

Van Arty Association and RUSI Van Members News May 10, 2022

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at bob.mugford@gmail.com to let me know you didn't get your copy.

Newsletter online. This newsletter and previous editions are available on the Vancouver Artillery Association website at: www.vancouvergunners.ca and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html>. Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

Upcoming events – Mark your calendars (see Poster section at end for details)

The 2022 Army Gala. CANCELLED. New Date:- May 6, 2023, at the Sheraton Wall Centre

Commemoration Cyprus 2024 – see posters

May 11 Wednesday 'Zoom' Lunch meeting and the Mess will be open, bring your own lunch
May 18 Wednesday 'Zoom' Lunch meeting
May 23 15th Field 100th Anniversary Teahouse Mess Dinner
May 25 Wednesday 'Zoom' Lunch meeting
May 26 Coast to Coast Toast

The 15th Field 100th Anniversary Teahouse Mess Dinner

Hope all is well with you and yours.

Organized gatherings and events

Indoor or outdoor gatherings and events can happen at full capacity. Dancing is allowed.

- [Proof of vaccination](#) required for entry (12+)
- [Masks required](#) at indoor events, including when dancing

Upon receiving this update, the Teahouse Restaurant has confirmed they will offer full capacity for our event.

The 15th Field 100th Anniversary Teahouse Mess dinner has now been scheduled for 1800 for 1900hrs May 23, 2022.

Please mark your calendars and plan accordingly. To purchase tickets or to confirm you have prepaid please contact HLCol Don Foster. email dgfoster60@gmail.com

Hope to see you on May 23, 2022.

Ubique,

Don Foster HLCol

CDS Says Defence Industry Needs Raise Production to 'Wartime Footing'

Gen Wayne Eyre says world is facing a time as dangerous as the Cold War

Peter Zimonjic · CBC News · May 04, 2022



Gen Eyre on balancing readiness and supporting NATO: 'We can't mortgage the future'

Canada's Chief of Defence Staff General Wayne Eyre joins *Power &*

Politics to discuss Canada's efforts to send weapons to Ukraine, as well as the readiness of the Canadian Armed Forces. The CDS says Russia's invasion of Ukraine has created an unstable global environment and military supply chains need to accelerate significantly to respond to the crisis. "Given the deteriorating world situation, we need the defence industry to go onto a wartime footing and increase their production lines to be able to support the requirements that are out there, whether its ammunition, artillery, rockets, you name it," Gen Wayne Eyre told CBC News Network's *Power & Politics*. Eyre said "there's a huge demand out there" for military supplies and while Canada is currently able to meet its NATO commitments, the Canadian Forces need to be fully prepared for future demands while still supplying weapons to Ukraine.

Gen Eyre said Canada is working out how it will supply more weapons to Ukraine by determining what Canada can spare from its own stockpiles, what Canadian forces need for their own purposes and what can be purchased. "I'm always worried about it," he told host Vassy Kapelos. "The world, as of the Russian invasion, became much more dangerous. We're facing a security situation in the world that is as dangerous, or more dangerous, than the end of the Cold War. "Canada is not nearly as secure as it once was, so yeah, I'm worried. We need to rapidly invest in our Canadian Forces because the demand is going to increase, and our nation is going to need us more than ever." Eyre said his current priority is recruitment. "We have shrunk over the course of the pandemic, so we need to rapidly reconstitute the Canadian Armed Forces, bring more Canadians into our ranks," he said. Gen Eyre also said the Canadian military must be able to respond to cyber threats while ensuring it has the technical support, replacement parts and technicians it needs to keep functioning.

Ukraine's Forces Get Boost from Arsenal of Artillery

Combined with drones, artillery has been highly effective against the Russian military, with the US and others rushing more howitzers to Ukraine.

