Vancouver Artillery Association News
'The Vancouver Gunners'
2025 West 11th Avenue, Vancouver, BC V6J 2C7 www.vancouvergunners.ca

RUSI News Vancouver
2025 West 11th Avenue, Vancouver, BC V6J 2C7
www.rusivancouver.ca

Van Arty Association and RUSI Van Members News Sept 1, 2020

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 on line. 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!!

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

Aug 9 to **Nov 28**	**Virtual Remembrance Run in Support of the Juno Beach Centre**
Sept 02	'Wednesday Lunch' Zoom meeting
Sept 09	'Wednesday Lunch' Zoom meeting
Sept 16	'Wednesday Lunch' Zoom meeting

September 1st – Néry Day

How our gunners won the VC and silenced the fire of the German Guns in face of overwhelming odds. Retreat from Mons 1st September 1914.
By Fortunino Matania
Image: Canadian War Museum

On 1 September 1914, the German 4th Cavalry Division attacked the 1st British Cavalry Brigade and L Battery of the Royal Horse Artillery in the village of Néry. L Battery was virtually annihilated: just one 13-pounder gun left in action. The gun detachment squared off against three German batteries,

allowing the brigade to organize an effective counterattack. For their great gallantry three members of the gun detachment -- Captain Edward Kinder Bradbury, WO2 George Thomas Dorrell, Sergeant David Nelson -- earned Victoria Crosses. Bradbury's VC was posthumous..

Fatal Military Helicopter Crash Was Tragic

and the stark reality of unnormalized risk. *Ken Hansen The Globe And Mail August 23, 2020*

A CH-148 in Nova Scotia in 2017
Dennis Jarvis from Halifax, Canada

When a new piece of military technology is lost, it gets people's attention, particularly among sailors and aviators. The technology's novelty and its usually impressive performance tend to lend tremendous confidence to the crews that fly them. That had been happening with the new Cyclone helicopter built by Sikorsky, a subsidiary company of Lockheed Martin. The long-overdue replacement for the old Sikorsky Sea King was something of an unknown commodity when the notoriously tight-pursed Canadian government selected them. I remember that, as the only naval officer on the board that wrote the purchase's "statement of requirements," we were left hoping for an aircraft with at least equal capabilities to the Sea Kings. But we were delighted by the choice of the H-92, the naval version of Sikorsky's civil aviation S-92 – a brand-new product that was quickly snapping up contracts, with 300 in service by 2018. Since then, several Cyclones had been deployed on operations at sea with Royal Canadian Navy frigates. The first returned triumphantly to Halifax on board HMCS Ville de Québec, on Jan 29, 2019, to glowing reviews from crews.

But on April 29, a Cyclone crashed into the Ionian Sea in full view of the crew of its home base, HMCS Fredericton. Six members of the Canadian Armed Forces were killed. The reaction at the scene was described as "horrific" and "a gut-punch." Having witnessed two helicopter crashes during my time on sea duty, I can personally attest to the pain of witnessing such calamities. When the fatal crash occurred, critics were quick to condemn the flight control system, citing a problem that occurred in 2017 when a helicopter fell from the sky during flight testing before the flight control system reset itself, enabling the pilot to regain control. There was growing dread within Canadian military circles that the fly-by-wire control system – an increasingly common system by which computers allow for smooth and efficient translation of human intention into effective mechanical response, and which saves weight and improves aircraft fuel efficiency – was a potential key point for critical failure. The Cyclone and its civil aviation cousin were the first rotary-wing aircraft to use a fly-by-wire system for pilot control of the aircraft, and if that had fundamental flaws, disaster would have undoubtedly ensued.

But the June interim report by the military's Directorate of Flight Safety determined the crash wasn't caused by the fly-by-wire control system, but another computer-directed system designed to assist the crew in managing the huge amounts of tactical information being generated by the Cyclone's new sensors and being received from nearby ships and aircraft. This flight-management system was intended to keep the aircraft safe from accidents, such as straying outside of assigned patrol areas, or potential shootdown by friendly forces when confusion about identity arises in a pitched scenario; tragically, a low-altitude, high-speed conflict between it and the control system rendered the helicopter uncontrollable.

