



Van Arty Association and RUSI Van Members News April 6, 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)

- Apr 07** Wednesday 'Zoom' Lunch meeting
- Apr 08** Battle of Vimy Ridge – 104th Anniversary – Virtual Speaker Series
- Apr 10** VAA AGM
- Apr 14** Wednesday 'Zoom' Lunch meeting
- Apr 21** Wednesday 'Zoom' Lunch meeting

VAC 10-year Strategic Plan for Future Commemorations

Veterans Affairs Canada will soon be sharing a draft 10-year strategic plan for commemoration that focuses on the future of our remembrance and recognition programming. In the coming weeks, we'll be consulting with Veterans and members of the public on this new strategy to gain input on how we all can best recognize and commemorate Canada's military, peacekeeping and humanitarian missions. (See poster section for details).

Canadian Military Selects New Camouflage Pattern

Industry asked to make the new material. *David Pugliese Ottawa Citizen Mar 31, 2021*

The Canadian Forces is taking another step in acquiring new camouflage uniforms. It has selected a pattern for its new camouflage and the federal government has now gone to cloth manufacturers to start the process of producing the material needed for uniforms. The new pattern is called the Multi-Terrain or MT and a sample of design was provided to industry. Industry has until May 12 to submit their bids to provide the new material which will then be used for Canadian Forces

uniforms. The first order would be for 390,000 metres of the new camouflage cloth, followed by an order of 560,000 metres of cloth a year later. Additional orders would tally up to 1.1 million metres of the camouflage cloth, industry has been informed.



Canadian flag shoulder patches on army armed forces uniforms. Photo by Postmedia File Photo.

The new design will replace the current Canadian Disruptive Pattern, or CADPAT, which has been in use since the early 2000s. The CADPAT uniforms are used by Army, Navy and Air Force personnel. Canadian special forces personnel use the US MultiCam pattern and will continue to wear that camouflage. In September 2019 some 600 troops at Canadian Forces Base Petawawa tested a similar camouflage pattern in the field. That prototype pattern, developed by Canadian defence scientists, was predominately brown, with some green and black. The new design was further altered based on those tests. The ordering of the cloth for the first uniforms is the next stage in the process. The Canadian Forces has not provided details on the timelines when the new uniforms will be available. It has not provided any details on what the project will cost.

CADPAT™ MT



Plight of Veteran Caregivers in Canada

Requires Immediate Government Attention. *Brian Forbes, Chair of the National Council of Veteran Associations & Chair of the Executive Committee of The War Amps March 31, 2021*

Since the enactment of the New Veterans Charter in 2006, the National Council of Veteran Associations (NCVA) has taken the strong position that the government has not sufficiently addressed the plight of veteran families, particularly in circumstances where a member of the family, often a spouse, is required to act in the role of caregiver to a disabled veteran. It is to be noted in this context that the Veterans Ombudsman's Office recently conducted a study on veteran caregivers entitled "Spouses Supporting Transition" (dated September 21, 2020 <https://ombudsman-veterans.gc.ca/en/node/279> and <https://ombudsman-veterans.gc.ca/en/publications/reports-reviews/spouses-supporting-transition-literature-review>).

This comprehensive OVO report examines a number of highly respected government and academic studies assessing the experiences of caregivers in relation to their support of their veteran spouses to transition from military to civilian life. The peer review literature contained

in the OVO evaluation makes a series of material findings with respect to this veteran caregiver role:

- Spouses of veterans inherit a significant amount of unpaid labour and suffer negative impacts to both physical and mental health immediately prior to, during, and following the veteran's medical release.
- Several studies reported negative career impacts, social isolation, and a sense of loss from the spouses' perspectives as a consequence of military-to-civilian transition.
- Another study referred to the spouse and family as the "strength behind the uniform" and stressed the importance of the support system for the veteran during and after service.

