



Van Arty Association and RUSI Van Members News May 18, 2021

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

Wednesday Lunches - Lunches suspended until further notice. Everyone stay safe!!

The **2021** BC Military Gala is **CANCELLED.** The Sheraton Wall Ctr is booked for Apr 23, **2022**

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

May 19 Wednesday 'Zoom' Lunch meeting

Juno Beach Centre – Maple Leaf Route Webinar Series – First Webinar

May 26 Wednesday 'Zoom' Lunch meeting

UBIQUE 150 'Good Shooting' Video Contest winner announced!

Jun 02 RUSI(NS) Distinguished Speaker - The Canadian Army at an Inflection Point

Juno Beach Centre – Maple Leaf Route Webinar Series – Second Webinar

150th Anniversary Patch Approved for RRCA Personnel

Julia Lennips Canadian Military Families Magazine 15 May 2021



A patch commemorating the 150th anniversary of the creation of A and B Batteries has been approved for wear by all Royal Regiment of Canadian Artillery (RCA) personnel.

This year is the 150th anniversary of A and B Batteries' founding, a significant milestone. In a move to centralize forces at home, the batteries were created in response to the decision by political authorities in Great Britain to withdraw colonial garrisons. A and B Batteries of the Garrison Artillery, in Kingston and Québec city in the order given, were authorized by the Canadian government in Militia General Order 24 on October 20, 1871. "These Corps were created to provide for the care and protection of the forts, magazines, armament and warlike stores, recently, or about to be handed over to the Dominion government. These batteries were intended to serve as practical schools of gunnery to train all ranks of the militia artillery, a role previously filled by regular Royal Artillery personnel stationed in Canada," informed the CANFORGEN released on March 27: RCA UBIQUE 150 Commemoration Patch.



Members of the Land Task Force support a COVID-19 vaccination clinic for the second dose in Nisichawayasihk Cree Nation in northern Manitoba during Operation VECTOR on May 07, 2021 is wearing a 150th anniversary Royal Regiment of Canadian Artillery patch. Photo by MCpl Genevieve Lapointe, Canadian Forces Combat Camera. Image courtesy of the Canadian Armed Forces.

A and B Batteries' creation as the first full-time Corps of the active Canadian militia symbolizes the shift in the Canadian Army to a professional military force, as well as the transition Canada went through from a colony to an independent nation. Members can wear the patch from April 1 to December 4, 2021. Non-RCA personnel serving in RCA or RCA-affiliated units have also been approved to wear the patch. According to the CANFORGEN, the patch is to be worn on the 5B Canadian Army operational dress uniform on the left arm, under the Canadian flag (in preference to trade badges). The CANFORGEN described the patch as such, "In line with the traditional RCA Camp flag, the design features a red over blue square, with the RCA crest centrally located. Ubique 150 is written above the crest, and the dates 1871-2021 below. The patch's design reflects the Regiments regular and reserve, French and English traditions, and its unique design and colour scheme will be conspicuous against the CadPat background. The redover-blue shield is superimposed over a square background measuring 10 cm x 10 cm." Canex will produce and distribute the patch through canex.ca and select retail outlets. According to the Royal Regiment of Canadian Artillery website, A and B Batteries exist today as sub-units of 1st Regiment, Royal Canadian Horse Artillery. The Royal Regiment of Canadian Artillery (The RCA, The Royal Regiment or The Regiment), of which they form part, comprises 23 regular and reserve force regiments and independent batteries represented in 33 communities from Victoria to Yarmouth.

RUSI(NS) - Distinguished Speaker

The Canadian Army at an Inflection Point

The Royal United Services Institute of Nova Scotia extends an invitation to hear a video-conference presentation Wednesday, 2 June 2021, by BGen JJ Major, Chief of Staff Operations, Canadian Army Headquarters. The topic of his presentation is "The Canadian Army at an Inflection Point - Delivering Excellence Today and into the Future." BGen Major's bio is at: http://www.army-armee.forces.gc.ca/en/senior-leaders/army-operations.page.