A Cyclone is pictured performing a hover-in-flight refueling test during sea trials aboard HMCS Montréal.

The critical lesson for military observers is that being the first to use new technology always comes with risks, regardless of the initial reviews. The euphoria over a new level of performance and professional credibility must be tempered with the kind of caution that can only come from long experience and careful appreciation of the past. This has all happened before, after all: Between November 1967, and November 1972, five brand-new Canadian Sea King helicopters were lost, leading to the death of five crew members. The causes were pilot error in two cases, and mechanical failure in three. Five helicopters lost in five years in not a stellar track record for safety by any measure, but it was clear to the military's senior leadership that the Sea King represented a quantum leap in capability, and corrective measures were put in place to mitigate the risk. Ten more Sea Kings crashed during the 50-year record of its service, killing two more service members; still, that aircraft was able to log hundreds of thousands of hours on military, humanitarian-assistance, and joint-force support missions.

The risk can produce awful tragedy, but this was always understood and accepted by the Canadian Armed Forces and its members, because the gains were eventually seen to broadly outweigh the losses. As Lieutenant General Al Meinzinger, the commander of the Royal Canadian Air Force, said himself: "There will always be risks in flight operations." The Cyclone's risks will also eventually become normalized. Corrective measures have already been taken, and remedial training for aircrew is well under way. The Cyclone flies over my home on its way to and from the helicopter base at Shearwater in Nova Scotia – and I do not worry about one falling from the sky any time soon.

Ken Hansen is an independent defence and security analyst and owner of Hansen Maritime Horizons. Retired from the Royal Canadian Navy in 2009 in the rank of Commander, he is also a contributor to the security affairs committee for the Royal United Services Institute of Nova Scotia.

MND Announces New Fighter Jet Facility at 4 Wing Cold Lake

Julia Lennips 28 Aug 2020

A CF-188 Hornet from 401 Tactical Fighter Squadron takes-off during Exercise MAPLE FLAG 51 on June 19, 2018 at 4 Wing, Cold Lake, Alberta.
Photo: Cpl Manuela Berger, 4 Wing Imaging.

Minister of National Defence Harjit S Sajjan announced a $9.2-million contract award to EllisDon Construction Services Inc, of Edmonton, Alta, this week for the design of a new fighter jet facility at 4 Wing Cold Lake. "We invest in this modern infrastructure to house our future fighter aircraft because we know it is critical to ensuring the safety and security of Canadians, as well as meeting Canada's international obligations to NORAD and NATO. A modern fighter jet fleet is essential for the defence of our country and its sovereignty, and these facilities are vital to enabling these operations," said the Honourable Harjit S Sajjan, Minister of National Defence.

The wing is one of two main operating bases for Canada's future fighter aircraft. A second facility and contract award is also planned for 3 Wing Bagotville. Combined, this infrastructure will support the long-term maintenance and operation of 88 new aircraft being procured for the Royal Canadian Air Force (RCAF) through the Future Fighter Capability Project (FFCP).
The design contract for the future fighter facility in Bagotville is expected to be awarded in September 2020. Construction is estimated to begin at both bases in summer 2022. The press release noted the contract is an important milestone in preparing Cold Lake for the future fighter, and it moves one step closer to delivering the infrastructure aviators need for the future noted the press release. Both projects will also provide significant economic opportunities for the Canadian construction industry, as well as the Cold Lake and Bagotville communities. Over 900 jobs are expected to be created during the design and construction of both facilities. Anita Vandenbeld, parliamentary secretary to the Minister of National Defence, says, "Building this facility will help sustain jobs near the base and will ensure our military is well equipped for the future."

The Cold Lake facility will host two tactical fighter squadrons and will cover approximately 19,300 m^2, providing space for daily operations, maintenance, administration, missions planning, and simulator training. It will also house operational and support training squadrons and their training facilities. The press release noted both facilities will be designed and constructed to Leadership in Energy and Environmental Design Silver standards and will use energy-efficient options wherever possible.