As a matter of legislative background, the Family Caregiver Relief Benefit (FCRB) was introduced by the government in 2015. This program proved to be clearly inadequate, as it failed to comprehensively provide appropriate financial support for the families of seriously disabled veterans where significant needs of attendance must be provided by a caregiver who often has had to leave his or her employment to do so. The current Caregiver Recognition Benefit replaced the Family Caregiver Relief Benefit as of April 1, 2018 and provides only a slightly more generous non-taxable \$1,000 a month benefit payable directly to caregivers to ostensibly recognize and honour their vital role. It is noteworthy that Veterans Affairs Canada (VAC) refers to this relatively new Caregiver Recognition Benefit as an indication of the Government's attempt to address the needs of families of disabled veterans. What continues to mystify the veterans' community is why the Government has chosen to "reinvent the wheel" in this area when addressing this need for attendance/caregiving under the New Veterans Charter/Veterans Well-being Act.

For many decades, Attendance Allowance under the Pension Act (with its five grade levels) has been an effective vehicle in this regard, providing a substantially higher level of compensation and more generous eligibility criteria to satisfy this requirement. In this context, it must be underlined that the spouses or families of seriously disabled veterans often have to give up meaningful employment opportunities to fulfill the caregiving needs of the disabled veteran – \$1,000 a month is simply not sufficient recognition of this income loss. VAC should return to the AA provision, which potentially generates in excess of \$23,000 per year of non-taxable benefits to those veterans in serious need of attendance and pay such newly established benefit to the caregiver directly. It is not without significance that the Department of National Defence (DND), through its "Attendant Care Benefit" program, has provided reimbursement to seriously disabled veterans of the Afghanistan conflict for payments made to an attendant to look after the Canadian Armed Forces member on a full-time basis. This benefit has been paid to the CAF member at a daily rate of \$100 a day (\$3,000 a month – \$36,000 a year) for a maximum of 365 days. This policy also implicitly represents a recognition that the financial costs of attendants far exceed the need to address respite. A serious concern remains in the context of such a veteran's transition from DND to VAC as to the fact that the financial assistance to such families dramatically drops from the DND program to the current VAC Caregiver Recognition Benefit.

In my over 40 years of working with The War Amps of Canada, we have handled literally thousands of special allowance claims and were specifically involved in the formulation of the

Attendance Allowance guidelines and grade profiles from the outset. We would indicate that AA represents an integral portion of the compensation available to war amputees and other seriously disabled veterans governed by the Pension Act. It is of further interest, in our judgment, that the grade levels for these allowances tend to increase over the life of the veterans as the “ravages of age” are confronted – indeed, non-pensioned conditions such as the onset of a heart, cancer or diabetic condition, for example, are part and parcel of the AA adjudication uniquely carried out by VAC under the Pension Act policies in this context. In addition, we have particularly emphasized with Ministerial officials the above-cited concern that there should be more flexibility attached to the current Caregiver Recognition Benefit as, clearly, “one size does not fit all.” It is extremely relevant in this area that the grading levels available under the Attendance Allowance provisions of the Pension Act give the department a certain degree of discretion and flexibility as to the attendance needs of individual veterans. In our experience, there are numerous examples where substantial distinctions exist as to the need for attendance encountered by seriously disabled veterans.

It is also highly material that NCVA and the Ministerial Policy Advisory Group are proposing a new Family Benefit for all veterans in receipt of a Disability Award. In accordance with the level of disability assessment, this recommendation would provide further support to families and address, to a certain extent, the cost of the veteran’s disability to his or her spouse and/or dependant children. The amount of this benefit would parallel the payments which have been made under the Pension Act for many years as part of the pension received by a disabled veteran who has a spouse and/or dependant children. Once again, the resultant impact of balancing benefits in this manner under both statutory regimes would be particularly responsive to the current shortcoming in the New Veterans Charter/Veterans Well-being Act insofar as financial assistance to families of disabled veterans is concerned. It is notable in this context that the Standing Committee on Veterans Affairs (ACVA) is currently carrying out a study of federal supports and services to Canadian veterans, caregivers and families.

NCVA has made a formal submission to the Committee proposing the following recommendations that need to be implemented by Veterans Affairs Canada to improve the financial supports to veteran caregivers so as to better meet their unique needs:

- a) Incorporate the Attendance Allowance provisions under the Pension Act into the New Veterans Charter/Veterans Well-being Act to address the need for financial support of family caregivers of disabled veterans and, at the same time, help to rectify the financial disparity between the two statutory regimes.
- b) Fine-tune the concept of Attendance Allowance payable to informal caregivers to recognize and compensate the significant effort and economic loss to support injured veterans and ensure access reflects consideration for the effects of mental health injuries.
- c) Create a new family benefit for all veterans in receipt of a Disability Award to parallel the Pension Act provisions in relation to spousal and child allowances to recognize the impact of the veteran’s disability on his or her family.

