

Van Arty Association and RUSI Van Members News July 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 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)

- Jul 21** Wednesday 'Zoom' Lunch meeting
- Jul 28** Wednesday 'Zoom' Lunch meeting
Juno Beach Online Historical Tour - French-Canadian Infantry Units in Normandy
- Aug 4** Wednesday 'Zoom' Lunch meeting
- Aug 11** Wednesday 'Zoom' Lunch meeting
Juno Beach Online Historical Tour - Discipline and Martial Justice, 1944–45

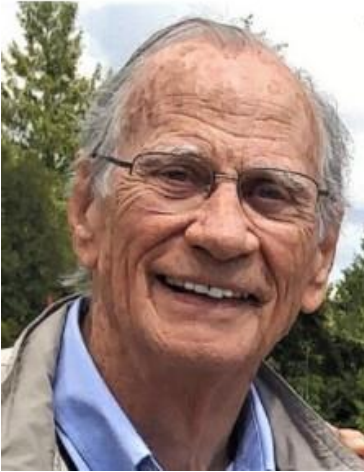
Seaforth Highlanders Change of Command



Save the Date! 15 August 2021 at 1330, The Seaforth Highlanders of Canada will hold a Virtual Change of Command to welcome LCol Wickens as the new Seaforth Commanding Officer and thank LCol Haverstock for his service as outgoing Commanding Officer.

Photo by Bdr A. Law, 39CBG

**A CELEBRATION OF LIFE
HONORARY MAJOR CAMERON CATHCART, SVM
SAINT JULIEN SQUARE 9 JULY 2021**



On July 9th, 2021, a Celebration of Life was held at Saint Julien Square, beside the BCR Drill Hall on Beatty Street, for Cam Cathcart who passed away suddenly at his home in Vancouver on June 5. Cam was a well-known figure in Vancouver for all his volunteer activities; but most especially as the Master of Ceremonies for the annual Remembrance Day Ceremony at Victory Square each November 11.

Cam was appointed an Honorary Major with the BC Regiment in recognition of his work on the CO's Committee and for the Regimental Museum and Association. Cam's Celebration of Life was organized by Keith Maxwell and Jim Stanton. Jim acted as Master of Ceremonies for the event. The Regiment did a superb job of setting up the chairs, tents, PA system and table on the lawn.

Over 100 people attended the Celebration on a beautiful summer day. Christopher Gaze read the Robert Service poem, "Young Fellow My Lad," a favourite of Cam's and Piper Andrew Hayes played Amazing Grace to start the Celebration. Jim Stanton prepared and read Cam's Eulogy, dedicated to his family in the memory of this outstanding Canadian. Cam's two grandsons led off tributes when they spoke of how important his influence was in their lives.



This was followed by moving and often humorous tributes from the many organizations Cam was affiliated with. Vancouver Mayor Kennedy Stewart reminded folks that Cam had been awarded the prestigious Civic Award by the City of Vancouver for his many contributions to city life.



Keith Maxwell confirmed that Cam has been posthumously awarded the Sovereign's Medal for Volunteers. This medal recognizes exceptional volunteers who are dedicated to their community. Fittingly, BC Regiment Hon Col Ted Hawthorne paid the final tribute and then Bugle Major Chris Ahern played Last Post to end the Celebration.

**Cameron Cathcart, 1938-2021:
A life well lived**

(With thanks to BCR News)

Evidence Lost

In Case of Soldier Accused of Feeding Cannabis-Laced Cupcakes to Gunners. 'The loss of such important evidence was the result of incompetence,' accused's lawyer says.

Ashley Burke · CBC News · Jul 12, 2021



Bombardier Chelsea Cogswell's court martial is scheduled to start Aug 3 in New Brunswick. (Submitted)

Evidence in a bizarre case of a Canadian soldier accused of drugging comrades with marijuana-laced cupcakes was lost by military police, says the soldier's lawyer — who accuses the Department of National Defence of conducting a sloppy, incompetent investigation. Bombardier Chelsea Cogswell's military trial is slated to start next month. It's believed to be the first of its kind. She faces 18 charges, including administering a noxious substance to eight soldiers without their consent in July 2018 at CFB Gagetown. At the time, the soldiers were taking part in a live-fire exercise involving explosives and weapons drills. CBC News has obtained a copy of a court application filed by Cogswell's lawyer Ian Kasper. In it, Kasper argues the military should throw out evidence of traces of THC — the main psychoactive compound in cannabis — gathered from one cupcake wrapper because the other cupcake wrappers were lost and never tested. "The chain of command and the military police did not preserve all the wrappers for further investigation," Kasper wrote in the application. "The loss of such important evidence was the result of incompetence. "The chain of command's loss of the cupcake wrappers was so shockingly negligent as to constitute an abuse of process." The military is in the midst of an institutional crisis over its handling of misconduct in the ranks. Critics have said military police are ill-equipped to investigate offences.