Free IT Training for Veterans

By Lookout Aug 29, 2020

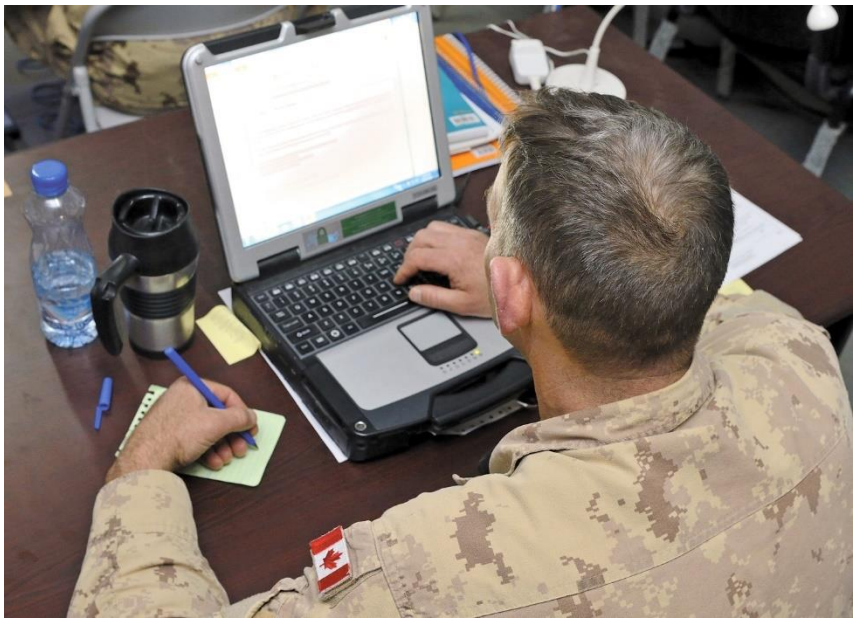

Photo: DND

A pilot project to train transitioning Canadian Armed Forces (CAF) members and Veterans for civilian information technology (IT) jobs is underway. Entitled the Cyber Workforce Enablement Program, or CWEP for short, the project provides high-demand, cyber-career training to hundreds of transitioning members and Veterans, leveraging their existing military skills and preparing them to work in the IT sector with both the Federal Government and businesses across Canada. The pilot project started in May and is the result of a partnership between the CAF Transition Group, the social impact company WithYouWithMe, and the multinational professional services firm Ernst & Young.

IT training being offered can be taken individually at one's own pace, with training usually taking about six to 12 weeks depending on the course, or via scheduled virtual "boot camps" during which the training is completed over the course of an intensive week, including live sessions with an online instructor. In either case, all courses and training are offered free of cost, with the partners' goal being simply to assist military personnel in their transition back to civilian life. For more information on the training available or to express an interest in joining the Cyber Workforce Enablement Program, visit https://rallypoint.withyouwithme.com/cwep-stp1/

The US Army Conducted its First Robot Combat Vehicle Experiment

Here's what it learned. *Matthew Cox, Military.com Aug 8, 2020*

US Army modernization officials are about to finish the service's first experiment to see whether the Robotic Combat Vehicle effort can make units more deadly on the future battlefield. For the past five weeks, a platoon of soldiers from the 4th Infantry Division has been conducting cavalry-style combat missions using two-person crews in specially modified Bradley fighting vehicles to control robotic surrogate vehicles fashioned from M113 armored personnel vehicles in the Robotic Combat Vehicle Soldier Operational Experiment. The platoon has operated in the rugged terrain of Fort Carson, Colorado, testing different technologies to control the robotic vehicles, sending them out hundreds of meters ahead to scout for enemy positions. "This experiment was 100% successful ... because we learned; the whole purpose was to learn where the technology is

now and how we think we want to fight with it in the future," Brig Gen Ross Coffman, director of the Army's Next Generation Combat Vehicle-Cross Functional Team, told defense reporters Thursday during a virtual roundtable discussion. "All of the technology was not successful; it's a sliding scale. Some knocked our socks off, and some -- we've got a little bit of work to do."