In conclusion, NCVA takes the position that the plight of veteran caregivers in Canada requires immediate government attention. In our considered submission, VAC should follow a “one veteran – one standard” approach” by adopting a comprehensive program model for all veteran caregivers, thereby resulting in the elimination of artificial cut-off dates that arbitrarily distinguish veterans and their caregivers based on whether the veteran was injured before or after 2006.

Russian Armor Floods Toward Border with Ukraine

Amid Fears of an "Imminent Crisis". A flurry of alarming reports and social media posts indicate that Russia is pouring military hardware into Crimea and its border with Eastern Ukraine. *Joseph Trevithick The War Zone March 31, 2021*



Trains loaded with large amounts of Russian military hardware, including tanks and other heavy armored vehicles, as well as heavy artillery, appear to be streaming toward the country's borders with Ukraine.

There are unconfirmed reports that the scale of these movements is so significant that it has, to the dismay of Russian farmers, disrupted shipments of tractors and other agricultural equipment ahead of the spring harvest season. US officials are now worried that a new major round of fighting between Russia and Ukraine may be imminent as a ceasefire is at risk of expiring tomorrow. It's not entirely clear when the Russian buildup began, but video footage and other imagery reportedly showing armored vehicles and other military equipment on trains heading toward southwestern Russian has been appearing on social media since at least March 27, 2021. There have also been sightings of large ground convoys and groups of aircraft.

This includes at least one clip of a trainload of 152mm 2S19 Msta-S self-propelled howitzers, BMP-3 infantry fight vehicles, and other military vehicles, crossing a bridge that now links Russia to the Crimean Peninsula, and footage of what appears to be the same train in the Crimean city of Kerch. Russian forces seized this region from Ukraine in 2014 and the Kremlin subsequently annexed it. Some military movements in the same general region had been observed earlier the month and appeared to be related to a previously announced exercise. However, there have now been reports that Russian forces that took part in those drills remained deployed after the training officially wrapped up on March 23. In addition, subsequent deployments had reportedly seen troops, including units not known to have been involved in the aforementioned drills, head out to locations outside of the publicly announced exercise areas. "We've reached out to Russia to try to gain a little more clarity on what's going on," top Pentagon spokesperson John Kirby said on March 31. US Army General Mark Milley, the Chairman of the Joint Chiefs of Staff, had reached out to his Russian counterpart, General Valery Gerasimov, on March 31, 2021, to ask about the troop movements, but it's unclear what the Russian response was to those queries. Milley also spoke with Ukrainian Commander-in-Chief

Ruslan Khomchak about the developing situation. "The Russian Federation continues its aggressive policy towards Ukraine," Khomchak had told his country's parliament on March 30. "An additional concentration of up to 25 tactical groups is expected, which, together with the already deployed forces near the state border of Ukraine, poses a threat to the military security of the state."

152mm Msta-S self-propelled howitzers loaded on a train reportedly seen recently in Kerch on the Crimean Peninsula.

