



Van Arty Association and RUSI Van Members News June 8, 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)

Jun 09 Wednesday 'Zoom' Lunch meeting

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

Jun 16 Wednesday 'Zoom' Lunch meeting

Juno Beach Online Historical Tour – See Invitation in Poster section

<u>With a Few Guns – Canadian Gunners in Afghanistan</u>

The RCAA has commissioned a new book to tell the story of Canadian Gunners in Afghanistan and is requesting assistance from members. See information in the Poster section.

<u>Juno Beach Centre – D-Day Anniversary</u> (See also poster section)



June 6 - Anniversary of D-Day / Le 6 juin - anniversaire du Jour J

D-Day, June 6th, 1944

Before the infantry actually set foot on the beach, all artillery launched a saturation barrage against enemy defences. Destroyers pounded the beaches and the large landing crafts approached with their 4.7-inch guns firing. Landing craft Tanks fired rocket rounds. The four field artillery regiments, in all 96 guns of 105-mm, embarked on 4 LCTs, moved on simultaneously. From its craft the 12th Field Regiment opened fire against a fortified position in Courseulles. At 0655, the 13th Field Regiment attacked another position west of the cliff. At 0744, the 14th Regiment fired on the Bernières fortified position; and at 0739, the 19th Regiment attacked a similar post in Saint-Aubin. For half an hour they fired above the heads of the infantry and above the LCAs that were by the shore.

https://www.junobeach.org/canada-in-wwii/articles/d-day/

Le Jour J, 6 juin 1944

Avant que les fantassins n'atteignent la plage, un dernier feu d'artillerie tente de saturer les défenses ennemies. Les contre-torpilleurs bombardent les plages et les grandes péniches de débarquement s'approchent du rivage en faisant feu de leurs canons de 4,7 pouces. Les péniches de débarquement de chars (fusées) lancent des salves de fusées. Les quatre régiments d'artillerie de campagne, en tout 96 canons de 105 mm montés sur 24 péniches de débarquement de chars s'avancent simultanément. De ses péniches, le 12e régiment d'artillerie de campagne ouvre le feu contre un emplacement fortifié situé à Courseulles. À 6h55, le 13e régiment d'artillerie s'attaque à un autre emplacement fortifié situé du côté ouest de la rivière qui divise Courseulles. À 7h44, le 14e régiment d'artillerie tire sur l'ouvrage fortifié de Bernières et, à 7h39, le 19e attaque celui de Saint-Aubin. Pendant une demi-heure, ils tirent au-dessus de la tête des fantassins et des péniches d'assaut qui s'approchent des plages.

https://www.junobeach.org/fr/canada-in-wwii/articles/le-jour-j/



L5 Howitzers set up on Juno Beach. Photo: Canadian Army Facebook

Canada to Launch Wargaming Course

Canada continues to develop its strategic wargaming capabilities and is currently planning courses to promote this training to DND staff. *Trevor Nashin* 26 May 2021



Strategic wargaming is set to grow in Canada. (Photo: Canadian DND)

Speaking this week at the Defence Education, Simulation and Training (DSET) conference in Bristol, Maj Scott Roach from

the Canadian Joint Warfare Centre's Joint Wargaming Experimentation & Simulation group told delegates that Canada is about to launch its first wargaming course. 'We're a relatively new group that has been in existence for nearly two years and we're now ready to launch what we refer to as our Wargaming 101 course,' explained Roach. Focusing on the operational and strategic levels, the Ottawa-based Joint Wargaming Experimentation & Simulation group has established itself as one of the premier wargaming organisations in NATO and it has formed strategic partnerships with the USMC and USAF, for example. 'We've looked at a number of tools (constructive training systems) over the past couple of years but as we provide joint wargaming services we've found that the majority of these tools just focus on air, land or sea domains, and this is a challenge,' explained Roach.

Most of the group's work has been conducted for the Canadian Joint Operations Command (CJOC), the Joint Operations Planning Group (JOPG) and the Canadian Forces College. The latter provides training for senior Canadian military leaders. One exception was Operation *Laser and Vector* that modelled the DND response to the COVID-19 pandemic. CJOC and JOPG exercises have featured operations in the Arctic and Baltic regions. 'We are planning a pilot course to run this fall,' said Roach, 'with two courses set to run in 2022. Although yet to be finalised, the course will feature distance learning before attending a residential module.' Plans are also being made to run a second course for developers and wargame designers.