Modified Bradley Fighting Vehicles known as Mission Enabling Technologies Demonstrators (MET-D) and modified M113 tracked armored personnel carriers, known as Robotic Combat Vehicles (RCVs) are being utilized in a soldier operation experimentation at Ft Carson, Col, from June 15 – Aug. 14, 2020.
(US Army/Kimberly Derryberry)

The experiment, scheduled to end Aug 14, is one of three designed to evaluate the performance and potential of robotic combat vehicles on the battlefield, Coffman said. Some of the technology tested in the experiment worked better than anticipated, he added. "The interface with the crew ... so the soldiers see where they are, they see where the robots are, they can communicate graphics ... it just absolutely blew us away," he said. "The software between the robotic vehicle and the control vehicle -- while not perfect -- performed better than we thought it would." There were challenges with the target recognition technology that links the robotic vehicle with the control vehicle. "It works while stationary, but part of the challenge is how do you do that on the move and how that is passed to the gunner," Coffman said. "We've got some work to do with that. "We have some work to do with the stability systems with the weapon systems as you are going across terrain," he continued. Another challenge will be to get the control vehicle and the robot vehicle to communicate adequately beyond 1,000 meters. "The distance between the robot and the controller is a physics problem and, when you talk flat earth, you can go over a kilometer from the controller to the robot," Coffman said, adding that potential adversaries are wrestling with the same challenge. Several defense firms participating in the experiment have "created radio waveforms to get us the megabytes per second to extend that range" in dense forest terrain, he said. "That's the hardest part, is you get into a dense forest, it's really hard to extend the range," he said. "We tested them; we went after them with [electronic warfare] ... so we have a really good idea of what is the realm of the possible." The Army announced in January that it had selected QinetiQ North America to build four prototypes of the Robotic Combat Vehicle-Light, and Textron to build four prototypes of the RCV-Medium. Both companies were present at the experiment, but their prototypes are still being finalized and did not participate.

After the experiment, an independent evaluation will be conducted on the technical and tactical performance of the robots to decide whether manned-unmanned teaming in combat vehicles can make combat units more effective, Coffman said. In the first part of fiscal 2022, the Army is scheduled to conduct a second experiment at Fort Hood, Texas, using the same M113 robot

vehicles and Bradley control vehicles to focus on company-size operations. The service also plans to conduct a third experiment in the future that will focus on more complex company-size operations. After each of these experiments, the Army will decide "is the technology where we thought it would be, should we continue to spend money on this effort or should we cease effort?" Coffman said. The service is also scheduled to make a decision in fiscal 2023 on when manned-unmanned teaming with RCVs will become a program of record, he said, adding that no decision has been made on when the Army will equip its first unit with the technology. Coffman admits that the technology is "not 100% there yet," but he remains confident that combat leaders will one day have the option to send unmanned combat vehicles into danger before committing soldiers to the fight. "This is about soldiers and this is about commanders on the battlefield and giving them the decision space and reducing the risk of our men and women when we go into the nastiest places on Earth," he explained.

Ontario Govt Announced $500,000 Funding to Retrain Veterans

for positions in IT and technology sector.

Today at the Royal Canadian Legion Branch 258 in Scarborough the Minister of Labour Monte McNaughton announced the government will be providing $500,000 to retrain veterans for jobs in the IT and technology sector.

Today, the Ontario government announced that they will be providing $500,000 to retrain veterans for jobs in the IT and technology sector. This funding is part of a $1.8 million investment in IT and technology training projects announced today by Monte McNaughton, Minister of Labour, Training and Skills Development, at the Royal Canadian Legion Branch 258 in Scarborough. The Ontario government is investing $1.8 million in five new projects in the Greater Toronto Area that aim to retrain people so they can find employment in Ontario's IT and tech sector. Soldiers in Tech is one of these programs.

