



'The Vancouver Gunners'  
2025 West 11<sup>th</sup> Avenue, Vancouver, BC  
V6J 2C7 [www.vancouvergunners.ca](http://www.vancouvergunners.ca)



2025 West 11<sup>th</sup> Avenue, Vancouver, BC V6J 2C7  
[www.rusivancouver.ca](http://www.rusivancouver.ca)

## Van Arty Association and RUSI Van Members News April 20, 2021

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at [bob.mugford@gmail.com](mailto:bob.mugford@gmail.com) to let me know you didn't get your copy.

**Newsletter online.** This newsletter and previous editions are available on the Vancouver Artillery Association website at: [www.vancouvergunners.ca](http://www.vancouvergunners.ca) and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html>. Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

**Wednesday Lunches - Lunches suspended until further notice. Everyone stay safe!!**

**The 2021 BC Military Gala is CANCELLED. The Sheraton Wall Ctr is booked for Apr 23, 2022**

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

**Apr 21** Wednesday 'Zoom' Lunch meeting  
**Apr 24** 78<sup>th</sup> Fraser Highlander's Battle of Ste. Foy Commemorative Dinner  
**Apr 28** Wednesday 'Zoom' Lunch meeting  
**May 05** Wednesday 'Zoom' Lunch meeting

## 15 Fd Officers Mess Associate Members Dues 2021

*I ran this a couple of editions ago but am still getting queries. TAKE NOTE.* The Officers Mess has been closed since early 2020, because of COVID 19, and it is still not clear when it will be able to open again, although general thinking is that it should be open by January 2022. Because of this closure, the Mess has decided to waive the 2021 membership fees for Associate members. The Mess has received payment from a number of members but has not deposited any. If you paid by cheque, your cheque will be destroyed. If you paid by cash, the Mess will send the payment back to you. Dues will be reinstated for 2022.

## Tax Returns for Military Members and Veterans from H&R Block

As a Military member, you and your partner will receive 20% off your 2020 tax preparation fee. Or, if you want to file your taxes yourself - it's free! Veterans require a CFOne card.

For more information got to:- <https://www.hrblock.ca/tax-scenarios/military/>

## The French Armed Forces Are Planning for High Intensity War

After a decade of counter-insurgency, plans are changing. *The Economist* Apr 3, 2021



In the forests and plains of the Champagne-Ardenne region, where once the great powers went into battle, the French armed forces are beginning to prepare for the return of a major conflict. Planned for 2023, Exercise Orion is a full-scale divisional exercise that will last several days, based probably out of camps at Suippes, Mailly and Mourmelon. It will involve the full range of French military capacity on a scale not tested for decades. The drill will include command-post exercises, hybrid scenarios, simulation, and live-fire drills. Around 10,000 soldiers could take part, as well as the air force and, in a separate maritime sequence, the navy. Belgian, British and American forces may join in. There are other signs that the French armed forces are in the midst of a generational transformation. In January, the general staff quietly established ten working groups to examine the country's readiness for high-intensity war. French generals reckon that they have a decade or so to prepare for it. The groups cover everything from munition shortages to the resilience of society, including whether citizens are "ready to accept the level of casualties we have never seen since world war two", says one participant. The spectre of high-end war is now so widespread in French military thinking that the scenario has its own acronym: hem, or *hypothèse d'engagement majeur* (hypothesis of major engagement). The presumed opponents are unnamed, but analysts point not only to Russia, but also Turkey or a North African country.

That represents a seismic shift for French forces. Thirty years ago, they mostly did peacekeeping. Over the past decade, they have turned to counterinsurgency and counterterrorism, whether abroad (Opération Barkhane in the Sahel) or at home (Opération Sentinelle). But in his strategic vision for 2030 published last year, General Thierry Burkhard, the head of the French army, called for preparing for high-intensity, state-on-state conflict. "We absolutely have to prepare for a more dangerous world," General Burkhard recently told *The Economist*. This requires what he calls a

“hardening” of the land army. Currently France keeps 5,100 troops in the Sahel as part of Barkhane. Future operations “could involve brigades, or a division”, meaning 8,000-25,000 soldiers. The need to change scale over the next decade, says the general, will require a mix of reforms: more demanding recruitment; investment in modern equipment; simpler organisational structures to make the army nimbler; and toughened training for a major conflict. “We will be tested more and more brutally,” he says. “We need to realise this.”