Marc Champion and Aliaksandr Kudrytski Bloomberg April 28, 2022



Russian convoy under artillery attack

is helping create decisive wins. Artillery's less articulated but central function explains why the US and other nations that collectively make up Ukraine's arsenal are now putting so much emphasis on providing 155mm howitzers — in the case of the US, at least 90 of them, worth as much as \$750,000 a piece, plus 184,000 rounds of ammunition. Traditional firepower, supported by drones that allow for pinpoint targeting, is set to remain dominant in the next phase of the war, along a 300-plus mile (482 km) front in the eastern Donbas region. Even before the arrival of the more sophisticated, often longer-range canons now being fed into the Ukrainian war effort, artillery was key. The success was on show in Bucha before the town outside Kyiv in Ukraine's north became infamous for the brutality of its Russian occupation. An iconic image of Russian tanks destroyed on a main street seemed to sum up the success of Ukraine's David versus Goliath tactics.

*Destroyed Russian tanks in Bucha, Ukraine, on April 4.
Photographer: SOPA Images/LightRocket*



It's true that just two dozen Ukrainian volunteers, armed with Kalashnikovs, hunting rifles and Soviet-era grenade

launchers managed to slow the column by destroying the lead vehicle in an ambush, according to Vasyl Shcherbakov, who helped organize Bucha's defense. The tiny force couldn't take on the entire Russian column of more than 30 tanks and fighting vehicles, but the delay they caused provided time to alert an artillery battery on the outskirts of the capital. That unit sent drones up over the column to provide targeting coordinates while it moved through the town. As Russian tanks began to pass out of Bucha, the artillery let fly with devastating accuracy. "All those little groups played a role, but most convoys were destroyed by artillery," said Andriy Zagorodnyuk, a former Ukrainian defense minister. The firepower now being sent by the US and allies is a huge plus, but not even close to what Ukraine needs to prevail, according to Zagorodnyuk. "It certainly won't be a game changer if they don't provide a lot more," he said, adding that Ukraine's existing artillery burned through 100,000 rounds of ammunition in a single month. "That's why there is a lot of diplomatic work going on right now to get them to go further." The howitzers pledged by the US, for example, would make up more than a full artillery brigade, according to Mykola Bielieskov, a military analyst at Ukraine's National Institute for Strategic Studies, a government think tank. Yet Ukraine will need as many as six new brigades worth to overcome Russia in Donbas. In his view, Western media and analysts, as well as some defense officials, overestimate the importance that anti-tank missiles supplied by Europe and the US have had on the conflict. The same goes for the importance of air power.



A banner with an image known as 'Saint Javelin' depicting a saint holding a Javelin portable anti-tank missile system, at a check point in Kyiv, Ukraine.

Photographer: Rodrigo Abd/AP

"If it were not for artillery, it would have been a kind of agony for Ukraine around

Kyiv, not a win," said Bielieskov. He argued Ukraine faces the risk of a slow but inevitable loss in the next stage of the war unless it gets enough artillery. Some Western observers agree, including Michael Kofman, an analyst of Russia's military at the Virginia-based CNA think tank. "Artillery has been much more decisive in this war than given credit," he says. "Ukraine needs not only ammunition for existing systems, but also to begin adopting Western artillery systems for which ammo and parts are more available." Russia did at first attempt to dominate the skies, so it could repeat its strategy of the Syrian war of flattening cities from the air. But with independently confirmed losses of 25 fixed wing aircraft and 38 helicopters in Ukraine so far, its tactics have changed. "Artillery is a slow but cheap version of an air force," said Pavlo Narozhnyy, a commodities trader who moved to the Carpathian Mountains in western Ukraine to organize supplies for Ukraine's limited arsenal of long-range artillery, part of a crowd-funded

logistics system that also has enabled Ukraine's resistance. To keep the guns working, Narozhnyy supplies everything from power cables to spare parts for their aging tow trucks, to weather stations critical for improving accuracy. "They sent us Javelins first because they didn't trust Ukraine would hold up," Narozhnyy said. The US is sending artillery now, Narozhnyy believes, because that collapse didn't happen and Washington sees the ability of Ukraine's organized defense to survive.

