



ROYAL CANADIAN NAVAL
BENEVOLENT FUND

2023-2024 ANNUAL REPORT

"I joined the navy in March 1960 and contributed 50 cents [to the RCNBF] a month for 27 years. Doesn't sound like much right now but 50 cents was 4 packs of cigarettes back then. Thank you for still being here." – Robert, P1SG4 (Retired)

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*Annual Report prepared by Jeremy Essers. Thank you to Navy Public Affairs, Royal Canadian Navy for providing imagery.
Cover page: FS Mistral crew conduct a combat Damage and Control exercise on October 6, 2017 while participating in naval operations during BRILLIAN MARINER 17 exercise.*

This Page: Her Majesty's Canadian Ship (HMCS) KINGSTON returns to Halifax, Nova Scotia, after being deployed on OP CARIBBE, December 9, 2016. Credit: Tony Chand.

MESSAGE FROM THE CHAIR

Dear friends,

As I look back on another successful year, I'm filled with pride at what we have accomplished together. We have caught a wave of momentum and made considerable progress in how the Fund operates today and will operate in the future, none of which would have been possible without the tireless work of our small staff and numerous volunteers.

Over the past year, we quietly built the plans and resources for a Fund that is now a fully connected and relevant partner for our naval family. Working with our partners, volunteers, and donors, the board and staff collaborated on the detail, scale, and scope needed for the long view, ensuring that we have a finger on trends in the nonprofit sector, fundraising, and especially on the needs of our sailors.

The board changed substantially, too. While a strong affinity with the RCN continues to be the number one qualification for being a director, the Fund recognizes the need to build a team of seasoned directors and professionals whose skills, experience, and values make the board a recognized leader in supporting our serving and retired members, and their families.

Last year, the Fund engaged in the most significant initiative it had undertaken in its recent history. In a comprehensive needs assessment, we relied on the knowledge, abilities, and experience of our current and former members, and we encouraged discussion among our partners, stakeholders, and the RCN itself. We learned where the needs of today's veterans and serving members lie, and how best to fill the gaps and support them along with their families. We made necessary adjustments to programming with very clear intent to support our community in relevant and impactful ways.

In addition, and in line with keeping the people we help and those who help us front and centre, our social media efforts have been ramped up to spread the word on veteran issues, our contributions and initiatives, and to maintain accountability.

I am proud of the organization's accomplishments and look forward to the future with determination and confidence, but with pragmatism and realism as well, because challenges remain on the path forward.

As you read the following report, please remember the countless individuals, including community members, board members, volunteers, staff, partners, and donors, who generously contributed their time and money to make what we do possible. Without their dedication and support, which is deeply appreciated, we could not make a difference, and they deserve our heartfelt gratitude and thanks.

Yours, aye!

Tom Riefesel, Chair



*Tom Riefesel, MMM, CD
Chair*

BOARD OF DIRECTORS

CHAIR

Tom Riefesel, MMM, CD, Senior Manager
Security Operations, Canada Border Services
Agency

VICE-CHAIR

Serge Bertrand, retired

SECRETARY

Micheline Lahaie, Chairperson, Civilian Review
and Complaints Commission for the RCMP

TREASURER

Linus Pilypaitis, Wealth Manager, Nesbitt Burns

DIRECTORS

- Cal Bricker, Chief Executive Officer, Brix Strategies
- Heng Chhay Chao, CD, MBA, Director of Human Resources, Canadian Bar Association
- Lauren Copeland, retired
- David Hudock, OMM, CD, National Director, PCL Construction
- Randy Maze, retired
- Marta Mulkins, Executive Director, Departmental Litigation Oversight in DNDRCM
- Tim O’Leary, Command Mentor, Royal Canadian Naval Reserve

CHAMPION

VAdm (Ret’d) Mark Norman, Senior Fellow, Canadian Global Affairs Institute and Senior Defence
Strategist, Samuel Associates

“We are so grateful for our volunteers and their willingness to give of their time, energy, and talents to support the Fund’s mission. Thanks to their efforts and generosity, we continue to meet the needs of our naval family. We have an incredible team of volunteers!” – Tom Riefesel, Chair

COMMITTEES

Many thanks to our volunteers for the countless hours spent supporting both the work of the board of directors and staff, and the organizational mission itself.