When Emmanuel Macron was elected president in 2017, the armed forces initially doubted his commitment to military spending. After imposing a round of short-term cuts, he rowed publicly with General Pierre de Villiers, then head of the joint chiefs of staff, prompting the general to resign. Since then, however, Mr Macron has kept a campaign promise to invest heavily in France’s soldiers. The defence budget for 2019-25 got a big boost, taking annual spending to €50bn (\$59bn) by the end of the period, by which time it will be 46% up on its level of 2018. Weighted towards the later years, the budget allows military planners to think ahead, buy kit and reorganise. “It’s the first time in memory that we have a reasonable fit between the planning documents and the budget allocated,” says François Heisbourg of the Foundation for Strategic Research in Paris. It also means that France now meets its NATO commitment to spend at least 2% of its GDP on defence. The core of French military modernisation is the Scorpion programme, a \$6.8bn project to replace virtually every front-line motorised and armoured vehicle in the army, upgrade the 1990s-era Leclerc tank and connect all these together over a new digital network.

The idea is that a first fully equipped Scorpion brigade should be ready by 2023. Rémy Hémez, a French officer and researcher, says that in the 15 years between 2010 and 2025 the army’s equipment will have changed more than it did in the four decades between 1970 and 2010. In many respects, France’s approach to future war differs from the tech-heavy vision recently unveiled by Britain. Whereas Britain is cutting troops and armour, France is keeping 60% more soldiers than Britain plans to, and 50% more tanks. It has been relatively slow to acquire and arm drones. “There is a great risk of falling behind as automation on the battlefield accelerates,” warned a report by the Institut Montaigne, a think-tank. Indeed, French officers tend to be more sceptical than British or American ones that technology will transform the battlefield. “Technology is never 100% effective,” warns General Burkhard. “Soldiers must always be able



to fight in a degraded way...when the technology does not work any more.” That does not mean France is ignoring new domains of war; space, in particular, is a priority. In September last year France’s air force became the “Air and Space Force”, having earlier set up a new military space command in Toulouse. The French armed forces are also expanding their information warfare and cyber capabilities. In December 2020 Facebook and Instagram removed a network of 100 fake accounts linked to the French armed forces after they sparred with Russian-backed ones over the Central African Republic and Mali, among other African battlegrounds where the two countries vie for influence.



As France starts to gear up its armed forces for all these new forms of warfare, however, there are a number of serious challenges. The Sahel experience, says General Burkhard, is “undeniably a real strength”. Over a vast area of semi-arid scrub, soldiers and special forces take part in high-risk combat operations, which are both technically and tactically challenging. The French army has reported 57 deaths since 2013. Yet Barkhane is a highly asymmetric conflict, in which the French enjoy air supremacy, with no communications interference or threat from drones, missiles or cyber-attacks. The other problem is that French forces are being pulled in several directions at once. In mid-March a dozen French tanks, 160 armoured vehicles and 300 troops arrived in Tapa, in Estonia. They were the latest French contribution to the NATO battlegroups stationed in Poland and the Baltic states to deter Russian attack. Indeed military staff assume future engagements would be alongside allies—if not NATO, then at least America, or a coalition of the willing. These modernisation efforts are consistent both with NATO’s priorities and with Mr Macron’s desire for Europe to bolster its indigenous defences, though France and others remain reliant on American support for key enabling assets, like airlift and air defence.

In addition to eastern Europe, France is increasingly preoccupied to the south. In the eastern Mediterranean, France and Turkey have quarrelled over Libya, Syria and Cyprus, prompting Mr Macron to dispatch two warplanes and a frigate to Greek waters last August. France is also deeply involved in the Indo-Pacific, where its overseas territories contain 1.6m French citizens and 7,000 soldiers. France has sustained a steady naval presence in the area. The catch is that the navy has just 15 major surface ships to deal with all these issues, points out Admiral Pierre Vandier, France’s chief of naval staff. “All of us Europeans are on thin ice. We may stretch our forces between doing well in the Atlantic, doing well in the Med, doing well in the Gulf and doing well in the Indo-Pacific.” Prioritising between these is no longer a job for the armed forces, he says, but “a political decision” for Mr Macron, or for his successor. “We will have choices to make, for sure.”

