

## Van Arty Association and RUSI Van Members News Oct 19, 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](mailto: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](http://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)

- Oct 20** Wednesday 'Zoom' Lunch meeting  
RUSI NS Distinguished Speaker - Dr Sarah Lockyer: The Casualty Identification Program
- Oct 27** Wednesday 'Zoom' Lunch meeting
- Nov 03** Wednesday 'Zoom' Lunch meeting
- Nov 18** RCAC Battle of Leliefontein Luncheon 2021

## Artillery Soldiers Mark Origins of Canadian Military in Kingston

*Elliot Ferguson The Whig-Standard Oct 15, 2021*



*Members of the Canadian Forces' artillery community gather to rededicate the Royal Canadian Horse Artillery memorial in City Park in Kingston on Friday.*

*Photo by Elliot Ferguson /the Whig-Standard*

**KINGSTON** —The origins of the Canadian Armed Forces were celebrated Friday at a ceremony in City Park. Members of the

military's artillery ranks — retired and active — gathered for the rededication of the Royal Canadian Horse Artillery memorial and mark the 150th anniversary of the creation of A and B batteries on Oct 20, 1871. “These were the very first regular elements of the Canadian Army,” retired brigadier-general David Patterson explained. “After Confederation in 1867, this was four years later, these two organizations were the first professional Canadian soldiers.” Prompted in part by the withdrawal of British troops, the A Battery was stationed at Fort Frontenac in Kingston and B Battery was located at the Citadel in Quebec City.

*Members of the Canadian Forces' artillery community salute the national anthem during a rededication ceremony at the Royal Canadian Horse Artillery memorial in City Park in Kingston on Friday.*

*Photo by Elliot Ferguson / the Whig-Standard*



Those first artillery batteries were comprised of British soldiers who transferred over to the new units, local part-time militia members and new recruits. Friday's ceremony was part of a larger, nine-month-long series of events called Ubique 150, meant to highlight the role of the artillery in Canadian military history and its place on the modern battlefield, Patterson said. “Ubique is the motto of the artillery. It means everywhere, because we are in every battle,” he said. As part of the celebration, about 100 artillery soldiers are currently providing the ceremonial guard at Buckingham Palace in London. Friday's ceremony also marked the 100th anniversary of the Royal Canadian Horse Artillery memorial, which was erected in 1921 in memory of artillery soldiers killed during the First World War. The memorial was rededicated in 1951 when the names of those killed in the Second World War were added. On Friday, 10 names of gunners killed in the Korean War and five names of soldiers killed in Afghanistan were added. “The military is an organization that takes pride in its traditions,” Patterson said. “We can highlight those traditions, especially to the younger members, to see where we came from, the people who went before and made the ultimate sacrifice and also reflect upon how the army has changed.”



*Retired brigadier generals Jim Selbie, left, and David Patterson unveil plaques bearing the names of gunners killed in the Korean War and the Afghanistan mission during the rededication of the Royal Canadian Horse Artillery memorial in City Park in Kingston on Friday. Photo by Elliot Ferguson /the Whig-Standard*

The event was originally planned for August but was postponed because of public health measures in place to prevent the spread of COVID-19. Friday’s ceremony was the first in-person event that was part of the Ubique 150 celebration. “Kingston has a lot of retired gunners, and they were able to come out,” Patterson said. “It is good to actually get together and see people and get together as an artillery family.”

## **Committee for the Rededication of the RCHA Memorial**



On the 100<sup>th</sup> Anniversary of the first Dedication in 1921 for the RCHA fallen in WW1, and the second Dedication in 1950 for the RCHA fallen in WW2, a committee was formed as part of the UBIQUE 150 program.

*L to R. Col Dave Marshall, BGen Dave Patterson, LCol Bob Chamberlain (Senior), and LCol Adam James*

The Rededication on 15 October 2021 included the unveiling of two plaques for the RCHA fallen in Korea and Afghanistan. The Committee Members are shown in the photo.