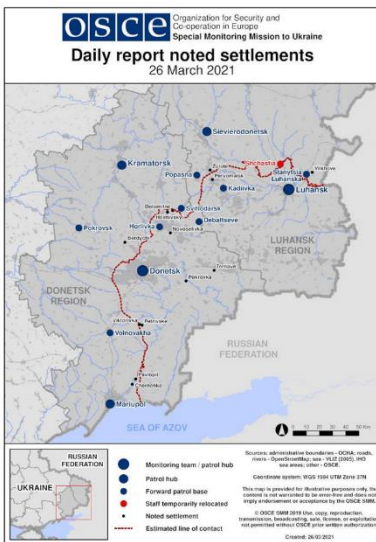


Khomchak had also said that Russia has around 32,700 military personnel in Crimea, at present. Since annexing the territory in 2014, the Kremlin has significantly expanded its military presence there to include air, naval, and ground-based assets, including anti-ship cruise missile and surface-to-air missile batteries. Russia also oversees some 28,000 personnel in "separatist" units in areas of eastern Ukraine known collectively as the Donbass who have been fighting the government in Kyiv since 2015. Though the Kremlin denies it, the evidence is clear that a substantial portion of these forces is simply regular Russian military units deployed on Ukrainian soil. There are also strong links between Russia's intelligence services and ostensibly "local" forces. It's not clear exactly how much additional Russian military hardware is actually heading towards the border with Ukraine, but there are reports that the deliveries are substantial enough to have disrupted the movement of other goods via rail, such as agricultural tractors, in the country, according to the *Kommersant* newspaper. The Russian Ministry of Defense did not respond to *Kommersant's* queries on the matter and, interestingly, the outlet's sources within the country's defense establishment denied the claims that large numbers of flatbed railcars have been requisitioned from state railroad operators for military use.

Though the new Russian military buildup is clearly at least a message meant for Ukrainian authorities, what the Kremlin's exact plan is remains unclear. The Trilateral Contact Group on Ukraine, which includes representatives from Ukraine, Russia, and the multinational Organization for Security and Cooperation in Europe (OSCE), reportedly failed to agree on the terms of an extension of an existing ceasefire agreement in Donbass beyond April 1. The Ukrainian delegation pointed the finger squarely at the Russians for the breakdown in talks, according to reports. Both sides routinely accuse each other of violating the current ceasefire, regardless, with Ukrainian officials saying 26 of its soldiers have died in fighting this year already. The immediate concern is that major fighting in Donbass could resume after the ceasefire expires tomorrow. The *New York Times* reported today that US European Command (EUCOM) had changed Ukraine's status on an internal watch list from "possible crisis" to "potential imminent crisis," the latter being the most serious level on the scale. It is important to point that there have been concerning spikes in Russia's military activity near Ukraine in the past, but the timing of these developments around the expiration of the ceasefire seems particularly notable. The very visible massing of Russian forces in areas along Ukraine's borders could simply be intended as a deterrent against a new Ukrainian offensive into Donbass. At the same time, if a

new round of large-scale fighting were to erupt in eastern Ukraine, there is also the possibility that Russia might seek to change the status quo around areas presently occupied by "separatist" elements to put additional pressure on the government in Kyiv.

The pressure resulting from any outburst of fighting in Ukraine could also apply to the United States. Earlier this month, Russian President Vladimir Putin publicly responded in an unusually angry fashion to remarks US President Joe Biden had made in an interview with *ABC News's* George Stephanopoulos. Biden had agreed with the characterization of Putin as a "killer" and said that he would "pay a price" for interference in the 2020 US Presidential Election, something the Kremlin denies. US Secretary of State Antony Blinken did reiterate the US government's support for Ukraine's "sovereignty and territorial integrity" in a call today with Ukrainian Foreign Minister Dmytro Kuleba. The United States, as well as most of the international community, does not recognize Russia's occupation of Crimea or "separatist" claims in Donbass. However, Ukraine is not a NATO member or otherwise a formal American ally, though they are an important regional security partner, and it's unclear how willing or able the US government would be to prevent any new major incursion by Russia into Ukraine.



A map provided by the multinational Organization for Security and Cooperation in Europe (OSCE) showing the activities of its Special Monitoring Mission to Ukraine that gives a general sense of the eastern Donbass region of the country. The red "line of contact" represents the de facto boundary between areas occupied by "separatist" forces and the rest of Ukraine.
 OSCE

Prompting some level of crisis with Ukraine could also help the Kremlin distract attention from domestic issues, such as the ongoing COVID-19 pandemic, in Russia. Earlier this year, Russian President Vladimir Putin faced unusually large protests over the arrest of political dissident Alexei Navalny. Navalny is a long-time critic of Putin, as well as other Russian officials, and has headed up an organization dedicated to exposing government corruption in Russia. Navalny is now on a hunger strike in prison after being convicted of what he and his lawyers say were politically motivated charges in February. He was arrested immediately after returning to Russia from treatment in Germany following an assassination attempt last year involving one of a secretive family of chemical weapons referred to collectively as Novichoks. Whatever the exact goals of Russia's new military buildup near Ukraine might be, it has already succeeded in provoking concerns about a new escalation in the conflict between the two countries.