## **Articulated Gun Pods on Soviet Aircraft**

Articulated gun pods allowed Soviet aircraft to fire backwards, downwards, and even sideways.

*Thomas Newdick      The War Zone      April 12, 2021*



*The Cold War-era gun pods were a bizarre solution for strafing ground targets, but some linger on today.*

*Bomber Pilot / Wikimedia Commons*

Despite manufacturers’ and air forces’ efforts to do away with gun armament on aircraft in the earlier years of the Cold War, these weapons consistently proved their utility and never went away. It was the

Soviet Union’s efforts to boost the firepower of its tactical jets that saw some of the most radical ways of putting more guns on aircraft, with some ingenious podded weapons capable of firing

forward, backward, and even sideways. Paralleling developments in the United States, the Soviet Union's first fighter jets after World War II were provided with guns as their main armament, before, in the late 1950s, guns began to be done away with altogether, leaving fighters armed with (not always reliable) guided missiles. But the lessons of close air combat in the Middle East and Southeast Asia during the 1960s showed that guns were still vital in many air combat situations. At the same time, the increasing importance of ground-attack missions also called for gun armament — typically of the heavier-hitting 23mm or 30mm caliber in the Soviet Union.



*An array of Soviet-designed guns, many of which appeared in podded form. The rotary weapons here are, from left to right: GShG-7,62, GSh-6-23, GSh-6-30, and the naval AK-630.*

*Vitaly V Kuzmin/Wikimedia Commons*

By the early 1970s, a new generation of attack-optimized, gun-armed tactical fighter jets were beginning to be fielded by the Soviet Union, and to provide even greater firepower, development was also underway on a range of increasingly ingenious, and potentially devastating gun pods. In 1971, the Soviet launched production of a gun pod for tactical jets and assault helicopters that simply lifted the 23mm GSh-23 autocannon from the late-model MiG-21 Fishbed and MiG-23 Flogger fighters and installed it in a “unified gun container,” Unifitsirovannyi Pushechnyi Konteyner in Russian, or UPK-23-250 to give it its full name. As well as the twin-barreled GSh-23 series cannon, the 10-foot 5-inch UPK-23-250 carries 250 rounds of ammunition and an electrical drive unit. More conventional than the pods that followed, the UPK-23-250 is aimed by simply directing the aircraft toward the target. Nevertheless, it remains in production and is now the most widely used gun pod in the Russian inventory, arming a wide range of tactical jets and rotorcraft.

*A UPK-23-250 gun pod at the ARMY-2018 arms exhibition at Kubinka outside Moscow.*  
*Boevaya Mashina/Wikimedia Commons*



While the UPK-23-250 has proven reliable and hard-hitting, it has always been constrained by the requirement of the pilot to keep flying directly toward the target being attacked, putting their own aircraft at risk of counter-fire from the ground. One way to avoid this was a movable gun mount, allowing targets to be engaged ahead of the aircraft's flight path (if firing forward) or behind the aircraft (if the pod was mounted firing to the rear). In the post-war era, at least, it seems that only the Soviet Union developed and fielded these types of weapons. The initial result was the “detachable movable gun mount,” or Syomnaya Podvizhnaya



Pushechnaya Ustanovka, and the first of these to be fielded was the SPPU-22-01. This again uses the proven twin-barreled GSh-23 cannon, with 250 rounds of ammunition. The barrels are mounted on an articulated mechanism that angles them 23° downwards, with the flight computer ensuring that they continue to track the target as the aircraft maneuvers. The angle of the gun has to be selected prior to the mission and can't be changed once in flight.