Military law expert Michel Drapeau has been arguing for years that the military police do not have the depth, supervision and training to conduct criminal investigations. Drapeau reviewed the court documents obtained by CBC News. He pointed out that it took roughly 17 months for the military police to realize they hadn't secured all of the wrappers, and to investigate where they went. "Seventeen months required to discover it is disturbing, to say the least," he said. "There is something lacking there. It could be a lack of expertise. It could also be incompetence, obviously." Cogswell's unusual case made headlines around the world. The Department of National Defence has said it's believed to be the first case of a soldier charged with feeding marijuana to colleagues without their consent. Cogswell's mother told CBC News strangers have bombarded her with hate messages online and she found her vehicle keyed in her driveway on one occasion. "The military community was entitled to a proper and complete investigation, not a half-hearted and incomplete one that saw crucial evidence lost," reads Kasper's application. "The applicant's career and liberty are on the line."

Regional military prosecutors responded, saying the evidence was never lost since it was never in government authorities' possession in the first place. "Any cupcake wrappers which were not collected had been disposed of by witnesses or complainants prior to commencement or contemplation of an investigation," reads the military's response to the court application. "There was no abuse of process." At the time of the incident on July 21, 2018, Cogswell was working at a mobile canteen at the army's combat training centre in New Brunswick, according to court martial documents. Cogswell offered some troops from the gun detachment free cupcakes she had baked that she said contained coconut oil and avocados, according to the document. At least nine soldiers ate the cupcakes; within an hour, some described feeling "high," the court martial documents said. "They variously described feeling tired, exhausted, loopy, anxious and paranoid," said Kasper's court document. "Others, however, believed they were dehydrated or were suffering heat exhaustion." Citing safety concerns, the military called off the live fire training exercise on that hot summer day and loaded those affected into an air-conditioned truck for assessment. A medical technician on scene ruled out heat injuries, according to the documents. The commanding officer called in military police to investigate the possibility that "the members of the artillery school were suffering from mind-altering drugs while on a live fire exercise," Kasper's court document states. One of the soldiers who ate a cupcake and felt fine collected about five wrappers and gave them to the chain of command — one Warrant Officer Mangrove, according to the court document. The base military police officer who attended the scene, Cpl Benjamin Whitehall, obtained one of the wrappers from a soldier who got it from Mangrove and tested it for drugs. The test came back negative but later tested positive for traces of THC, according to both Kasper's court document and the response from military prosecutors.



The charges are related to an incident at this firing range at CFB Gagetown in Oromocto, NB. (David Smith/Canadian Press)

The military police only discovered other wrappers existed almost a year and a half later, in January 2020, after a request from the accused's lawyer. "No explanation has been proffered," wrote Kasper. "The only reasonable conclusion is that they were lost through incompetence. The wrappers are at the heart of the case ... and they could afford forensic evidence tending to disprove the offences charged." The military wrote in its defence that it doesn't know where the other wrappers went "missing." At the time of the incident, the focus was on possible health and safety risks, not the "possibility of a future criminal investigation," said the military prosecutors. "There is no evidence of any attempt to conceal or destroy evidence in this case, nor is there any evidence of bad faith on the part of the Crown," the prosecutors wrote. "In fact, it is more likely than not that obtaining the missing wrappers would

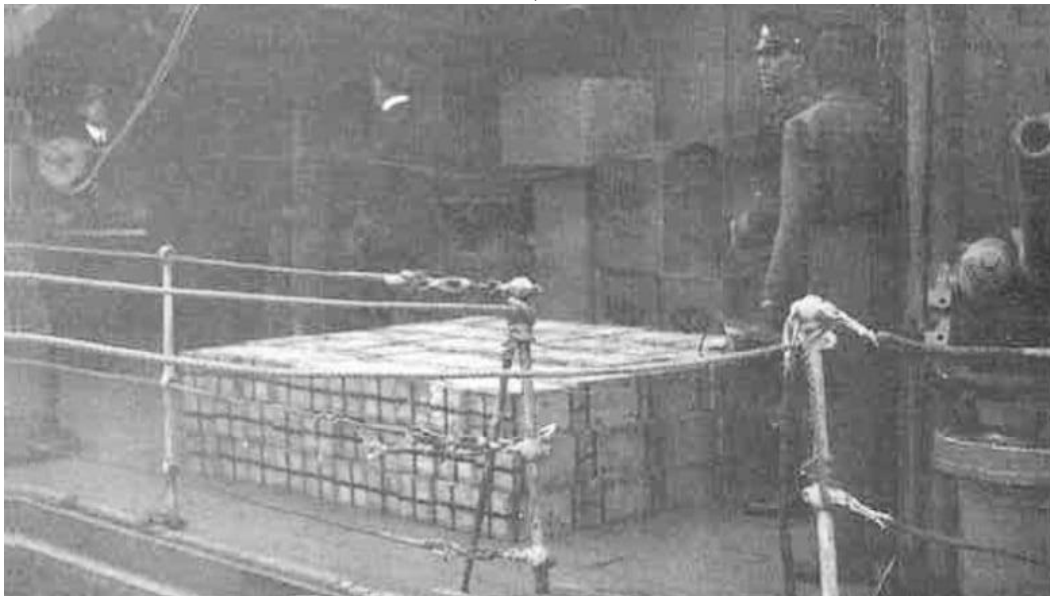
have strengthened the Crown's case." The Canadian Forces Provost Marshal would not tell CBC News if the military police involved in the case are with the base or with the Canadian Forces National Investigative Service unit.