Building a Military Aeromedical Evacuation Capability

Dr Joetey Attariwala 1 Jun 2021



Dr Joetey Attariwala looks in-depth at the latest versions of Royal Canadian Air Force Chinook helicopters, which are proving invaluable in their aeromedical evacuation role in Africa

Canada has a long and distinguished history of providing high-value military capabilities for United Nations (UN) peacekeeping missions around the world. Such efforts were recently exercised in Mali, where Canada provided support through financing and deployments within the United Nations Multidimensional Integrated Stabilization Mission in Mali (MINUSMA). As part of this mission, the Canadian Armed Forces (CAF) were tasked to develop and provide an aeromedical evacuation capability integral to the Air Task Force which deployed under Operation PRESENCE - Mali, which supported MINUSMA. This support allowed UN partners the freedom to conduct long-range security operations in remote and vulnerable areas of the country. Aircraft within the Air Task Force consisted principally of Royal Canadian Air Force (RCAF) CH-147F Chinook and CH-146 Griffon helicopters.

A CH-147F Chinook and CH-146 Griffon conduct an aeromedical evacuation exercise during Operation PRESENCE-Mali.

© Courtesy DND



RCAF Colonel Chris McKenna was the Air Task Force Detachment Commander for the Mali mission, and he spoke to AirMed&Rescue about

the capability that was developed: "If we think back to our time in Afghanistan, Canada didn't have a dedicated aeromedical evacuation capability, so we relied on our US and British allies for that. The extent of our own expertise resided in CASEVAC (Casualty Evacuation) where we'd scoop a person up and get them to the hospital as fast as we could, but there wasn't really any ongoing care in the back. In 2017, we were told to anticipate a UN peacekeeping mission that would likely consist of an aviation medevac capability, so we started to seek advice on developing this capability from our colleagues with the US Army, the Royal Air Force and the Dutch Air Force. "We specifically had a very good look at the Brits because they used the Chinook in Afghanistan for their Medical Emergency Response Team (MERT), where they would carry doctors, nurses and some paramedics," McKenna explained. "We ultimately based our medevac solution on our CH-147F Chinook because of its size and space, it's extended range fuel tanks, and because you can also add complementary capabilities like counter-IED and K-9 teams, or force protection teams to the package without compromising the ability to manage patient load."

Planning for the medevac mission kicked into high gear with the development of tactics, techniques and procedures that were in line with best practices of the aforementioned allied nations. Initial planning cued off experiences from the Afghanistan theater of operations, which McKenna described as having all the 'enablers' of a coalition combat mission. It was decided that the Air Task Force would consist of approximately 250 personnel, along with three Chinook helicopters that would conduct medical evacuations, and five Griffon helicopters that would fly as armed escorts. This mission was the first operational overseas deployment for Canada's new Chinook helicopters, and the first time they were tasked with a medical evacuation role. The overall deployed capability had three key elements – the aircraft, the medical team, and a force

protection team, which collectively are called the Canadian Medical Emergency Response Team (CMERT).

Major Design Flaws in UK Army's New Armoured Vehicles

Jonathan Beale Defence correspondent, BBC News 1 June 2021



Image Copyright Crown Copyright

Major design flaws have been identified in the Army's new fleet of armoured vehicles. An internal leaked government report also raises serious doubts as to whether the £5.5bn Ajax Armoured Vehicle programme will be delivered on time and within budget. The Ministry of

Defence signed a contract for 589 of the Ajax armoured vehicles in 2014. An investigation by the government's Infrastructure and Projects Authority says the "successful delivery of the programme to time, cost and quality appears to be unachievable". The BBC has seen extracts of the leaked report. It states that compelling evidence was found that the programme will not deliver the planned number of Ajax family armoured fighting vehicles to the British Army for planned operational deployments in 2023/24. The MoD and the Army have said they remained committed to the Ajax programme.

The MoD has already spent nearly £3.5bn on the flagship programme, which is meant to provide the British Army with a "family" of modern tracked armoured fighting vehicles. The Army describes it as a "core capability' and key to its modernisation. The US-based defence contractor General Dynamics is assembling the vehicles in Merthyr Tydfil in Wales. But so far only 14 of the 589 have been delivered for trial - the Ares reconnaissance variant. There have been reports of yet more problems with the turret and gun of the main Ajax vehicle. The Infrastructure and Projects Authority criticises the current contract for focusing on "schedule and milestone payments over quality". The leaked report, first reported in the Sun, also highlights a number of issues with those vehicles delivered for trials, including excessive vibration and noise. The MoD halted trials for four months following complaints that crews were suffering from temporary hearing loss and aching joints.