*An SPPU-22-01 carried by a Polish Air Force Su-22 Fitter ground-attack aircraft, showing the twin gun barrels angled downward.*

*Lukasz Golowanow/Wikimedia Commons*

Weighing 705 pounds when loaded with ammunition, the 12-foot 6-inch SPPU-22-01 is primarily associated with the Su-17/Su-22 Fitter swing-wing ground-attack aircraft — it's possible, in fact, that the '22'

in the pod's designation refers to this platform. Both these gun pods feature twin-barreled cannons in which the firing action of one barrel operates the mechanism of the other. This reduces the wear compared to a single-barrel arrangement and also ensures a faster rate of fire. However, by the mid-1970s, the Soviet Union was working on rotary cannons, similar in principle to the classic American M61 Vulcan. While the U.S. gun fires 20mm ammunition, the Soviets always preferred larger calibers, either 23mm or 30mm. Six-barrel rotary cannons were produced in both these forms and armed the MiG-31 Foxhound interceptor and Su-24 Fencer strike aircraft (both 23mm), as well as the MiG-27 Flogger ground-attack aircraft (30mm). The six-barrel 30mm weapon also found its way into the AK-630 series of naval artillery for close-in air defense of warships and later provided the gun component for both the land-based Tunguska and Pantsir family, plus the naval Kortik/Kashtan combined gun/missile air defense systems. Meanwhile, the six-barrel 23mm gun, the GSh-6-23, was adapted for the most unusual Soviet gun pod yet, the SPPU-6, which entered production in 1976. This retains the articulated mounting proven in the SPPU-22-01, but this time, the entire gun assembly can be tilted 45° downwards, as well as 12° to the side, obviating the need for the aircraft to dive directly toward the target. While the previous pods with moveable guns were depressible only, this new weapon could move on two axes.

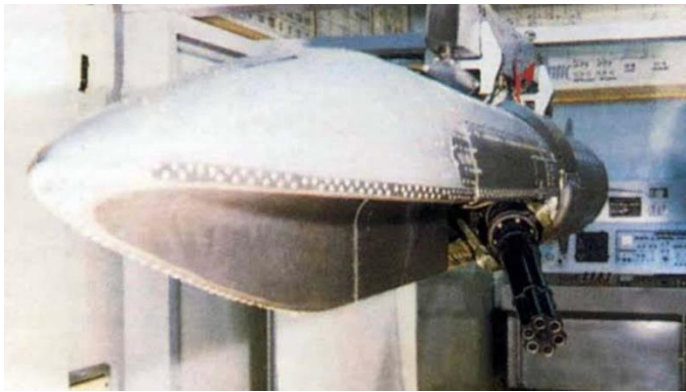
*A GSh-6-23M cannon from a MiG-31 interceptor, preserved as a museum exhibit.*

*Vyacheslav Bukharov/Wikimedia Commons*

The 16-foot 7-inch low-drag pod also contains the gun control system and 400 rounds of ammunition. The total weight, when loaded, is over 1,150 pounds. Again, the pod can be mounted with the barrels facing forward, or to the rear of the aircraft, for strafing in the rear



hemisphere. Furthermore, both “left-handed” and “right-handed” versions of the pod were produced, with the cannon mounted on different sides. The only aircraft so far confirmed to carry the pod is the Su-24, which can carry a maximum of three.



*An SPPU-6 preserved in an armaments museum, with the gun arranged to fire downward and to the side.*