*Ukrainian artillery hits Russian troop positions near Lysychansk in the Luhansk region, Ukraine, on April 12.
Anatolii Stepanov/AFP/Getty Images*



Artillery, said a Moscow-based military analyst who asked not to be named due to restrictions in Russia on media freedom, was also decisive in the brief 2020 conflict between Azerbaijan and Armenia. Commentary in the US and elsewhere focused on Turkish-made drones that Azerbaijan's forces used to destroy Armenian tanks from the air. But long-range artillery directed by surveillance drones did most damage, the person said. Armenia lacked drones and its Soviet-era artillery was still operating the same way as in World War II, marking out squares on a map to saturate with fire in the hope of eventually hitting the opposition, according to the analyst. The more targeted Azerbaijani fire took a terrible toll among trained Armenian artillerymen. Russia often still uses those old school methods, said the analyst. Although it has drones, they use Russia's generally less accurate Glonass positioning system, rather than the US GPS satellite network for targeting, while the drones and Russian artillery have weaker connectivity, he said. It may yet be enough, especially if Russian forces can break

through before Ukraine takes delivery of the more modern, longer range artillery that's on its way — a supply line Russia is working hard to interdict with missile strikes.



*A Pzh 2000 gun.
Sean Gallup/Getty Images
Europe*

At the start of the war, the Russian army had close to 5,000 artillery pieces in

service and more than twice that number in storage. Ukraine had fewer than 2,000 in total, according to the annual Military Balance report produced by the London-based International Institute for Strategic Studies. Once the new guns arrive, though, Ukraine will gain a qualitative edge. That's in part because the towed M777, one of the US howitzer models to be delivered, has a maximum range of 24km to 30km depending on the munitions used — more for the latest models — outstripping most Russian equivalents. It also has a better capability for digital targeting, meaning fewer shots fired to strike a target. State of the art German-made Pzh 2000s are also on their way from the Netherlands. A more than 60-tonne, armored, self propelled and self loading 155mm howitzer, the gun has integrated GPS, weather and other systems as well as a maximum range in excess of 60 km with rocket assisted shells. That could allow it to fire out of range of Russia's artillery.

On top of these, Ukraine is getting single-use attack drones from Poland and the US that can perform much the same function in destroying artillery positions. That's a weapon Russia does not yet possess and, without access to Western components, is unlikely to produce quickly. Artillery, numbers and even technology aren't everything. Intangibles such as motivation, training and planning have been at least as important in determining the course of the war to date, according to Zagorodnyuk, the former defense minister. "The way we look at this is that war is a competition of capabilities," he said. "One army has one advantage and the other has a different one, and when these clash the better side wins. It is just the combination that determines how it works." That outcome, according to Zagorodnyuk, is impossible to predict.

Ukraine Is Turning Fiat Trucks into Mobile SAM Systems

Donated Norwegian missiles that were made in France have been shipped to Ukraine and paired with donated Fiat trucks to create SAM technicals. *Emma Helfrich-The War Zone-May 5, 2022*



Emma Helfrich

Norway's recent donation of Mistral man-portable air defense systems, or MANPADS, including at least 100 missiles and an unspecified number of launchers, have made it to Ukraine.

Now, thanks to an additional donation of an undisclosed amount of Fiat Fullback 4x4 pickup trucks from the Ukraine-based Come Back Alive foundation, some of those Mistral systems are now road-mobile. The Come Back Alive foundation is a crowdfunded Ukrainian non-governmental organization founded by Vitaliy Deyneg in 2014 after Russia seized Crimea. The

foundation then began supporting Ukrainian forces by fundraising money to deliver supplies and technologies ranging from bulletproof vests to thermal optics. With the delivery of the Fiat Fullbacks, Come Back Alive hopes to promote the implementation of ‘mobile fire groups’ equipped with the French-made Mistral launchers to help address the looming aerial threat posed by Russian forces. The MBDA-produced Mistral is a heat-seeking, short-range MANPADS ideal for use against aerial targets like unmanned aerial vehicles, or UAVs, as well as fixed-wing and rotary-wing aircraft. The Mistral missiles Norway donated actually came from the country’s Navy, but they were supplied from portable seated launch systems that could be used on land. Considering they are not quite as mobile as other MANPADS, this likely prompted their installation in the beds of pickup trucks, turning them into something akin to technical-based SAM systems.



French Forces in Guyana with a Mistral launcher. This one is equipped with a thermal optic.

