

Van Arty Association and RUSI Van Members News Aug 11, 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 12 ‘Wednesday Lunch’ Zoom meeting
Aug 19 ‘Wednesday Lunch’ Zoom meeting
Aug 19 ‘Wednesday Lunch’ Zoom meeting
RUSI(NS) - Distinguished Speaker on Zoom - 0900hrs PDT

World War 2 – 1945

John Thompson Strategic analyst - quotes from his book “Spirit Over Steel”

Aug 12th: The Allies tell Japan that the emperor must be subject to the Supreme Allied commander of the occupation force.

Aug 13th: An enormous carrier raid on Tokyo destroys huge numbers of would-be kamikaze aircraft on the ground; the Japanese government continues to debate issues of surrender.

Aug 14th: American bombers stage the last strategic air raid of the war on targets around Tokyo. The Emperor – for the first time in years -- exerts his authority over the cabinet and orders Japan's surrender. He records a radio broadcast to be aired the next day, and that evening, a faction of die-hard officers attempt to storm the Imperial Palace in a bid to stop the transmission. USS Torsk torpedoes the last ships to be sunk during the war, claiming the Japanese ships Coastal Defence Vessel No 13 and Coastal Defence Vessel No 47.

Aug 15th: The Emperor issues a broadcast to his people calling for the war to end; many Japanese were unaware of the full extent of their predicament and initially have difficulty accepting his orders.

Essential Reading: The end of the fighting in 1945 meant that millions of fighting men had to pick up the thread of their old lives (when possible) and start anew. Sometimes they had to revisit their wartime selves years later and sort things out. The American historian William Manchester went back to the Pacific 35 years after his own experiences as an American Marine rifleman to make sense of the war and of his part in it. ‘Goodbye, Darkness: A Memoir of the Pacific War’ is split in its nature, being neither history nor a personal memoir but an odd fusion of both written as a cathartic exercise – which adds much to its compelling fascination.

Aug 16th: An interim Japanese government formed, and a ceasefire order issued to all their troops.

Aug 17th: Suharto declares the independence of Indonesia, Allied prisoners (particularly Dutch) are in mortal peril from Indonesian civilians and many now owe their safety to their erstwhile Japanese tormentors.

Aug 18th: Soviet troops have overrun most of Manchuria (reaching Harbin and Mukden), and enter Korea. Subhas Chandra Bose dies in mysterious circumstances in Taiwan; the Indian nationalist had created the so-called Indian National Army which fought for the Japanese.

First Arctic and Offshore Patrol Ship Delivered to RCN

Julia Lennips 10 Aug 2020



HMCS Harry DeWolf.

On August 1, 2020, the Royal Canadian Navy (RCN) marked the most significant milestone in its shipbuilding programme with the delivery of the first new Arctic and Offshore Patrol Ship (AOPS) to Halifax, NS, Her Majesty’s Canadian Ship (HMCS) Harry DeWolf. It is the first ship built for the RCN under the National Shipbuilding Strategy. “The delivery of HMCS Harry DeWolf, first of a class of six Arctic and Offshore Patrol Ships (AOPS), marks the beginning of an exciting time for the RCN – our future fleet is beginning to be delivered. These ships will be at the core of an enhanced Canadian Arctic presence, effectively complementing the capabilities of our other current and future warships through critical reconnaissance and surveillance operations. “The Harry DeWolf-class will also

be capable of a myriad of different mission sets, including humanitarian assistance and disaster relief, tasks for which it is particularly well suited. Bravo Zulu and thank you to all of those across the Government-Industry shipbuilding team – especially Irving Shipbuilding Inc, the builder – whose collaboration has made Canada stronger today and welcome aboard to the ship’s company,” stated Vice-Admiral Art McDonald, Commander of the Royal Canadian Navy.

Once this post-acceptance work is complete, the ship will undergo a formal commissioning ceremony in summer 2021, which will mark that it has officially entered into active naval service, followed by an Arctic deployment. Harjit S Sajjan, minister of national defence, stated this milestone is important for our homegrown defence industry, for the Royal Canadian Navy, and the protection of Canada. “Every single worker at Irving has done incredible work to deliver these impressive ships to the Royal Canadian Navy,” he added. This new class of ship is specifically designed to patrol Canada’s offshore waters and northernmost regions. The vessel will be at the core of an enhanced Canadian Armed Forces (CAF)



Arctic presence, effectively complementing the capabilities of our other current and future warships through critical reconnaissance and surveillance activities. The AOPS will be able to accommodate a Cyclone helicopter, as well as small vehicles, deployable boats, and cargo containers. This capability enables the RCN to have unescorted access to areas of the Arctic that were previously inaccessible. HMCS Harry DeWolf will remain docked at Jetty NJ at the CFB Halifax Dockyard while the RCN conducts its post-acceptance trials and training, including operations near Newfoundland and Labrador.



