



National Defence Défense nationale

National Defence Headquarters  
Ottawa, Ontario  
K1A 0K2

File: A-2010-00699/Team 5-2

APR 27 2011

Mr. Marc Brauer  
25 Wheatstone Heights  
Dartmouth, Nova Scotia  
B2Y 4E1

Dear Mr. Brauer:

This is further to your request submitted under the *Access to Information Act* for:

***Communications from TBS re: applications for Home Equity Assistance in a depressed Market (2007-2010). Number of CF members who have applied for + granted 100% HEA during this time. Any policy clarification or research studies on depressed markets.***

Enclosed please find all requested records that could be located using the Department's best efforts, within the constraints of the *Act*. You will note that certain information has been withheld from disclosure pursuant to sections 19, 21 and 23 of the *Act*.

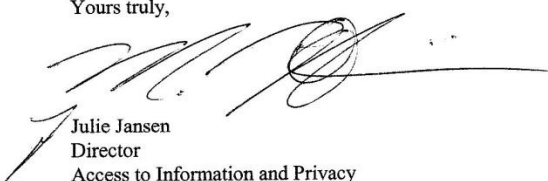
We also wish to advise you that in order to facilitate greater public access to government information, it is DND/CF policy to make most records released under the act available to the public as soon as possible after they have been released to the applicant. Accordingly, we propose to make records, which have been prepared in response to your request publicly available and provide the document to the public on an on-demand basis. Your identity as the applicant will not be disclosed as part of this procedure.

Please be advised that you are entitled to file a complaint with the Office of the Information Commissioner concerning the processing of your request within sixty days of the receipt of this notice. In the event you decide to avail yourself of this right, your notice of complaint should be addressed to:

Office of the Information Commissioner  
Tower B, Place de Ville  
112 Kent Street, 22nd Floor  
Ottawa, Ontario  
K1A 1H3

Should you require clarification or assistance regarding your request, please contact Patrick Gordon of my staff at (613) 995-3888, or use our toll free number 1-888-272-8207 or by e-mail at [Patrick.Gordon@forces.gc.ca](mailto:Patrick.Gordon@forces.gc.ca).

Yours truly,



Julie Jansen  
Director  
Access to Information and Privacy

Enclosures: 14 pages

Canada



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A-2010-00699

**"Communications from Treasury Board Secretariat concerning applications for Home Equity Assistance in a depressed Market (2007-2010). Number of CF members who have applied for and benefit granted 100% HEA during this time. Any policy clarification from TBS on depressed markets in Canada as they apply to relocation benefits. Any research studies on depressed markets in Canada"**

**NUMBER OF HEA APPLICATION RECEIVED AT DCBA**

			100% Approved
FY	2007/2008	33	0
FY	2008/2009	49	0
FY	2009/2010	64	0

A0311960-1-000001

DIVULGUÉ EN VERTU DE LA LAI RENSEIGNEMENTS NON CLASSIFIÉS  
**Berubé CJ@CMP D Mil Pers Staff@Ottawa-Hull**

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**From:** Ketcheson MWO P@CMP DGCB@Ottawa-Hull  
**Sent:** Wednesday, 13, October, 2010 9:11 AM  
**To:** Hebert WO JMP@CMP DGCB@Ottawa-Hull  
**Subject:** FW:  
**Importance:** High  
**Sensitivity:** Confidential

s.21(1)(a)  
s.21(1)(b)  
s.23

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**From:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Sent:** Friday, 8, October, 2010 13:35 PM  
**To:** Ketcheson MWO P@CMP DGCB@Ottawa-Hull  
**Subject:** FW:  
**Importance:** High  
**Sensitivity:** Confidential

More on the last e-mail

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**From:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Sent:** Tuesday, 11, August, 2009 16:46 PM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** FW:  
**Importance:** High  
**Sensitivity:** Confidential

Rory:

Cheers,

Les J

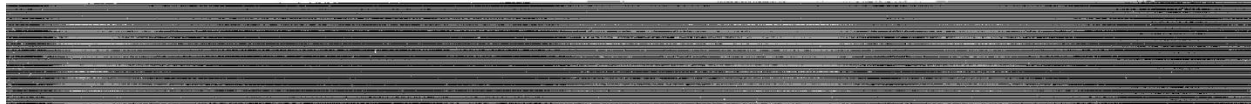
L.S.C. Jones  
Lieutenant Colonel | Lieutenant colonel  
Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration  
National Defence | Défense nationale  
Ottawa, Canada. K1A 0K2  
Jones.lsc@forces.gc.ca  
Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur 613-992-3220  
Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877  
Government of Canada | Gouvernement du Canada

