

Van Arty Association and RUSI Van Members News July 12, 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

2022 BoM - CDCB Customer Appreciation Contest – see end of poster section

Commemoration Cyprus 2024 – see posters

- July 12** Wednesday 'Zoom' Lunch meeting
July 13 RUSI(NS) Distinguished Speakers- Cda/US: Strengthening Cyber Resilience
July 19 Wednesday 'Zoom' Lunch meeting- Mess will be open, bring your own lunch
July 26 Wednesday 'Zoom' Lunch meeting- Mess will be open, bring your own lunch

RUSI(NS) - Distinguished Speakers 13 July 2022

Cda/US: Strengthening Cyber Resilience

The Royal United Services Institute of Nova Scotia extends an invitation to presentations Wednesday, 13 July 2022, by Alexander Worobey, Canadian Centre for Cyber Security; and Natasha Cohen, US Cybersecurity & Infrastructure Security Agency Liaison to the National Security Agency. The topic of their presentations is "Canada-United States: Strengthening Cyber Resilience."

The United States and Canada must improve our critical infrastructure resilience by strengthening public and private partnerships since the vast majority of North America's critical infrastructure is in the hands of the private sector. Resilience is the ability to adapt to changing conditions and withstand and rapidly recover from disruption due to emergencies and the ability to function well

in the face of adversity. Although Russia's invasion of Ukraine does not pose an immediate threat to North America, there are Homeland Defense implications. The United States and Canada are working together to enhance our collective critical infrastructure resilience while countering potential cyber threats.

The talk will start at 1 pm Atlantic time, Wednesday, 13 July, then be followed by Q&A and finish by 3 pm Atlantic time. Registration is required. There is no fee to attend this event. To register, email RUSINovaScotia@gmail.com by close-of-business Tuesday, 12 July. As the subject line for your registration email, put: RUSI(NS) Distinguished Speakers 13 July 2022 Registration. In addition to your name, please provide your organization (association, company or unit). Participation is limited and later registrants may have to be put on a waiting list. If after registering your availability changes and you are no longer able to attend, please advise RUSI(NS) as soon as possible so your spot can be re-assigned. The event will be done by **Zoom**. Instructions will be emailed to registrants by end-of-day Tuesday, 12 July. If you have not received them by end-of-day 12 July, please check your spam folder and, if necessary, email RUSI(NS).

RUSI(NS) events may be canceled at short notice. Email RUSI(NS) if there is a question about an event occurring.

CAH Darlington
Commander, Royal Canadian Navy (retired) Vice-President, RUSI(NS)

Canadian Commandos to Get New Pistol

But exact type is secret except for anyone with access to the internet.

In a new twist, the Canadian Special Operations Forces Command declared the exact type of gun to be secret, despite statements and news articles identifying the pistol as the SIG Sauer P320. David Pugliese Ottawa Citizen Jul 04, 2022



Canadian special forces are getting a new pistol, but its leaders claim that details about the gun are secret despite previous declarations it was the Sig Sauer P320 pistol. This photo shows the P320 in use by the US military.

Photo by Senior Airman Hunter Hires /177thb Fighter Wing - NJ Air National Guard

Except to anyone, that is, who has access to the internet and can read details about the Canadian special forces' \$680,425 purchase of the SIG Sauer P320 handgun. The ongoing saga of the now secret pistol started in November 2020 after a member of the counter-terrorism unit, Joint Task

Force 2, accidentally shot himself with an SIG Sauer P320 during training in Ottawa. Taxpayers had already spent \$680,425 to buy the new guns and the commandos were in the process of familiarizing themselves with the weapons. The incident, which resulted in a flesh wound, prompted a temporary halt to Canadian special forces training with the P320, a development reported by CBC in February 2021. At the same time, SIG Sauer issued a statement noting it was “working with Canadian Special Operations Forces Command to resolve an incident involving the unintended discharge of a P320.”