## Canadian Frigate Helps Royal Navy Solve a High-Seas Catering Crisis

HMCS Winnipeg boosted British morale with three boxes of Earl Grey

*Murray Brewster · CBC News · Oct 09, 2021*



*HMS Queen Elizabeth at sea on Sept 9, 2021.*

*(UK MOD Crown copyright)*

Had it gone on any longer, it could have been a calamity. Sailors in all navies are used to austere conditions, but there are certain things — especially in the Royal Navy — that are simply sacrosanct. Things like tea — that steaming amber liquid that steadies frayed British nerves and takes the chill out of almost any wet, weary bone on watch. The flag officer's mess aboard HMS Queen Elizabeth, the United Kingdom's newest aircraft carrier, suffered a shortage of tea while at sea in the Pacific over the past week. The crisis of morale was averted thanks to the quick-thinking commander of HMCS Winnipeg and with the likely assistance of one of his stewards. The commander of the British carrier task force paid a 90-minute visit to the Canadian patrol frigate recently — a routine check-in with one of the allied escorts. HMCS Winnipeg and HMS Queen Elizabeth both took part in a massive allied naval exercise off Japan last weekend. "I went across thinking I would be offered traditional Canadian hospitality, whatever that may be," Commodore Steve Moorhouse told CBC News this week. "And they very, very kindly laid on English tea, afternoon tea." "So I had a cup of Earl Grey and English scones with cream and jam," said Moorhouse, who seemed genuinely touched by the gesture. "I said, 'Hey, that's fantastic, we've just run out of Earl Grey tea in the flag area on Queen Elizabeth.' I returned to the ship weighed down with probably a thousand tea bags."

*Commodore Steve Moorhouse UKCSG carries out interviews on the flight deck on Sept. 6, 2021 during the visit of Japanese Defence Minister Nobuo Kishi to HMS Queen Elizabeth in Yokosuka, Japan.*

*(UK MOD Crown copyright)*



*HMCS Winnipeg,  
HNLMS Evertsen and  
RFA Tidespring in  
formation on Sept 9,  
2021 during Exercise  
Pacific Crown.  
(UK MOD Crown  
copyright)*



The commander of the Winnipeg said it was the least they could do to help an allied unit suffering through the privation of a long sea voyage. "We gave him three boxes and he sent me an email afterwards and said I was a hero going back to a British ship with tea from Canada," Canadian Commander Doug Layton said with a chuckle. Moorhouse's staff may have expected something more exotic, since navies are in the habit of exchanging trinkets of appreciation on a regular basis. "Whenever you visit a ship, sailors will say, 'Hey sir, what did you get? What did they give you? Was it maple syrup or something like that?'" said Moorhouse. "And I said, 'No, I've got Earl Grey tea bags.'" Whether he was expecting something a little stronger than tea is unclear. The Canadian Navy has banned the consumption of alcohol while warships are at sea.

## **Cold Steel at Krasnobród**

Inside the Curious WW2 Battle that Saw Cavalry Fight Cavalry

*Alexander Zakrzewski Warhistorynow 13 October, 2021*



*"The two sides smashed into one another, and for a few minutes the hillside on the sleepy outskirts of Krasnobród resembled a scene from the Napoleonic Wars as sabre met sabre in frenzied hand-to-hand combat."*

*Polish cavalry on maneuvers prior to outbreak of the Second World War. The country fielded nearly a dozen cavalry brigades in September of 1939; they were mostly used as a highly mobile reserve that would fight on foot like infantry.*

*(Image source: WikiMedia Commons)*

The notion that Polish Cavalry charged German tanks during the 1939 Invasion of Poland is one of the Second World War's most enduring myths. It stems from an engagement near the Polish village of Krojanty on the first day of the campaign in which Polish cavalymen were ambushed by German armoured vehicles, resulting in heavy casualties. Foreign war correspondents on the scene were told by German officials that the horsemen had foolishly charged the vehicles. The story quickly spread across the globe. Joseph Goebbels' propaganda machine also seized upon the image of backward Polish cavalry suicidally attacking German Panzers as an exemplification of the *Wehrmacht's* technological invincibility. Although the vast majority of the Polish cavalry battles during the 1939 Campaign were fought by dismounted riders, charges did occur with varying degrees of success. They would continue to be conducted throughout the war on other fronts by other armies. The last American charge was conducted by the 16<sup>th</sup> Cavalry Regiment in January of 1942 in the Philippines, and perhaps the last major charge ever was carried out by the Italian Savoia Cavalleria regiment that same year in the Soviet Union.