---

**From:** Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]  
**Sent:** Tuesday, 11, August, 2009 11:08 AM  
**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull; Kahler Cdr EC@CMP DGCB@Ottawa-Hull; Belovich Col DM@CMP DGCB@Ottawa-Hull  
**Cc:** Ram.Singh@tbs-sct.gc.ca; mbonin@royalpage2.com; esavard@royalpage2.com  
**Subject:**

2010-10-20

A0311961-1-000002



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Importance: High  
Sensitivity: Confidential  
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s.21(1)(a)  
s.21(1)(b)  
s.23

Page 2 of 2

Regards

R

D. Ram Singh

Program Authority Integrated Relocation Programs | Responsable des Programme de réinstallation intégrée et

Senior Policy and Program Analyst | Conseiller Principal en politiques et programmes

Excluded Groups and Administrative Policies | Groupes exclus et politiques administratives

Labour Relations & Compensation Operations | Relations de travail et opérations de rémunération

Treasury Board of Canada Secretariat | Secrétariat du Conseil du Trésor du Canada

Ottawa, Canada K1A 0R5

613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002

2010-10-20

A0311961-2-000003

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CLASSIFIÉS

s.21(1)(a)

s.21(1)(b)

**Bérubé CJ@CMP D Mil Pers Staff@Ottawa-Hull**

---

**From:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Sent:** Friday, 22, May, 2009 7:11 AM  
**To:** Leveille MWO MLS@CMP DMCA@Ottawa-Hull; Ketcheson MWO P@CMP DGCB@Ottawa-Hull  
**Cc:** Belovich Col DM@CMP DGCB@Ottawa-Hull  
**Subject:** Fw: High Rate HEA/Depressed Market Status

Suzanne:

Cheers,

LJ

L.S.C. Jones  
LCol  
DCBA  
(613) 995-9037

Sent from my wireless handheld device / Transmis de mon appareil portable

----- Original Message -----

**From:** Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>  
**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Cc:** Ram.Singh@tbs-sct.gc.ca <Ram.Singh@tbs-sct.gc.ca>  
**Sent:** Thu May 21 23:53:24 2009  
**Subject:** Re: High Rate HEA/Depressed Market Status

Unfortunately I am in gTA until sunday

Can chat next week  
Ram

----- Original Message -----

**From:** LESLIE.JONES@forces.gc.ca <LESLIE.JONES@forces.gc.ca>  
**To:** Singh, Ram  
**Sent:** Thu May 21 16:50:44 2009  
**Subject:** High Rate HEA/Depressed Market Status

Ram:

RELEASED UNDER AIA. INFORMATION UNCLASSIFIED

DIVULGUÉ EN VERTU DE LA LAI RENSEIGNEMENTS NON CLASSIFIÉS



Cheers,

Les Jones

s.21(1)(a)

s.21(1)(b)

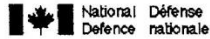
L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux administration National Defence  
| Défense nationale Ottawa, Canada, K1A 0K2 Jones.lsc@forces.gc.ca Telephone | Téléphone | 613-995-9037 Facsimile |  
Télécopieur 613-992-3220 Teletypewriter (National Defence) | Télécopieur (Défense nationale) 1-800-467-9877 Government of  
Canada | Gouvernement du Canada



PROTECTED A



Director General Compensation and Benefits  
National Defence Headquarters  
MGen Pearkes Building  
101 Colonel By Drive  
Ottawa, ON K1A 0K2

RECEIVED  
JAN 16 2009

7209-98 (DCBA)

14 January 2009

Ms. Elaine Savard  
National Manager, Client Services  
Royal LePage Relocation Services  
100 Sparks Street, Suite 801  
Ottawa, ON, K1P 5B7

REQUEST FOR RLRS AND TBS ASSESSMENT OF EDMONTON AS A  
DEPRESSED MARKET AREA - CF IRP HOME EQUITY ASSISTANCE

References: A. CF IRP 2008

B. Request for TBS Assessment of Edmonton as depressed market area (HEA) -- and

Dear Ms. Savard:

                  was posted from Edmonton, AB to Comox, BC on 9 August 2008.                    was posted from  
Edmonton, AB to Esquimalt on 30 April 2008. Both members are requesting approval for 100% reimbursement of  
home equity assistance (HEA) in accordance with Canadian Forces Integrated Relocation Program (CF IRP)  
provisions at ref B, article 8.2.13.

Given our policy requirement for TBS review, we have received the requested documentation for both  
                  and                    for onward transmission to TBS for review. The documentation is enclosed at ref B for  
RLRS review and comment and subsequent submission to Treasury Board for their consideration of Edmonton as a  
depressed market area. Should you require any additional information regarding this request for review, please do  
not hesitate to contact MWO Peter Ketcheson (613-996-1590 or [Ketcheson.P@forces.gc.ca](mailto:Ketcheson.P@forces.gc.ca)) for clarification or  
assistance.