Minister of Labour, Monte McNaughton, says the Ontario government supports retraining projects that utilize veterans' skills, talent, and experience so they can find good civilian jobs and continue contributing to Ontario's economy. "Veterans are valuable members of our society, and we want to show our appreciation for their service by helping them find good jobs when they leave the armed forces," said Minister McNaughton. Offered through the Roland Gossage Foundation, the Soldiers in Tech program is providing a 12-week web development boot camps that provide 315 veterans with the skills, resources, and knowledge they need to enter junior web developer positions. The program helps address the difficulties veterans face when re-entering the workforce and the shortage of skilled workers in the tech sector.

The Minister says the Ontario government supports retraining projects that utilize veterans' skills, talent, and experience so they can find good civilian jobs and continue contributing to Ontario's economy. "We at the Foundation are extremely excited about this project and the outcomes, not only for veterans and their families but for the economic growth of our province," said Roland Gossage, director and founder of the Roland Gossage Foundation. "It will also show Corporate Canada how amazing this untapped resource of veterans is and how it can contribute to their prosperity." Vijay Thanigasalam, MPP for Scarborough Rouge Park, says the investment is good news for veterans and the whole community. She added, "This initiative is a great example of pairing labour market needs with the unique talents, and potential our veterans have to offer." The first veterans began their training this week, with applications open for upcoming cohorts on the Roland Gossage Foundation website.

Vancouver Artillery Association Yearbook Updates

VAA Virtual Lunch every Wednesday at Noon PDT - https://zoom.us/j/710845848 - Drop in for 10 minutes or stay for an hour

It's been a quiet time on the Vancouver Artillery Association website. Your webmaster has been busy with a university term paper and organizing a meeting for The Royal Canadian Artillery Association and all the Artillery Commanding Officers and Regimental Sergeants Major across Canada for Tuesday afternoon. Should be an interesting meeting!

There has been some research from Bombardier (retired) Erik Halstead. Every day he researches another former Gunner from the 68th Overseas Depot Battery. Not all are notable but this week we found Corporal John Griffith, MM and Gunner Joseph Graydon. Both were featured in the newspaper.

Remember – Stay healthy and stay safe!

Vancouver Artillery Association – Many years ago, The Royal Canadian Artillery Association offered reduced membership rates for affiliated Association members to join the national organization. We were not in a position at that time to join the Montreal Artillery Association and the Toronto Artillery Association in jumping on board and the RCAA did not extend the offer again as it was brought into effect as a one-time trial. Now, after what appears to have been 13 years, the RCAA has voted that the trial was a success and to proceed with expanding it to other affiliated Associations. What this means for the Vancouver Artillery Association is that we become members of both organizations for the same $25.00 membership fee that we currently pay and we gain the ability to apply for the reduced TD Meloche Monnex Home Insurance Plan, access to the members' only portal on the website and our own digital workspace where we can communicate between ourselves and with gunners across Canada. Bob Mugford is currently working out the details, but you should get a welcome email in the very near future.

(if you haven't paid your dues yet, please do so ASAP. You can send payment by e transfer to Leon Jensen president.vcrgunners@gmail.com

Who (or What) Is It?

Last Week: This is 4 AA Bty training at Camp Petawawa in 1938, with two of their four 3" AA guns. On the West Coast in 1938, all we had were a couple of 13 pdr 9 cwt AA guns.

This Week: This week we take a bit of a turn from our usual macho machinery and focus on what used to be called "the fairer sex". How times have changed! First, I apologize to any and all who are offended by a male writing of things female, or whatever…although I might leave that to the politicians. I also apologize to those who demand crisp, detailed, high-resolution photos. Sometimes, they just aren't available. In this case, the photo comes from a privately printed commemorative book. The original negative most likely hasn't survived, so this halftone (the process was first used in The Canadian Illustrated News in 1869) will have to do.