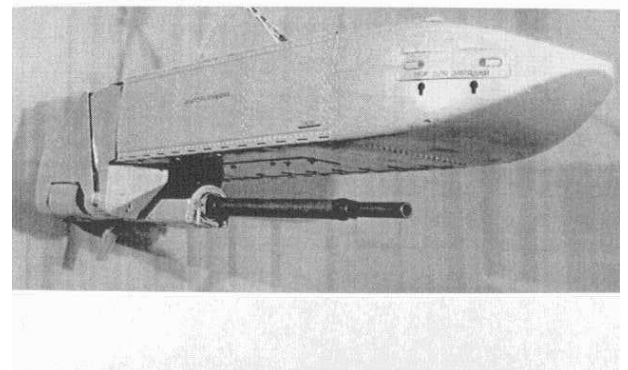
*Via Twitter*

The SPPU-6 has been rarely seen in service, suggesting it may not have been as successful as hoped, but it can be imagined that, at the very least, it could have an enormous psychological effect on any troops unfortunate to be confronted by it. In effect, it would turn a Su-24 into a supersonic gunship, with trainable Gatling guns under the wings, one more under the belly, plus a similar weapon in the standard fixed installation under the fuselage. Having said that, the duration of fire provided by the pods, at least, is strictly limited. With a rate of fire of 4,000 to 6,000 rounds per minute, the ammunition in each pod would be exhausted in as little as four seconds. The SPPU-6 gun pod was intended for fixed-wing aircraft, and its considerable weight and recoil meant it was only suitable for larger attack aircraft. However, thought was also given to developing smaller, lighter pods specifically to arm assault helicopters. In the late 1970s the Vympel design bureau, famous for its work on air-to-air missiles, developed the GUV-8700, GUV standing for Gondola Universalnaya Vertolotnaya, or universal helicopter pod.

The GUV-8700 is modular, with two different loading possibilities. In its simplest form, it contains a single 30mm Plamya-A grenade launcher with 300 grenades, adapting the popular infantry weapon for aircraft use. The other option contains one YakB-12.7 .50-caliber machine gun with 750 rounds and two GShG-7,62 .30-caliber machine guns with 1,800 rounds each. Each of these guns is a four-barreled rotary type, the GShG-7,62 being the equivalent of the iconic M134 Minigun. When loaded, the 9-foot 10-inch GUV pod weighs just under 1,000 pounds. One further Soviet gun pod from this period is known, this time in 30mm caliber, although it seems never to have progressed beyond the prototype stage. This was the SPPU-687 pod with a depressible mounting carrying a single-barrel GSh-30-1 cannon, of the same type used in the MiG-29 Fulcrum, Su-27 Flanker, and others. The pod reportedly carried 200 rounds, but little more is known of the project.

*A poor-quality, but rare image purportedly showing the 30mm SPPU-687 pod.*

*Via Twitter*



As long-term proponents of artillery, it’s perhaps little wonder that the Soviets went to such great efforts to turn their combat aircraft into “flying artillery,” too. Today, however, most of these weapons are rarely

seen, with only the UPK-23-250 enduring. Exactly why they have generally fallen from favor is unclear, but the rapid removal of the MiG-27 and Su-17 from service soon after the Cold War ended couldn't have helped. Overall, these weapons were likely somewhat limited in terms of accuracy and complex to operate. It could also be that the vibration of the larger gun pods had an adverse effect on aircraft airframes, and their fall from favor may also be related to changes in tactics, focusing on standoff range wherever possible. On the other hand, Russian tactical aircraft *do* still make considerable use of unguided bombs and rockets, which have limitations in terms of range and accuracy. Whatever the reason, these gun pods remain some of the most intriguing aircraft weapons developed in the post-war years.

## **Vancouver Artillery Association Yearbook Updates**

**Bombardier Bertram Howard Cox** – The letters from Bombardier Cox who signed up with the 59<sup>th</sup> Battery, 15<sup>th</sup> Brigade Canadian Field Artillery during World War 1. His latest letters are from 1918 and his unit, 60<sup>th</sup> Battery, 14<sup>th</sup> Brigade, Canadian Field Artillery is involved in the last 100 days of the war. <https://www.vancouvergunners.ca/bdr-cox.html>

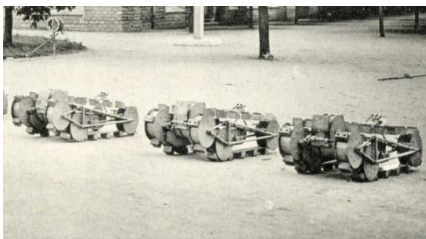
**Death of Prince Phillip** – Memorial salutes <https://www.vancouvergunners.ca/whats-new/salutes> and an expression of condolence from the Colonel Commandant. <https://www.vancouvergunners.ca/whats-new/expression-of-condolence-colonel-commandant>

**Deuce and a half rebuild** - Great weather for working outside on an engine. The starter has been removed and ready to be tested. Also did a bit of engine cleanup and applied some grey rust paint to some engine parts. It certainly changes the appearance when you get away from the rusty, grimy look. Keep watching this page for updates. <https://www.vancouvergunners.ca/deuce.html>

**Yorke Island photos** – More photos from the Canadian Rangers that Chuck Wong served with have been uploaded. Check them out here. <https://www.vancouvergunners.ca/yorke-island-2010.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?**