EXECUTIVE COMMITTEE

- Tom Riefesel, Chair
- Serge Bertrand
- Michelaine Lahaie
- Linas Pilypaitis

FINANCE AND INVESTMENT COMMITTEE

- Linas Pilypaitis, Chair
- Heng Chhay Chao
- Marta Mulkins

PROGRAM PLANNING AND REVIEW COMMITTEE (PPRC)

- Michelaine Lahaie, Chair
- Heng Chhay Chao
- Lauren Copeland
- Al Kennedy
- Stephen Irwin
- Claude Morissette
- Colleen O'Brien
- Dave Hudock

WORK OF PPRC CARRIED OUT BY THE FOLLOWING SUBCOMMITTEES

VAdm Mark Norman Leadership Award

- Claude Morissette
- Ramona Burke
- Colleen O'Brien

Community Support Program

- Dave Hudock
- Lauren Copeland
- Stephen Irwin
- Al Kennedy
- Heng Chhay Chao

Educational Grants

- Heng Chhay Chao
- Al Kennedy
- Stephen Irwin

Nominations Committee

- Serge Bertrand (Chair)
- Dave Hudock
- Michelaine Lahaie
- Mark Norman

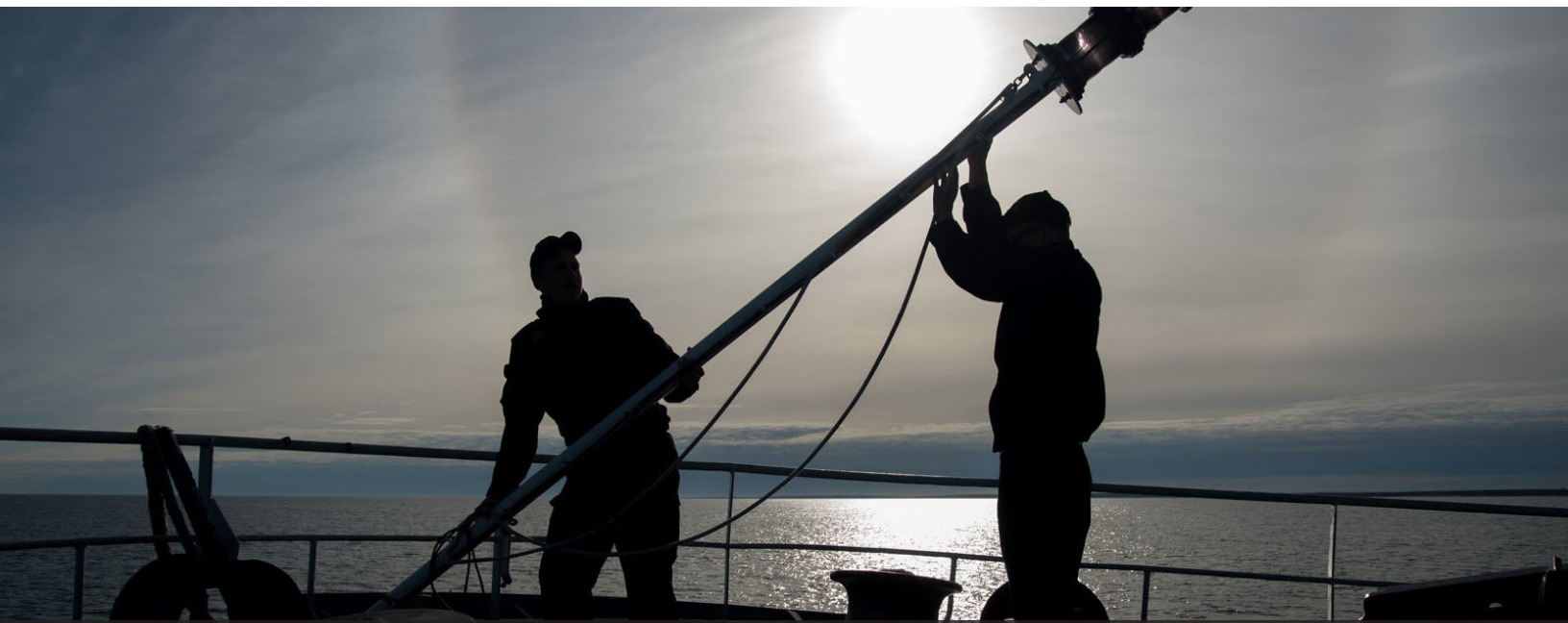
STAFF

- Gay Hamilton, Executive Director
- Christine McPherson, Administrative Liaison

EXTERNAL TEAM

We appreciate the outstanding team of professionals who handle a myriad of functions, such as communications, technology, fundraising and client management systems, bookkeeping, investment counseling, and translation:

- ideaConnect Marketing and Communications
- Cole Systems Inc
- DonorPerfect
- Ottawa Bookkeeping Bureau
- Exponent Investment Management
- BMO Nesbitt Burns
- La Société Ardennes
- Vaive and Associates Professional Corporation



Leading Seaman Tyler Donnell and Able Seaman Tom Cultbert are on the bow of Her Majesty's Canadian Ship MONCTON and raise the flag staff as they get ready to arrive in Churchill Manitoba for re-supply during Operation QIMMIQ. Credit: Master Seaman Peter J. Reed

WRAPPING UP THE STRATEGY FOR RENEWAL 2021-2024

2023-2024 represented the final stage of the Strategy for Renewal 2021-2024 which recognized the need to establish sound foundations before the Fund could venture into new territory such as innovative programming and fundraising. In other words, it needed to walk before it could run!