The Military Police Complaints Commission will not confirm that it's received a complaint in connection to Cogswell's case. In a statement, the commission said it does not release information or the identity of complainants or subjects in "non-public interest cases." Cogswell's court martial is set to begin Aug. 3 in Oromocto, New Brunswick. Along with charges for administering a noxious substance, Cogswell also faces nine counts of conduct to the prejudice of good order and discipline and one count of behaving in a disgraceful manner. Cogswell faces a maximum sentence of two years imprisonment, the defence department said.

How Ottawa Seized a Golden Opportunity to Help Defeat the Nazis

Top-secret Operation Fish moved billions in British gold to Bank of Canada vault

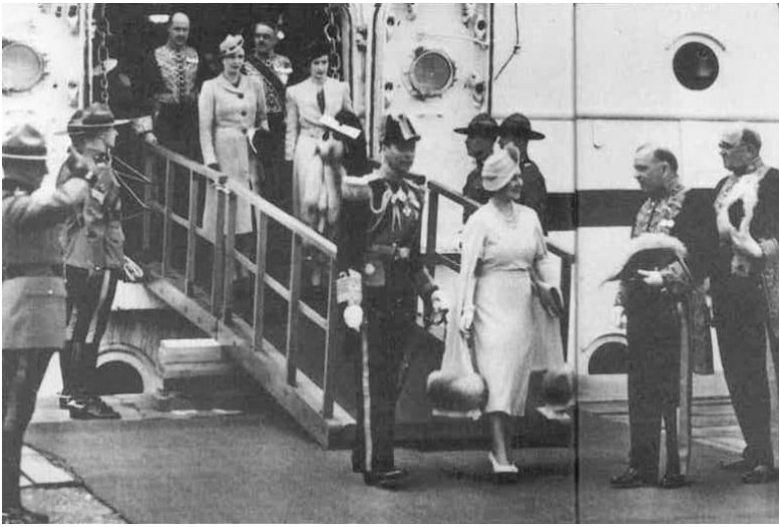
Alistair Steele · CBC News · Jul 10, 2021



This rare photograph shows gold bullion stacked on the deck of HMS Emerald in late June 1940, bound for the Bank of Canada's vault in Ottawa. At the time, it was part of the single-largest transfer of material wealth in history.

(Imperial War Museum)

In June 1940, the Second World War was not going well for Great Britain. More than 300,000 Allied soldiers and sailors had just been rescued in the desperate evacuation from the French port of Dunkirk. The French army soon crumbled, and by mid-month German troops were marching into Paris. The Nazi invasion of Britain seemed both imminent and inevitable. The newly formed government of Winston Churchill needed a plan to keep the nation's wealth out of Hitler's hands. Some of it had already made its way across the Atlantic, but Britain needed a way to move the rest. Operation Fish was hatched and would soon become the single-largest transfer of material wealth in history at the time — though very few people in Britain or Canada, where billions of dollars worth of gold and securities would be sent for safekeeping, ever caught a whiff. "[It was] totally in secret. People just never knew about it, and all of those resources were there to prosecute the war in the event of a German invasion of Britain," explained James Powell, an Ottawa historian and retired Bank of Canada executive who has researched and written about the daring wartime operation.