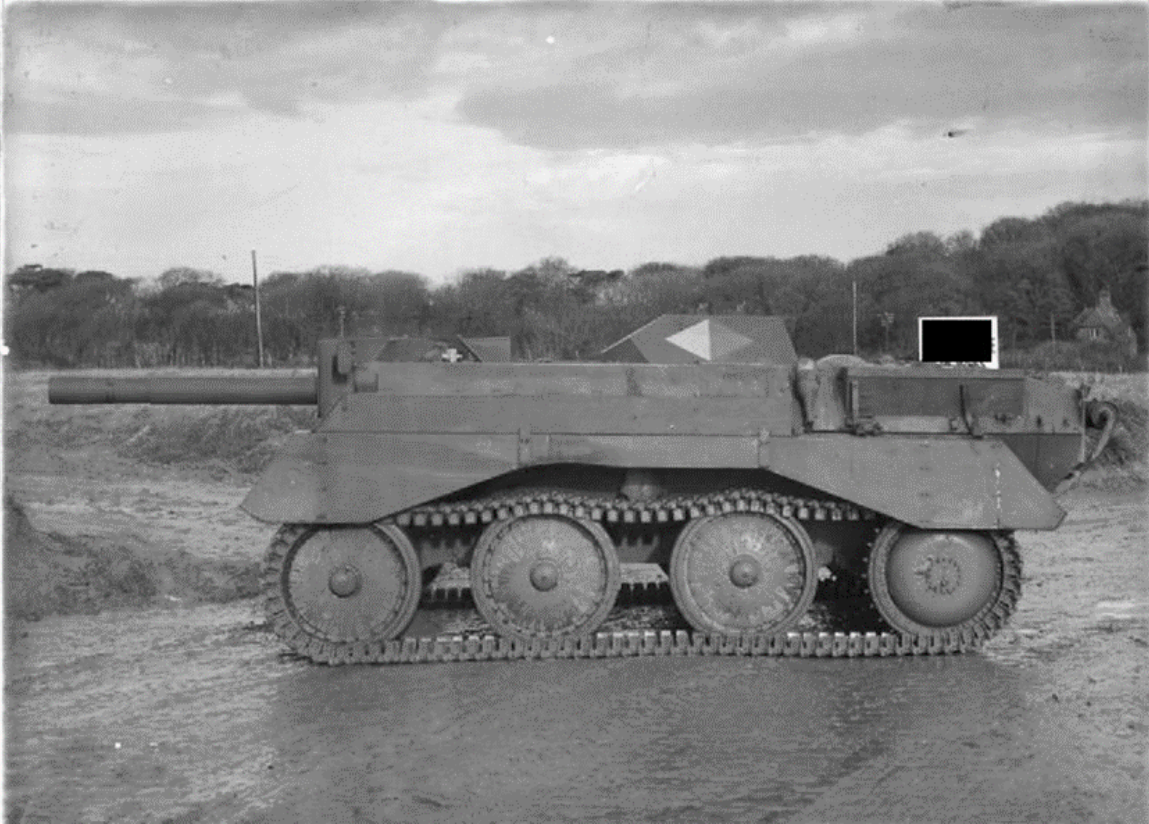


**Last Week:** These are Land Torpedo Schneider Crocodile (France) from WW1. Again, this information package is way too big for this newsletter. To read go to:- <https://en.topwar.ru/123648-suhoputnaya-torpeda-schneider-crocodile-franciya.html>

**This Week:** During the history of tracked vehicles, including that of the tank version which was almost abandoned a few years ago by our military “experts”, a plethora of different designs has come and gone. Early tracked vehicles didn't have sprung boogies, which led to tankers



becoming very much shaken, not stirred. The American inventor, J Walter Christie, devised a suspension system that led to a very smooth ride, and higher speeds than was ever imagined by the developers of the earliest tanks. The original British Mark I tank could only make 6 km/hr, which, given its role supporting infantry, was fine. Nonetheless, some of those built on Christie's system could do over 70 km/hr, and even more if they shed their tracks (a feature of some of his designs, not just an accident).