*Pre-war German cavalry.*  
(Image source: Wikimedia Commons)

However, when it comes to cavalry actions, the 1939 Campaign does have the unique distinction of witnessing what is often cited as the last ever cavalry-on-cavalry engagement in military history. At the outset of the Second World War, Poland's 11 Cavalry Brigades were the well-trained, well-led, highly motivated elite of its armed forces; they quickly proved their worth on the battlefield. Even after Poland's fate was sealed following the Soviet invasion on Sept. 17, the cavalry continued to lead by example, fighting doggedly against overwhelming odds, rallying resistance, and even counterattacking whenever possible. In the dying days of the campaign, the Nowogródzka Cavalry Brigade was tasked with recapturing the German-held town of Krasnobród in central Poland as part of a greater effort by Polish forces to fight their way south into neighbouring neutral Hungary and Romania. The brigade was led by the charismatic Władysław Anders, who would later in the war command the Polish II Corps in Italy.

Just before sunrise on September 23, 1939, the 1<sup>st</sup> and 2<sup>nd</sup> Squadrons of the 25<sup>th</sup> Uhlan Regiment burst out of the morning mist on the outskirts of Krasnobród in a two-pronged mounted attack that caught the German defenders completely by surprise. Led by Lieutenant Tadeusz

Gerlecki, the Uhlans pursued the fleeing enemy to a hill on the western edge of town where there stood a monastery that the Germans were occupying. As they approached the hill the fog began to clear revealing, much to the Poles' surprise, a line of German horsemen waiting at the crest. A bugle call rang out as the Germans, elements of the *Wehrmacht's 17<sup>th</sup> Cavalry Regiment*, drew their sabres and charged down the hill at the advancing Poles. Gerlecki's squadrons responded with a bellowing "Hurrah!" and closed ranks to receive the attack. The two sides smashed into one another, and for a few minutes the hillside on the sleepy outskirts of Krasnobród resembled a scene from the Napoleonic Wars as sabre met sabre in frenzied hand-to-hand combat. The German mounts were bigger and had the added advantage of downhill momentum. Almost immediately, Trooper Lewczuk's horse was knocked to the ground by the charging German commander, who continued to hack at the Pole as he fell. The German was a fine swordsman; he slashed his way through two more Uhlans before confronting Gerlecki. The pair dueled furiously, their steel sabres clashing and scraping loudly, until Corporal Mikolajewski rode over behind the German and skewered him with a powerful sabre thrust.

Seeing their commander fall broke the Germans' spirits and they galloped back up the hill. The Poles pursued, but this time it was they who were in for a shock. Two well-placed German machine guns unleashed a withering crossfire that cut down Gerlecki and many more before Mikolajewski could lead the remaining Uhlans to safety. They left behind a hillside strewn with dead bodies and riderless horses. Fighting continued for the rest of the day, but by nightfall the Poles had recaptured the town, including the monastery, taking 100 Germans prisoner. Among them was the commander of the 8<sup>th</sup> Division, General Rudolf Koch-Erpach, the first German general to be captured during the war. The Poles lost 60 men but a crucial gap through the German lines had been opened. General Anders continued to lead his battered brigade south, fighting more desperate battles as they went. The exhausted horsemen of the Nowogródzka Cavalry Brigade finally surrendered to the Soviets forces on Sept. 29 less than 20 kilometers of the Hungarian border. They had served both their country and tradition with courage and honour right to the bitter end.

## **US Army to Stage Largest Robot Tank Experiment Ever**

Its lessons will inform the Army's next-gen-unmanned-vehicles plan to ask tech firms to deliver the brains and established firms to deliver the wheels. *Patrick Tucker DefenceOne October 14,*

*2021*



*A prototype next-generation robotic combat vehicle from General Dynamics Land Systems, on display during the AUSA conference in Washington, DC. Patrick Tucker / Defense One*

The US Army intends to test an entire company of unmanned combat vehicles in simulated battle next year, a wargame that leaders called unprecedented and a big step toward refining the hardware and software that will one day enable wheeled robots to take the battlefield. Gen. Ross Coffman, the director of Army Futures Command's Next Generation Combat Cross-Functional Team, told reporters at AUSA this week that the closest thing to the Army's upcoming robot exercise at Fort Hood, Texas, was last year's platoon-sized effort at Fort Carson, Colorado. For that exercise, the Army turned some old M113 armored personnel carriers into robots. "You can imagine that if you can turn a 113, you can turn anything into a robot," Coffman said. "We learned a ton. There were some clear winners in the technology base. There were some that weren't as great." Among the winners was the human-machine interface, he said. "Now we're moving it up to company level," he said. "The lessons learned here, we can now then apply to a brigade and to a division and see how we want to fight with these things in the future. But I know of no country that has done above singular vehicle experiments. So, no antecedent."