MBDA

“Mobile fire groups with MANPADS and ATGMs must be fast.” Andriy Rymaruk, head of the foundation’s military department said in the Facebook

post. “They are destroying enemy drones and helicopters, and in the future, they will also cover the Russian fighter jets. They are working, in particular, with Stingers and 9K38 Iгла systems. And this kind of work really needs mobility. That’s why we are donating new, not used, vehicles to those groups. These vehicles are serviceable and fast, and could assist in hitting the moving targets.” The foundation posted photos of the Fullback-mounted Mistral launchers to Facebook, with the caption reading that Valery Zaluzhny, commander-in-chief of the Ukrainian Armed Forces, has claimed that the Mistral launchers have aided Ukrainian forces in taking down 20 Russian UAVs worth a total of \$20 million. However, both numbers are unverified and have likely changed since the day of posting.

For perspective, the Facebook post goes on to explain that Russia’s ZALA drones and Orlan reconnaissance drones were among the UAVs shot down by these mobile fire groups, with a single Orlan-10 drone costing between \$80,000 and \$120,000 depending on the configuration. The photos depict at least two white Fiat Fullbacks, the hoods adorned with the Come Back Alive foundation logo. In the beds of the trucks are the Mistral MANPADS launchers with camouflage netting strewn about in an attempt to obscure them from view. The added mobility of the Fiat Fullback paired with the camouflage shown has the potential to increase survivability and caters to the ‘shoot-and-scoot’ tactics that Ukrainian forces are becoming notorious for.

Vancouver Artillery Association Yearbook Updates

Wednesday Lunches

The numbers for our inaugural Wednesday lunch were rather small but it was great to get together in the Officers' Mess and enjoy a meal with other members. It's hard to believe that it's been 2 years! There was quite a selection of lunches brought to the event. Blackened chicken salad from Earl's restaurant, sushi takeout and home-made brown bag lunch. This week we're suggesting Greek. Order yours to be delivered via Door Dash or pick it up on the way to the mess. We'll set a table and get the bar open. Why not try out [Maria's Taverna](#)? Or you can pick something up on the way or bring your own lunch from home. Hope to see you on Wednesday! (We'll still set up our Zoom connection for those that can't make it <https://zoom.us/j/6802412956> and the secret passcode is pFPey6)

Depart with Dignity – Captain Rob Wishnicki CD

Celebration will be held at Bessborough Armoury on 14 May 2022. Anecdotes, messages, etc can be sent to Captain James Morrison at jrmorr88@gmail.com Have you got photos from Rob's career that have not made it to the pages of the Vancouver Gunner? Send them to president.vcrgunners@gmail.com

Depart with Dignity – Captain George Dempsey CD

Celebration will be held at Bessborough Armoury on 28 May 2022. Anecdotes, messages, etc can be sent to Sergeant Donato Calogero at donato.calogero@forces.gc.ca. Have you got photos from George's career that have not made it to the pages of the Vancouver Gunner? Send them to president.vcrgunners@gmail.com

Order of Military Merit Benefits

Did you know that the Order of Military Order has an agreement with the Société nationale d'entraide de la Médaille Militaire to share member benefits? Check out some of the details here. <https://www.vancouvergunners.ca/whats-new/order-of-military-merit-benefits>

The Fallen

Gunner Herbert Alexi Boström has been added to our list of fallen. Gunner Boström enlisted with 15th (Vancouver) Coast Brigade on 29 August 1939 and volunteered to go overseas when the 107th Field Battery was formed. <https://www.vancouvergunners.ca/whats-new/the-fallen9794394>

Yearbook Update 2022 - Voice of the Gunners

The Band of the 15th Field Regiment, The Royal Regiment of Canadian Artillery presented a Spring season concert on 5 May 2022. Facebook Live provided the online venue that reached 66 viewers. Great show! Have you checked out their Facebook page lately? <https://www.facebook.com/15RCABand.Musique15ARC>

Post Retirement Activities

Captain Richard Van Slyke was at the ANZAC Day commemoration and Sergeant Colin Parkinson was at the Battle of the Atlantic Ceremony in his Naval uniform. <https://www.vancouvergunners.ca/whats-new/yearbook-update-2022>