Vancouver Artillery Association Yearbook Updates

Vancouver Artillery Association Annual General Meeting - On Zoom, Saturday, April 10, 2021 at 1300hrs.

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. His latest letters are from

1917 and he is now overseas with the 60th Battery, 14th Brigade, Canadian Field Artillery. <https://www.vancouvergunners.ca/bdr-cox.html>

Lest We Forget - Soldiers with a connection to the 15th Field Artillery Regiment, RCA that died during active service continues to grow. The latest additions have been added to our list of The Fallen and their biographies have been updated in the nominal roll section of the website. The latest additions include Driver Arthur Lawrence Wright and Gunner Alfred George Enderby. <https://www.vancouvergunners.ca/the-fallen.html>

Ubique 150 celebration – The celebration of the 150th anniversary, of the establishment of A and B Batteries – the first “full-time” or “regular” elements of the post-Confederation Canadian army, a significant Canadian military milestone has launched. Effective 1 April 2021 all members of The Royal Regiment of Canadian Artillery are permitted to wear the Velcro patch available from CANEX. Retired members are encouraged to proudly display the Ubique 150 emblem as well by either wearing the Velcro patch or ordering stickers from the RCA Association. <http://rca-arc.org/heritage/ubique-150/introduction-ubique-150/>

M 135 Deuce and a half – Managed a few hours between the rain showers. Transmission tower has been re-assembled and moves freely now. Still no luck on turning over the engine. Found a YouTube clip outlining the success one restoration had with rebuilding the starter first. That’s the next project! <https://www.vancouvergunners.ca/deuce.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?

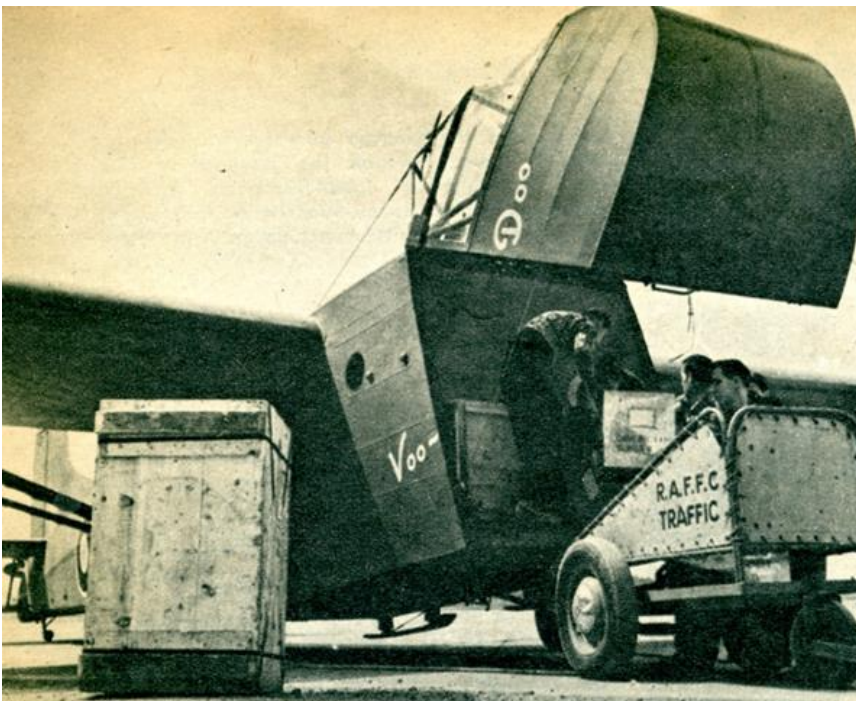
Last Week: The SNUD U-14 Bruce MacCall (April Fools Day)