The gun in question had been extensively tested and found to be safe, the firm noted. “The investigation revealed the use of an incorrect holster not designed for a P320,” SIG Sauer added in its statement. Fast forward to last week when Canadian Special Operations Forces Command released a statement announcing it was now proceeding with bringing its new pistol into service. It acknowledged the original shooting incident, but an investigation had deemed the new pistol to be safe and functioning properly. However, in a new twist, the Canadian Special Operations Forces Command declared the exact type of gun to be secret, despite statements and news articles identifying the pistol as the SIG Sauer P320. In response to questions from this newspaper about the decision to now claim secrecy over the P320, the special forces said it has a policy not to disclose specifics about its weapons or capabilities. That claim, however, is false as Canadian special forces leaders have not only discussed with the news media specific equipment purchases but the command has released photos of that gear to the public.

It’s not the first time, however, that Canadian special forces have invoked secrecy in a bizarre way. In the late 1990s, JTF2 unsuccessfully tried to claim that if this newspaper revealed the unit had purchased silverware for its dining facilities at its Dwyer Hill base, then the security of Canada would be threatened. Defence insiders are puzzled at why MGen. Steve Boivin, head of Canadian Special Operations Forces Command, is now claiming the SIG Sauer P320 pistols are secret when details of the purchase are public. Some suggest it could be a result of wanting to limit publicity over the embarrassment of a JTF2 soldier accidentally shooting himself.

Canadian special forces have been in the news recently. In May, Prime Minister Justin Trudeau faced questions in the House of Commons when it was revealed special forces operated an aircraft equipped with surveillance equipment over the so-called “Freedom Convoy” protests in Ottawa despite a military directive prohibiting such activities. Military sources, concerned that Canadian Special Operations Forces Command was trying to conceal its activities, revealed details of the flight to this newspaper. National Defence eventually confirmed the special forces flights.

Earlier this year, this newspaper revealed that two serving members of JTF2 had taken part in the convoy protests. Military personnel alleged that some serving members of JTF2 had openly voiced anti-vaccination and anti-government views while at work at the Dwyer Hill counter-terrorism training centre. Some of those anti-government views were directed specifically at Trudeau and have centred particularly on Liberal government gun control policies, they alleged. The sources said they decided to come forward because Canadian Special Operations Forces Command knew about the anti-government activities within some parts of JTF2 but had done little to counter it. A military investigation was launched but it is unclear what actions were taken, if any.

Updated Canadian Forces Dress Instructions Released

Mishall Rehman Cdn Military Families Magazine July 7, 2022

Non-gendered DEUs, face tattoos, and beards are just a few of the changes Canadian Armed Forces (CAF) personnel will see to the Canadian Forces Dress Instruction that will go into effect in early September. With a plethora of reports over the last year indicating a need for culture change within the CAF, there have been whispers since early in the year that Dress Instruction will also be amended. However, it is only recently that some light has been shed on those changes by the Department of National Defence (DND) and CAF. According to the Government of Canada's updated webpage, the decision to update the Canadian Forces Dress Instructions was not made lightly. Much thought and discussion went into the exact changes that would be made.

As part of the process, the Defence Advisory Groups and Gender Advisors, with current military members and future members, were consulted. "The bottom line is, the Canadian Forces Dress Instructions are about fifty years old, and so the policy as a whole was overdue for revision. The appearance of the Canadian Armed Forces (CAF) has not kept pace with the Canadian society which it serves," stated the website. In Sept. 2021, the Logistik online clothing catalogue opened to both genders. Hence clothing can now be intermixed. CAF members may choose whichever design and apparel best fits, as long as it is worn as per the Dress Instructions. It is specifically pointed out that CAF members who identify as men can wear traditionally female attire such as skirts.

There are several changes made to both hair and facial hair. These changes include:

- Recruits don't need to shave their heads.
- There is no maximum length for hair, with a caveat for safety, but hair must be tied for ceremonial occasions when it is longer than the shoulders.
- Any braids are allowed, with a caveat for safety.
- Any hair colour is allowed as long as it does not impede operational capabilities. For example, bright hair that could pose as a target in an operational environment.
- Beards, sideburns, moustaches, and goatees are now allowed with no minimum or maximum length as long as they are well-maintained. However, members can be asked to shave if they need to meet safety and operational requirements.