A number of our readers actually served in tracked vehicles, such as the world's greatest tank, the Centurion, or the ever-lasting M113 and its family. Rumour has it that the Royal Regiment of Canadian Artillery actually once had modern battlefield tracked self-propelled guns, although no one

at NDHQ seems to remember that. What none of our readers ever had was one of this week's little vehicles. Pictured below is an interesting khaki thingie, with what looks like Christie suspension, and either a gun or a large log sticking out the front.....assuming it is the front. It seems not to have a turret, nor any visible crew, but we can't confirm that because we don't know what it is.

Do you know? Well, if so, please do the usual thing and contact the free-wheeling editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the mired-in-the-past author, John Redmond ([johnd.redmond@telus.net](mailto:johnd.redmond@telus.net)). Perhaps our erudite readership can enlighten us, and NDHQ.

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

What is 'middle age'? When the narrow waist and the broad mind begin to change places.

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

A closed mouth gathers no feet.

### **Quotable Quotes**

Life is what happens when you're busy making other plans." -John Lennon

# 78<sup>th</sup> Fraser Highlanders - The Battle of Ste Foy Dinner



Fort Fraser Garrison

I request the company of all Officers and Miladies and their guests at our

## **Battle of Ste. Foy (April 1760) Commemorative Dinner**

*“from April battles and Murray generals, good Lord deliver me!”*

Saturday, 24 April 2021  
on the Internet – virtually via ZOOM

1800 for 1830 hrs.

**Also known as “the second battle on the Plains of Abraham”,  
the 78<sup>th</sup> suffered the highest casualties of the war here.**

**On this date we also mark the 275<sup>th</sup> anniversary of the 1746 defeat of the Clan Army at Culloden Moor.**

**Dress:** Full uniform (scarlets), Highland Evening Wear, Black Tie, Business Attire .....Ladies : Evening Attire

OR as you wish for ZOOM

**Major James Barrett OC 78<sup>th</sup> Fort Fraser Garrison is inviting you to a scheduled Zoom meeting.**

Time: Apr 24, 2021 06:00 PM Pacific Time (US and Canada)

**Join Zoom Meeting ( click the link below)**

<https://us02web.zoom.us/j/88579101553?pwd=UUorcHBIWHNDcmJyNGUzYVRySk5sQT09>

Meeting ID: 885 7910 1553  
Passcode: 552332  
Dial by your location  
+1 408 638 0968 US (San Jose)  
+1 669 900 6833 US (San Jose)  
+1 253 215 8782 US (Tacoma)

Meeting ID: 885 7910 1553  
Passcode: 552332

Find your local number: <https://us02web.zoom.us/j/88579101553?pwd=UUorcHBIWHNDcmJyNGUzYVRySk5sQT09>

**Kindly RSVP to PMC LT Mark Dwor [mark@northeastcorner.ca](mailto:mark@northeastcorner.ca) or at 604-662-3908**

Yours Aye,

*James Barrett, Maj.*

Officer Commanding



**The Battle of Sainte Foy – 28 April 1760**

*" from April battles and Murray generals, good Lord deliver me!"*

*The 78th Highland Regiment (Fraser's) was tired, sick and starving after the long winter of 1759-60. On the morning of 28 April, 1760, Brig. Gen. James Murray marched his troops out of the battered Ville de Québec to face a superior number of better fed Franco-Canadian soldiers under the new commander, General François Gaston, Duc de Lévis. A two hour battle resulted in stalemate, and the British withdrew to Québec after suffering serious casualties. The Frasers, after successfully defending two important redoubts, performed rear-guard action to aid the withdrawal. The 78th Fraser Highlanders suffered greatly as 211 officers and men were killed or wounded on that April day.*



*Choice of Soup or Salad*

*Choice of Entree*

*Selected Desert*

*Coffee and Tea*

*Wines*

*Red & White*

*Port*



*The 78<sup>th</sup> Fraser Highlanders*

*Fort Fraser Garrison*

*Battle of Sainte Foy Dinner*

*Saturday, April 24, 2021*

*Officers' Zoom Mess*

*Programme*

*1800 Bar Opens*

*1825 Diners to be seated*

*1830 Dinner is Served*



*Grace*

*Toasts*

*The Loyal Toast*

*The Regiment*

*-----Short Break-----*

*Speaker:*

*Hugh Lindsay*

*"The Honourable Artillery Company"*

*Officer Commanding: Toast to OC's Piper*

*Officer Commanding's Remarks*



## 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 150<sup>th</sup> 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: 1<sup>st</sup> place winner receives \$2,000; 2<sup>nd</sup> place winning entry receives \$1000; 3<sup>rd</sup> 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](http://ubique150.org)**