Ukraine Conflict – Artillery is the Real Killer

Combined with drones, artillery has been highly effective against the Russian military, with the U.S. and others rushing more howitzers to Ukraine. Check out the article here. <https://www.vancouvergunners.ca/whats-new/ukraine-conflict7029690>

The Regimental Museum is now open from 10:00 until 12:00 every Wednesday. Masks are required as is proof of vaccination. Please help keep our soldiers safe and do not attend if you feel the slightest symptom of illness. Our zoom channel will also be open from noon at <https://zoom.us/j/6802412956> and the secret passcode is pFPey6. Remember – Stay healthy and stay safe!

Who (or What) Is It?

Last Week: The IRA's recoilless improvised grenade launcher. The Projected Recoilless



Improvised Grenade (PRIG) was a shoulder fired weapon developed by the Provisional Irish Republican Army (PIRA) for use against lightly armoured vehicles. It is perhaps the most ingenious example of kitchen cupboard improvisation to date. The launcher consisted of a length of steel tube adapted to accept a charge of black

powder in the middle by way of a capped off perforated pipe welded in place. The charge is wired to a simple circuit, often utilizing a light bulb holder as an arming switch and fired by a long arm micro-switch which serves as a trigger.

The warhead itself consists of a standard food tin filled with 600g of Semtex, complete with an internal frontal metal cone creating an armour piercing shaped charge. This round was designed to explode on impact, being an adaption of an



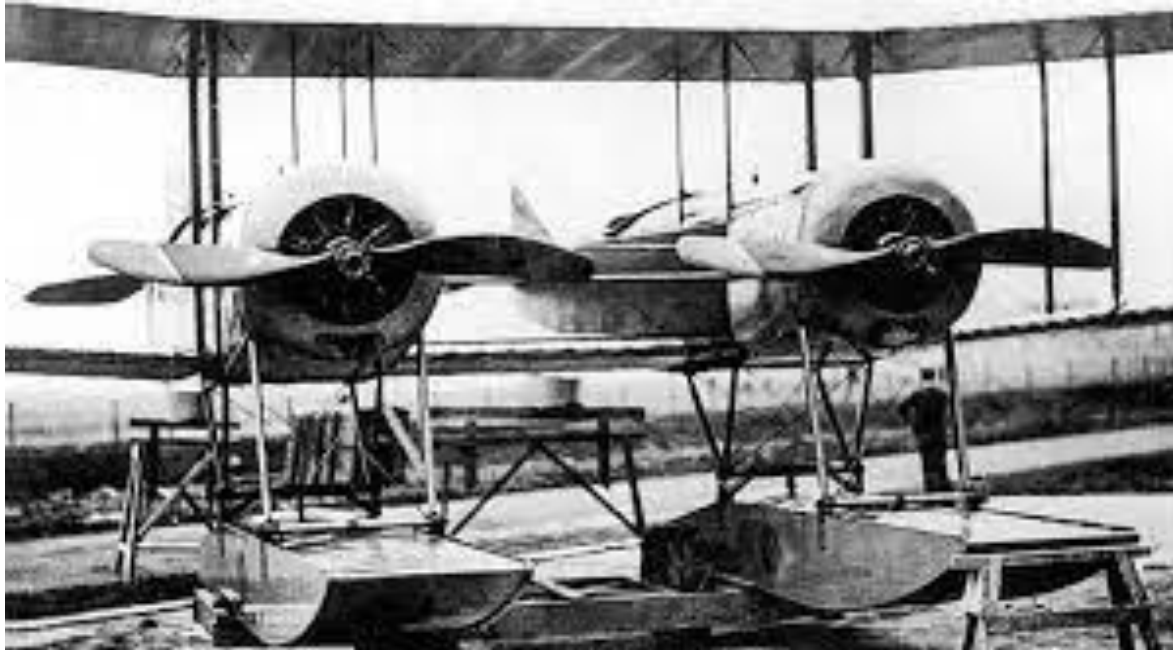
earlier used improvised anti-armour stick-grenade known as a 'drogue bomb' which after releasing the fly off lever ejected a stabilizing drogue made from a trash bag. To the rear of the launcher was placed the 'counter-shot', incorporated to utilize the recoilless principle (Reduced to as little as a .221 rifle's, according to some!). This consisted of two packets of digestive tea biscuits, wrapped in j-cloth.