I trust this information meets your requirements and thank you in advance for your assistance in this regard.

Sincerely

A handwritten signature in black ink, appearing to be "L.S.C. Jones", written over a circular stamp.

L.S.C. Jones  
Lieutenant Colonel  
Director Compensation and Benefits

PROTECTED A

**Canada**

A0311963-1-000006



**Depressed Housing Market Request -**

**RLRS Analysis and Recommendation**

Services de rélogement  
**ROYAL LEPAGE**  
 Relocation Services

<b>Original Purchase Price:</b>	\$369,900	<b>Date:</b>	July 30, 2007
<b>Appraisal:</b> May 14, 2008:	\$340,000	<b>Sale Price:</b> July 23, 2008:	\$335,000
<b>Transferee's Name:</b>		<b>RLRS File #:</b>	DND
<b>COS date:</b> August 29, 2008	<b>1<sup>st</sup> List Price:</b> \$399,900	<b>Reduction:</b> \$359,900 May 16, 2008	
<b>Origin:</b>	<b>Edmonton</b>	<b>Destination:</b>	<b>Comox</b>

submitted a Depressed Market Business Case, which includes the following documentation: a submission on behalf of [redacted] by her Realtor outlining information on the subject home, and some general information on the geographical location, local economy, and real estate information as well as pertinent information with respect to the original purchase. In the submission there is no indication of a personal introduction, copies of local newspapers, which would confirm their information on the local economy, nor is it labelled with a table of contents.

It appears that there is a submission within the DM submission for Capital Improvements; there are no actual receipts on file to support this submission. The submission makes reference to include paint, appliances, tools, delivery charges and items that are over and above the general modernizing of a kitchen. Should the request for a Depressed Market be approved by TBS, RLRS will require original receipts and supporting documentation in order to reimburse Capital Improvements to [redacted] from the Custom envelope.

RLRS has reviewed the above Business Case and based on the supporting documentation, the following analysis and recommendations are provided.

**RLRS Synopsis:** [redacted] purchased her home in the peak of the Real Estate market in Edmonton in July 2007. Information gathered from the Real Estate Board of Edmonton shows that there were near double the amount of residential properties listed in July 2007 than shown over the past 4 years. In July 2008 the amount of homes listed for sale dropped to 3,582 with an average selling price of \$335,100. We continue to see this trend of over inflated house prices dropping significantly as prices start to level back to before the peak in 2007. [redacted] home was reduced and sold one year from purchase for a loss of \$34,900. Reimbursement from the Core envelope in the amount of \$15,000 has been paid as well as \$14,271.52 from the Custom envelope of which HEA flowed to the Personalized envelope in the amount of \$8351.50. [redacted] additional loss that has not been reimbursed from any envelope is \$5628.48.

**Appraisal:** The Appraiser noted that there were no negative factors influencing the neighbourhood, and that the subject is an average home in average area.

**RLRS Analysis of Edmonton in relation to the IRP intent of Depressed Market Status:** RLRS has reviewed the local Real Estate Market of Edmonton AB, information on the community overall, and the recent housing market fluctuations and based on the supporting documentation; the following analysis and recommendations are provided.

Based on all Home Equity Assistance payments made in 2008 RLRS has concluded that under the CF IRP Policy that Edmonton's loss of value ranged from ranges from 2.9% to 21.42% with an average loss of 11.03%.

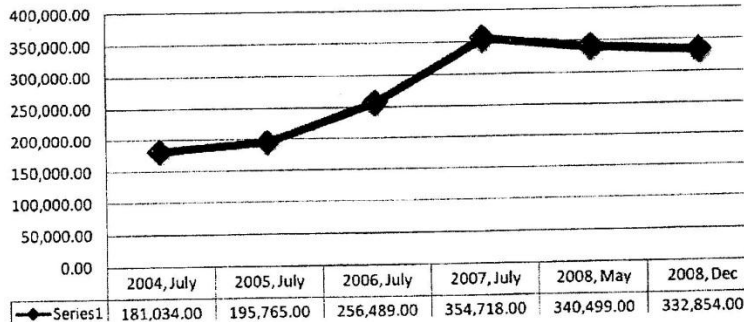
**Depressed Housing Market Request -**

**RLRS Analysis and Recommendation**

Services de relogement  
**ROYAL LEPAGE**  
 Relocation Services

**Sale Prices:** Average house prices soared over the past 4 years, which supports the supply and demand theory.

**Edmonton House Prices**



In May 2008 the amount of homes listed for sale peaked at 11,006 with an average selling price starting to drop to \$340,499 which is down from May 2007 average home price of \$354,410. We continue to see this trend of over inflated house prices dropping significantly as prices start to level back to before the peak in 2007. In December 2008 listings were down to 6,316 showing average home sales at \$332,854.