The past year has been one of unprecedented challenges as the Canadian Army has had to meet an incredibly diverse series of concurrent demands. In addition to having to force generate soldiers who can compete and win in a world returning towards great power competition, increased domestic deployments in support of natural disasters and a global pandemic have presented many readiness challenges that need to be met and overcome. The Canadian Army also needs to transform itself through its modernization strategy and requirement to affect meaningful cultural change. Despite the challenges and the need to change, BGen Major will also highlight the relevance of land power and the importance of interoperability in this extremely dynamic time.

The talk will start at 1 pm Halifax time, Wednesday, 2 June then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email <u>RUSINovaScotia@gmail.com</u> by close of business Sunday, 30 May. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 2 June 2021 Registration. In addition to your name, please provide your organization.

The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 31 May.

3M Loses First Military Earplug Trial

Must Pay \$7.1M To Three Army Vets

Dee Depass Star Tribune/American Military News

May 05, 2021



Capt Chris Conley, 29, commander of Alpha Company 1-12 Cavalry, 1st Cavalry Division, displays his 3M Combat Arms Earplugs during training at Fort Hood, Texas.

(Vernon Smith/Dallas Morning ews/KRT/TNS)

A federal jury in Florida on Friday

awarded \$7.1 million in damages to three Army veterans, finding that 3M Co. failed to warn about design flaws in earplugs widely sold to the US military that ultimately caused hearing loss.

The closely watched lawsuit is the first of thousands of complaints to go to trial, and it could set rules for the way other proceedings are handled. More than 230,000 service personnel have sued 3M, claiming that the Maplewood-based manufacturer knew its Combat Arms earplugs (CAEv2) were defective and yet sold them anyway without warnings. "The evidence is clear: 3M knew their earplugs were defective, yet they allowed our service members to suffer these life-altering injuries," plaintiff attorneys said in a statement Friday. A second trial on the same claims is scheduled for later this month, and a third is slated for next month.

3M on Friday said it did not agree with the jury verdict and indicated it may appeal. "We do not believe the plaintiffs met their burden of proving that the CAEv2 product was defectively or negligently designed or caused each plaintiff's purported injuries," it said in a statement. "While we are disappointed and disagree with today's verdicts, they are just the first step in this litigation. We believe there are multiple grounds for appeal." US soldiers used the earplugs for years in combat and in training missions in Iraq, Afghanistan and in the United States. 3M acquired the earplugs when it bought Aearo Technologies in 2008, and it stopped selling the product in 2015. It has argued that the product was properly designed, worked as intended and was not responsible for any hearing loss. The dual-ended Combat Arms earplugs were designed with one side to block all noise and the other to let through voice commands but block other harmful loud sounds such as those emanating from explosives. Military members say that didn't happen. During the trial, attorneys for the plaintiffs said they found evidence that Aearo Technologies knew years ago that one of the flaps in the earplug was too short and could create a fitting problem.

The military veterans argued that Aearo Technologies, and later 3M, failed to warn the military about the findings of its own lab and test results. The floodgates of litigation regarding those allegations first opened in 2018, after 3M agreed to pay US military branches \$9.1 million to settle a whistleblower lawsuit. That settlement, in which 3M did not admit guilt, opened the door for individual veterans to sue 3M. Lawsuits have since poured in from veterans across the country. The US District Court in Pensacola, Fla, is handling the multidistrict litigation. The trials and verdicts arising out of early cases are expected to help decide which of the thousands of other cases against 3M continue on to trial, settle or are dropped.

Glacier Melt Reveals Soldiers' Lost Artifacts

Jesse Beckett, Guest Author War History Online May 10, 2021



Dosegù Glacier in Stelvia National Park, Italy. (Photo Credit: CesareRe/REDA&CO/Universal Images Group via Getty Images)

A melting glacier in northern Italy has revealed a cave shelter

containing lost WWI artifacts. It was once the home to 20 Austrian soldiers who served on the Italian Front during WWI, on Mount Scorluzzo. The Italian Front, also known as the Alpine Front, saw Italy and Austria clash on the border high up in the frozen mountains. The conditions were harsh, and troops on both sides attempted to take control of the area, with combat eventually breaking down into trench warfare. Italian troops made offensives again and again with little effect, crippling their morale and resulting in many mutinies. The intense fighting led to trench warfare, which in turn led to tunneling into the mountains to give the troops shelter and cover from enemy fire. Both Austria and Italy employed highly skilled miners, working at extreme altitudes and low temperatures to burrow into the rock. At one point in the war, man-made and natural avalanches killed 10,000 troops on both sides.