Vice-Admiral Harry DeWolf RCN, a native of Bedford, Nova Scotia, was decorated for outstanding service throughout his naval career.

His career included wartime command of HMCS St Laurent from 1939-40, and later, his 1943-44 command of HMCS Haida, known as the “Fightingest Ship in the RCN.” The announcement regarding the ship/class-name was made at HMCS Haida, which now serves as a museum ship on the Hamilton waterfront. Once this post-acceptance work is complete, the ship will undergo a formal commissioning ceremony in summer 2021, which will mark that it has officially entered into active naval service, followed by an Arctic deployment. Construction for the following three ships is ongoing, with the construction of the fifth and sixth ships expected to begin in

2021 and 2022, respectively.

Production Begins on New Armoured Combat Vehicle

Julia Lennips 9 Aug 2020



Example of an Armoured Combat Support Vehicle

This week production on the first Armoured Combat Support Vehicle (ACSV) began in London, Ontario, at the General Dynamics Land Systems-Canada manufacturing facilities. Minister of National Defence Harjit S Sajjan, says these vehicles will form the backbone of the Army's combat support fleet. The Canadian Armed Force's ACSV will be available in eight variants, providing services such as ambulances, vehicle recovery, engineering, mobile repair, electronic warfare, troop-carrying, and command posts. In addition, they'll play a role in

NATO's assurance and deterrence measures in Central and Eastern Europe and the CAF's response to natural disasters in Canada. Last September, a contract was awarded to General Dynamics Land Systems-Canada. This contract is valued at approximately \$2 billion (taxes included) for 360 ACSV, initial spare parts, technical manuals, and training. Since then, a number of subcontracts have been awarded to companies in seven provinces by General Dynamics, allowing work to start. These subcontracts represent over \$137 million in investments to more than 30 Canadian businesses.



Left, Soldiers drive a Bison Armoured Vehicle as part of a convoy during Exercise MAPLE RESOLVE at Wainwright, Alberta on June 1, 2016. Right, Canadian Forces personnel use a Tracked Light Armoured Vehicle (TLAV) to evacuate Afghan National Army soldiers wounded during a dawn skirmish with the Taliban during OP SEASON.

Photos courtesy of Combat Camera.

Minister of Innovation, Science and Industry Navdeep Bains stated, "Our government has ensured that this contract supports Canadian jobs and provides benefits to Canadian industry, including small and medium-sized businesses. "Through the Industrial and Technological Benefits Policy, this project will continue to strengthen key industrial capabilities that support the Canadian Armed Forces and help to keep Canada's economy strong." The Industrial and Technological Benefits Policy will ensure General Dynamics will invest 100 percent of the contract's value back into the Canadian economy, providing opportunities to Canadian businesses and supporting innovation and skills development for Canadian workers. Canada's Defence Policy, Strong, Secure, Engaged, included a commitment to integrate Gender-Based Analysis

Plus (GBA+), in all defence activities across the CAF and Department of National Defence. This ensures that every activity is informed by GBA+, and was done for this procurement. The new vehicles will replace the current fleets of M113 Tracked Light Armoured Vehicle (TLAV) and the LAV II Bison. Production of the first vehicle is expected to be finished this December, with deliveries through February 2025. Testing, training, and procurement of spare parts will be required before the initial vehicles are sent to Canadian Armed Forces bases in 2022.

US Navy Planes Hunt Submarines

These US Navy planes help hunt down one of the greatest threats to American aircraft carriers — here's how they do it. *Ryan Pickrell, Business Insider Jul18, 2020*



A P-8 Poseidon flies alongside the aircraft carrier USS John C Stennis (CVN 74) in the Strait of Gibraltar.