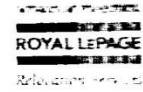
By using the Supply and Demand theory due to the house prices increasing homeowners were taking advantage of the market values and shortage of inventory. Therefore prices continually increased along with the inventory. May 2008 there were record number of homes on the market thereby causing a drastic decrease in market value as it went from a sellers market to a buyers market in a matter of weeks.

**Community Standards**

According to CIBC Metropolitan Economic Index, from 2006 to 2007 (Q3- year over year) Edmonton continued to show growth in population and employment with a decrease in unemployment. As the peak in the Real Estate market occurs it is met with a decrease in business and personal bankruptcy rates. As we look into the 2008 (Q3- year over year) from 2007 there maintains a loss of business and personal bankruptcy rates but also includes a substantial drop in housing starts. Although the analysis shows a loss of value for homes in 2008 it is not substantial to show an overall housing market drop or significant loss of economy through shutdowns or unemployment.

In fact, in 2008 unemployment continues to fall showing a stable economy from 4.2% unemployment in Q3 of 2007 to 3.7% in Q3, 2008. Despite job losses in Alberta, Edmonton still has one of the lowest unemployment rates in Canada, although the rate is on the rise. Among major Canadian cities, unemployment rate in Edmonton was the third-lowest in the country.

**Depressed Housing Market Request - |**  
**RLRS Analysis and Recommendation**



The statistics also confirm that all reimbursements of HFEA paid are from homes purchased in 2007. Homes that were purchased prior to 2007 continue to show a gain, even if sold in 2008 and the beginning of 2009.

Year of Purchase	Purchase Price	Sale Price	Loss	% Of Loss	List Date	Time on Market
2007	\$478,680	\$465,000	\$13,680	2.90%	Apr. 21/08	1 month
2007	\$344,900	\$325,000	\$19,900	5.80%	Jan. 26/08	4 months
2007	\$234,850	\$221,000	\$13,850	5.89%	May 01/08	6.5 months
2007	\$400,000	\$375,000	\$25,000	6.20%	Mar. 29/08	11 months
2007	\$200,000	\$185,500	\$14,500	7.26%	Apr. 5/08	2 months
2007	\$405,000	\$372,000	\$33,000	8.10%	Apr. 02/08	5 months
2007	\$327,500	\$300,000	\$27,500	8.40%	Oct 08/08	1 month
2007	\$369,900	\$335,000	\$34,900	9.43%	Apr. 21/08	2.5 months
2007	\$360,000	\$320,000	\$40,000	11.11%	Oct. 29/07	3 months
2007	\$265,000	\$212,000	\$53,000	20.00%	May. 15/08	3.5 months
2007	\$318,000	\$252,000	\$66,000	20.75%	Sep. 29/08	1.5 months
2007	\$280,000	\$220,000	\$60,000	21.42%	May 23/08	2 Months

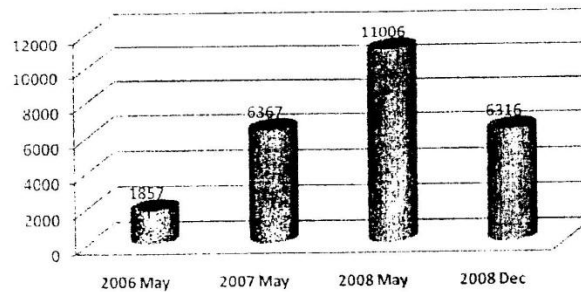
Notable information from above table:

- 4 CF members were posted into Edmonton in 2007 and purchased immediately and in turn were posted out again in 2008;
- 1 CF member was posted in 2004 and purchased a home and due to the increase in market sold the home at their own expense and purchased a replacement residence in 2007;
- The balance of the CF members were posted in as renters and purchased within the 2-year time frame ; and
- The HFEA loss ranged from 2.90% to 21.42%

The Market Analysis provided by the Edmonton Real Estate Board indicates that the local Edmonton market began to drastically increase beginning in May 2006 and continued to increase on a monthly basis.

**Homes Listed for Sale:** These statistics show that supply and demand of homes began to shift in 2007.

**Number of Homes Listed in Edmonton**



**Depressed Housing Market Request -**

**RLRS Analysis and Recommendation**

Services de réajustement  
**ROYAL LEPAGE**  
Relocation Services

**Community Assessment**

Comments from \_\_\_\_\_ - Able Appraisals in Edmonton.

"Since the peak of May 2007 we started to see prices come down. By 2008, we were seeing loss of value on average of a 10% drop. In January 2009, although the house prices are still coming down we are seeing a loss of 11 to 12% if purchased in 2007 or 2008"

Comments from \_\_\_\_\_ Royal LePage Noralta.