The bent fuselage of the Snud U-14 stood for many years as a Soviet military secret; only after the last example of this little-known type had safely crashed was it revealed. During the design stage in 1938, a blueprint had been wrinkled accidentally and because nobody would own up to responsibility - since damaging state property carried the death penalty - the mistake went unchecked and into production. As a work-horse transport aircraft, this behemoth of the blue, with its four Kapodny-Gific engines, each producing 400 hp, and its vast cargo capacity, "had everything." Unusual features were tiny cockpits on each wing, where an engineer sat supervising the engines, and solid pig-iron wheels. These last ingeniously skirted the Russian rubber shortage but caused another problem; reports claim the locomotive-style wheels so badly chewed up even paved landing strips that bringing a Snud to earth meant maximum risk to plane, crew and all nearby buildings and collective farms. Obliquely, this may explain the Soviet insistence that a Snud had set a world record for nonstop flight in 1941 - staying aloft over 64 hours while traveling

nearly 3500 miles and averaging over 54 mph - and also why the pilot and navigator were transported to Siberia immediately after landing and receiving the Order of Heavy Industry.

This Week: This week we again soar to the pure blue sky. In 1954, when I was a wee laddie living near Fort Osborne Barracks, Dad took me to an exercise at Rivers, Manitoba. I remember that day very well, as I was given carte blanche to climb all over anything and everything. Being even cuter than I am now, I was cuddled and hugged by many of the CWACs who were there that day. As a result, I will never get to be in a position of power, as such behaviour, even if not by me, is no longer acceptable. But I digress. One of the highlights of the day was a demonstration of a glider, which I believe was one of the American-made Waco (Wacko!) Hadrian types. When it was released by its tow plane, it made hardly any sound, banked gracefully, and buzzed us quietly before making a bouncy landing. I was allowed to scramble around inside for a while, and even got to sit in the pilot's seat, accompanied by a CWAC or two.



Based on that experience, I thought that gliders were rather interesting, but limited devices. Later, I would learn of the exploits of gliders in the Second World War, and the fact that some of them could be rather large, much more so than the little Waco I played in. Others, it transpired, had done things that were quite astounding. And that is just what this week's subject is about: astounding flights.

As you can see, this is a Waco Hadrian of the type piloted by yours truly. However, this one went a bit further than the one I saw at Rivers. I

will leave it to you to find out where, when and why. Let us know what you know by contacting the editor, Bob Mugford (bob.mugford@gmail.com), or the former child glider pilot and author John Redmond (johnd._redmond@telus.net). Straighten up and fly right!

From the 'Punitary'

Why do they call it the Novel coronavirus? It's a long story.

Murphy's Other Laws

The best thing about the good old days is that we were neither good nor old.

Quotable Quotes

Life is trying things to see if they work." -Ray Bradbury

VAC 10-year Strategic Plan for Future Commemorations



Veterans Affairs
Canada

Anciens Combattants
Canada



Dear Colleagues,

Veterans Affairs Canada will soon be sharing a draft 10-year strategic plan for commemoration that focuses on the future of our remembrance and recognition programming. The following *CAF Around the World* video explains the proposed way forward---sharing the stories of those who served since the end of the Korean War to mark the more recent international security, peacekeeping and humanitarian missions: <https://www.youtube.com/watch?v=31Nj4P9ieaE>

In the coming weeks, we'll be consulting with Veterans and members of the public on this new strategy to gain input on how we all can best recognize and commemorate Canada's military, peacekeeping and humanitarian missions. Veterans, CAF members, RCMP Veterans and their family members can register in advance and stay informed of the launch date for these consultations. Those who are interested can sign up at letstalkveterans.ca to ensure they don't miss out.

We want to engage:

- Canadian Armed Forces members
- Veterans
- RCMP Veterans who served in international policing
- Families of those who served
- Stakeholders
- Indigenous people
- Other Canadians, including youth and newcomers

As we expand the focus of our commemorative programming we want to consider initiating new types of activities or events.

Your opinion matters in how we adapt to Canada's ever-changing landscape, and how we reach our diverse population of Veterans, former RCMP members and their families.

Veterans Affairs Canada

Sign up at letstalkveterans.ca

Battle of Vimy Ridge – 104th Anniversary

Valour Canada and the Royal Alberta United Services Institute (RAUSI) present ...