In August, the Army hired five firms to design prototypes for unmanned combat vehicles: Point Blank Enterprises., Oshkosh Defense, BAE Systems Land and Armaments, General Dynamics Land Systems, and American Rheinmetall Vehicles. Part of the deal: the vehicles must conform to an open systems architecture that can accommodate third-party software and sensors. Program leaders hope that that will enable them to draw on the country's top minds in vehicle autonomy, machine vision, and artificial intelligence. And there's been an explosion in recent years of private sector and academic research in self-driving, autonomous and partially autonomous programming. But the best minds in autonomous driving aren't necessarily the best equipped to make combat vehicles to military specification. So the Army has already developed what they call a robotic technology kernel: basically, a code base for future operating systems. They'll use that to test autonomy software from different sources. "Effectively, what that allows us to do is we can compete modules and reach best of breed from industry and academic or government agency partners, where we can compete at the behavior level and integrate those into an end item that gets integrated onto these systems. And so we've been exercising that process. We're on the verge now of selecting six vendors to continue to improve that autonomy software for competing behaviors," said Michael Cadieux, director of ground vehicles for US Army Development Command.

What are those behaviors? And how much autonomy in unmanned combat vehicles is the Army ultimately looking for? All of that depends on what AI solutions come out of tech firms and what the Army thinks is ultimately achievable. But the open systems architecture approach means that as new AI capabilities come out of labs the Army won't have to do a lot of intensive software engineering to get them onto the vehicles. "The government controls the interfaces, the standards and the way data is moved around the system. But we don't necessarily need to control the individual black boxes or the processors or the individual sensors. We just need to control the way that they communicate with one another. So we don't buy [intellectual property] that we don't need but that we have the ability to remove a modular component and replace it with a different one without re-architecting and redesigning the entire system," Cadieux said. That should allow the Army to ride the wave of better and better AI and autonomy products that will emerge out of Silicon Valley and academia over the coming years without relying on software that's obsolete

by the time it's fielded. The hardware and the software will come together virtually first, in a simulated environment to test how well everything works together before the Army commits to an expensive build, a similar approach to what the Army is now doing to prepare for its large connect-everything experiment later this fall. "What we do first is we have a system integration lab that's a combination of both software virtual environments as well as the hardware that represents those systems. And we'll do it in a virtual world that will simulate it in a system integration lab and then apply it to the actual vehicle systems in a fairly relevant train to see how it performs. And that's the iterative approach that we've been taking," said Cadieux

## **The Ducks of War**

[John Ward](#) September 13, 2021



### **Illustration By Malcolm Jones**

Retired naval captain Stephen Oldale of Victoria, BC, remembers the day back in 1972 when the Royal Canadian Navy abolished the daily rum issue. He says he presided over the very last call of "Up

spirits. Hands to muster for grog" while serving as navigating officer on HMCS *Chaudière*. He tells the story: "*Chaudière* at the time was west of Hawaii in the second-to-last time zone of the Western Hemisphere before the international date line (and tomorrow). Our ceremony under the circumstances was somewhat elaborate as it marked the end of a long tradition in Commonwealth navies." The issue was half a gill, or two and a half ounces. "The rules were that if one took the issue 'neat' it had to be consumed in front of the issuing officer, but if water, cola and the like were brought...the rum could be mixed in your tot mug—many of which were quite unique—and then taken to the mess deck. A lot of clever old hands would appear with a dark tot mug, a dark liquid therein, passing it off as cola to naive young issuing officers whereas in fact it was neat rum being added to existing rum from the 'saves,' later to be consumed at MPUs (monumental piss-ups)."