"It is difficult to discuss home sales with clients I helped purchase a home in 2007 as since that time home values have dropped 15 to 20%. Some of that is due to home buyers purchasing over listing price as that was the market leading up to the peak in Spring 2007"

As the Canadian economy is dropping Alberta is now starting to feel the same effects as other provinces. However, there has been no significant loss of industry that would cause Edmonton to be classified as a depressed market as the average loss is lower than 20%. Those individuals that purchased homes 2006 and prior will more than likely leave the Edmonton area will break even or possibly, make money on their homes. It is those homeowners that purchased in 2007 when the house prices peaked that will feel the negative impact on the end results.

At this time, it is RLRS' assessment that Edmonton does not meet the criteria of a Depressed Market, as intended in the CF IRP Policy.

**RLRS Recommendations for \_\_\_\_\_ relocation file:** It is RLRS recommendation that 100% HEA from Core cannot be supported, as there is no substantiation of a Depressed Market in Edmonton based on the TBS definition.

**Depressed Housing Market Request -  
RLRS Analysis and Recommendation**

Services de relogement  
ROYAL LEPAGE  
Relocation Services

<b>Original Purchase Price:</b>	\$282,000	<b>Date:</b>	April 7, 2007
<b>1<sup>st</sup> Appraisal:</b> April 4, 2008: \$250,000	<b>2<sup>nd</sup> Appraisal:</b> November 19, 2008: \$215,000		
<b>Transferee's Name:</b>		<b>RLRS File #:</b>	DND
<b>COS date:</b> April 30, 2008	<b>1<sup>st</sup> List Price:</b> 269,900, April 7, 2008		
<b>1st reduction:</b> April 29, 2008 \$259,900	<b>2nd reduction:</b> May 27, 2008 \$244,900	<b>3rd reduction:</b> June 14, 2008 \$239,900	<b>4th reduction:</b> Jan 27, 2009 \$224,900
<b>Origin:</b>	Edmonton	<b>Destination:</b>	Esquimalt

Note: this property had not sold at time of Depressed Market Submission.

submitted a Depressed Market Business Case, which includes the following documentation: Personal introduction, pertinent information with respect to the original purchase, general and specific information on the geographical location, local economy, real estate information, copies of local newspapers which would confirm their information on the local economy.

RLRS has reviewed the above Business Case and based on the supporting documentation, the following analysis and recommendations are provided.

**Synopsis:** purchased his condominium on April 7, 2007 for \$282,000, which was \$7,100 over the asking price. At this time bidding wars were common practice for purchasers buying in a sellers market. Currently the home remains unsold. The time of purchase (Spring 2007) was the peak of a booming Real Estate market in Edmonton, according to the Edmonton Real Estate Board.

In discussion with local Appraisers and Realtors they validated and confirmed that 2007 was the high of the Real Estate market when it comes to exponential value increasing homes for sale year over year that has ever been experienced in the Edmonton area.

**CERC Appraisal and second appraisal:** Based on the comparable sales in the same building, the market had already declined when listed the home for sale. The Appraiser commented on the first CERC appraisal that the interior condition of condominium would have a positive effect of the saleability. Also noted that the recent painting would bode well in the selling of the condo. The second appraisal noted that there is an oversupply of condominiums on the market and there are 3 comparables in the same building listed an average of \$216,200.

**RLRS Analysis of Edmonton in relation to the IRP intent of Depressed Market Status:** RLRS has reviewed the local Real Estate Market of Edmonton AB, information on the community overall, and the recent housing market fluctuations and based on the supporting documentation; the following analysis and recommendations are provided.

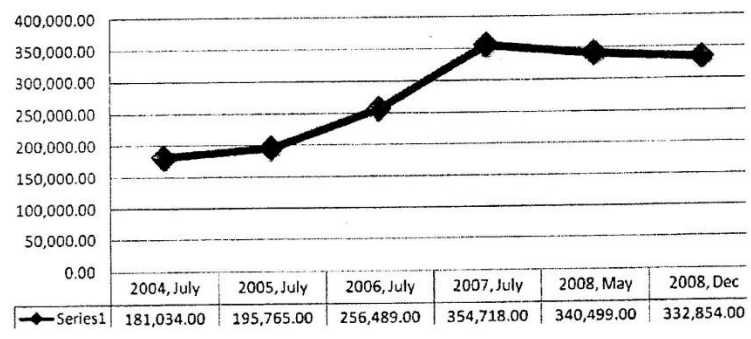
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## Depressed Housing Market Request - RLRS Analysis and Recommendation

Services de relogement  
**ROYAL LEPAGE**  
Relocation Services

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#### Community Standards

According to CIBC Metropolitan Economic Index, from 2006 to 2007 (Q3- year over year) Edmonton continued to show growth in population and employment with a decrease in unemployment. As the peak in the Real Estate market occurs it is met with a decrease in business and personal bankruptcy rates. As we look into the 2008 (Q3- year over year) from 2007 there maintains a loss of business and personal bankruptcy rates but also includes a substantial drop in housing starts. Although the analysis shows a loss of value for homes in 2008 it is not substantial to show an overall housing market drop or significant loss of economy through shutdowns or unemployment.