Austro-Hungarian trench at the peak of Ortler (Alps) during First World War. Public Domain

Shelters weren't the only construction projects bored into the mountainsides. Engineers also began digging mines under no-man's-land and packing it with explosives below enemy positions. The Italians had a slight edge until 1917 when Germany sent reinforcements to Austro-Hungary's aid. This helped push the Italians back a considerable distance until

the German and Austro-Hungarian advance outran their own supply lines, which allowed Italy to regroup and defend strategic locations and repel the advance. The cave was known about beforehand, but the un-melted glacier previously prevented access until 2017. It is located 3,094 meters (10,151 feet) up on Mount Scorluzzo and was inhabited at the start of the Alpine Front. The Austrian troops made sure it was completely hidden from Italian eyes during the war. Inside the shelter, evidence of century-old activity was found, including bottles, food, ammunition, helmets, tins, and items of clothing. The basic items discovered were a grizzly reminder of the difficult lives these troops must have lived, braving the extreme conditions with primitive

supplies. On the mountains, the temperature can drop to as low as -40 degrees Celsius in winter.

A box for munitions and a lantern, revealed by the melting glacier. (Photo Credit: White War Museum)





Historian Stefano Morosini says, "Soldiers had to fight against the extreme environment, fight against the snow or the avalanches, but also fight against the enemy." He adds, "The artifacts are a representation, like a time machine, of...the extreme conditions of life during the First World War." More and more artifacts are found in the area every summer, including two bodies that were revealed by the melting glacier five years ago. Excavation work has taken place every July and August since 2017, slowly revealing more and more about the cave, having now removed around 60 cubic meters of ice. So far, 300 items have been found, and they will be preserved and displayed at a World War I museum in the northern Italian town of Bormio in 2022. The museum's press release states, "The findings in the cave on Mount Scorluzzo give us, after over a hundred years, a slice of life at over 3,000 meters above sea level, where the time stopped on November 3, 1918, when the last Austrian soldier closed the door and rushed downhill." Over the last 100 years, glaciers all over the Alps have receded from climate change. Two kilometers of Forni, Italy's largest valley glacier, have been lost in the past 150 years.

When America Tried to Invade Britain, It Didn't Exactly Go Well

Jesse Beckett War History Online May 7, 2021



Painting of Whitehaven, Cumbria, Showing Flatt Hall -Mathias Read via Wikimedia Commons

When discussing the American Revolutionary War, it is easy to assume that all of the fighting took place on North American soil. While this true to some extent, there were some notable and strange battles that took place not only outside of America, but even on British soil. The raid on Whitehaven, led by John Paul Jones, is the only such attack to reach the British mainland. A Continental Navy captain of the name John Paul Jones had made quite the name for himself, and in 1778, he wanted to stage a daring assault on British soil. Previously, he had been operating out of France, sailing up and down the Channel trying where he could to disrupt the British and help the war being fought across the Atlantic Ocean. Venturing into the Irish Sea in the hopes of inflicting damage against merchant shipping, he concocted his plan to attack the British at their own doorstep. This was something that would have been considered impossible, thanks to the

vast distances between the United Kingdom and the United States, and the incredible might of

the Royal Navy.

John Paul Jones, by JM Moreau & JB Fosseyeux. (Photo Credit: Library of Congress Prints and Photographs

At the time, the British Royal Navy was unrivaled in power and was capable of decimating any naval force brave enough to face them head-on. For this reason, John Paul Jones's crew and other American ships adopted the tactic of harassment, striking supply lines and merchant shipping where possible. Jones was aware of the Royal Navy's strength, so he wanted to strike with the element of surprise. Jones was to strike at the port of Whitehaven on the coast of Cumbria. The plan of



attack was to anchor his ship, the *Ranger*, out at sea and head into the port at night with 30 volunteers in two dinghies. One crew was to attack and silence a British fort guarding the harbor, while the other was to sabotage the town and set the 200 ships in the harbor alight. Finally, the British would feel the heat of this war on their own turf.