US Navy/Mass Communication Spec 3rd Class Connor D Loessin

US aircraft carriers operate around the world, sometimes in unfriendly waters, and one of the greatest threats to these symbols of American military might is enemy submarines. That's where the sub hunters come in. "In some parts of the world, we do armed patrol and escort for our carriers," US Navy Capt. Erin Osborne, the commodore for Wing Ten who oversees training, manning, and equipping of Navy P-8A squadrons, told Insider recently, explaining that if there are submarines out there, "we want to know that." Rivals are challenging American military advantages through increases in undersea warfighting capacity and capability, "but we're keeping right up with them," Osborne said, pointing to the relatively new P-8 as a key increase in lethality. "I think we are staying ahead of the threat." Crewed by a team of nine, US Navy P-8 Poseidon maritime reconnaissance and anti-submarine warfare aircraft are built to find enemy submarines. The Boeing P-8s are militarized 737-800ERX aircraft equipped with sensor systems and armed with torpedoes for tracking and, if necessary, engaging undersea threats. The aircraft, which was only introduced about seven years ago, also carries anti-ship weaponry.

Successor to Lockheed's P-3 Orion, the P-8 provides advanced maritime intelligence, surveillance, and reconnaissance capabilities and is among the best sub hunters in the world. The Navy has described the P-8 as "an extension of the eyes and ears of the fleet," as this aircraft, unlike some other anti-submarine warfare assets in the US arsenal, is uniquely suited to conducting sweeping patrols that cover large swaths of open ocean and track down possible threats to a ship beyond its horizon. The Navy's land-based P-8s operate at higher altitudes and have a longer range than the anti-submarine warfare helicopters that are sometimes tied to ships at sea. The P-8s capabilities also give it certain advantages over US attack submarines — among the Navy's most important undersea warfighting assets. While the P-8 is equipped to defeat independently — or in coordination with other assets — a potential enemy's submarines, Osborne stressed that "we're not flying around prepared to drop torpedoes all the time." "Our main mission is patrol and deterrence," she said, explaining that when it comes to submarines, "we want to know where you are" and sometimes, "we want you to know that we know where you are."



Sailors assigned to VP-16 prepare a P-8A aircraft for a flight.

(US Navy/Lt Cmdr Alan Johnson)

The Navy uses its P-8s flexibly for more than just patrols, submarine hunting and overwatch. They are also used for drug interdiction missions, collecting intelligence, and carrying out search and rescue operations, with each mission having its own unique aims and demands. For carrier strike group support missions, the main goal is situational awareness and threat detection. "We always want to be aware," Osborne said. While an adversary could use missiles to cripple a carrier, "if they really wanted to sink the carrier, they might turn to torpedoes," Bryan Clark, a former US Navy officer and defense expert at the Center for Strategic and Budgetary Assessments (CSBA), previously told Insider. The Navy's carrier strike groups have relatively robust missile defense capabilities but are much less prepared to counter torpedoes. "Torpedo defense is hard, not really perfected, and so they actually end up being the more worrying threat," he said. Last month, the Dwight D Eisenhower Carrier Strike Group conducted a three-day anti-submarine warfare drill training US Navy forces to protect ships in transit and defend against submarine threats in chokepoints. During the exercise, a P-8 from the "War Eagles" of Patrol Squadron 16 provided airborne maritime patrol and reconnaissance support.

Finding enemy submarines in a real-world situation is, as one Navy official told Insider, like "finding a needle in a haystack." Sometimes the P-8 crew works from intelligence; other times, they are conducting an open-ocean search. Anti-submarine missions can involve a lot of figuring out where an enemy is not and then closing in on the target, like playing the classic board game of Battleship, except in this case, your opponent can see both sides of the board. "I personally think that our ASW [anti-submarine warfare] mission is our most exciting mission," Osborne explained, calling the hunt both "an art and a science." "How does an airplane up in the sky find a submarine under the water? We have sonobuoys that we drop in the water, and the sonobuoys talk to the plane," she said, explaining that a sonobuoy is essentially a hydrophone. "So, a microphone goes into the water and we listen for the submarine as it passes information back to the aircraft." A sonobuoy dropped from a P-8A deploys a float when it strikes the water, sending its sonar system lower into the water column. Passive systems act as these underwater microphones while active systems send sonic pings into the water that bounce off objects. These returns are then transmitted back to the P-8A for assessment, and with sonar from nearby ships and submarines can paint a picture of where an adversary's sub lurks. Without going into the geometry, she explained that "you can figure out where they might be based on the sounds that you hear." Basically, the aircraft drops an array of sonar listening devices down in the water that allow the crew to zero in on a sub's position.