In fact, in 2008 unemployment continues to fall showing a stable economy from 4.2% unemployment in Q3 of 2007 to 3.7% in Q3, 2008. Despite job losses in Alberta, Edmonton still has one of the lowest unemployment rates in Canada, although the rate is on the rise. Among major Canadian cities, unemployment rate in Edmonton was the third-lowest in the country.

Depressed Housing Market Request -  
RLRS Analysis and Recommendation

Services de rélogement  
**ROYAL LEPAGE**  
Relocation Services

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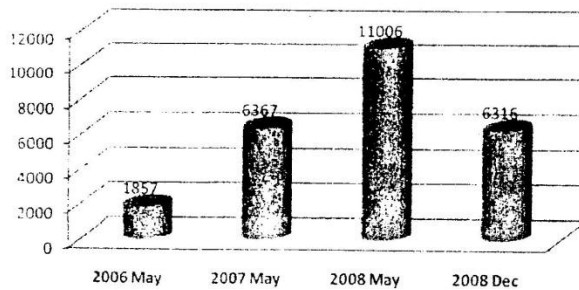
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Number of Homes Listed in Edmonton



**Depressed Housing Market Request -  
RLRS Analysis and Recommendation**

Services de réajustement  
ROYAL LEPAGE  
Relocation Services

**Community Assessment**

Comments from [redacted] - Able Appraisals in Edmonton.

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Comments from [redacted] Royal LePage Noralta.

"It is difficult to discuss home sales with clients I helped purchase a home in 2007 as since that time home values have dropped 15 to 20%. Some of that is due to home buyers purchasing over listing price as that was the market leading up to the peak in Spring 2007"

As the Canadian economy is dropping Alberta is now starting to feel the same effects as other provinces. However, there has been no significant loss of industry that would cause Edmonton to be classified as a depressed market as the average loss is lower than 20%. Those individuals that purchased homes 2006 and prior will more than likely leave the Edmonton area will break even or possibly, make money on their homes. It is those homeowners that purchased in 2007 when the house prices peaked that will feel the negative impact on the end results.

At this time, it is RLRS' assessment that Edmonton does not meet the criteria of a Depressed Market, as intended in the CF IRP Policy.

**RLRS Recommendations for [redacted] relocation file:** [redacted] purchased the home for an amount, which at the time, was in line with condominiums in the area. The value of the condo has dropped dramatically due to an over abundance of homes on the market. When house prices continued to soar from 2005 to 2007 many homeowners placed their homes on the market to test the value. In doing so the Real Estate market in Edmonton became saturated and [redacted] condo is lost in a sea of available homes.

It is RLRS recommendation that 100% HEA from Core cannot be supported, as there is no substantiation of a Depressed Market in Edmonton based on the TBS definition.



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**of the Access to Information Act  
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**Fowler Maj RG@JAG DLAW CB@Ottawa-Hull**

---

**From:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Sent:** Friday, 29, January, 2010 4:08 PM  
**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Subject:** RE:

Further to my last:

RGF

-----Original Message-----  
**From:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Sent:** Friday, 29, January, 2010 09:13 AM  
**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Subject:** RE:

No response.

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s.21(1)(a)  
s.23



RGF

-----Original Message-----

From: JONES LCol LSC@CMP DCBA@Ottawa-Hull  
Sent: Friday, 29, January, 2010 08:44 AM  
To: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
Cc: Caldwell Capt V@CMP DGCB@Ottawa-Hull  
Subject: FW:  
Importance: High

Rory:



Cheers,

LJ

-----Original Message-----

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]  
Sent: Thursday, 28, January, 2010 14:34 PM  
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-Hull; JONES LCol LSC@CMP DCBA@Ottawa-Hull  
Cc: Ram.Singh@tbs-sct.gc.ca  
Subject: RE:  
Importance: High



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s.21(1)(a)  
s.23

D. Ram Singh  
Program Authority Integrated Relocation Programs|Responsable des Programme de  
réinstallation intégrée et Senior Policy and Program Analyst | Conseiller Principal en politiques  
et programmes Excluded Groups and Administrative Policies | Groupes exclus et politiques  
administratives Labour Relations & Compensation Operations | Relations de travail et  
opérations de rémunération Treasury Board of Canada Secretariat | Secrétariat du Conseil du  
Trésor du Canada Ottawa, Canada K1A 0R5  
613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002

-----Original Message-----

From: PETER.KETCHESON@forces.gc.ca [mailto:PETER.KETCHESON@forces.gc.ca]  
Sent: January 18, 2010 12:53 PM  
To: vayl.caldwell@forces.gc.ca  
Cc: LESLIE.JONES@forces.gc.ca; Singh, Ram  
Subject: RE:

Good afternoon Capt Caldwell, as discussed over to you sir.

