branch of service has its own eligibility policy, but in general, Space-A lodging is more flexible than **Space-A flying**. A service member or retiree's spouse may use the privilege without the sponsor present. Also, eligible patrons can usually sponsor guests, including family members or civilians who do not have a DoD identification card. Individual bases, particularly overseas, may have their own restrictions, and there is no policy that applies to *all* facilities, even within a branch of service. Call and verify the policy before making your arrangements.

DoD Lodging Room Types

There are options to do the same travel / accom with other partners from the UK, Australia, and New Zealand.

Please check them out.