It takes more than just the technology to get the job done though, Osborne said. "We have got the technology on the aircraft, we understand how the buoys work, and there's a manual with recommended tactics, but at the end of the day, there's a bit of an art to it as well," she said, adding that it is impossible for any one person to do the mission alone. Each P-8 aircrew has three pilots, a tactical coordinator, a co-tactical coordinator, two acoustic operators, and two electronic

warfare operators. "The pilots put the plane in the right place. The tac decides where the buoy drops. The sensor operators are listening and processing the buoys. It's a team effort to say this is where we think the submarine is," Osborne said. "Based on our experiences, based on what our processors are telling us, and based on what we know about the tactics of the target, we think the submarine is over here," she said. "Then we take the plane over there, put another buoy in or fly another pattern." All that hard work does not always pay off, but when it does, Osborne said "it is always satisfying to find a submarine." She noted though that they are not hunting subs for fun. "This isn't a flying club," she said. "We're out there doing missions every day, and we're doing it for the safety and security of the nation."

Donation of Medal Groups to Our 15th Field Artillery Museum

In the last few months our museum has received three medal groups. One group is a Second World War group to a Gunner who died near Yorke Island, BC, and the other two are to two gunner soldiers who joined the artillery in Vancouver during the First World War. All three groups were purchased by gunners and friends of gunners and donated to our museum.

Signaler Harold Cordyn Brown MM

Harold Brown joined the 68th Overseas Depot Battery (Vancouver) as a Gunner on December 6, 1916 and was assigned the service number 339456. He was eager to go overseas, so he added himself to the 13th Draft and proceeded to England without permission. After further training in England (with the Canadian Field Artillery Reserve Brigade) he arrived in France in December of 1917. His service was with 40th Battery of 10th Brigade, Canadian Field Artillery, and on August 31, 1918, he was appointed Signaler. He was discharged on April 1, 1919, and three months later he was informed that he had been awarded the Military Medal. His medal group includes the Military Medal, the British War Medal and the Victory Medal. This medal group was purchased by Jim Barrett and Doug Gayton and donated to our 15th Field Artillery Museum.

Bombardier Randolph Amos Mann MM

Randolph Mann joined the Vancouver Volunteer Reserve Artillery and then transferred to the 68th Overseas Depot Battery (Vancouver) as a Gunner on July 9, 1915. His service number was 301027. His service was with 22nd Battery of 6th Howitzer Brigade, Canadian Field Artillery, and on October 2, 1916, he was severely injured when he entered a burning gun pit and salvaged vital equipment. For his bravery he was awarded the Military Medal. His medal group includes the Military Medal, the British War Medal and the Victory Medal. This medal group was purchased by the following donors and donated to our 15th Field Artillery Museum:

Bob Beaudry
Bob Chown
Brian Cormier
Doug Gayton
Lee Hammond
Leon Jensen

John Jessop
Amnon Lichtmann
Andrew MacRae
Roger McConchie
Stu McDonald
Brent Purcell

Alex Prymack
John Redmond
Bill Rodgers
Bill Watt
Bill Wickett

Gunner Wallace Reece Brunt

Wallace Brunt was born in Lynn Valley, North Vancouver, and joined the Duke of Connaught's Own Rifles in the early 1930s. When war broke out in 1939, he again joined the Canadian Army as a Gunner with service number K71639 and subsequently served on Yorke Island as a member of 85th Heavy Battery of 15th (Vancouver) Coast Brigade RCA. On August 20, 1941, Gunner Brunt was tragically killed when his boat capsized while transferring fresh water from Hardwicke Island to Yorke Island. His body was never recovered, and he left behind a wife and two children in Vancouver. He received the Canadian Volunteer Service Medal and the War Medal 1939-1945 and his wife and mother each received a Canadian Memorial Cross. The two medals and one Memorial Cross were subsequently part of a Danish private collection of military memorabilia. A long-time friend of our Regiment, Ross Keller, of British Columbia, the leader of the '85VICS' group that does a lot of work on Yorke Island, contacted the Danish collector and arranged to purchase the medals and donate them to our 15th Field Artillery Museum.