Thank you,

P.P. Ketcheson  
MWO  
DCBA 2-2  
(613) 996-1590  
(613) 992-5079 (fax)

-----Original Message-----

From: Ram.Singh@tbs-sct.gc.ca [mailto:Ram.Singh@tbs-sct.gc.ca]  
Sent: Friday, 15, January, 2010 10:02 AM  
To: Ketcheson MWO P@CMP DGCB@Ottawa-Hull  
Cc: JONES LCol LSC@CMP DCBA@Ottawa-Hull; Caldwell Capt V@CMP DGCB@Ottawa-  
Hull  
Subject: RE:

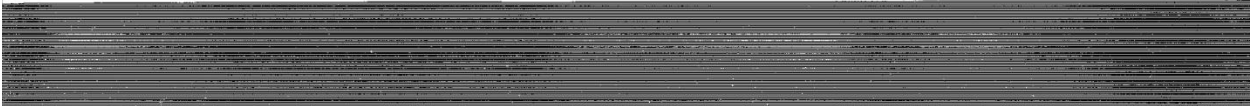
D. Ram Singh  
Program Authority Integrated Relocation Programs|Responsable des Programme de  
réinstallation intégrée et Senior Policy and Program Analyst | Conseiller Principal en politiques  
et programmes Excluded Groups and Administrative Policies | Groupes exclus et politiques  
administratives Labour Relations & Compensation Operations | Relations de travail et  
opérations de rémunération Treasury Board of Canada Secretariat | Secrétariat du Conseil du

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Trésor du Canada Ottawa, Canada K1A 0R5  
613-957-9139 | Singh.Ram@tbs-sct.gc.ca | facsimile/télécopieur 613-952-3002



**Fowler Maj RG@JAG DLAW CB@Ottawa-Hull**

---

**From:** Christine.Diguer@tbs-sct.gc.ca  
**Sent:** Monday, 30, November, 2009 7:49 AM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** RÉ:

Hi Rory,

Regards -- CD

-----Original Message-----

**From:** RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]  
**Sent:** November 24, 2009 6:07 PM  
**To:** Diguer, Christine  
**Subject:** RE:

-----Original Message-----

**From:** Christine.Diguer@tbs-sct.gc.ca [mailto:Christine.Diguer@tbs-sct.gc.ca]  
**Sent:** Tuesday, 24, November, 2009 18:05 PM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** RE:

Hi Rory,

Regards,  
Christine

-----Original Message-----

**From:** RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]  
**Sent:** November 23, 2009 3:27 PM  
**To:** Diguer, Christine  
**Subject:** RE:

Thanks very much.

RGF

-----Original Message-----

From: Christine.Diguer@tbs-sct.gc.ca [mailto:Christine.Diguer@tbs-sct.gc.ca]

Sent: Monday, 23, November, 2009 15:20 PM

To: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull

Subject: FW:

Hi Rory,

Please call me if you have any questions or concerns,

Christine Diguer

Counsel/Avocate

Treasury Board Portfolio Legal Services/Service juridique, Portefeuille du Conseil du Trésor

Ottawa, Canada, K1A 0R5

Telephone/Téléphone: 613-957-9065

Facsimile/Télécopieur: 613-954-5806

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-----Original Message-----

From: RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]

Sent: September 23, 2009 9:51 AM

To: Nadeau, Francois

Subject:

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- > Major | major
- > A/D Law/CBP&E | D Jur/RASPS (I)
- > Directorate of Law/Compensation & Benefits, Pensions, Estates
- > Direction Juridique/Rémunération et les Avantages Sociaux, Pensions,
- > Successions Office of the Judge Advocate General | Cabinet du Juge
- > Avocat Général National Defence | Défense nationale
- > 305 Rideau Street | 305, rue Rideau
- > Ottawa, Ontario, Canada K1A 0K2
- >
- > Rory.Fowler@forces.gc.ca
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**Fowler Maj RG@JAG DLAW CB@Ottawa-Hull**

---

**From:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Sent:** Tuesday, 24, November, 2009 6:07 PM  
**To:** 'Christine.Diguer@tbs-sct.gc.ca'  
**Subject:** RE:

**Attachments:**

-----Original Message-----

**From:** Christine.Diguer@tbs-sct.gc.ca [mailto:Christine.Diguer@tbs-sct.gc.ca]  
**Sent:** Tuesday, 24, November, 2009 18:05 PM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** RE:

Hi Rory,

Regards,  
Christine

-----Original Message-----

**From:** RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]  
**Sent:** November 23, 2009 3:27 PM  
**To:** Diguer, Christine  
**Subject:** RE:

Thanks very much.