The MoD says the trials resumed in March. But the leaked report says crews are still having to observe strict health and safety restrictions, including "limiting time in the platform to one hour 30 before a crew change or speed restrictions of 20mph" - which is less than half its top speed. The report also notes the "vehicle cannot reverse over an obstacle more than 20cm high". Defence experts say many of the problems stem from additional armour protection being put on the original hull, which has seen an increase in weight from 19 to more than 40 tonnes. The report

team said that, given the limitation of use, the impact of morale on troops should lead to questions as to the vehicles' credibility. It said there was "a real risk" that exposing the Army to vehicles in their current condition would undermine soldiers' confidence in Ajax.

The MoD and the Army said they remained committed to the Ajax programme and that they were still planning to reach the vehicles' Initial Operating Capability by summer of this year. A defence source said: "It was no secret that the programme, that was originally contracted in 2010 and 2014, has had problems, which is why the MoD has intensified scrutiny and work to rectify the issues. "The Army, General Dynamics and the MoD are now engaged in an intensive round of assessments and rectification work to resolve any outstanding issues." Senior Army officers have told the BBC that they are confident of resolving the issues. General Dynamics UK said: "Recent trials have confirmed many of the required capabilities across the Ajax Family of Vehicles, including operations across the full range of speed and reverse step obstacle climb. "A small number of remaining issues are being reviewed and closed out in partnership with the British Army and Ministry of Defence ahead of Initial Operating Capability."

Earlier this year, MPs on the Defence Select Committee issued a damning report on the state of the British Army's armoured vehicle programme. It said the Army had spent hundreds of millions of pounds with little to show for it. Earlier this year, the MoD scrapped its plans to upgrade hundreds of Warrior Armoured Vehicles. Some defence experts also question whether Ajax will ever enter service. Francis Tusa, a defence analyst, described Ajax "as the Army's Nimrod [MRA4]" - the planned Maritime Patrol Aircraft scrapped in 2010 at a cost of £4bn, without a single aircraft entering service. Mr Tusa said the only thing the Ajax programme seemed to have delivered so far was tinnitus.

HF Radios Make a Comeback

Enable Global Command and Control. Shany Seawright Wavell Room March 5, 2020

Dead spots of communications on the modern battlefield are a nightmare for the warfighter, whether on the ground or in the air. In a global scenario, communications need to be reliable, survivable, and resilient. In many cases, the modernization of the communication relies heavily on satellite communications, and high frequency (HF) radios, which have been used since the 1930s, have taken the back seat. But HF radios are making a comeback with new, modernized HF filling a growing need by eliminating dead zones. As the military works towards Joint All Domain Command and Control (JADC2), advanced long-distance communications are critical. While SATCOM has been relied upon across the battlefield, there are many vulnerabilities that remain a concern for military leaders. From vulnerabilities such as malicious attacks to overtaxing the systems to solar mass ejection, there is the looming threat of low priority denial of service. So much so that the US military is working with industry to determine what a day without space looks like. In remote and contested environments, it is clear that an alternative is needed. This is where experts see HF radios making a comeback. New advancements in HF radio and digital signal processing technology for terrestrial-based, long-range communications offers a costeffective alternative to SATCOM. In fact, in some remote parts of the world where countries don't have their own satellite constellation or in the jungle like the Amazon and across oceans,

HF has always been the long-distance mode of communications because satellite coverage isn't available or wouldn't work well – think about the high tree canopy and tropical storms as additional challenge for SATCOM – according to Jairo Soterio, Business Development Director for Americas at Collins Aerospace.

Military Naval communications, for example, is nearly always beyond line-of-sight and needs a reliable communications link for command and control. "The SATCOM pipes are not large enough to handle the communications needs of everyday civilian use plus military applications, especially during times of disaster," Soterio told us. "At these times, HF is an established BLOS capability and provides an effective way to communicate, and the new technologies turns it easier to operate and with higher throughput and resiliency than before." Today, the US military is collaborating with industry to modernize HF communications to include wideband frequency technologies to augment satellite communications to enable the Joint Fight. At AFCEA's Alamo Chapter ACE event, Brig Gen Bradley Pyburn, USAF, director, Cyberspace Operations and Warfighter Communications, Air Force Headquarters, said, "It starts with HF and our ability to modernize our global HF enterprise to take advantage of industry advancements," to ensure resilient and reliable communications.