A clear understanding of where our efforts as a charity should be focused was evidenced in the report produced to conclude Part 1 of the RCNBF Programming Needs Assessment & Program Development Project (the Needs Assessment) undertaken in 2022-2023, and [published in the spring of 2023](#).

The project identified and described the support framework in the military-serving landscape. Cognizant that the needs of today's sailors, naval veterans, and their families are constantly evolving, the organization sought to uncover emerging requirements and garner inputs on potential new services and programs. It was found that existing services are varied and widespread. There exist, nevertheless, problems of capacity for many delivery organizations, and gaps in accessibility for clients. The Fund sees a way forward in filling those gaps rather than operationalizing new programs.

The final step in implementing our strategy required a little more time. The board of directors intends to formally invest and engage in fundraising to finance our renewed program initiatives. The Fund needs three key elements to ensure fundraising success, a good pitch, a solid platform, and the people to pull it together. This past year, we focused on an evaluative phase in programming, telling the stories around our initiatives, emphasizing their impact, and building a case for support. The board of directors set financial goals, planned for fundraising orientation and training, and budgeted to build capacity in terms of human talent and digital tools.

The Programs Planning and Review Committee dedicated many hours to analysis and made recommendations to the board on how programs might be reconfigured to become more relevant and impactful. Going forward, programs will consist of:

Assistance for Individuals: Working with referring partners such as the Royal Canadian Legion, Veterans Affairs Canada, Military Family Resource Centres, and others, naval veterans, serving members, and family members may receive one-time financial support.

The Community Support Program (CSP): The CSP was created to provide funds to groups that provide programming to client groups aligned with the RCNBF's charitable purposes and audiences, allowing more support to go to more clients than ever before.

The VAdm Mark Norman Leadership Award: After 5 years, this highly valued program is currently being reviewed to improve its impact. The program will re-emerge in a new format in the coming months.

Education: The Fund decided to revisit its educational pursuits and the board approved the discovery and development of a new program built around the Battle of the Atlantic. In the meantime, in 2023-2024, support was provided to the Royal Canadian Sea Cadet Foundation for educational bursaries awarded to cadets entering university.

PLANNING OUR NEXT STEPS



To move the RCNBF towards implementation, the RCNBF Board and staff met in December 2023, with the following objectives in mind:

- Establishing clarity on what the organization delivers and the clients it serves.
- Understanding best practices that guide fundraising and the Fund's way forward.
- Obtaining agreement on the elements contributing to a positive image and a compelling narrative.

Discussions led to agreement regarding the individuals and groups the Fund serves as well as existing and potential programming. The group explored models for program delivery and how they fit together with other organizational components. These efforts were intended to promote a compelling narrative essential to boosting the visibility of the organization and supporting fundraising efforts that secure a sustainable future.

The sessions were especially useful in onboarding new board members and getting everyone on the same page. Two committees will follow up. The Program Planning and Review Committee will continue to evaluate programs and make recommendations to the board. The Fund Development and Donor Relations committee will do preparatory work in fundraising planning.

OUR IMPACT

After taking a deep dive into programming, summing up historical results and evaluating reach and effect on the naval community, the RCNBF sought input from stakeholders, partners, and donors.

The organization focused on answering three important questions:

1. Are our programs making a tangible difference in the lives of the people we serve?
2. Should we be focusing more on certain programs than others?
3. How can we demonstrate our impact to donors and funders?

Inquiries resulted in few new programs, but they did point the organization towards new ways of delivering on its mission, a commitment to assessing the direct and indirect impacts of activities and ensuring that impact is clearly articulated.