Why Whitehaven? Was Whitehaven strategically important? No. Jones chose it because he was born and raised in the UK and began his sailing career from the port of Whitehaven. Because of this, he had intimate knowledge of its layout to help him find his way around at night. His career started at the young age of 13, eventually becoming the captain of a merchant vessel at just 21 after the captain of the ship he was on suddenly died from yellow fever, leaving Jones to navigate the ship back. After commanding this ship for a while, his reputation took a dive for the worse when he flogged a member of his crew so severely that he died a few weeks later, causing him to be seen as overly cruel. Jones left Scotland after this, captaining another vessel in Tobago for over a year before killing yet another member of his crew after a dispute. Fleeing from the potential legal repercussions, he relocated to Virginia in the US, a nation that from then on, he would regard as his own. Off the coast of Whitehaven, the Ranger's anchor was dropped, and the two crews set off for the port just after midnight on April 23, 1778. Immediately, they were faced with a strong wind and tides, slowing their journeys significantly. Upon arrival, Jones's crew made their way into the fort, successfully and quickly silencing its dangerous cannons. Jones had difficulty starting any fires, as the fuel for their torches had run out on the unexpectedly long journey to shore.



A sculpture in Whitehaven commemorates the raid. (Humphrey Bolton / Geograph.org.uk CC BY-SA 2.0)

Exiting the fort, Jones was greeted with a very noticeable lack of burning vessels in the harbor. Meanwhile, the other crew had also run out of fuel, forcing them to find their own in Whitehaven. On this hunt, they had conveniently entered a public

house, and got caught up in more important matters, namely, having a drink! By the time Jones linked up and rallied his men, they were drunk, and the sun was coming up, forcing them to abandon the goal of burning the entire port to the ground in exchange for claiming a single coal ship that they hoped would spread fire to other moored boats when ignited. With success seeming impossible, the situation was made worse by a traitor in Jones's own crew, running around the town to warn the townspeople of the attack. This traitor had only joined the Continental Navy for a free ticket back to the UK. Back in the port, Jones and his crew managed to successfully set the large coal ship alight, but thanks to the alerted townsfolk, the fire was quickly suppressed. Jones and his men jumped back into their dinghies and headed back to the *Ranger* in the morning light, well aware of their failure. For a man like Jones, this failure was unbearable, so he set sail for Scotland hoping to kidnap the wealthy Earl of Selkirk to use him as a bargaining tool to retrieve captured Americans from the British.



(Photo Credit: Library of Congress Prints and Photographs)

Gathering yet another crew, he rushed ashore, entering the stately home of the Earl. With another stroke of bad luck, Jones discovered the Earl was all the way down in London. Exhausted, deflated, and suffering yet another defeat, the crew opted to steal the Earl's silverware. Despite the total and utter failure of both of Jones's plans, which nearly resulted in a mutiny, the attack did ruffle some feathers in Britain, which had previously insisted the

mainland was safe from American attack. Jones would take the *Ranger* to Ireland the next day to attack the Drake, a British warship. After engaging in combat, Jones successfully captured the ship, returning both it and the *Ranger* back to France. This attack was the only one on British soil, and unlike the situation in North America, it didn't end in the American's favor. Jones would later go on to be remembered very differently in the two countries, as a hero in the US, but as a working-class pirate in the UK.

Vancouver Artillery Association Yearbook Updates

Website Maintenance – I'm not sure if you've noticed, but there have been some issues of font sizes on most of the pages in our website. It appears that the style sheet has been somewhat corrupted over time which has resulted in some words presented in larger font than others. Painfully, page by page, we have been working on bring them all back in line. All the main yearbook pages have now been complete and I'm working on the back pages.

Quartermaster page – Have you checked out the refreshed page? https://www.vancouvergunners.ca/quartermaster-stores.html

Deuce and a half rebuild – The stubborn piston exists. Trying alternative penetrating fluids. The latest is Moovit. While we're giving it time to seep into the rust, we started a bit of clean up painting. https://www.vancouvergunners.ca/deuce.html

Yearbook Update 1918 – Colin Parkinson discovered a 68 Depot Battery photo in the Vancouver Public Library online files.

https://www.vancouvergunners.ca/whats-new/yearbook-update-19184854442

Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery during World War 1 continue to be uploaded. The latest letters talk about the Battle of Cambrai.

https://www.vancouvergunners.ca/bdr-cox.html

VAA Virtual Lunch every Wednesday at Noon PDT - https://zoom.us/j/710845848 - Drop in for 10 minutes or stay for an hour. Remember – Stay healthy and stay safe!