An earlier attempt at a clandestinely produced launcher was the IPG (Improvised Projected Grenade). A downside to this design was that the shoulder bruises incurred after firing apparently had the side effect of aiding the authorities in identifying the shooter if he were searched. This

weapon was used in at least eleven attacks during the early 1990s and can often be seen touted out in IRA training footage.

This Week: We return to the wide, blue sky this week, if only because it was once filled with incredibly wacky flying machines. Given that aviation was very new, and no one really knew what they were doing, devoid as they were of computers (although the word existed, referring to people who did sums for a living). Thankfully, we now have lots of computers, or they have us, and most things now flying look like most other things flying. The latest Airbus doesn't really look much different to the first Boeing 707 of almost 70 years ago.

So, let us visit the ancient days of eccentric aeroplanes. This week's object seems to be two, but, in reality, it is one, designed for one purpose. We can see that it was a hydroplane, and in the original photo and others, it is obvious that there was a cockpit in each fuselage. How the two flyers were to communicate is a bit of a mystery, as Bluetooth then was only a Nordic historical figure. Harmonization of the two motors might have been a bit of a challenge, as would actually flying the imaginative thing.



Can you help us identify this beast from the past? What was it for, and who designed it? Did it ever see service? If you can answer any of these queries, contact the

editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net). Chocks away, or whatever the floatplane version is.

From the 'Punitary'

Why did the turtle cross the road? To get to the Shell station.

Murphy's Other Laws

All great achievements require time.

Quotable Quotes

It is noble to teach oneself, but still nobler to teach others — and less trouble. *Mark Twain*

Wednesday Digital Video Lunch

No need to worry about COVID-19 when you go digital. Pop into our video lunch **at noon** on Wednesdays and say hi. All you need is a laptop, tablet or smartphone. These sessions are being hosted by the Vancouver Artillery Association and are **open to all – especially those who attended our Wednesday lunches**. Join us to check up on your old lunch buddies. **Zoom lunch meetings will continue for those unable to attend the Mess for lunch.**

<https://zoom.us/j/6802412956> and the secret passcode is pFPey6



Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile, desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their

teams together in a frictionless environment to get more done. Zoom is a publicly traded company headquartered in San Jose, CA.

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

The 15th Field 100th Anniversary Teahouse Mess Dinner



15th Field Artillery Regiment (RCA) Centennial Celebration Dinner

Monday 23 May 2022
18:00 for 19:00 hours

at

The Teahouse in Stanley Park
7501 Stanley Park Drive
\$150.00

RSVP to dgfooster60@gmail.com



Major General Albert Bruce Matthews, CBE, DSO, ED
Colonel Commandant of the Royal Regiment of Canadian Artillery
Unveils the original commemorative plaque on
16 October, 1966 at Ferguson Point

Timings

- 18:00 – Guests arrive
- 18:15 – Plaque unveiling
- 18:30 – 105mm Howitzer salute
- 18:45 - Presentations
- 19:00 - Dinner



Photo showing a group of soldiers at unveiling of Memorial at Ferguson Point in Oct 1966. Pictured (L-R):
Warrant Officer Class II R. Guttridge, Lance Bombardier Elboim, [uk], [uk], Brigadier R.T. Dumoulin,
Lieutenant Colonel N.D. Elsdon, Lieutenant Colonel A.M. McGavin, General Sir Charles Loewen, Lieutenant
Colonel W.S. Jackson, Major General A.B. Matthews, Lieutenant Colonel G.F. Blythe, Colonel G.M. Platt,
Lance Bombardier D. Davidson, Sergeant Ruth Thompson, [uk], Warrant Officer Class I P. Smith.

The Coast to Coast Toast



The Coast to Coast Toast

in Celebration of Artillery Day

The RCA Association will be hosting a Coast to Coast Toast on Artillery Day on 26 May at 7pm ET.
More details to follow.