Financial Assistance to Individuals

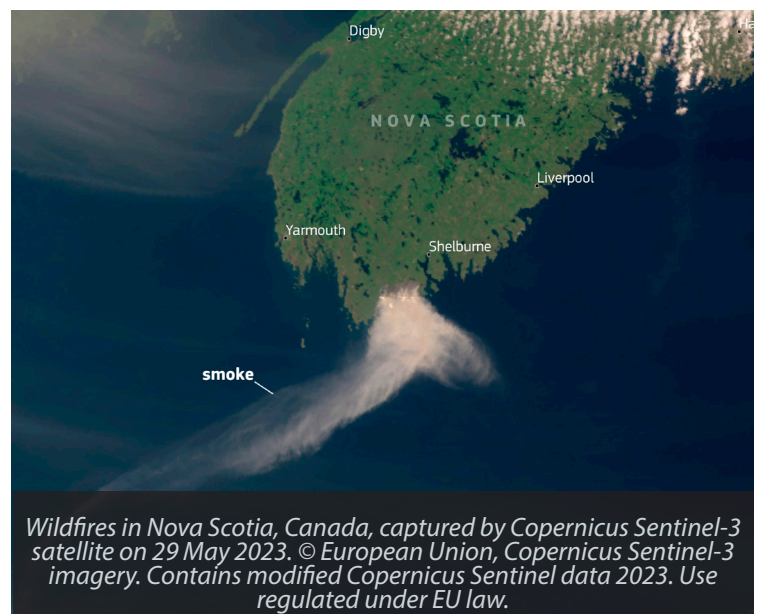
The goal of this program is to help naval veterans, serving member and their immediate family members facing financial difficulties. Helping individuals in times of need is, in fact, the RCNBF's legacy program. It has been the *raison d'être* of the organization since the top brass put their heads together to find a way to support sailors returning from WWII. The RCNBF has helped more than 21,000 individuals since 1942.

Over time, multiple government-supported and non-profit organizations have been created to help CAF members, veterans, and military families. However, there remain gaps in support. Today, the RCNBF works with referring partners¹ to fill those gaps and provide funds to help individuals get back on their feet.

\$23,488 was distributed to individuals in need.

14 individuals were supported through referrals for the following:

- Emergency needs resulting from the 2023 Nova Scotia Wildfires
- Medical appliances and dentistry
- Housing
- Trauma or addiction treatment



¹ Referring partners include Royal Canadian Legion, SISIP/Support Our Troops, Royal Canadian Chaplain Service, Military Family Resource Centres, other foundations and nonprofits whose missions align with the RCNBF.

Update On Funds Distributed In 2022-2023²

The RCNBF awarded \$25,000 to the Together We Stand Foundation (TWSF) Emergency Fund for the important work they do for military families through the Royal Canadian Chaplain Service. Over the past year, RCNBF funds were predominantly used in the naval community to help resolve crisis situations.

\$25,000 awarded as follows:

- 87 families received individual support
- 71% of the individuals who received funding have dependents
- 46% of funding went to families experiencing crisis related to food security, while 54% was utilized for families in need of emergency housing, emergency childcare, and mental health services