Our thanks to the many donors who made possible the acquisition of these three medal groups that contribute to our understanding and respect for gunners who joined in Vancouver and honourably served the guns.

Other medals?

Some of you may come across medals that have a connection to our Regiment or to other units that have occupied our armoury. Some other medals may be connected to the history of artillery in British Columbia. If you do locate medals that you think may be of interest to our museum please contact Doug Gayton (dpgayton@gmail.com) or Stu McDonald (ssmcd2@gmail.com) to discuss the possibility that the medals might be suitable additions to our collection.

Vancouver Artillery Association Yearbook Updates

Have you dropped in to say Hi?

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848>

It's a short update as your webmaster has been busy on the member's portal on The Royal of Regiment of Canadian Artillery. If you're a member of the Vancouver Artillery Association and/or a current serving member of the Regiment, you can check it out and let me know what you think. <http://rca-arc.org/>

Have you purchased your Centennial Golf Shirt?

<https://www.vancouvergunners.ca/whats-new/quartermaster-stores2409565>

The Cyprus OP SNOWGOOSE 58 page has been updated with new photos

<https://www.vancouvergunners.ca/unficyp.html>

Fascinating stories as we research some of the Gunners that enlisted with the 68th Overseas Depot Battery. Bombardier Garret was in uniform for both World Wars

<https://www.vancouvergunners.ca/whats-new/nominal-roll-update8032970>

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: A Norton Motorcycle Company produced machine. Model 16H with a 490cc, side valve air cooled single cylinder Engine (14 bhp @ 4,500 rpm) with a four speed gearbox to chain final drive and a top speed around 100Km/hr. It meant it was produced for the home market. Military orders were placed for the 16H (designated **WD16H** for War Department use) from 1936 and continued throughout the course of the Second World War, setting a ten-year record for the longest time the War Office procured a single make of motorcycle. The entire staff of the Norton factory in

Bracebridge Street Birmingham were needed to meet demand - even the racing team found themselves on the WD16H production line. A popular despatch machine, the WD16H was also used for training, reconnaissance, convoy control and escort duties. Pre-war, the RAF ordered many hundreds of machines with a non-driven 'box' or Model G (person carrying) side-car. Military Motorcycles left the Norton factory in Army Service Green, Khaki green, Khaki brown or Olive green, depending on colour specified at time of production. Pre-war RAF machines (up to September 1939) were delivered in RAF Blue. Wartime RAF bikes were identically coloured as the "Army" bikes. A number of machines were painted sand 'desert camouflage' by local workshops in the Middle East and used in Palestine and the North Africa Campaign.

This Week: When your author was a weenie lad, Elmer the Safety Elephant admonished us to be careful when riding our bicycles near motor vehicles. Fortunately, back then, if a family had a car, it was invariably used by the pipe-smoking father to drive to work in the morning, and home again in the evening. That meant that weekdays were virtually car-free in our suburb of Ottawa, so Elmer’s advice wasn’t that relevant. However, one summer day, my buddy George and I rode our trusty CCMs up to Montreal Road, and were amazed to be almost flattened by a huge military convoy heading for parts unknown. We were thrilled as khaki and green vehicles rolled by us, some loaded with AFVs, all of which we knew from our “Little Lads’ Book of Deadly Weaponry of the Empire”. We waved to the soldiers, and some even condescended to



return our greetings. After what seemed a very long, but exciting, time, the last vehicle faded away, off to defend our dominion from the godless Soviets. Well, that convoy seemed to have followed Elmer’s dictates, but not so the

subject of this week’s quiz. Alas, someone if going to find out what an enraged RSM can do (and back then, they could do terrible things to soldiers, using their feared pace sticks!). Something has gone amiss with a military object, as the wheels, and there are many of them, should not be at those angles. However, we are not sure what is up and what is down, nor can we figure out what the main object is. Can you help us? If so, send your ideas to the editor, Bob “Safety First” Mugford (bob.mugford@gmail.com), or the author, John “Seatbelt” Redmond (johnd._redmond@telus.net). Drive safely!

From the ‘Punitary’

Why did the picture end up in jail? It was framed!

Murphy’s Other Laws

Every man has a scheme that will not work.

Quotable Quotes

All human wisdom is summed up in two words; wait and hope. *Alexandre Dumas*

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.

RUSI(NS) - Distinguished Speaker 19 August 2020

The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities.