Register now!

<https://rcaa.member365.com/public/login/event/c9572257fdd219820a2bbc264e0575472adb07e2?do=signup>

With a Few Guns

“With a Few Guns” Calling For Support! Donate Now!



With a Few Guns will be an accounting of the contribution Canadian Gunners made to operations in Afghanistan from initial deployment in 2002 until withdrawal in March 2014. The book will not be an “official history” but will tell the story of the approximately 3,000 Gunners who served in Afghanistan, Regular Force and Reserves, in any and all positions, in any and all functions, as well as the stories of commanders and supported arms, and Gunner families.

We have three accomplished and exceptional authors:

Lieutenant-Colonel (Retired) Brian Reid

Colonel (Retired) Wolf Riedel

Mr. Mark Zuehlke

We are launching this fundraising initiative to cover expenses and get the book published, while keeping the price affordable. *With a Few Guns* is being written with the backing of the RCA Association, and all donations will be eligible for a tax receipt. Any monies donated in excess of what is needed will remain with the RCAA for support to the causes as espoused by the RCAA.

Our MISSION is to raise \$75,000 (+)

Questions may be directed to: WithAFewGuns@gmail.com

To Donate:

Go to: <https://rca-arc.org/>

Scroll down to: **Donate**

Go to : The Royal Canadian Artillery Association

Then donate to: RCAA Donation "With a Few Guns"

Commemoration Cyprus 2024



Commemoration Chypre 2024



Commemoration Cyprus 2024



Mission

...commémorer la contribution du Canada à la mission de l'ONU à Chypre à l'occasion du 50e anniversaire de la guerre de 1974.
...commemorate Canada's contribution to the UN mission in Cyprus on the 50th anniversary of the 1974 war.



WHAT - Cyprus 2024 Pilgrimage.

GOAL - to capture the history and stories from those who served in Cyprus with emphasis on the actions that took place during the 1974 war, **A FORGOTTEN WAR.**

WHEN - November 2024.

WHO - All Cyprus and Canadian Airborne Regiment Veterans and family members.

WHERE - Nicosia Cyprus, lodged at the Hilton Hotel.

COST - Pay as you go trip with individual costs in the \$5000 to 6000 range. Costs covered will include airfare, hotel with breakfast and expenses such as transportation.

TRAVEL - Will be arranged by professional travel agents, with pre and post tour travel options available.

PROGRAM - Seven days: three days of battlefield tours, three days of excursions, and one day of Remembrance.

FURTHER INFORMATION AND UPDATES ARE AVAILABLE BY JOINING THE CYPRUS 2024 FACEBOOK GROUP [Cyprus2024 | Facebook](#)

QUOI - Pèlerinage à Chypre 2024.

OBJECTIF - capturer l'histoire et les récits de ceux qui ont servi à Chypre en mettant l'accent sur les actions qui ont eu lieu là pendant la guerre de 1974, **UNE GUERRE OUBLIÉE.**

QUAND - Novembre 2024.

QUI - Tous les vétérans de Chypre, du Régiment aéroporté canadien et les membres de leurs familles.

OÙ - Nicosie Chypre, logés à l'hôtel Hilton.

COÛT - Voyage à la carte avec des coûts individuels inclus, environ \$5000 et 6000. Les coûts comprendront le billet d'avion, l'hôtel avec petit-déjeuner et les dépenses telles que le transport.

VOYAGE - Sera organisé par des agents de voyage professionnels, avec options de voyage avant et après la réunion.

PROGRAMME - Sept jours: trois jours de visites du champ de bataille, trois jours d'excursions et une journée du Souvenir.