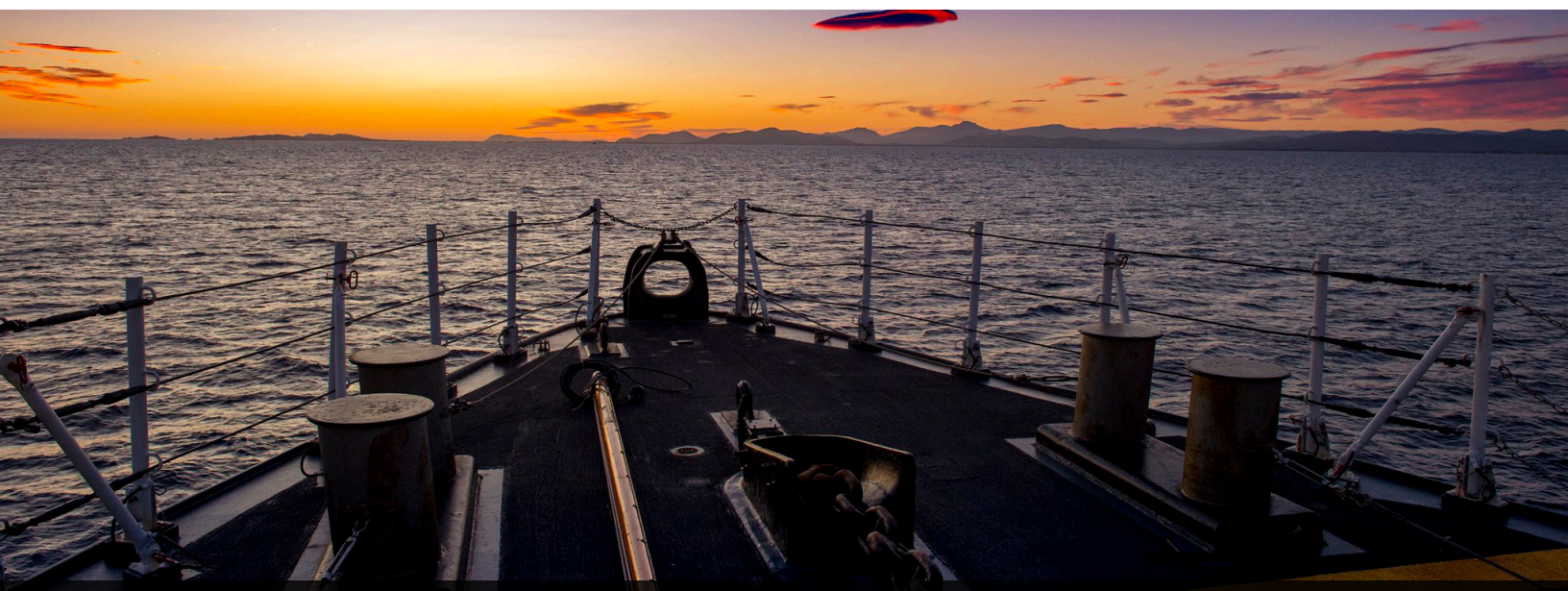
Educational Program

\$20,000 granted to the Royal Canadian Sea Cadet Education Foundation:

\$1,000 to \$5,000 scholarships were awarded to Royal Canadian Sea Cadets entering the first year of a post secondary training program that leads to a degree, diploma, or certification in a recognized profession.



² Note that this grant was awarded to TWSF in late 2022-23, and is reported in this fiscal year for information purposes but does not appear in the financial report



Her Majesty's Canadian Ship Charlottetown comes within distance of the coast line of Toulon, France during Operation REASSURANCE. Credit: Corporal J.W.S. Houck

Community Support Program

In an effort to provide more assistance to more individuals in the naval family, the RCNBF embarked on a new program, the goal of which is to partner with entities that have objectives and client groups in alignment with its own.

Canadian Veterans Service Dog Unit (CVSDU)

CVSDU says that service dogs change lives and improve the quality of life for injured veterans and their families. The RCNBF support made two stories possible in 2023 by enabling the purchase, matching, and training of puppies to create two service dog teams.

The bond that is created with a service dog helps to heal and renew family relationships and it can save lives.

“Dawn”, a retired clerk, served for twelve years in both the Naval Reserve and in the Regular Force Navy followed by a stint as a civilian in a military setting. Over time, “Dawn” found it increasingly difficult to manage her job and daily activities. Eventually, “Dawn” was hospitalized and was diagnosed with severe chronic PTSD due to tragic life experiences. The

experience of working with her dog Maggie has helped give her renewed focus and purpose, improved her quality of life and that of her family. She trains daily with Maggie, and walking Maggie with her children has helped to heal and improve family dynamics. “Dawn’s” partner can trust that “Dawn” is safe when she goes out on her own.

With the RCNBF’s support, CVSDU helped Emil and his dog, Ori, become a service dog team. Emil is diagnosed with PTSD, and he has a physical disability because of an onboard ship accident. Training with Ori has been a challenge for Emil because he must leave his house and walk every day; it is also a blessing for the same reason.

As Emil and Ori trained together, it quickly became apparent that they needed a mobility harness. The RCNBF donation also made purchasing a mobility harness possible. Emil, Ori and their family are truly grateful for this support.

Emil recently wrote “... your donation made it possible for us to become a team. It also helped with our physical disability. Instead of walking with a cane, the harness allows me to support myself using my Fire Team Partner and best friend. Ori helps me be a member of society and get out of the house. I am much more comfortable when out in public.

I would like to send my most sincere thanks, from the bottom of my heart, again for your help and support. Ori as my service dog is a true blessing and has changed my life. The training Ori and I received, and the provision of the harness are gifts that we are grateful for, and they have allowed us to get out into the community and resume a more normal life. Thank you. Sincerely with Warmest Regards, Sub-Lieutenant Emil ... RCN (Retired)”



Halifax and Region Military Family Resource Centre (H&R MFRC)

\$5,000 to the H&R MFRC for the launch of a Community Pantry at its Halifax site.

Local foodbanks in the Halifax area are under stress. They are experiencing 26%+ increases in demand, and have substantial waitlists. They are not expected to be adding new partners in the near future.

The RCNBF contributed to the food pantry to help combat affordability issues for naval families who are experiencing financial stress or hardship, as well as extreme weather events, family breakdowns, and other unplanned emergencies.