Specific requirements for tattoos and jewelry include:

- Tattoos to the face are allowed as long as they do not associate with a criminal organization, are sexually explicit, or are homophobic, racist, sexist, or xenophobic.
- Piercings, hoops, and spacers are allowed as long as they are 2.5 cm in length from the bottom of the ear.
- Safety and operational requirements always must be met. Spacers must not extend 2.5 cm in diameter.
- For ceremonial occasions: two maximum rings are allowed as long as they do not impede drills or gloves.
- Necklaces and bracelets cannot be visible; only studs are allowed in the ear.
- No restrictions on how many piercings.

- Piercings can be connected with a chain in one ear as long as both piercings and chain are within 2.5 cm in diameter or length.

For more information about what changes you can expect to the Dress Instructions, click [here](#).

Ukraine War: Is the Tank Doomed?

Frank Gardner *BBC security correspondent* 6 Jul 2022



Russia is estimated to have lost 700 tanks so far this year

Image Source, Getty Images

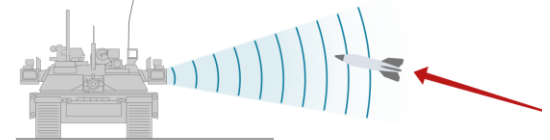
Images of destroyed Russian tanks - the shattered hull, broken turret, gun barrel blackened and burnt, pointing uselessly at the sky - have been a defining image of the war in Ukraine. It has led some to ask whether modern anti-tank weapons have

rendered tanks useless on the battlefield. "This is a story that comes around every time a tank gets knocked out," says David Willey, curator and instructor at the Tank Museum at Bovington, Dorset, which boasts the world's largest collection of tanks. "Because the tank is such a symbol of power, when it's defeated people jump to the conclusion it's the end of the tank." We are watching a Soviet-designed T-72 main battle tank rev its engine and clatter towards the refuelling point before rehearsing for a demonstration. This is basically the same tank model that rolled across the border into Ukraine in February and destroyed in their hundreds by small, agile bands of well-trained Ukrainian infantry wielding drones, Javelin and Next Generation Light Anti-tank Weapons (Nlaws). "It's important not to draw the wrong lessons from what we have witnessed over the past several months," says retired US Army Lt Gen Ben Hodges, who until recently commanded US land forces in Europe. "The Russian tanks in question were typically poorly employed, unsupported by dismounted infantry, and without the benefit of a strong non-commissioned officer (NCO) corps, such as one finds in the US Army or British Army. Therefore, they were all easy kills for the defending Ukrainian forces."

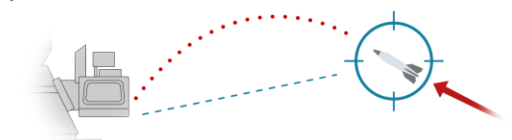
His views are echoed by retired British Army Brigadier Ben Barry, now senior fellow for land warfare at the International Institute for Strategic Studies. "The defeat of the Russian attack on Kyiv shows what happens when tanks are inexpertly deployed by a force that cannot do combined arms warfare (combining tanks with infantry,

How the Trophy system works

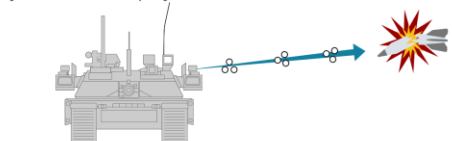
Radar detects threat, such as a missile or drone



System tracks threat and takes aim



System launches projectiles to neutralize threat



Source: Leonardo DRS

BBC

artillery and aircraft) and has weak logistics. "A competent Nato battle group would push out infantry to stop tanks being ambushed." The tank - one of the iconic symbols of modern warfare - has both its critics and defenders. In the 2020 Nagorno-Karabakh war, Armenia's tanks got decimated by Azerbaijan's Turkish-made drones. In Libya, these same drones, the TB2 Bayraktar, inflicted serious losses on the forces of General Haftar, while in Syria, government tanks also fell prey to the Turkish drones.