So how are HF radios making a comeback? "Today there is much more demand for data," Ron Broden, Business Development Manager for Tactical Airborne Communications at Collins Aerospace, told us in a recent interview. "This demand to transfer large amounts of data, especially for beyond line-of-sight communications, is taxing on a communications system." New HF technology enables higher speed data transfer with data-driven applications that are an augmentation to other systems in place, Broden explained. The USAF is already upgrading aircraft with HF radios for the primary mission of reconnaissance; the ability to securely transfer command and control data in real-time over HF radios for clear voice communications beyond line-of-sight is imperative. This move from analog voice to digital voice has been one of the biggest advances of HF over the past few years. "Think about it like an AM radio station versus a FM radio station," said Broden. "The difference in clarity is dramatic."

Another benefit of the latest technologies for HF radios is the use of wideband HF, which transmits data on wider channels, using a bigger piece of the spectrum, Broden explains. It allows for high-speed data transfers. "It's like going from a dial-up modem to broadband, which is critical for command-and-control data," Broden said. Finally, Broden points out new processing capabilities in modernize HF that enable more complex waveforms and resilient links for clandestine operations. These links are less likely to be disruptive and ensure that data is able to get through. Broden expects these capabilities to continue to evolve in the future. In the future of battlefield communications, where Joint All-Domain Command and Control will be at the core of the Joint Fight, experts from both military and industry will be working on creating a broader integrated network – HF, cellular, SATCOM – with intelligent technology that enables data to get to its destination more effectively, regardless of its route. "In point-to-point communications, it is hard because you have to hit a bullseye, but if you create a larger network that integrates HF sites, you broaden your network and hitting the bullseye becomes a lot easier," Soterio concluded.

Vancouver Artillery Association Yearbook Updates

Rotary Club 50/50 – We're hoping to get some support from Rotary clubs on Vancouver Island for our Yorke Island club. In the meantime, here's an opportunity to try your luck in a huge 50/50 Megadraw. Good luck!

https://www.vancouvergunners.ca/whats-new/public-service-announcement

Donations – Great news on the donation front! Our vehicle banners have been paid for and we've even got a bit of gas for our vehicle fleet. Speaking of which, the ILTIS ran wonderfully on our Sunday maintenance day. A bit of an issue with the cover and a certain hesitation with the windshield wipers. The FAT started up nicely, but we did not take it out for a ride due to the rain. The 3/4 was stubborn; needs a jump and probably some mechanical work. Anyone else like to donate some gas money? https://www.vancouvergunners.ca/whats-new/donation-news

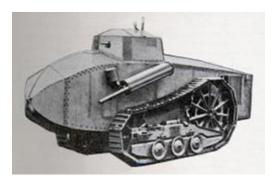
Virtual Nominal Roll – Our collection continues to grow. Currently at 5,306 names of those that have served the regiment. How's your entry? Have you got anything we should add? https://www.vancouvergunners.ca/whats-new/virtual-nominal-roll

Yorke Island War Diaries – December 1940 has been uploaded. The alarm circuit was installed, Maj Gen Schmidlin visited, the USS Charleston passed by and the Ginger Coote Airways flew over. The indoor range standing orders have been posted and there's a dance planned. Check out the diaries here. https://www.vancouvergunners.ca/war-diaries---yorke.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?