Who (or What) Is It?



Last Week: Second from left - Andrey Andreyevich Vlasov September 14, 1901 – August 1, 1946). He was a Soviet Red Army general and Nazi collaborator. During World War II, he fought in the Battle of Moscow and later was captured attempting to lift the siege of Leningrad. After being captured, he defected to Nazi Germany and the Russian headed Liberation osvoboditeľ nava Army (Russkaya armiya (ROA)). At the war's end, he changed sides again and ordered the ROA to aid the Prague uprising against the Germans. He

and the ROA then tried to escape to the Western Front but were captured by Soviet forces. Vlasov was tried by the Russians for treason and hanged. The picture we showed last week had been 'photoshopped' by someone to remove Nazi insignia. We show the original here.

This Week: Fearless leaders come and go. Some make a mark on world history, sometimes negatively, and sometimes positively, although it often depends on whom you ask. I am sure



every single person in the Democratic People's Republic of Korea will state that Kim Jong-un is not only a great leader, but also a swell fellow, whose words are always worthy of hectic notetaking. Similarly, were I to ask a citizen of the neighbouring Republic of Korea about the young lad, I would get an answer the polar opposite to that given by their northern cousins. Naturally, popularity comes into the game, and that can wax and wane. Just think of how yesterday's hero can become today's bum. In the interests of harmony, I will give no examples. However, that leads us to this week's photo. It is of a man, not sure to call him a gentleman, wearing a spiffy uniform, replete with insignia that is a bit of a giveaway regarding his political Is he a follower of the views. environmental movement? I think not, although I doubt anyone ever asked him about the subject. Looking at his eyes might lead us to come to a judgement

about his personality that is not too sympathetic, insignia aside.

In any case, this fellow once had a rather large following, and was moderately popular, but rather quickly fell from grace due to one event. Can you then tell us who this chap is? What was the public event (not the war) that caused him to become far less popular than he and his cause had been? If you know, let the editor, Bob Mugford (bob.mugford@gmail.com) know, or the author, John Redmond (johnd.redmond@telus.net). Now, polish your boots.

From the 'Punitentary'

What runs but can't walk? A faucet.

Murphy's Other Laws

You do not need a parachute to skydive. You only need a parachute to skydive twice.

Quotable Quotes

There are no secrets to success. It is the result of preparation, hard work, and learning from failure." -Colin Powell



The Royal United Services Institute of Nova Scotia presents

Distinguished Speaker Brigadier-General J.J. Major Canadian Army Headquarters



The Canadian Army at an Inflection Point Delivering Excellence Today and into the Future

1-3 pm Halifax time, Wednesday, 2 June 2021 via Zoom (register through RUSINovaScotia@gmail.com)

Juno Beach Centre-Maple Leaf Route Webinar Series



Register Now for the Maple Leaf Route Webinar Series!

Inscrivez-vous maintenant à la série de webinaires « Maple Leaf Route »!

(Seulement en anglais)



Hosted by the Laurier Centre for Military Strategic and Disarmament Studies, and in partnership with the Canadian Battlefields Foundation and the Gregg Centre for the Study of War and Society, Juno Beach Centre Association is pleased to announce the Maple Leaf Route Webinar Series. Every two weeks from May to September, we will be following Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Once you have registered, you will receive a confirmation e-mail containing a link to the webinar. All webinars begin at 7:00pm Eastern Time (ET) and are approximately 90 minutes in length. The webinar series will only be available in English. We apologize for any disappointment.

If you have any questions about the Maple Leaf Route Webinar Series, please e-mail Eric at eric.story@canadianmilitaryhistory.ca.

We look forward to seeing you at one of our webinars!

Organisée par le Laurier Centre for Military Strategic and Disarmament Studies, et en partenariat avec la Canadian Battlefields Foundation et le Gregg Centre for the Study of War and Society, l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « Maple Leaf Route ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les

webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à <u>eric.story@canadianmilitaryhistory.ca</u>.