An additional **\$10,000** was granted to the H&R MFRC Occasional and Respite Child Care service that offers access to short-term, inclusive child care for military families as they navigate relocation, absences, and transitions.



The Pepper Pod

\$10,000

The RCNBF provided funding to The Pepper Pod to help with the construction of the EmpowHER Outdoor Classroom.

Based in Quebec, The Pepper Pod supports women in the Canadian veteran community—including women veterans, soon-to-be veterans, and spouses of veterans. The Pepper Pod offers a safe space for women to come together, share experiences and find support tailored especially for them. It's a welcoming environment that empowers women to shape a fulfilling life after serving in the military.

The construction of the EmpowHER Outdoor Classroom is pivotal in the ability of The Pepper Pod to serve larger groups (up to 50 at a time) and meet growing demand.

The most exciting part of this project is the involvement of women veterans in the building of the EmpowHER Outdoor Classroom. The Pepper Pod BuildHERS, a team of 10-15 women who are eager to learn construction skills, will actually construct the space.



SPECIAL PROJECTS

The RCNBF wrapped up two projects that began in 2022-2023.

Homes For Heroes (H4H) Veterans Village in Kingston, Ontario



\$100,000

In 2023-2024, the RCNBF contributed a second and final installment towards our pledge to build a tiny home named The Four Midshipmen House. On January 31, 2024, the RCNBF, along with other funders, got a sneak preview of the twenty 300 sq. ft., fully serviced and furnished homes on a property that also houses a community centre, outdoor activity areas, gardens and more. Veterans were scheduled to move in just days after the visit.

In supporting the mission of groups that help veterans, the RCNBF hopes to amplify their impact and make a difference of our own. The RCNBF joins in the effort to end veteran homelessness in Canada, by helping H4H build infrastructure. Every “tiny” home helps to integrate homeless veterans back into the community through the provision of transitional housing in unique villages with 3600 personalized social support services. These programs are designed to heal and empower veterans to achieve healthy, productive, independent civilian lives.



National Naval Reserve Monument Revitalization Project

\$50,000 to the National Naval Reserve Monument Revitalization Project

The RCNBF is proud to be a gold-level partner in revitalizing the National Naval Reserve Monument. Our backing of this initiative is a key component of the Fund's mission to honour and support those who devote themselves to the service of Canada at sea.

The RCNBF's contribution supported the renovation of the monument and surrounding plaza to coincide with the 100th anniversary of the Naval Reserve in 2023. These efforts ensure a safe, accessible, and appropriate gathering place to celebrate Canada's Naval Reserve.

Maintaining memorials in our communities provides a way to integrate historical knowledge into the everyday lives of Canadians and strengthens remembrance for the military and the overall population. Local citizens and visitors find opportunities to compare their past with today, remembering important events and loved ones who were part of them.



THE VICE-ADMIRAL MARK NORMAN LEADERSHIP AWARD

Established in 2020, the Vice-Admiral Mark Norman Leadership Award recognizes a serving shipmate of the Royal Canadian Navy (RCN) whose outstanding efforts and leadership contribute significantly to the broader naval community's overall quality of life and wellbeing. The RCN disseminates the call for nominations among naval units and brings the top nominations forward to the RCNBF Award Committee.

Eligibility extends to currently serving members of the RCN, currently serving members of the Canadian Armed Forces who serve in direct support of the RCN, and both Regular and Reserve Forces members.

Chief Petty Officer 2nd Class Michael Tibbetts of HMCS Corner Brook won the 2023 RCNBF Vice-Admiral Mark Norman Leadership Award.

CPO2 Tibbetts has been an active member of the submarine and sports communities across both coasts for many years.

As Coxswain of HMCS Corner Brook, he has been instrumental in stabilizing the crewing situation as the submarine was reactivated.



2023 RCNBF Vice-Admiral Mark Norman Leadership Award winner, COP2 Michael Tibbetts of HMCS Corner Brook is presented the award by VAdm Angus Topshee with RCNBF Champion VAdm (Ret'd) Mark Norman and RCNBF President LCdr (Ret'd) Tom Riefesal looking on.



He opted to distribute the prize money among three organizations as follows:

- Veterans Memorial Lodge in British Columbia for a lifting device for a naval veteran
- Royal Canadian Legion #13 Corner Brook (NL) in recognition of help provided to an acquaintance
- Royal Canadian Legion #161 Gaetz Brook (NS) in recognition of help provided to acquaintance

Thanks to Ginette Séguin who chaired the award committee and to Ramona Burke, Mike Feltham, and Lauren Copeland.