The rum was specially blended and bottled for the navy by what was then Captain Morgan Rum Distillers of Waterloo, Ont. After the final issue aboard *Chaudière*, there were three bottles of Royal Canadian Navy rum left, Oldale recalls. "It was decided that the coxswain would get one bottle, the chief ERA (engine room artificer) the second and yours truly the third." As an aside, the mix of rum and water was known as "grog" in the Royal Navy after Admiral Edward Vernon (known as "Old Grog" because of his grogram cloth coat) first ordered the rum issue diluted in

1740. Another contributor asks for anonymity in the following tale. He enlisted in the Queen's Own Rifles of Canada reserve in April 1943 when he was 17. "I had never fired any kind of a gun in my life, not even a BB gun." For their first rifle practice the recruits were handed five rounds and a paper target, with red rings and a small black bullseye, which were hung at the back of the range. "I listened carefully to the instructor: 'Lie on your belly, make a tripod with your elbows, aim, hold your breath and gently pull the trigger.'" "I did that, and after the command of fire, I could see black dots appearing on the targets of those near mine, but nothing on my own." He chalked up a miss and concentrated. Bang. No black dot. Bang. No black dot. Having expended his rounds he stood humiliated, contemplating a pristine target. The shooters were ordered to retrieve their targets and he discovered why there were no black dots on his. All five shots had gone through the black bullseye for a perfect shoot. "I seriously doubt I could do the same now."

In the next entry, the ship in question will remain anonymous for reasons which will be obvious. In 1944, a spanking-new RCN frigate sailed into St George's in Bermuda to begin developing exercises to prepare for the rigours of North Atlantic convoy duty. The ship first tied up alongside, but after funnel smoke drifted across the jetty and wafted into the office of the commanding admiral, the newcomer was told to anchor out in the bay. The chain hung up briefly, then there was an audible pop and the anchor rose normally. Next morning, the order was given to heave anchor. The capstan began to turn, the chain clanked in and then stopped. The anchor was directly below the bow. Further efforts to haul it in started to pull the bow down. Heads were scratched, ideas were exchanged, and the decision was made to release the chain. As it paid out, the ship would shift position and that might free the fouled anchor. After a pause, the capstan began to turn again. The chain hung up briefly, then there was an audible pop and the anchor rose normally. The ship put to sea for exercises. On returning to the anchorage at the end of the day, the senior officers were suddenly summoned to report to the admiral. It appeared the anchor had fouled the electrical cable which fed power to St George's. The pop had been the power line snapping.

First World War ace Billy Bishop was credited with 72 aerial victories. He earned the Victoria Cross, the Distinguished Service Order (and Bar), the Military Cross, the Distinguished Flying Cross and sundry foreign decorations. He also had an odd sense of humour. In his memoirs he recounts how he and his fellow pilots borrowed ducks from a neighbouring farm and tried to train them to walk in formation. "They were not very adept pupils, however, and instead of walking at correct distances apart, would keep looking back at us and jostling into the men on the right and left," wrote Bishop in his book, *Winged Warfare*.

## **Vancouver Artillery Association Yearbook Updates**

**Royal Canadian Artillery Association Annual General Meeting - Saturday, 23 October 2021**– Join the RCA Association as it presents its report to the membership. Vote on the new executive. Listen to senior members of the Regimental Family addressing: Who we are as Gunners; Where we come from; and Where we want to go, Register at <https://rca-arc.org/>

**Trench Art** – Check out the new trench art photos

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20216517603>

**Yearbook Update – 1968**– Big news in 1968 seems to be the successful recruiting campaign. Of course, there was also a lot of media coverage on the Military Ball debutantes. There was also some concern over the loud noise of salutes. Lots of calls to the media and police. Who's attacking? seems to be the primary question. Check out these ads - good thing we couldn't compare one month to the next back in 1968. <https://www.vancouvergunners.ca/1968.html>

**Yearbook Update – 1967** – Vancouver was a popular spot for visitors in 1967. The Regiment fired salutes for several visiting naval vessels and for Princess Alexandra. It appears there were less news articles about the Regiment but that may well be due to the increased "artillery" stories from Vietnam and the Middle East. <https://www.vancouvergunners.ca/1967.html>