Nous avons hâte de vous voir à l'un de nos webinaires!



JUNO BEACH, 1944–2014: AN OVERVIEW

Terry Copp, Laurier Centre for Military Strategic and Disarmament Studies

May 19th at 7:00 pm ET (le 19 mai, à 19 h 00 h HE)

Register / Inscrivez-vous



STOPPING THE PANZERS: CANADA'S FORGOTTEN OVERLORD ROLE

Marc Milner, University of New Brunswick

June 2nd at 7:00 pm ET (le 2 juin à 19 h 00 h HE)

Register / Inscrivez-vous



A WOMAN'S TOUCH: SUPPORTING CANADIAN SERVICEMEN'S RESILIENCE IN EUROPE, 1943–47

Sarah Glassford, Leddy Library, University of Windsor

June 16th at 7:00 pm ET (le 16 juin à 19 h 00 h HE)

Register / Inscrivez-vous



THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association*

July 14th at 7:00 pm ET (le 14 juillet à 19 h 00 h HE)

Register / Inscrivez-vous



"J'IRAI REVOIR MA NORMANDIE": FRENCH-CANADIAN INFANTRY UNITS IN NORMANDY

Dr. Caroline D'amours, Parks Canada

July 28th at 7:00 pm ET (le 28 juillet à 19 h 00 h HE)

Register / Inscrivez-vous



CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

August 11th at 7:00 pm ET (le 11 août à 19 h 00 h HE)

Register / Inscrivez-vous



THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

September 8 at 7:00 pm ET (le 8 septembre à 19 h 00 h HE)

Reaister / Inscrivez-vous



10% off your purchase from the online boutique in Canada. Valid May 1-June 6, 2021 using the code JUNO77

10% de rabais avec le code JUNO77. Valide le 1 mai-6 juin 2021 pour le boutique en ligne au Canada

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.

https://zoom.us/j/710845848 Passw





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.

Join our Cloud HD Video Meeting now

Use the link above on your computer Zoom program or dial in on your phone: (778) 907 2071 Meeting ID: 710 845 848

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

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.

No monthly fee banking Unlimited Interac e-transfer® transactions² BMO
Employee
Discounts
on a range
of mortgage
options**



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-transfer⁰⁰⁵ transactions ²
- OnGuard® Identity Theft Protection Service at no charge 7.8
- Keep the same accounts no matter how many times you relocate
- Access to CreditView®# 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 flexibility ¹⁰



Credit Cards

- Choose the BMO Support Our Troops
 CashBack^{®##} or AIR MILES ^{®#} MasterCard^{®#}
- · No annual fee 11
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers



Continued

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.





The monthly Performance Plan lee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. 1 The monthly Plan fee may still apply, 0 ther it ansaction 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 canced the transaction interace e-transfer** transaction are subject to maximum transfer dollar amounts. "Applications and the amount you can borrow are subject to maximum transfer dollar amounts." Applications and the amount you can borrow are subject to maximum transfer dollar amounts. "Applications and the amount you can borrow are subject to maximum transfer dollar amounts." Applications are subject to maximum transfer dollar amounts. "Applications for the CDCB special rates on 5-year 6MO Smart fixed Mortgage, and have one (1) recurring direct deposit into the CDcauring Account." Some conditions may apply. "We quarantee your interest rate for this selected fixed rate mortgage is not funded within the 180-day priorio, the interest rate quarantee expires. Applicable to residential properties along a formation of the selected fixed rate mortgages only and subject to Bank of Montral standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. "Plan, transaction, service and product fees may still apply four e eligible for OnGard*" if you are a BMO customers who has a lead account" with one a the following Bank Plans: Performance Plan, Permittum Plan or Employee Plan, in addition, to qualify for OnGard*, you must be a Canadian resident who has reached the age of majority for your province or territory, and your must be a Canadian program do not qualify for OnGard* for your send does son your Bank Plans, for example, your monthly Plan fees bank Plan with the Kids or Teens discounted banking program do not qualify for OnGard* program do not qualify for OnGard* program do not qualify for OnGard* program do

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