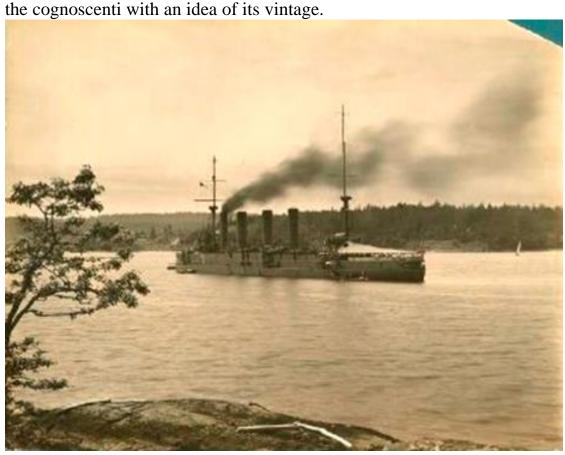
Last Week: NAGAYAMA (1929-1934). Rob Arndt



This was a Type 94 tankette in service with the IJA. In 1929, a Mayor named Nagayama rebuilt some Fordson tracked tractors for experimental remote control by radio waves. The Nagayama tank" was made for mine clearing as well as for battlefield supply, mine laying and recon. The Nagayama was a converted Fordson agricultural tractor which retained its rear spudded wheels to act as large sprockets for tracks that were added to the vehicle. It was

enveloped by a thick boiler plate armored body with a raised cupola over the driving position. Used extensively for radio control experiments, it was not used by the IJA (Imperial Japanese Army) in the field but as the trials vehicle for development of remote-controlled armored vehicles of all types. The tests in late 1929 proved very successful and so in the early 1930s several Type 94 tankettes were reworked and tested. As the vehicles were needed urgently for frontline service, the tests were temporarily stopped.

This Week: We cannot be accused of ignoring the Senior Service in our parade of subjects for this internationally read (Canada and Cape Breton Island) quiz. Over the years, we have featured several ships and other floating devices; some of them were even owned by the Royal Canadian Navy. However, this week's subject is not, sadly, one of our famed Jack/Jill Tar's warships. It is, however, one belonging to an allied nation, and is pictured cruising elegantly in local British Columbia waters. A quick glance at the number of smoking cylindrical devices should provide



Your naval task this week is to identify this vessel. If that's a bit difficult, given the lack of visible markings, you may simply go for the nation that owned this greyhound of the sea. The navy of that nation was much admired locally, and its crews proved popular at social events hosted for them by the kindly citizens and subjects of our provincial capital.

Sadly, politics eventually got in the way of everything, leading to less happy events a generation later. If you know this ship, or its squadron, let Admiral Mugford know (bob.mugford@gmail.com), the or cabin boy and author. John Redmond (johnd. redmond@telus.net). Full steam ahead, mateys!

From the 'Punitentary'

What's black and white and eats like a horse? A Zebra.

Murphy's Other Laws

Improvising is a great adventure.

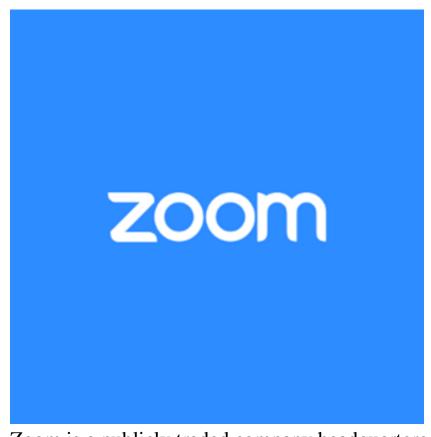
Quotable Quotes

Do not resent growing old - many are denied the privilege. - Irish Proverb

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 organizations bring their teams together in a frictionless environment to get more done.

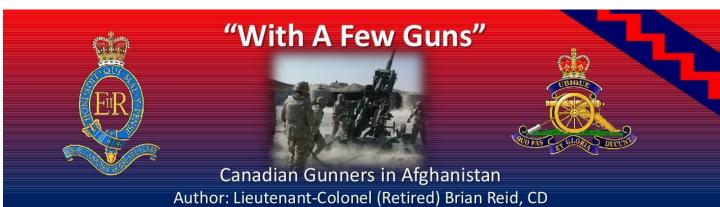
Zoom is a publicly traded company headquartered in San Jose, CA.

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.

With a Few Guns – Canadian Gunners in Afghanistan



What is it?

- Print and ebook
- Your stories and experiences from 2001 to 2014
- Capture what we did and what we learned
- · Pass on our history to all

What are we looking for?

Que cherchons-nous?

des histoires

Vos histoires, anecdotes, souvenirs et réflexions À rejoindre ceux qui souhaiteraient partager

- Your stories, anecdotes, memories and thoughts
- Contacts for others who want to share stories



We need your help!