Prior to Operation Fish, Britain had already sent some of its gold to Canada. One of those earlier shipments arrived aboard two warships that escorted King George VI and Queen Elizabeth to Canada for a royal visit in the spring of 1939. (Library and Archives Canada)

Powell's telling of the story begins with Sidney Perkins, an employee of the Bank of Canada's Foreign Exchange Control

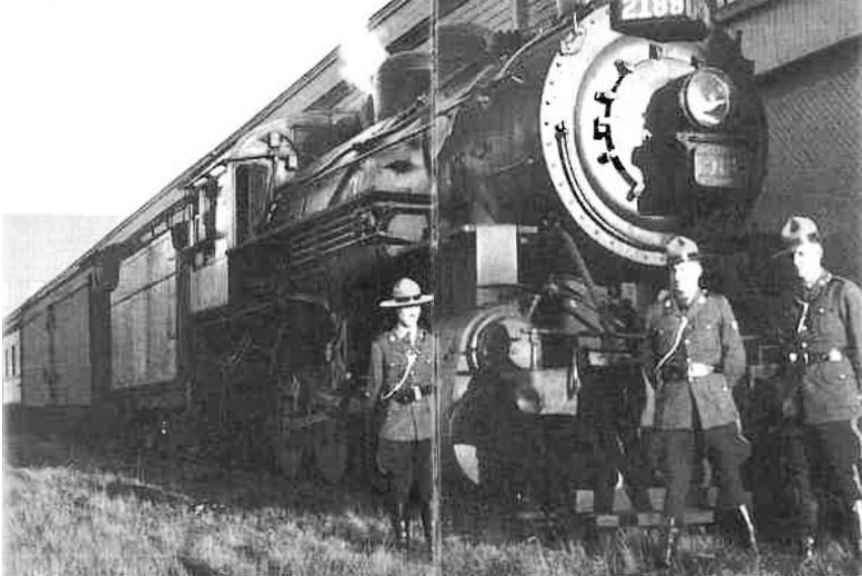
Board. On the morning of July 2, 1940, Perkins left his home on Euclid Avenue in Old Ottawa South and arrived at work to learn he was being sent on a top-secret mission. The stakes were unimaginably high. Later that day, Perkins and David Mansur, the bank's acting secretary, met Alexander Craig from the Bank of England at Bonaventure Station in Montreal. The men shook hands and Craig announced he'd brought them "a load of fish." In fact, the heavily guarded train that had just arrived from Halifax contained no seafood. Instead, it held a nearly unfathomable amount of wealth in the form of gold and securities — the latter seized from the British public under the Emergency Powers Act.

The first shipment under Operation Fish arrived in Halifax aboard HMS Emerald on July 1, 1940. (Wikipedia)



Craig and his "load of fish" had arrived in Halifax the previous morning aboard the light cruiser HMS Emerald following a harrowing seven-day voyage. A relentless gale had forced two destroyers escorting the shipment to turn back, leaving the Emerald and its precious cargo at the mercy of the U-boats that lurked in the North Atlantic. In the month of May alone, more than 100 Allied and neutral ships had been sunk. For Britain, to lose a single vessel loaded to the gunwales with gold and securities would have been disastrous. "To take the gamble and to ship all these resources over was truly a gutsy decision, to say the least," Powell noted. Gutsy, but absolutely necessary. Britain needed free access to its own financial assets in order to buy much-needed materiel from the United States, which remained officially neutral at that time and as such was not allowed to extend credit for war supplies. It was strictly cash and carry. For Britain, losing that buying power would likely have meant losing the war. "Britain isn't moving the equivalent of hundreds of millions in gold because it's an easy thing to do," said Tim Cook,

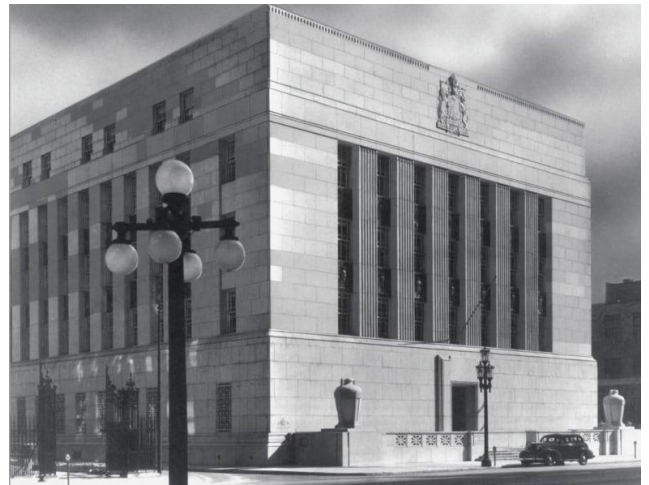
director of research at the Canadian War Museum and author of a dozen books on Canada's military history. "They're forced to do it because it really looks like Britain is going to fall."