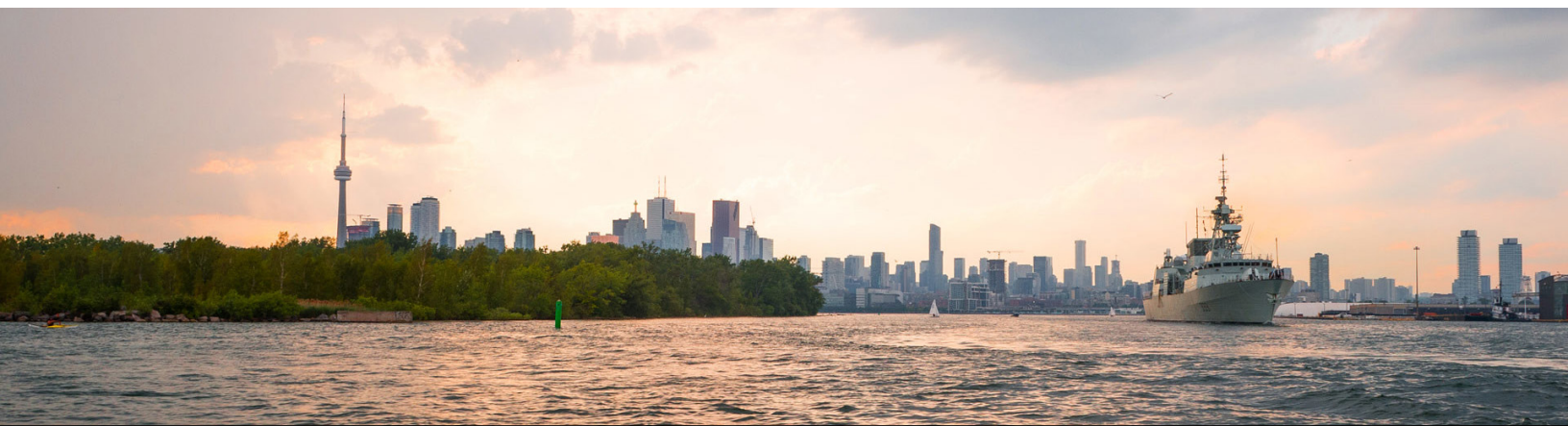
REMEMBRANCE

In November, volunteers placed wreaths at the cenotaphs in Halifax, Victoria, and the National War Memorial in Ottawa. The Fund was also present in May at the commemoration of the Battle of the Atlantic in Ottawa and Halifax.



Board Chair Tom Riefesel lays a wreath at cenotaph during Remembrance Day, November 11, 2023.

Long-time volunteers Russ Ingram and Paul O'Boyle lay a wreath for RCNBF at the Battle of the Atlantic Commemoration in Nova Scotia.



Her Majesty's Canadian Ship (HMCS) Toronto, leaves the Port of Toronto, Ontario, after visiting for the Great Lakes Tour for Canada 150, on 7 July 2017. Photo Credit: Corporal Kenneth Galbraith

FUNDING

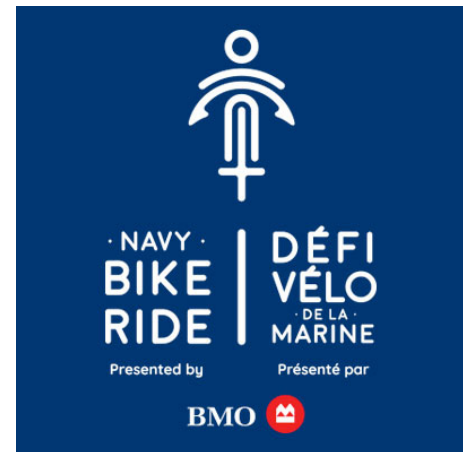
Through their generous contributions, the following financial supporters have been instrumental in championing the work of the Royal Canadian Naval Benevolent Fund.

Navy Bike Ride – Riding Together as One Navy Strong

The 2023 Navy Bike Ride, presented by BMO, happened nationwide with 2023's slogan of One Navy Strong. This year's race was run both in-person and virtually.

Participants could take part in rides across Canada, including Ottawa, Halifax, Esquimalt, and Québec City, along with three virtual rides; The Signature Ride, Admiral's Challenge, and the Masthead Challenge.

This healthy and family-friendly event supports Royal Canadian Naval Benevolent Fund, Support Our Troops, and Soldier On. Fundraising during the Navy Bike Ride is a great way for Canadians to support the RCNBF in its efforts to help naval veterans, serving members, and families. It's also an excellent way to learn more about the RCNBF's work.