By now, you might be wondering how this photo qualifies for the column. Well, there is a direct connection to the Canadian Army, and even one to the 15th Field Regiment, RCA. No, these women are not the old Ladies' Auxiliary to the Officers' Mess; they played a more front-line role, and their story probably didn't have a happy ending for most of them. So, dear readers, who are these women of the past? Where was the photo taken, and what is the connection to the regiment? Please send your musings to the editor, Bob Mugford (bob.mugford@outlook.com), or the author, John Redmond (johnd._redmond@telus.net). Spasibo.

From the 'Punitentary'

Where do sharks go on summer vacation? Finland!

Murphy's Other Laws

Profanity is the one language understood by all soldiers

Quotable Quotes

A great deal of intelligence can be invested in ignorance when the need for illusion is deep.
Saul Bellow

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 Wednesday lunches.

Join us to check up on your old lunch buddies.

https://zoom.us/j/710845848

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.

Virtual Remembrance Run in Support of the JBC

August 9 - November 28, 2020

Members of the Royal Canadian Army Service Corps participate in a one-mile race as part of a wider I Canadian Corps sports meet in the United Kingdom, 1943 (Canadian Army Newsreel No. 12).

The Juno Beach Centre Association is partnering with VR Pro (https://www.vrpro.ca/events/Home.html) for our first Remembrance Run fundraiser! This is a virtual running (or walking) event for participants of all ages.

Registration is available on the Running Room website.
https://www.events.runningroom.com/site/17167/

DISTANCES

Click on a logo to register for that distance.

https://www.events.runningroom.com/applications/?raceId=17167&eventId=50553&vrindex=3

https://www.events.runningroom.com/applications/?raceId=17167&eventId=50554&vrindex=3

https://www.events.runningroom.com/applications/?raceId=17167&eventId=50554&vrindex=3

Scroll down to learn about the significance of these distances.

RACE DETAILS

Register now for one of three virtual race distances and receive a race kit including this beautiful, oversized, commemorative medal (pictured below) along with a Juno Beach collector coin, race bib, an imprinted neck gaitor, a Remembrance Day Poppy, and a beautifully printed Juno Beach D-Day souvenir map, and more! Then, run or walk your event distance of choice anytime between September 1 and November 28, 2020. $10 from each entry will go to support the Juno Beach Centre honouring those brave men and the sacrifices they made. (Click any one of the race event logos above or the registration button below to register.) Applicants can set up a fundraising page through your Running Room account, after you have registered for the Run.

All you need to do is go to the Fundraising tab (at the top of the registration page) and select Raise Funds to set up your fundraising page. Each participant will receive a unique Remembrance Day / Juno Beach commemorative medal. The design features the image of a Landing Craft,

Assault (LCA) manned by Royal Canadian Navy sailors on D-Day approaching Juno Beach with a load of troops. The medal's ribbon is inspired by the France & Germany Star, the campaign medal received by those who landed at Juno Beach and/or served in France, Belgium, Holland, or Germany between D-Day (6 June 1944) and Victory in Europe or V-E Day (8 May 1945).

CONTACT INFORMATION

For more information please contact Kelly Hendry-Arnott

- Email: kelly@vrpro.ca
- Phone: 905 512-2488

REMEMBRANCE RUN DISTANCES EXPLAINED

What is the "Strongpoint 1500m"?

Juno Beach (Normandy, France) was well fortified. Mines, barbed wire, and beach obstacles to Allied tanks and landing craft littered the sands. German machine guns, mortars, and artillery, often positioned in concrete bunkers, overlooked the likely Allied landing areas. Strongpoints in the German-held towns of Courseulles-sur-Mer, Bernières-sur-Mer, and Saint-Aubin-sur-Mer dominated the beaches. Courseulles was the most heavily defended area attacked by British and Canadian forces on D-Day. The strongpoints at Courseulles and nearby Graye-sur-Mer contained a dozen concrete machine-gun posts covering a total of six artillery pieces overlooking the beach. Today, the Juno Beach Centre stands on the same ground as ***Stützpunkt* (Strongpoint) 31**, located on Mike Red Sector of Juno Beach. This shorter distance event (1500m) is for ideal children, older participants, and anyone else who does not want to run or walk the 8k or 21k distances. It is named for the strongpoint and 1500 metre stretch of beach overcome by the Royal Winnipeg Rifles, the 1st Hussars (6th Canadian Armoured Regiment), and the 6th Field Company, Royal Canadian Engineers on D-Day.