RCMP officers guarded the sealed trains full of British gold and securities on their journey from Halifax to Montreal and Ottawa. (Imperial War Museum)

The shipment that arrived in Montreal on July 2 was split in two. Five hundred boxes stuffed with securities, then worth an estimated £200 million, were taken to the Sun Life Building there, while the gold — some 9,000 bars packed into more than 2,000 bullion boxes, worth a total of £30 million at the time — continued on to Ottawa's Union Station. Under cover of darkness, armoured cars transported the treasure to the newly built Bank of Canada building on Wellington Street, where men worked in 12-hour shifts carrying crates and bags down to the bank's 60-by-100-foot subterranean vault. "The story that I have heard is that there was so much gold coming in at one point, they were just stuffing it everywhere, in hallways, in the incinerator room, just stuffing it to keep it safe before the accountants could come and look at all the boxes and tally it all up to make sure it was all there," Powell said. That shipment paved the way for more, including a much larger convoy that left Britain just one week later. "Seeing tens of millions in gold piled on the quay gave me a cold chill," Perkins would later remark about one of the subsequent shipments he witnessed being unloaded in Halifax.

The Bank of Canada building on Wellington Street in Ottawa, circa 1940. Very few would have been aware at the time that its vaults were brimming with British gold, secretly sent to Canada for safekeeping. (Bank of Canada Archives)



According to the Bank of Canada, some 1,500 tonnes of gold bullion and coins eventually made their way into the vault, where they remained for the duration of the war. Powell estimates the value of all that gold at £470 million, the equivalent of nearly \$90 billion Cdn today — making the Bank of Canada's Ottawa vault the largest cache of gold outside Fort Knox. The value of the securities stored and traded by British bankers in Montreal is incalculable, Powell said. So, too, was the value of Operation Fish to the Allied war effort. "It was a bureaucratic act, but you can imagine if there had been an invasion of Britain, the Germans

would have gone after all this gold and securities right away," he said. "If that gold had been seized by the Nazis, who knows what the course of the war would have been?"



Workers unload a shipment of gold in the Bank of Canada's sub-basement vaults in 1955. During the Second World War, much of the gold stored here belonged to Britain, France and other allies. The Bank of Canada says its vault eventually stored some 1,500 tonnes of British ingots and coins during the Second World War, believed to be the largest cache of gold outside Fort Knox. (Chris Wattie/Reuters)

Perhaps one of the most astounding aspects of Operation Fish is that while hundreds of Canadians were involved — including bankers, brokers, secretaries, labourers, guards and many others — it remained a secret until after the war. Not a single gold-bearing ship was ever lost, and not a single ingot was ever misplaced. "Secrets are very hard to keep in times of war. Only one person talking could have set off a real chain of events here," Cook said. For Cook, Operation Fish stands as a testament to the "quiet professionalism" of the men and women involved. "This is a story of tremendous courage on the part of many, of bureaucratic planning ... the stuff that doesn't usually get written about in histories, but really one of those key events that allows Britain to keep fighting," he said. "I believe that Canadians should understand this history. It's part of what makes us who we are today."

Statistician Abraham Wald's Counterintuitive Insight Saved Lives

Jesse, Jul 6, 2021



Photo Credit: Konrad Jacobs, Erlangen / Mathematisches Forschungsinstitut Oberwolfach CC BY-SA 2.0 de)

Abraham Wald was a Hungarian mathematician who made significant contributions to the field of statistical analysis in the first half of the 20th century. One of his most notable successes was his work on survivorship bias, which helped improve bomber aircraft protection during WWII, saving countless lives and many more in the conflicts since. Wald was born in 1902 in Kolozsvár, Transylvania, in the Kingdom of Hungary to a Jewish family, who home-schooled him until college. He

graduated in mathematics from King Ferdinand I University in 1928, and graduated from the University of Vienna with a Ph.D. in mathematics in 1931. Wald's mathematical capabilities were world-class, and he particularly excelled at turning abstract ideas into solid statistics.

Austria was not a good place to be for a foreigner in the 1930s, as the country was in economic and political turmoil. Despite his credentials, Wald struggled to find work in this environment, partly because he was foreign, and partly because he was Jewish. Luckily for Wald, he was given a job by economist Oskar Morgenstern at the Austrian Institute for Economic Research. While he was here, he was invited to work at the Cowles Commission for Research in Economics in Colorado in the United States. At first, he wasn't sure whether he should accept the invitation, but with the annexation of Austria into Nazi Germany in 1938, Wald quickly made up his mind to head for the US. He had only been in Colorado for a few months when he received yet another offer, this time for a professorship of statistics at Columbia University in New York. He accepted the offer, moved to New York City, and became part of the Statistical Research Group (SRG) at the university. The SRG was a group of incredibly intelligent experts in statistics that was assembled to solve military-related problems during WWII. W. Allen Wallis, the SRG's director, said the group was "the most extraordinary group of statisticians ever organized, taking into account both number and quality." The group was hugely respected, and the results of its work were taken seriously by the military, who loaded aircraft's ammunition in an order recommended by the SRG, for example. Naturally, all of the group were exceptionally bright, but none more so than Wald, with his brain fine-tuned for the abstract. Wald's particular abilities would soon come in handy. With the war claiming many U.S. aircraft, the military wanted to increase the armor protection of their bombers to increase their survivability, but they were unsure of the best places to put this armor and were frankly unqualified to find out themselves.