2021 Virtual Speaker Series: The Battle of Vimy Ridge - 104th Anniversary

on Thursday April 8th at 1800 hrs (MST)

Virtual Admission: **FREE**



Allied Strategy 1917 in the lead up to the Battle of Arras

By Dr. Spencer Jones

Senior Lecturer in Armed Forces and War Studies at the University of Wolverhampton, United Kingdom

Canadian involvement at the Battle of Vimy Ridge

By Dr. Patrick Brennan

Associate Emeritus of History at the University of Calgary



Remembrance and Vimy Ridge

By Dr. Geoffrey Bird

Professor and Project Lead of the War Heritage Research Initiative at Royal Roads University

To register, please email: contact@valourcanada.ca.



CONNECTING
CANADIANS TO
THEIR MILITARY
HERITAGE

Charitable Registration #: 118823780RR0001



RAUSI
United in Service of Defence and Security

Reserve your spot today by emailing:

[contact@valourcanada.ca!](mailto:contact@valourcanada.ca)

Valour Canada

1820 24 St SW
Calgary, AB T2P 0G6
ValourCanada.ca

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 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.

UBIQUE 150 “Good Shooting” Video Contest



UBIQUE 150 “Good Shooting” Video Contest

In conjunction with the commemoration of 150th Anniversary of A & B Batteries, The Royal Regiment of Canadian Artillery is pleased to announce a video production contest.

Prizes will be awarded to 3 winners: 1st place winner receives \$2,000; 2nd place winning entry receives \$1000; 3rd place prize is \$500.

Important dates

Submissions accepted between	1 January – 30 April 2021
Judging starts	1 May 2021
Winners announced	26 May 2021

Eligibility

Submissions are open to **teams** consisting of **current and/or retired members of The Royal Regiment of Canadian Artillery**. Each team can submit more than one entry but only one prize will be awarded to any unit.

*If you missed it, the **Free webinar** recording and accompanying resources are available on our website.*

Learn about:

- Part 1: Pre-Production (Planning for Your Shoot)
- Part 2: Production (Getting the Shot You Need)
- Part 3: Post-Production (Bringing Your Vision Together)

All details on the contest and the free Webinar are at
ubique150.org

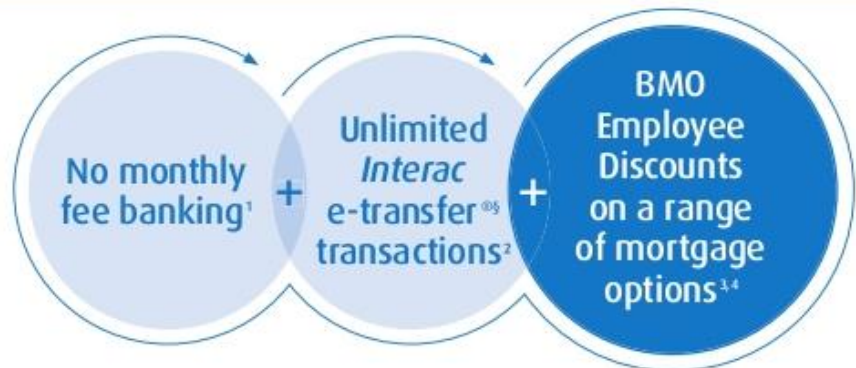
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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



Mortgages

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



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited Interac e-transfer⁵ transactions²
- OnGuard⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView^{9,10} – the free, instant way to get your credit score⁹



Lines of Credit

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



Credit Cards

- Choose the BMO Support Our Troops CashBack¹¹ or AIR MILES¹² MasterCard¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

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

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

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

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

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

How can I get help with home financing?

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

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

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

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

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

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



Scan the QR code to get more information.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some 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. ⁶Some conditions may apply. ⁷We 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. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[®] if you are a BMO customer who has a lead account¹⁰ 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 accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[®] 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[®] service. ¹¹The 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. ¹²OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[®] 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. ¹⁴CreditView[™] 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. ¹⁵You 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. ¹⁶Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹⁷The 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.

¹⁸Registered trade-mark of Bank of Montreal. ¹⁹Interac e-Transfer is a registered trademark of Interac Inc. ²⁰OnGuard is a service of Sigma Loyalty Group. OnGuard[®] is a trademark of Sigma Loyalty Group Inc. Identity Guard[®] is a registered trademark of Intersections Inc. ²¹CreditView is a trademark of TransUnion LLC. ²²MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.