To complete this project we need people that can dedicate some time and skill for:

- Research
- Editing
- Production and archiving
- Communications
- Web design

La communication

Un petit courriel à :

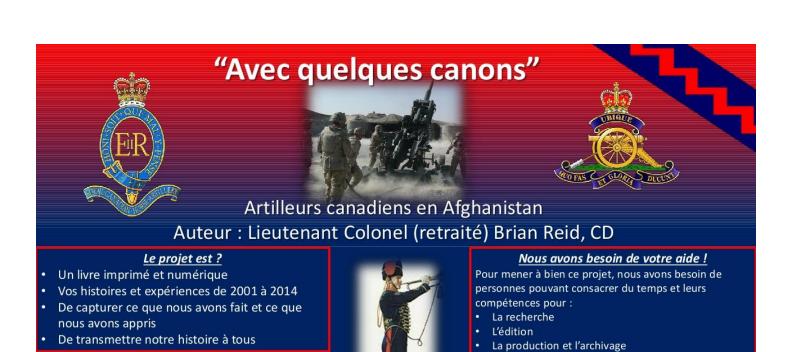
La création de sites web

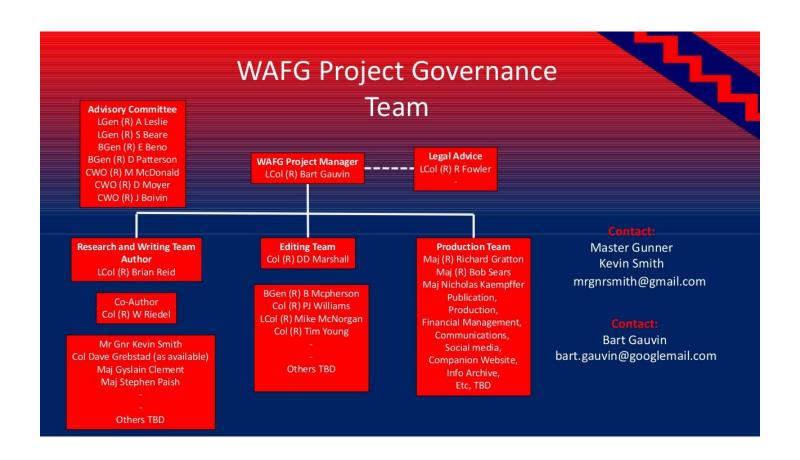
avecquelquescanons@gmail.com

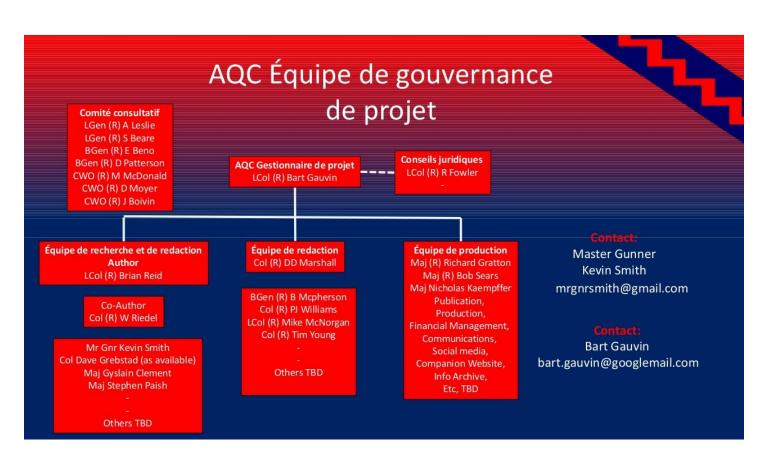
Qui devez-vous appeler?

Who do you need to call?

Just pop us an email at: WithAFewGuns@gmail.com







Juno Beach Online Historical Tour



Register Now for the Maple Leaf Route Webinar Series!

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

(Seulement en anglais)



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

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

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

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

Organisée par le <u>Laurier Centre for Military Strategic and Disarmament Studies</u>, et en partenariat avec la <u>Canadian Battlefields Foundation</u> et le <u>Gregg Centre for the Study of War and Society</u>, l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « *Maple Leaf Route* ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats

canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

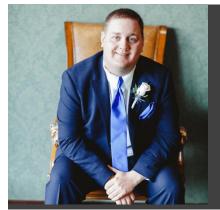
L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric

à <u>eric.story@canadianmilitaryhistory.ca</u>.