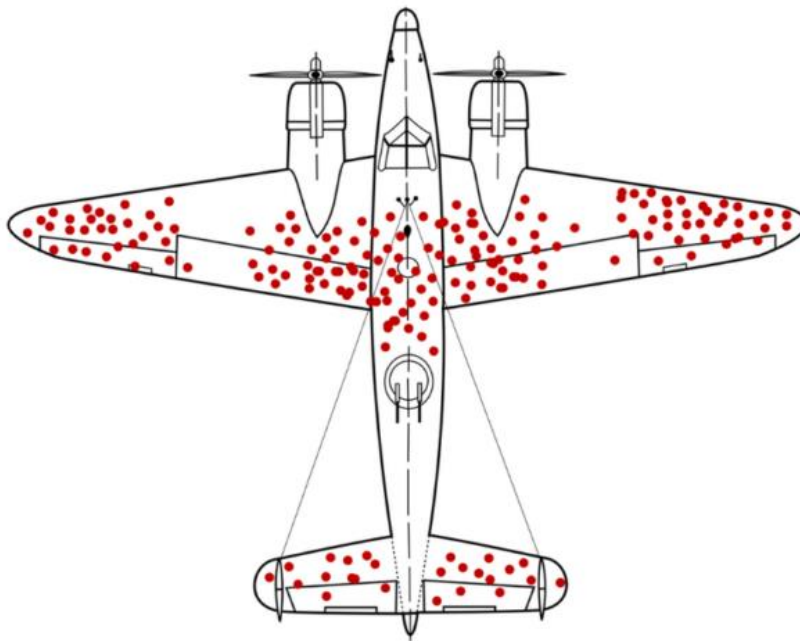


Illustration of hypothetical damage pattern on a WW2 bomber.

(Photo Credit: Martin Grandjean [vector], McGeddon [picture],

Where do you go with such a specific issue? The Statistical Research Group, of course! The

group was given the task of analyzing the damage received by Allied aircraft from enemy fire, and recommending the best way to increase their chances of survival. It was here that Wald made massive bounds in "survivorship bias." When bombers returned from missions, they'd often come home covered with bullet holes. However, these bullet holes were not evenly distributed

around the aircraft, but were actually concentrated on the wings and fuselage, almost twice as much as places like the engines. Why were bullets concentrating on the fuselage and wings? Were German pilots trained to aim there? Were they firing futuristic homing bullets? Military officers came to the seemingly obvious conclusion that the armor should be added in these areas, as after all, they were taking the most fire, right? Not quite. Wald quickly realized what was happening, and the solution was simple. Bullets holes weren't found on areas like the engines because aircraft that had been shot here didn't come home! Wald believed bullets were actually hitting the aircraft equally all over, but because the ones hit in the most vulnerable areas didn't come home, the data incorrectly suggested that these areas weren't being hit at all.

The results may be summarized as follows:

<u>Part</u>	<u>Probability of surviving a single hit (q(i))</u>	<u>Probability of being downed by a single hit (1 - q(i))</u>
Entire plane	.85	.15
Engines	.61	.39
Fuselage	.95	.05
Fuel system	.85	.15
Other parts	.98	.02

Section of Wald's memorandum on aircraft vulnerability.

(Photo Credit: Abraham Wald, Defense Technical Information Center)

Thus, for the observed data of this hypothetical example, the engine area is the most vulnerable in the sense that a hit there is most likely to down the plane. The fuselage has a relatively low vulnerability.

The only aircraft that could be examined were those that came home — the survivors. The

aircraft that were being brought down weren't available for inspection, thus creating the survivorship bias. The massive amount of damage on bombers' fuselages and wings was actually evidence that these areas did not need reinforcing, as they were clearly able to take a large amount of punishment. Therefore, as Wald concluded, the armor should be placed on the areas that seemingly received the least damage. The military listened to Abraham Wald's advice and began increasing the armor protection over these more vulnerable areas. Statistics on how many lives this saved during the war or since then are unavailable, but there are likely many people around today that wouldn't be if Wald hadn't made his contributions to the survivorship bias.