**Yearbook Update – 1966** – The Regiment had another busy year firing salutes for a visiting naval vessel, the accession of the Queen, Birthdays and Dominion Day (or was it Canada Day?) There were exercises in Wainwright and the Chilcotin. There was a huge Armed Forces Day parade at the stadium and constant recruiting ads <https://www.vancouvergunners.ca/1966.html>

**Yearbook Update – 1965** – Newspaper articles have been added. They include stories about the visit of the USS St Paul (A 21 round salute for the vessel and a second 15 round salute for the Vice-Admiral aboard), recruiting ads, United Appeal salute and the annual Military Ball. <https://www.vancouvergunners.ca/1965.html>

**Charitable donations** – We've received another \$100.00 to go towards the Volunteer Docent Guide productions. We're still \$350.00 short of our total requirement of \$600.00. Would you like to help out with a donation? The Yorke Island guide is complete and we're working on completing Point Grey Fort and Stanley Park Fort. Interac e-transfers accepted at [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com) Charitable tax receipts will be issued in time for the end of the year! <https://www.vancouvergunners.ca/helmcken-diary.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:** HMS *Mendip* (L60) was a Hunt-class destroyer of the Royal Navy. She was a member of the first subgroup of the class and was the first Royal Navy ship to carry the name of the fox hunt in Somerset. Honours:- North Sea 1941–45, English Channel 1942–43, Sicily 1943, Salerno 1943, Mediterranean 1943, Normandy 1944. In May 1948 *Mendip* was lent to the Chinese Navy and was renamed *Lin Fu*, after major general Zhang Lingfu, commander of the 74<sup>th</sup> division, who fell during the Chinese Civil War. She was repossessed by the Royal Navy in June 1949 and in

November 1949 she was sold to the Egyptian navy, becoming *Mohammed Ali el-Kebir*, renamed *Ibrahim el-Awal* later in 1951. In 1956, *Ibrahim el-Awal* took part in the naval operations during the Suez crisis, was captured by the Israeli Navy and subsequently incorporated into the Israeli Navy and renamed *Haifa*. She served with the Israeli navy through the late 1960s, when she was decommissioned, and relegated to duty as a target ship in 1968 and sunk in 1970 after being hit by a Gabriel missile.

**This Week:** A couple of weeks ago we featured a soldier of the Third Reich who didn't conform



to Nazi ideals but lived to talk (and write) of it. He wasn't the only person of his religious background to be caught up in the nastiness of that regime, nor was he the only person to be in what can only be called an "unclassifiable" situation during the Second World War. We have featured White Russians who served the Japanese Empire and Italians who fought against that Asiatic enemy, once their ally. Some of you know of the Georgians who engaged in one of the last actions of the Wehrmacht, fighting against that enemy of democracy, in Holland of all places. All of these fall outside the usual black and white version of history that is popularly presented on TV and in print.

And this brings us to the lady in the photograph. She is American, but not a controversial one. She was in their military in a role that was both pioneering, and admirable, but not usually really dangerous. However, through no fault of her own, she fell into a situation that was "unclassifiable", at

least in the European theatre. Can you tell us who she was and what it was that happened to her? If you can, let the editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the author, John Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)) know your thoughts.

### **From the 'Punitary'**

Why shouldn't you trust stairs? Because they are always up to something.

### **Murphy's Other Laws**

What happens is not as important as how you react to what happens.

### **Quotable Quotes**

Opportunity is missed by most people because it is dressed in overalls and looks like work.  
- *Thomas A Edison*

## 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>

**Password:- Ubique**



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

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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.



# ROYAL CANADIAN ARMoured CORPS (CAVALRY)

## BATTLE OF LELIEFONTEIN LUNCHEON 2021

You and your guests are most cordially invited to attend the annual Leliefontein Luncheon to commemorate the Royal Canadian Dragoon's battle in South Africa on 7 November 1900

THE LUNCHEON WILL COMMENCE AT 1100HRS AND CONCLUDE AT APPROXIMATELY 1400HRS TO MEET FERRY SCHEDULES.