In the early phase of the Ukraine war, modern anti-tank guided missiles, supplied by Britain, the US and other nations, proved to be a game-changer in driving back the Russian armoured columns from north of the capital, Kyiv. Meanwhile, in the second phase, in the Donbas, massed Russian artillery has been the game-changer, using destructive firepower to slowly blast its way forward. So far this year, Russia is estimated to have lost more than 700 tanks - some destroyed, some abandoned. These tanks are often pictured covered in reactive armour - which looks like a large rectangular box. It is designed to set off a small explosion as the missile hits, blunting its effect. But Western-supplied drones and anti-tank missiles have got around this, mainly by hitting the tank from above on the turret, where the armour is thinnest. "This war has been the day of the drone," says Brig Barry. "It tells us that you need drones for defence to keep enemy drones off your back. You need classic low-level air defence including lasers and electronic jamming."



Javelin missiles have destroyed dozens of Russian tanks

Image Source, Getty Images

Something that may prolong the future of the tank is the Active Protection System (APS). It is a way to head off whatever is attacking your tank before it hits you. "There are two types of APS, soft and hard kill evasion suites," explains Bovington's David Willey. He pauses while the nearby T72 tank, a gift from the Polish Army, belches blue exhaust fumes and swivels its massive 125mm gun menacingly in our direction. "Soft kill means electronic pulses that can disrupt the incoming missile. Hard kill means firing something kinetic at it, like a stream of bullets." As is so often the case, the Israeli military have researched this area exhaustively, especially since 2006 when their tanks took a beating from Hezbollah's IED's and skilfully deployed anti-tank missiles in south Lebanon. They developed an Active Protection System called Trophy. It works by using radar to track the incoming threat - missile or drone - then a rotating launcher on the turret fires a stream of explosive projectiles, neutralising it before it can hit the tank. Trophy, or a variant of it, is likely to become standard on many of the latest Western tanks. "Advances in counter-drone measures will reduce the effectiveness of drones that now seem to roam about the battlefield looking for easy targets," says Gen Hodges.



The top of the tank is its least protected part, and that is the area modern missiles target

Image Source, Getty Images

So, does the tank have a future? Or is it, as some predict, doomed for the scrapyard? "There will always be a need for protected mobile firepower," says Gen Hodges. He predicts a future, not far off, where remote-controlled, unmanned tanks - essentially armoured drones - will be moving across the battlefield in tandem with crewed tanks, increasing their firepower while reducing the risk to life. "I was an Infantry soldier and I'd never want to be in any fight in any terrain without the benefit of protected, mobile firepower," he says. Justin Crump, a former British Army tank commander and now CEO of the defence intelligence firm Sibylline, agrees. "Tanks have a firepower, mobility and resilience that Infantry just don't have. It's a flexible platform that can operate day and night, get to the objective and deliver shock to the enemy. Ukraine would not be rebuilding its tank forces if tanks were not vital. They have asked for over twice the number of tanks that the UK possesses." David Willey has been instructing the British Army and more recently, visiting Ukrainian soldiers. "It's not the best tank that counts, it's the best crew," he says. "The most expensive kit in the world doesn't necessarily mean you're going to win. Belief in your cause is vital, and the Ukrainians believe in their cause."

Bank of Montreal - 2022 CDCB Customer Appreciation Contest

BMO is once again offering an exclusive opportunity for Canadian Armed Forces members, to win in our Defence Community Customer Appreciation Contest! There is \$80,000 in prizes to be won; and the contest is open to new and existing Defence Community Banking BMO Customers. This applies to serving members, Veterans and all family members in their households.

For existing BMO Customers, they MUST OPT IN to participate.

For full details on the contest, please visit: www.bmo.com/summercontest

There are links on that page to either opt in for existing customers or sign up as a new customer.

As we'd love to see some local members participate in the prizes, please feel free to share this with your Armed Forces colleagues! *See more info in poster section.*

Rob Parrott
Regional Vice President, BMO Bank of Montreal

Vancouver Artillery Association Yearbook Updates

Vancouver Gunners Website Update

Wednesday Lunches

The weekly Vancouver Artillery Association lunch in the Officers' Mess at Bessborough Armoury continues. Have you sent in your survey? Drop in for a casual lunch experience. All ranks welcome. (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)

Rogers Pass

SOP for crossing the pass is to check on the three monument guns. Starting to look rather rusted. Would they be willing to part with one of them for our museum? Seemed rather fitting that we had stopped in at the Mount Begbie Brewery to pick up an Avalanche growler beforehand. Great job on the artwork from on our former members, Russ Heyman! <https://www.vancouvergunners.ca/whats-new/rogers-pass>

Lethbridge Military Museum

Co-located with the 20th Independent Field Battery, RCA at the Lethbridge Airport. Had a great opportunity to view their 18 pounder (with wooden wheels plus a pneumatic tire conversion kit!), 25 pounder, Bofors, plus a tour through their museum. We can learn a lot from their displays. <https://www.vancouvergunners.ca/whats-new/lethbridge-military-museum>.