Vancouver Artillery Association Yearbook Updates

The update this week is rather slim as your writer was busy on Yorke Island with limited connectivity and a full schedule of other tasks. I'll be back from Vancouver Island next week and will have additional material to post at that time. In the meantime, we're off to explore Victoria and refresh our sailing skills.

Canada Day 2021

A group photo of the firing troop was uploaded.

<https://www.vancouvergunners.ca/canada-day-2021.html>

Save the Date! - 15 August 2021 at 13:30, The Seaforth Highlanders of Canada will hold a Virtual Change of Command to welcome Lieutenant-Colonel Wickens, a former Commanding Officer of the 15th Field Artillery Regiment (2011-2014), as the new Seaforth Commanding Officer.

<https://www.vancouvergunners.ca/whats-new/seaforth-highlanders-of-canada-change-of-command>

Yorke Island 14-18 July 2021

Stu McDonald, Leon Jensen, Eric Halstead and Ross Keller had an exceptional weekend on Yorke Island. This was the first trip for Stu and Eric and they received the full tour of the emplacements, battery observation post, powerhouse, Sunderland Post and the searchlight emplacements. More photos will follow later this week. <https://www.vancouvergunners.ca/yorke-july-2021.html>

Yorke Island War Diaries – July 1942 - Major Rix OC, 319 personnel on the island, #2 6 inch gun arrived and installed, 4.7” left for Stanley Park, practice shoot 1” and 6” rds, Mess Hall shows – *You’re a Sweetheart, The Range Busters, On The Beat*, mail censorship, venereal disease, thumbing for rides, saluting, communication of military information, out of bounds, sounding of trumpets, prophylactic stations, gas detector locations. <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?

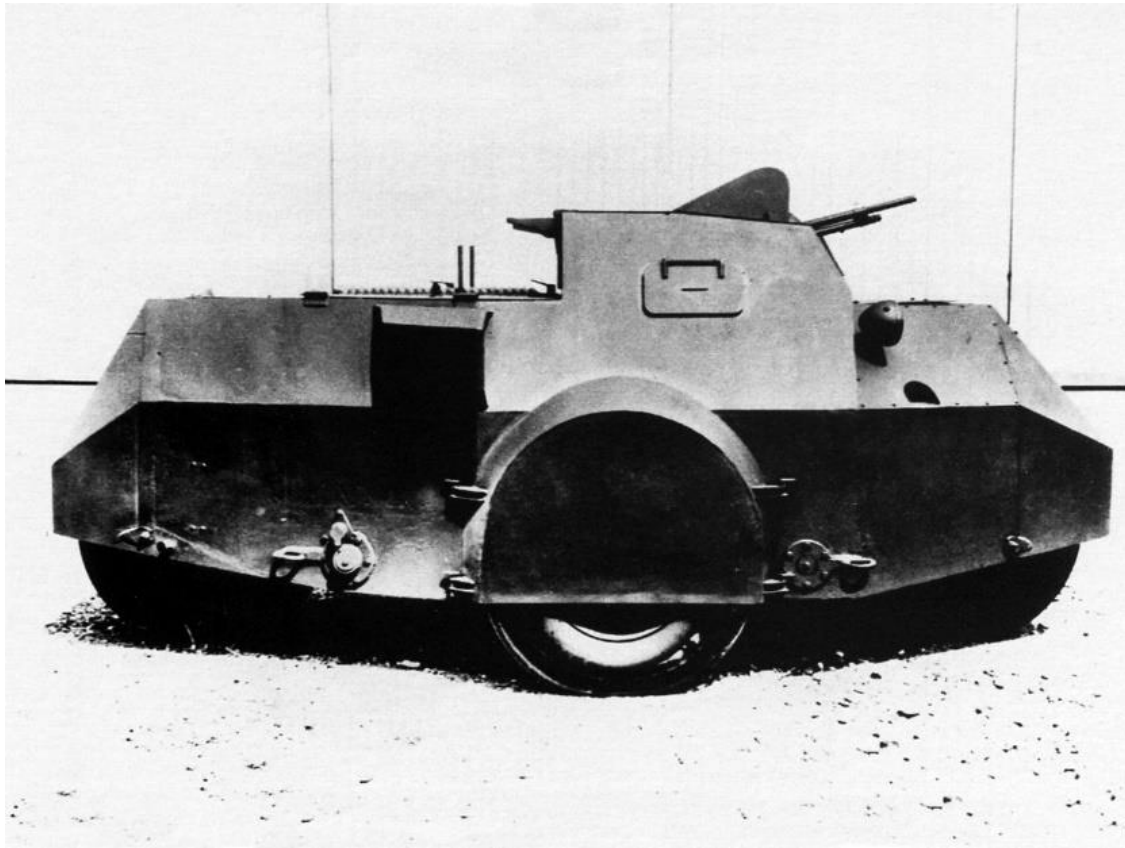
Last Week: The *Grillo* class was a type of fast



torpedo motorboats, *Motoscafo armato silurante* or MAS, in service with the *Regia Marina* (the Royal Navy of Italy) during the First World War. The notable feature of these vessels was that each was equipped with a pair of spiked continuous tracks, intended to allow them to climb over harbour booms and attack enemy shipping at anchor. In 1918, two attempts were made to use them to penetrate Austro-

Hungarian harbour defences both ended in failure.