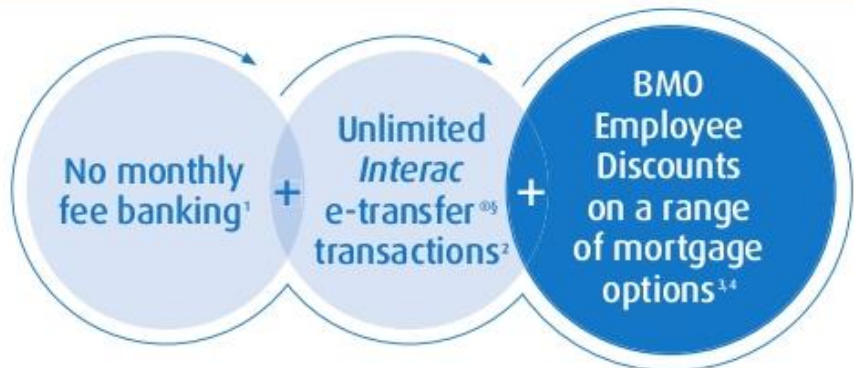
# Bank of Montreal

The official bank of the Defence Community

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



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## Mortgages

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



## Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees<sup>1</sup>
- Unlimited Interac e-transfer<sup>5</sup> transactions<sup>2</sup>
- OnGuard<sup>8</sup> Identity Theft Protection Service at no charge<sup>7,8</sup>
- Keep the same accounts no matter how many times you relocate
- Access to CreditView<sup>9,10</sup> – the free, instant way to get your credit score<sup>9</sup>



## Lines of Credit

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



## Credit Cards

- Choose the BMO Support Our Troops CashBack<sup>11</sup> or AIR MILES<sup>12</sup> MasterCard<sup>13</sup>
- No annual fee<sup>11</sup>
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit [bmo.com/sot](http://bmo.com/sot) to find out about the welcome offers



# Frequently Asked Questions

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

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

### Who is eligible for the CDCB Program?

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

### Can BMO help me if I am relocated or deployed?

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

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

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

### How can I get help with home financing?

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

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

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

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

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

Visit us in branch or at [bmo.com/cdcb](http://bmo.com/cdcb) to learn more.



Scan the QR code to get more information.



<sup>1</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. <sup>2</sup>The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. <sup>3</sup>Interac e-transfer<sup>®</sup> transactions are subject to maximum transfer dollar amounts. <sup>4</sup>Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. <sup>5</sup>Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. <sup>6</sup>Some conditions may apply. <sup>7</sup>We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date; if the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 15, 2020. <sup>8</sup>Plan, transaction, service and product fees may still apply. <sup>9</sup>You're eligible for OnGuard<sup>®</sup> if you are a BMO customer who has a lead account<sup>10</sup> with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All account holders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>®</sup> provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard<sup>®</sup> service. <sup>11</sup>The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. <sup>12</sup>OnGuard<sup>®</sup> retail value is \$155.88 annually (charged at \$12.99 per month). <sup>13</sup>OnGuard<sup>®</sup> is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at [www.bmo.com/onguard/SIGconditions](http://www.bmo.com/onguard/SIGconditions). <sup>14</sup>CreditView<sup>™</sup> is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. <sup>15</sup>You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. <sup>16</sup>Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit [bmo.com/rates-fees](http://bmo.com/rates-fees) for current rates and fees. <sup>17</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction. <sup>18</sup>Registered trade-mark of Bank of Montreal. <sup>19</sup>Interac e-Transfer is a registered trademark of Interac Inc. <sup>20</sup>OnGuard is a service of Sigma Loyalty Group. OnGuard<sup>®</sup> is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>®</sup> is a registered trademark of Intersections Inc. <sup>21</sup>CreditView is a trademark of TransUnion LLC. <sup>22</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.