Canada Day

I thought I would see what kind of reaction the crowd shows when the guns fire. Not as large as I thought it would be. A lot of phone cameras being used. The question is – How many people in the crowd know what's happening? Should the VAA support the activity by designing and manning some posters to be installed one hour before the guns arrive? <https://www.vancouvergunners.ca/whats-new/canada-day-2022>

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: Project light tank UDES 03 (Sweden). This project started in 1967 but never made it into production. The website (see below appears to have been translated poorly from Swedish to English and is a little confusing.



<https://en.topwar.ru/107448-proekt-legkogo-tank-a-udes-03-shveciya.html>

This Week: We have recently been going through hundreds of copies of the British Army's excellent "Soldier" magazine. The issues we have are from the late 1950s to the early 1970s and contain a plethora of interesting articles on historical and contemporary events, advertisements for Hillman Imps and other vehicles available to service personnel, and, on the back cover, pinups. These latter we are collecting as part of our ongoing research into misogynistic behaviour in the armed forces. Should you be interested in sharing your similar research, please contact me using a self-addressed, stamped, plain brown envelope. Some of the articles involve regiments and units that have long been forgotten, assigned to the back pages of regimental histories, if at all. This is not surprising, given the amazing number of amalgamations that have occurred in the



British Army over the past 60 years, with Scotland going from seven or eight infantry regiments to one. We expect that continued shrinkage will lead to one fighting unit, The Prince of Wales and Cornwall's Light Rifle Hussar Highland Yeomanry Dragoon Foot Guards (Count Boris' Own). However, Ivan Ivanovich's recent activities might have put a halt to that, for a while.

In any case, our photo comes from the pages of that interesting publication, and shows a regiment of the British Army, not of one of the colonies, in spite of the attire. This regiment is long-gone, but was active during the period in which our collection of magazines was published. So, dear fan of the past, what was this unit? Where were they stationed? And, as a bonus, what firearm are they carrying?

Send your answers to our hard-working editor, Bob Mugford (bob.mugford@gmail.com), or the less hard-working author, John Redmond (johnd.redmond@telus.net). Happy Jubilee Year! P.S. If you would like to purchase any of the Soldier magazines we have, they are available at one dollar each. All funds will go towards the museum's upkeep, not my vacation.

From the 'Punitary'

What kind of train do ballerinas ride? A tutu train.

Murphy's Other Laws

If a series of events can go wrong, it will do so in the worst possible sequence.

Quotable Quotes

Don't go around saying the world owes you a living. The world owes you nothing. It was here first. - *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
Royal United Services Institute of Nova Scotia
presents

Distinguished Speakers

Alexander Worobey
Canadian Centre
for
Cyber Security

&

Natasha Cohen
US Cybersecurity
and Infrastructure
Security Agency



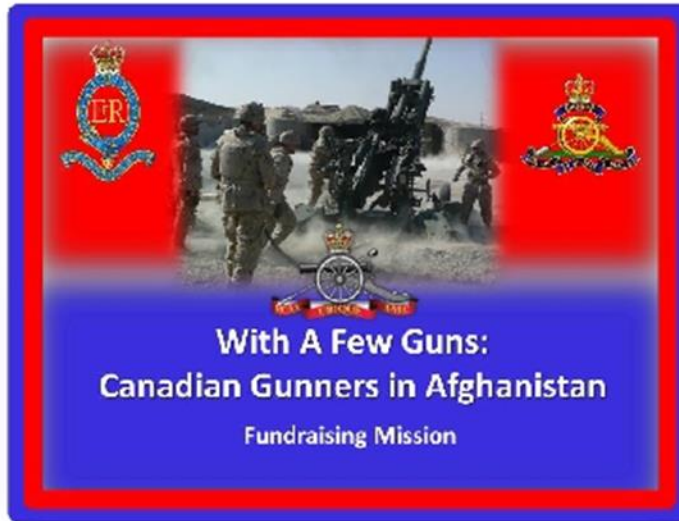
Canada-United States: Strengthening Cyber Resilience