PLUS D'INFORMATIONS ET MISES À JOUR SONT DISPONIBLES EN REJOIGNANT LE GROUPE FACEBOOK CYPRUS 2024 [Cyprus2024 | Facebook](#)



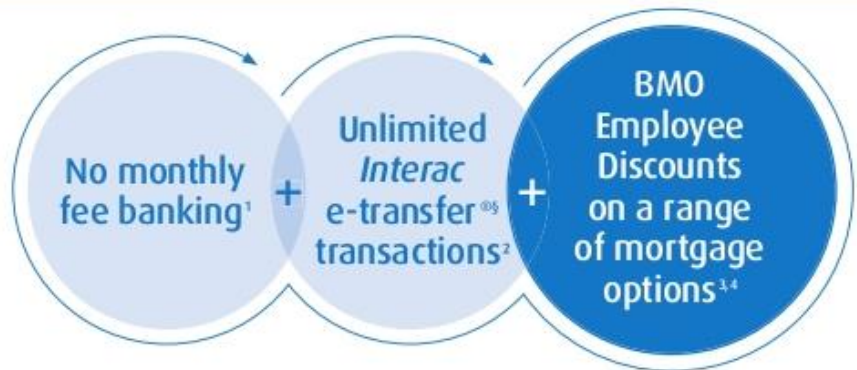
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



BMO is proud to be the official bank of the **Canadian Defence Community**, and to provide exclusive offers to you.



Mortgages

- BMO employee discounts on a wide range of mortgage options^{3,4}
- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
- 130-day mortgage rate guarantee – the longest of any major bank in Canada⁶



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited *Interac* e-transfer⁰⁵ transactions²
- OnGuard⁰⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView⁰⁹ – the free, instant way to get your credit score⁹



Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
- Student line of credit with preferential pricing and flexibility¹⁰

Credit Cards



- Choose the BMO Support Our Troops CashBack⁰¹¹ or AIR MILES⁰¹² MasterCard⁰¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

What is the Canadian Defence Community Banking (CDCB) Program?

BMO and Canadian Forces Morale and Welfare Services have teamed up to offer the CDCB Program to eligible members of the defence community and their families.

Who is eligible for the CDCB Program?

Program benefits are exclusive to regular force personnel, reserves, recruits, military families, Veterans and retirees, as well as Department of National Defence (DND) and Staff of the Non-Public Funds civilian personnel, the RCMP and the Canadian Coast Guard.

Can BMO help me if I am relocated or deployed?

One way BMO can help is by covering your prepayment charges when you are relocated or deployed through the Integrated Relocation Program, and have to move or break your mortgage.

How does Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard® program?

BMO pays royalties to CFMWS each quarter. CFMWS uses the royalties to fund the Support Our Troops National Summer Camp Programs and more.

How can I get help with home financing?

Visit a branch, find a Mortgage Specialist at mortgagelocator.bmo.com or call 1-866-548-7490 or collect from overseas at 514-877-7738 to get help with home financing.

How much can I save in bank fees with the CDCB Performance Plan Chequing Account?

You can save \$191 each year in monthly plan fee, \$120 each year with 5 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.¹²

How can I contact BMO to learn more about the CDCB Program?

- Visit any BMO branch
- Call 1-866-548-7490
- International customers can call collect at 514-877-7738
- Find us on Social Media

Visit us in branch or at bmo.com/cdcb to learn more.



Scan the QR code to get more information.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-transfer¹¹ transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ³Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner Realign. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. ⁴Some conditions may apply. ⁵We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. ⁶Plan, transaction, service and product fees may still apply. You're eligible for OnGuard¹⁰ if you are a BMO customer who has a lead account⁹ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All account holders of a lead account with an eligible Bank Plan qualify for OnGuard¹⁰ provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard¹⁰ service. ⁷The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ⁸OnGuard¹⁰ retail value is \$155.88 annually (charged at \$12.99 per month). ⁹OnGuard¹⁰ is provided by Sigma Loyalty Group and Interactions Inc. Sigma Loyalty Group and Interactions Inc. terms and conditions can be found at www.bmo.com/onguard/516conditions. ¹⁰CreditView¹² is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. ¹¹You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. ¹²Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹³The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

¹⁴Registered trademark of Bank of Montreal. ¹⁵Interac e-Transfer is a registered trademark of Interac Inc. ¹⁶OnGuard is a service of Sigma Loyalty Group. OnGuard¹⁰ is a trademark of Sigma Loyalty Group Inc. Identity Guard¹⁷ is a registered trademark of Interactions Inc. ¹⁸CreditView is a trademark of TransUnion LLC. ¹⁹MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.