RGF

-----Original Message-----

**From:** Christine.Diguer@tbs-sct.gc.ca [mailto:Christine.Diguer@tbs-sct.gc.ca]  
**Sent:** Monday, 23, November, 2009 15:20 PM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** FW:

Hi Rory,

Please call me if you have any questions or concerns,

Christine Diguier  
Counsel/Avocate  
Treasury Board Portfolio Legal Services/Service juridique, Portefeuille du Conseil du Trésor  
Ottawa, Canada, K1A 0R5  
Telephone/Téléphone: 613-957-9065  
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-----Original Message-----

From: RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]  
Sent: September 23, 2009 9:51 AM  
To: Nadeau, Francois  
Subject:

> SOLICITOR-CLIENT PRIVILEGE  
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- > Direction Juridique/Rémunération et les Avantages Sociaux, Pensions,
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- > Ottawa, Ontario, Canada K1A 0K2
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s.19(1)  
s.23

**Fowler Maj RG@JAG DLAW CB@Ottawa-Hull**

---

**From:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Sent:** Wednesday, 18, November, 2009 5:13 PM  
**To:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Subject:** RE: On Your Return

See below re: two of the concerns you raised upon my return from leave....

RGF

---

**From:** JONES LCol LSC@CMP DCBA@Ottawa-Hull  
**Sent:** Monday, 26, October, 2009 12:21 PM  
**To:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Subject:** On Your Return

Rory:

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s.19(1)

s.23

Cheers,

Les Jones

L.S.C. Jones

Lieutenant Colonel | Lieutenant colonel

Director Compensation and Benefits Administration | Directeur rémunération et avantages sociaux  
administration

National Defence | Défense nationale

Ottawa, Canada, K1A 0K2

Jones.lsc@forces.gc.ca

Telephone | Téléphone | 613-995-9037 Facsimile | Télécopieur 613-992-3220

Teletypewriter (National Defence) | Téléimprimeur (Défense nationale) 1-800-467-9877

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**Fowler Maj RG@JAG DLAW CB@Ottawa-Hull**

1455-1-1649

**From:** Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
**Sent:** Tuesday, 17, November, 2009 12:14 PM  
**To:** 'Cindy.Shipton-Mitchell@tbs-sct.gc.ca'  
**Subject:** FW:

Ms Shipton-Mitchell:

RGF

Rory G. Fowler  
Major | major  
A/D Law/CBP&E | D Jur/RASPS (I)  
Directorate of Law/Compensation & Benefits, Pensions, Estates Direction  
Juridique/Rémunération et les Avantages Sociaux, Pensions, Successions Office of the Judge  
Advocate General | Cabinet du Juge Avocat Général National Defence | Défense nationale  
305 Rideau Street | 305, rue Rideau  
Ottawa, Ontario, Canada K1A 0K2

Rory.Fowler@forces.gc.ca

Telephone | Téléphone 613-992-1453  
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-----Original Message-----

From: Francois.Nadeau@tbs-sct.gc.ca [mailto:Francois.Nadeau@tbs-sct.gc.ca]  
Sent: Wednesday, 23, September, 2009 13:19 PM  
To: Fowler Maj RG@JAG DLAW C&B@Ottawa-Hull  
Subject: RE:

Mr. Fowler,

François Nadeau  
Special Assistant and Counsel to the Executive Director and Senior General Counsel Adjoint  
spécial et conseiller au Directeur exécutif et avocat général principal Treasury Board Portfolio  
Legal Services | Service juridique, Portefeuille du Conseil du Trésor Department of Justice  
Canada | Ministère de la Justice Canada Ottawa, Canada K1A 0R5 Francois.Nadeau@tbs-  
sct.gc.ca Telephone | Téléphone 613-952-3403 / Télécopieur | Facsimile 613-954-5806  
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-----Original Message-----

From: RORY.FOWLER@forces.gc.ca [mailto:RORY.FOWLER@forces.gc.ca]  
Sent: September 23, 2009 9:51 AM  
To: Nadeau, Francois  
Subject:

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- > Direction Juridique/Rémunération et les Avantages Sociaux, Pensions, Successions
- > Office of the Judge Advocate General | Cabinet du Juge Avocat Général
- > National Defence | Défense nationale
- > 305 Rideau Street | 305, rue Rideau
- > Ottawa, Ontario, Canada K1A 0K2
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- > Rory.Fowler@forces.gc.ca
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- > Telephone | Téléphone 613-992-1453
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