1 pm Atlantic time, Wednesday, 13 July 2022
via Zoom
(register through RUSINovaScotia@gmail.com)



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 - 2022 CDCB Customer Appreciation Contest

The official bank of the Defence Community

2022 CDCB Customer Appreciation Contest Full Contest Rules

No purchase necessary. Your participation in this contest constitutes full and unconditional agreement and acceptance of these contest rules and regulations. By participating in the contest, each participant represents and warrants that they meet these eligibility requirements and that they have read, accept and agree to be legally bound and comply with these rules (the “contest rules”).

Contest period

The 2022 BMO CDCB Customer Appreciation Contest (the “Contest”) begins on **June 13, 2022**, at 12:00:01 a.m. Eastern Time (“ET”) and ends on **September 30, 2022**, at 11:59:59 p.m. ET (the “Contest Period”).

Eligibility

This Contest is open to **Canadian Defence Community Banking (CDCB), Bank of Montreal** customers who have a BMO Canadian Dollar Primary Chequing Account under a **CDCB Bank Plan** (Performance Plan or Premium Plan) as of June 13, 2022, who are legal residents of Canada and have reached the age of majority in their province or territory of residence. BMO accounts under a CDCB Bank Plan opened after September 30, 2022, do not qualify.

Employees (and those people with whom they are domiciled) of Bank of Montreal, and/or their subsidiaries or affiliates (collectively “BMO” or the “Sponsor”), or their respective advertising and promotional agencies, prize suppliers or the independent Contest administrator and their respective representatives are not eligible to enter the Contest.

How to enter

No Purchase Necessary:

When you open a **BMO Canadian Dollar Primary Chequing Account** under a CDCB Bank Plan (Performance Plan or Premium Plan) **June 13, 2022 and September 30, 2022**, you will automatically be entered into the contest for the draw.

For existing BMO Canadian Defence Community Banking (CDCB) customers with a BMO Canadian Dollar Primary Chequing Account under a CDCB Bank Plan:

- Visit bmo.com/summer contest and complete all the required fields in the online registration form.
- Once you have completed your registration, you will be entered into the contest for the draw.

Each “lead account” on the CDCB Bank Plan will be entered as one eligible. The “lead account” must be open and in good standing on June 13, 2022 in order to qualify as an entry. The 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.

Prizes

There are thirteen (13) prizes in total (each a “Prize”), with total prizes valued at \$80,000 available to be won during the Contest Period. There will be one (1) Grand Prize of \$20,000 cash and an additional twelve (12) prizes of \$5,000 cash for a total value of \$60,000.

There is a maximum of one (1) Prize per person. By accepting the Prize, the winner agrees that he or she is solely responsible for any consequences of accepting the Prize. The Prize is not transferable and will be awarded to the winners only. The Prize must be accepted as awarded.