Contribution to the RCNBF: \$15,021.19

Giving Tuesday

Giving Tuesday is the global movement to do better for each other and the planet through acts of generosity, allowing donors to give to the charity of their choice. In 2023, Canadians went above and beyond, donating \$53.8M in only 24 hours!

Contribution to the RCNBF in 2023:
\$3,985.00



Individual Donors

Thank you to our many loyal volunteers and donors who support us through their regular and recurring gifts throughout the year.

Donated in 2023-24: \$20,815.81



In November 2023, the organizers of the DeepBlue Forum donated \$500 to the RCNBF.

The Ship Tech Conference also kept the RCNBF in mind with a donation of \$500 in February 2024.



On November 2, 2023, PCL gifted their corporate box at the Canadian Tire Centre for the Fund's use during The Senators CAF Appreciation Night. The event was used to forge new relationships. Both new and existing connections attended along with RCN leadership and some of our longtime service providers. A great time was had by all.



COMMUNICATIONS

Newsletters

In keeping with our commitment to open and transparent communication, our newsletter is regularly sent to our email subscribers. With each newsletter, we are seeing an increase in engagement across the board, and we are steadily increasing the size of our email list, reaching more people every month. If you'd like to receive our newsletter or read the archives, sign up here.

Website

After our website overhaul last year, we have cemented a professional and modern look for The Fund. With regular updates and articles being posted, visitors to our website are able to understand clearly our initiatives and our impact.

Social Media

The Fund has increased its presence across all of our social media accounts, including Facebook, LinkedIn, and X (formerly Twitter). We are seeing a consistent increase in followers and engagement on these platforms, and a steady expansion of reach within the naval community and among Canadians across the country.

COLLABORATION

The RCNBF is proud of its continued relationships with the following organizations that work with us to provide supports for the naval community.



Veterans Affairs
Canada

Anciens Combattants
Canada



SUPPORT OUR TROOPS



Royal Canadian Naval Benevolent Fund Statement of Financial Position

March 31, 2024, with comparative information for 2023	2024	2023
Assets		
Current		
Cash	\$ 127,282	\$ 128,131
Short-term investments (note 3)	741,125	670,139
Accounts receivable (note 5)	5,546	8,834
Prepaid expenses	5,405	1,431
Total Current	879,358	808,535
Investments (note 4)	3,274,220	3,309,433
Property, plant and equipment (note 6)	810	2,429
	\$4,154,388	\$4,120,397
Liability		
Current		
Accounts payable and accrued liabilities	\$ 10,169	\$ 40,813
Fund balances		
Unrestricted	4,026,871	3,978,796
Marcelle Fontaine Hurst and the Douglas Charles Hurst Educational Fund	117,348	100,788
	\$ 4,144,219	\$ 4,079,584
	\$ 4,154,388	\$ 4,120,397

Note: Excerpt from the Financial Statements for the year ending March 31, 2024, audited by Vaive and Associates Professional Corporation, and approved by the RCNBF board of directors on August 15th, 2024. The full set of Financial Statements is available at <https://rcnbf.ca/about-rcnbf/annual-report/>.

Royal Canadian Naval Benevolent Fund Statement of Operations

Year ended March 31, 2024, with comparative information for 2023	2024	2023
Revenue		
Donations	\$ 39,822	\$ 41,379
Investment income	189,232	304,160
Unrealized gain/(loss) on sale of investments	<u>350,765</u>	<u>(487,808)</u>
	<u>579,819</u>	<u>(142,269)</u>
Expenses		
Advertising and promotion	2,934	1,464
Amortization	1,620	1,093
Grants and bursaries (note 3)	173,488	151,000
Insurance	3,204	2,933
Interest and bank charges	2,831	2,817
Investment management fees	14,926	16,418
Meals and entertainment	2,883	-
Office and administration	26,445	19,045
Professional fees	26,652	31,676
Rent	-	4,768
Salaries and related benefits	204,714	165,426
Subcontract	63,854	110,526
Telephone and utilities	1,751	1,002
Travel	2,335	-
	<u>527,637</u>	<u>508,168</u>
Excess of revenue over expenses (expenses over revenue) before other item	52,182	(650,437)
Other expense		
Loss on foreign exchange	<u>4,107</u>	<u>3,029</u>
Excess of revenue over expenses (expenses over revenue)	<u>\$ 48,075</u>	<u>\$ (653,466)</u>

www.rcnbf.ca



Leading Seaman Myles Hunter of Her Majesty's Canadian Ship (HMCS) Montreal smiles after enjoying some time off in Dublin, Ireland during a port visit. Credit: Leading Seaman Dan Bard