**ALL LEFT COAST LANCERS, BLACK HATS AND SUPPORTING ARMS WELCOME**

**THURSDAY, 18 NOVEMBER 2021**

AT

SIDNEY NORTH SAANICH YACHT CLUB  
1949 MARINA WAY  
NORTH SAANICH,  
BRITISH COLUMBIA, CANADA

### **DRESS**

Suggested - jacket and tie

**Mandatory** - Mask. Vaccination Certificate

### **TARIFF**

\$35.00 (TBC)

### **RSVP**

David Scandrett - [Tang014@outlook.com](mailto:Tang014@outlook.com)

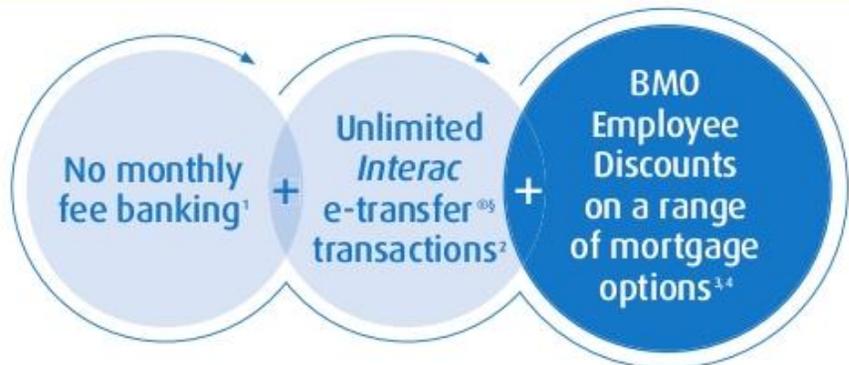
# Bank of Montreal

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## Mortgages

- BMO employee discounts on a wide range of mortgage options<sup>3,4</sup>
- Flexibility to move or break your mortgage through the Integrated Relocation Program<sup>5</sup>
- 130-day mortgage rate guarantee – the longest of any major bank in Canada<sup>6</sup>



## Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees<sup>1</sup>
- Unlimited Interac e-transfer<sup>05</sup> transactions<sup>2</sup>
- OnGuard<sup>08</sup> Identity Theft Protection Service at no charge<sup>7,8</sup>
- Keep the same accounts no matter how many times you relocate
- Access to CreditView<sup>09</sup> – the free, instant way to get your credit score<sup>9</sup>



## Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit<sup>3</sup>
- Student line of credit with preferential pricing and flexibility<sup>10</sup>



## Credit Cards

- Choose the BMO Support Our Troops CashBack<sup>011</sup> or AIR MILES<sup>012</sup> MasterCard<sup>013</sup>
- No annual fee<sup>11</sup>
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit [bmo.com/sot](http://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<sup>®</sup> 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](http://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.<sup>12</sup>

### 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](http://bmo.com/cdcb) to learn more.



Scan the QR code to get more information.



<sup>1</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. <sup>2</sup>The 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. <sup>3</sup>Interac e-transfer<sup>®</sup> transactions are subject to maximum transfer dollar amounts. <sup>4</sup>Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. <sup>5</sup>Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. 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. <sup>6</sup>Some conditions may apply. <sup>7</sup>We 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 15, 2020. <sup>8</sup>Plan, transaction, service and product fees may still apply. <sup>9</sup>You're eligible for OnGuard<sup>®</sup> if you are a BMO customer who has a lead account<sup>10</sup> 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 OnGuard<sup>®</sup> 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 OnGuard<sup>®</sup> service. <sup>11</sup>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. <sup>12</sup>OnGuard<sup>®</sup> retail value is \$155.88 annually (charged at \$12.99 per month). <sup>13</sup>OnGuard<sup>®</sup> is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at [www.bmo.com/onguard/SIGconditions](http://www.bmo.com/onguard/SIGconditions). <sup>14</sup>CreditView<sup>™</sup> 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. <sup>15</sup>You 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. <sup>16</sup>Ongoing 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](http://bmo.com/rates-fees) for current rates and fees. <sup>17</sup>The 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. <sup>18</sup>Registered trade-mark of Bank of Montreal. <sup>19</sup>Interac e-Transfer is a registered trademark of Interac Inc. <sup>20</sup>OnGuard is a service of Sigma Loyalty Group. OnGuard<sup>®</sup> is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>®</sup> is a registered trademark of Intersections Inc. <sup>21</sup>CreditView is a trademark of TransUnion LLC. <sup>22</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.