General

- 1** This Contest is subject to all applicable federal, provincial and municipal laws and regulations.
- 2** All entries become the property of the Sponsor and will not be returned and proof of submission of a registration form or entry will not be proof of submission.
- 3** By entering the Contest, each entrant agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the contest judges with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. For Quebec residents: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.
- 4** By entering this Contest, entrants agree to hold harmless the Released Parties against any and all liability, damages or causes of action (however named or described) with respect to or arising out of:
 - i. entrant's participation in the Contest;
 - ii. the receipt or use/misuse of the prize (or any component thereof) awarded therein; and
 - iii. the administration of the Contest and distribution of the prizes.
- 5** All entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification):
 - i. for the purposes of verifying an individual's eligibility to participate in this Contest;
 - ii. for the purposes of verifying the eligibility and/or legitimacy of any entry entered (or purportedly entered) for the purposes of this Contest; and/or
 - iii. For any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Rules. Failure to provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor.
- 6** The Sponsor reserves the right to disqualify any person and void any entries of that person who it believes has tampered with the entry process or any other component of the Contest, whose conduct or action affects the administration, security or fairness, integrity or proper conduct of the Contest, or who fails to meet or abide by the Contest Rules.
- 7** The Sponsor will not be responsible for late, lost, illegible, fraudulent, misdirected, incomplete, destroyed registration forms or entries or for entries bearing insufficient postage. All such registration forms and/or entries will be void.
- 8** The Sponsor does not assume any responsibility and will not be liable for any failure of the telephone number(s) during the Contest, tampering, theft, defects, viruses, human errors including negligence, deletions, technical or telephone, computer line, network, server, access providers, computer equipment or software problems, undeliverable messages, computer errors, lost, misdirected, late or incomplete entries or inaccurate capture of information or any online difficulties that may result in computer damage or malfunction or the failure of the Sponsor to receive or process any entry and otherwise award any prize. The Sponsor is not responsible for printing errors appearing in these rules or related Contest materials. In addition, the Sponsor will not assume any responsibility of any nature whatsoever in all cases where their inability to hold the Contest or to remit the prizes to the winners results from a cause beyond their control, including acts of god, weather conditions, strike, lock-out or other labour dispute.
- 9** Any attempt to deliberately damage any telephone number or website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws, and should an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.
- 10** The Sponsor, with the consent of the Régie (if applicable), reserves the right to cancel or suspend this Contest in the event of any accident, printing, administrative, or other error of any kind without prior notice or obligation.
- 11** The Sponsor reserves the right subject to the approval of the Régie (if applicable) to withdraw or amend this Contest in any way, in the event of an error, tampering, unauthorized intervention, fraud or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules.
- 12** By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her entry for the purpose of administering the Contest and in accordance with Sponsor's Privacy Policy available at: bmo.com/privacy.

Draw and winner selection

On November 07, 2022, in Toronto, ON, starting at approximately 10:00 a.m. ET, one (1) eligible entrant will be selected by random draw from all eligible entries for the Grand Prize of \$20,000 cash; another twelve (12) eligible entrants will be selected by random draw from all eligible entries for the additional twelve (12) cash prizes of \$5,000. The odds of winning depend on the total number of eligible entries during the Contest Period.

The first entrant whose name is selected at random from all eligible entries will be awarded the Grand Prize. All prize winners will be notified by telephone or email at the telephone number or email address associated with the entrant's BMO Account within seven (7) calendar days of the draw date. Before being declared a winner, the selected entrant must first correctly answer, unaided, a time-limited mathematical skill-testing question to be administered by telephone or mail.

The selected entrants will be required to sign and return, within ten (10) calendar days of notification, the Sponsor's standard form of Declaration of Liability, Waiver and Publicity Release (the "Release") which, among other things:

- a. confirms compliance with the Contest Rules;
- b. releases the Contest Sponsor, its affiliated companies and agents, advertising and promotion agencies and each of their respective officers, directors, agents, representatives, successors (collectively "Released Parties") and assigns from any liability in connection with the Contest, the entrant's participation therein and/or the awarding and use or misuse of the Prize or any portion thereof; and
- c. grants to the Released Parties the right to use the selected entrant's name, address (city and province/territory) and likeness in any form of advertising relating to the Contest without further notice or compensation in any publicly or for promotional purposes carried out by or on behalf of the Sponsor. If a selected entrant does not meet any one of the Contest conditions as follows:
 - i. the selected entrant cannot be contacted by mail or telephone within ten (10) calendar days of selection or there is a return of any prior notification as undeliverable;
 - ii. the selected entrant fails to correctly answer the mathematical skill-testing question;
 - iii. the selected entrant's BMO Account is closed or is not in good standing; or
 - iv. the selected entrant does not sign and return the properly executed Release within the specified time, that entry can, in the sole and absolute discretion of the Sponsor, be disqualified and the Sponsor shall be entitled to select a new eligible winner from all remaining eligible entries.

The Sponsor is not responsible for any failure to contact any potential winner, whether as a result of human error or otherwise. Once declared a winner, the selected entrant will be directed as to how to claim his or her Prize.