This Week: Armoured fighting vehicles (the “fighting” bit seems a tad redundant, but Brinks might disagree) are much in the news these days, especially when it comes to the Mother Country (a phrase I have not heard recently). The upgrade to the mighty Challenger II MBT is the one that first comes to mind. By all accounts, it is a fine tank, but the numbers contemplated give rise to some discussion about the role of the British Army in the post-Cold War era, being about what one regiment of the PLA might field on a bad day.



Well, we could easily be the pot calling the kettle black, given our track (no pun intended) record with large, heavily armoured fighting vehicles. Do many of you remember when we were going to abandon them completely, in favour of the “Stryker”? The conflict in Afghanistan seems to have put paid to that

notion for a while. Indeed, for much of the early 20th century, we were without any tanks at all, unless you consider tankettes to be the same as their big sisters. Not so in other nations. The creative juices were flowing finely in many armies back in the day, and still do so in these days of tight budgets in a few places that don’t worry too much about taxpayer backlash. However, treasury boards have always had a say in most armies, and many have gone down the road of lighter, smaller, faster, and wheeled.

That argument must have been uppermost in the minds of the designers of this week’s quiz subject, which seem also to have benefited from thinking outside the box when it comes to wheel arrangement. What on earth is it, and who owned it? That’s for you to tell us by contacting the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net). Merci (not a hint).

From the ‘Punitary’

How much did the pirate pay to get his ears pierced? A buccaneer.

Murphy’s Other Laws

The further you are in advance of your own positions, the more likely your artillery will shoot short.

Quotable Quotes

If you really look closely, most overnight successes took a long time. -Steve Jobs

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.

JUNO BEACH CENTRE

Register Now for the Maple Leaf Route Webinar Series!

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

(Seulement en anglais)

MAPLE LEAF ROUTE
WEBINAR SERIES



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 [Laurier Centre for Military Strategic and Disarmament Studies](#), et en partenariat avec la [Canadian Battlefields Foundation](#) et le [Gregg Centre for the Study of War and Society](#), 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 suivons 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 webinar. 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 eric.story@canadianmilitaryhistory.ca.

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



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](#)

Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#) in partnership with the [Canadian Battlefields Foundation](#), the [Gregg Centre for the Study of War and Society](#) and the [Juno Beach Centre Association](#), the Maple Leaf Route Webinar Series follows 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. Don't miss the next two webinars in this fascinating series:

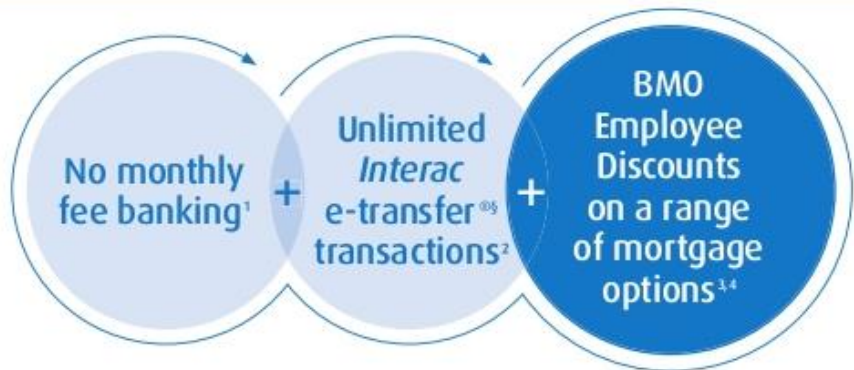
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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



Mortgages

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



Bank Accounts

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



Lines of Credit

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



Credit Cards

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

Frequently Asked Questions

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

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

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

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

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

How can I get help with home financing?

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

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

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

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

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

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



Scan the QR code to get more information.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. ⁶Some conditions may apply. ⁷We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date; if the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 15, 2020. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[®] if you are a BMO customer who has a lead account¹⁰ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[®] provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[®] service. ¹¹The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹²OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[®] is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SIGconditions. ¹⁴CreditView[™] is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. ¹⁵You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. ¹⁶Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹⁷The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

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