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





THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association*

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

<u> Register / Inscrivez-vous</u>



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

Dr. Caroline D'amours, Parks Canada

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

Register / Inscrivez-vous



CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

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

Register / Inscrivez-vous



THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

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

Register / Inscrivez-vous



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

10% de rabais avec le code JUNO77. Valide le 1 mai-6 juin 2021 pour

le boutique en ligne au Canada

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Our strategy is simple - **Do more for you.**



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

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



Mortgages

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



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- · Unlimited Interac e-transfer⁰⁰⁵ transactions ²
- OnGuard® Identity Theft Protection Service at no charge 7.8
- Keep the same accounts no matter how many times you relocate
- Access to CreditView®# the free, instant way to get your credit score9



Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
- Student line of credit with preferential pricing and flexibility ¹⁰



Credit Cards

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



Continued

Frequently Asked Questions

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

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

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

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

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

How can I get help with home financing?

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

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

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

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

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

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



Scan the QR code to get more information.





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

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June 6, 2021 at the Juno Beach Centre

June 6, 2021 6 Juin, 2021 Voir cet email dans mon navigateur

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77 years ago 21,000 men landed on Juno Beach including 14,000 Canadians and 7,000 British, and took part in the Allied invasion of Normandy that would eventually lead to the Allied victory in Europe. It would become known to history as D-Day. The Canadian Armed Forces suffered 5,500 lives lost during the Normandy Campaign; 359 Canadians lost their lives on or near Juno Beach on D-Day.

Il y a 77 ans, 21 000 hommes débarquaient sur Juno Beach. 14 000 Canadiens et 7 000 Britanniques participaient au Débarquement allié en Normandie, qui allait les conduire sur les chemins de la Victoire en Europe. L'Histoire se souviendra du 6 juin 1944 comme du Jour J. Pendant la campagne de Normandie, les Forces armées canadiennes ont déploré 5 500 victimes, dont 359 Canadiens tués le Jour J.

Canadian Ceremony Marking D-Day at Juno Beach Cérémonie Canadienne du Jour J sur Juno Beach



On the morning of June 6, 2021 at the Juno Beach Centre, our <u>Canadian ceremony</u> was held to commemorate D-Day and pay tribute to the Canadian and Allied soldiers who lost their lives in Normandy for our freedom.

Ce 6 juin 2021 au matin, au Centre Juno Beach, s'est tenue notre <u>cérémonie canadienne</u> pour commémorer le Jour J et rendre hommage aux soldats Canadiens et alliés qui ont perdu la vie en Normandie pour nous rendre notre liberté.

Their Name Liveth for Evermore Leur nom vit pour les générations









2,044 Canadian soldiers rest at the Bény-sur-Mer/Reviers Cemetery, including those who landed on June 6, 1944 on Juno Beach and were killed in action on D-Day, and those who lost their lives during the first stages of the Normandy campaign. Four British soldiers and a member of the French resistance also rest in this peaceful place. We will remember

2 044 soldats canadiens reposent au cimetière de Bény-sur-Mer / Reviers, dont ceux qui ont péri lors du Débarquement dans le secteur de Juno Beach et au cours des premières étapes de la Bataille de Normandie. 4 soldats britanniques et 1 français reposent également dans ce lieu de paix. Nous nous souviendrons d'eux.

Jim Parks & Lola



A message for French people from Canadian veteran Jim Parks! Lola, a 9-year-old girl from Courseulles, met Jim Parks in 2019 and wanted to say a few words to him.

Un message pour les Normands de la part du vétéran canadien Jim Parks ! Lola, jeune Courseullaise de 9 ans, a rencontré Jim Parks en 2019 et a souhaité lui dire quelques mots à son tour.

Learn About D-DayApprendre davantage sur le Jour J









Explore the D-Day experiences of Canadian soldiers, sailors and airmen, liberated French civilians, details on the logistics and weapons, and much more with resources from the Juno Beach Centre and our partners <a href="https://example.com/here/beach-centre-beach-c

Découvrez <u>ici</u> des articles sur le Jour J, sur les soldats, marins et aviateurs canadiens, civils français libérés, les détails sur les logistiques et les armes, et bien plus encore avec les ressources du Centre Juno Beach et de nos partenaires.



Juno Beach Centre E-Boutique Canada



Souvenons-nous aujourd'hui, souvenons-nous pour toujours.

Remember today. Remember always.



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