The Royal United Services Institute of Nova Scotia extends an invitation to members of your association to hear a video-conference presentation by Dr Peter Kikkert, Irving Shipbuilding Chair in Arctic Policy, Brian Mulroney Institute of Government, St Francis Xavier University, titled "The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities." Dr Kikkert's bio is at <https://bmig.ca/kikkert/>.

The involvement of the Canadian Rangers in the broader response to COVID-19 highlights a role that they have been playing for decades: by virtue of their presence, capabilities, and the relationships they enjoy with(in) their communities, Rangers regularly support other government agencies and are often at the forefront preparing for, responding to, and recovering from a broad spectrum of local emergency and disaster scenarios. This talk will explore how the Rangers strengthen the disaster resilience of their communities, suggest how to enhance their impact, and argue that the organization could serve as a model for how targeted government investment can build resilience in similar jurisdictions.

The talk will start at 1 pm Halifax time (1:30 pm St John's, noon Ottawa, 11 am Winnipeg, 10 am Calgary, 9 am Victoria), Wednesday, 19 August, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email RUSINovaScotia@gmail.com by close of business Monday, 17 August. As the subject line for your registration email, put "RUSI(NS) Distinguished Speaker 19 August 2020 Registration". In addition to your name please also provide your organization's name.

The event will be done by Zoom. Instructions will be emailed to registrants by end Tuesday, 18 August.

RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

Please forward this invitation to any whom you think may be interested in attending.

Yours,
Colin

CAH Darlington, Cdr RCN (Ret'd)

Vice-President, RUSI(NS)

Web: <https://rusi-ns.ca> Twitter: @RUSI_NS

Facebook: Royal United Services Institute – NS



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Dr. Peter Kikkert

Brian Mulroney Institute of Government
St Francis Xavier University



The Canadian Rangers
Cornerstone for Community Disaster
Resilience in Canada's Remote and
Isolated Communities

1-3 pm Halifax time, Wednesday, 19 August 2020
via Zoom (register through RUSINovaScotia@gmail.com)

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* 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!**

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.

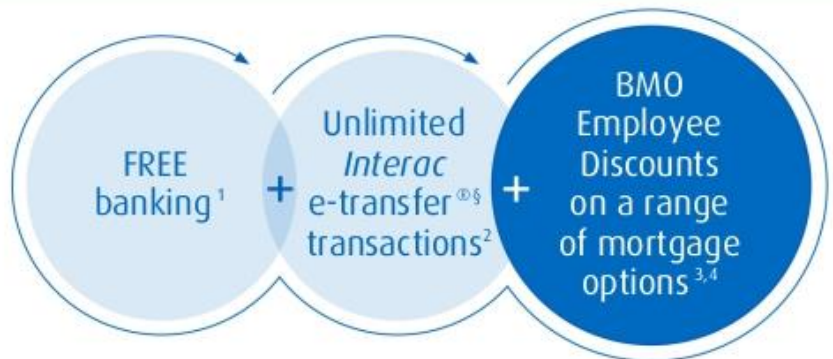
BMO  Official bank of the
Canadian Defence Community

*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. The monthly Performance Plan fee is waived. You are responsible for all transaction, service, and product fees not included in the Plan.

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

- FREE banking with the Performance Plan¹
- Unlimited *Interac* e-transfer[®] transactions²
- OnGuardSM Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditViewSM – 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 CashBackSM or AIR MILESSM MasterCardSM
- 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 the 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 do 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, \$96 each year with 4 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
- Email BMO at feedback@bmo.com
- Find us on Social Media

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



For more information, please contact me:

John Sample
Personal Banker
416-123-4567
john.sample@bmo.com
Bay & Bloor Branch
55 Bloor Street West



¹²The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-transfer[™] transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner Roadline[™]. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuard[™] if you are a BMO customer who has a lead account[™] 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. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard[™] 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. CreditView[™] 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. You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard[®] cheques. Visit your branch, call the Customer Contact Centre at 1-800-363-2263, or visit bmo.com/otps-fees for current rates and fees. The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction. ¹³Registered trademark of Bank of Montreal. ¹⁴Interac e-transfer is a registered trademark of Interac Inc. ¹⁵OnGuard 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. ¹⁶CreditView is a trademark of TransUnion LLC. ¹⁷MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.