What is the significance of the "Juno Beach 8K"?

D-Day, June 6, 1944, was among the greatest moments of the 20th century. The landings started the battle to liberate France from Nazi Germany. The Canadians stormed an 8-kilometre stretch of sand featuring coastal villages fortified into German strongholds. Code-named JUNO, some 14,000 Canadian soldiers with hometowns from coast to coast landed here. A further 7,000 British

troops joined them. When you run this fall, you are running in remembrance of every Canadian or Allied soldier who landed at Juno Beach.

Why is it named the "Remembrance 21.1K"?

The total number of troops landed on Juno Beach on D-Day was approximately 21,000. We offer a half-marathon (which is 21.1 kilometres long), in honour of those troops.

https://www.events.runningroom.com/site/17167/

Local entrants who enter any of these events – please send me your 'Donation' links and I will put them in this newsletter. – Ed.

Fellow Gunners

I am running/walking a half-marathon to raise money for the Juno Beach Centre. A half-marathon is approximately 21 kilometres and I am running/walking this distance in honour of all 21,000 Allied troops who landed on Juno Beach on June 6, 1944. You can support the Juno Beach Centre by pledging in support of me or by registering for this Remembrance Run fundraiser.

To donate and help us achieve our fundraising goal, please go to my fundraising home page at this link:

https://www.runningroom.com/dashboard/giving/?raceId=17167&eventId=50555&memberId=UDVXZA9pWzoAa1dgUWA%3D

You will see a box that says **"Make a Donation"** – do so, and follow the instructions

Thanks! UBIQUE!

HLCol Don Foster P.Ag, CIM, FCSI
Director | Juno Beach Centre Association

JUNO BEACH CENTRE

Juno Beach

2020 BMO CDCB Customer Appreciation Contest

The contest for the defence community is back!

Service members and their families, reserves, recruits, veterans and retirees, as well as staff of Department of National Defence, the RCMP and the Canadian Coast Guard are eligible for **FREE[2] banking** with the Performance Plan chequing account - no minimum balance required.

Visit **bmo.com/cdcbcontest** for offer details.

Open an account between June 15 and October 12, 2020 and you will automatically be entered into the "CDCB Customer Appreciation Contest" for a chance to win a **grand prize** of **$20,000 cash** or one of **12 prizes** of **$5,000 cash**[1].

Already a BMO CDCB customer?

Don't miss out on your chance to win.
Visit **bmo.com/cdcbcontest** to enter the contest.

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[1]No purchase necessary. The 2020 CDCB Customer Appreciation Contest (the "Contest") begins on June 15, 2020, at 12:00:01 a.m. Eastern Time and ends on October 12, 2020, at 11:59:59 p.m. Eastern Time (the "Contest Period"). There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued at $80,000 available to be won. There will be one (1) Grand Prize of $20,000 cash and an additional twelve (12) prizes of $5,000 cash. Odds of winning depend on the number of eligible entries received. Before being declared a winner, a correctly answered mathematical question is required. Full contest details are available at **bmo.com/cdcbcontest**. [2]The monthly Performance Plan fee is waived. You are responsible for all transaction, service, and product fees not included in the Plan.

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FREE banking[1] + Unlimited *Interac* e-transfer®§ transactions[2] + BMO Employee Discounts on a range of mortgage options[3,4]

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- Unlimited *Interac* e-transfer®§ transactions[2]
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- Keep the same accounts no matter how many times you relocate
- Access to CreditView®# – the free, instant way to get your credit score[9]

Lines of Credit

- BMO Employee Discounts on unsecured and secured personal lines of credit[3]
- 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

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Continued