



## Van Arty Association and RUSI Van Members News June 22, 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)

- Jun 23** Wednesday 'Zoom' Lunch meeting
- Jun 30** Wednesday 'Zoom' Lunch meeting
- Jul 07** Wednesday 'Zoom' Lunch meeting
- Jul 14** Wednesday 'Zoom' Lunch meeting
- Juno Beach Online Historical Tour - Canadian Soldiers' Morale in Normandy

## With a Few Guns – Canadian Gunners in Afghanistan

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

## Innovation and New Technologies for the Future of Canadian Missions

Vanguard June 7, 2021

In December 2020, General Dynamics Land Systems-Canada completed the Armoured Combat Support Vehicle (ACSV) program's first vehicle variant: a Troop Cargo Vehicle (TCV) manufactured for the Canadian Army. The company marked the occasion in May 2021 with a virtual roll-out ceremony, a particularly special celebration given that General Dynamics' ACSV team met tight design and production deadlines while manufacturing safely throughout a global pandemic. The event was attended by more than 200 people, including a special appearance by the Minister of National Defence, The Honourable Harjit Sajjan. Also in attendance was the

newly appointed vice president & general manager of General Dynamics Land Systems-Canada, Jason Alejandro Monahan.



*The LAV 6.0 TCV. Photo: General Dynamics Land Systems-Canada.*

Monahan took on his role this year with the responsibility to deepen and reinforce the company's commitment to the Canadian Armed Forces, with a renewed

focus on expanding its product offering beyond its core market of light armoured vehicles (LAVs). Specifically, General Dynamics will leverage innovation resulting from research and development (R&D) investments and complex project management and delivery experience to pursue non-traditional markets and opportunities. General Dynamics Land Systems-Canada has a strong commitment to innovation with more than 500 engineers focused on conceptualizing, designing and integrating the world's most capable solutions. "General Dynamics Land Systems-Canada has a unique ability to push innovation to the limits and quickly convert ideas into real technologies and solutions for its customers," Monahan said. "We have made significant investments in research and development over the years, which allows us to integrate emerging technologies and capabilities into the LAV and developing platforms."

This focus on R&D leads to the expansion of the company's suite of new products — products that maximize capability delivery, mission flexibility and solutions for evolving, asymmetric multi-domain operations. Academic cooperation, collaborative teaming and innovation partnerships, such as the advanced manufacturing supercluster NGen Manufacturing, serve as additional fuel for its agenda of innovation. General Dynamics Land Systems-Canada develops tools that, through a digital backbone, leverage onboard health usage monitoring data by pairing it with artificial intelligence, thus providing decision makers with comprehensive data to make timely and data-informed decisions. General Dynamics Land Systems-Canada's participation in the Department of National Defence's IDEaS program is another example of how innovation serves the customer on the ground. The use of robotics engineering and systems enables technology integrated on the LAV platform to allow for semi-autonomous or autonomous operator control in uncrewed vehicles. The extent to which these systems might enhance mission capabilities is astounding. General Dynamics' unwavering focus on optimizing soldier protection and operational advantage is bolstered by innovative initiatives that evolve capabilities to meet the demands of the Future Security Environment.

The Department of National Defence's Logistics Vehicle Modernization (LVM) project, for example, is a long-term funding commitment that recognizes the shifting international landscape and the various threats that go beyond international borders. The project will modernize and improve the Canadian Armed Forces (CAF) light and heavy logistics vehicle capability, including improvements to payload, functionality, protection and mobility. General Dynamics has formed a best-of-industry team that includes Mercedes-Benz (Daimler Truck) and Marshall Canada. This highly experienced team has the technical skills, commitment to innovation and proven track record to modernize Canada's Logistics Vehicle fleet. In addition to logistics vehicles, the CAF is updating its fleet of Special Operations vehicles through the Next Generation Fighting Vehicle program. General Dynamics is positioning the EAGLE as the optimal tactical truck for the program. Both programs represent significant and important capability needs for Canada and essential lines of business for General Dynamics to deliver capability and support to the CAF. General Dynamics is helping Canada meet current and future climate change goals by applying emerging and developed technologies to capability solutions, including electric and hybrid electric drive vehicles.

Early this year, General Dynamics Land Systems-Canada was proud to receive ISO 50001 certification of its main office building and central manufacturing facility in London, Ontario. It was an achievement that aligns with the company's commitment to reduce its global environmental impact and came on the heels of securing LEED Gold certification for the main office building. "Our world and the threats we face are quickly changing," Monahan said. "We need to disrupt models that have served us in the past to make sure we are ready for the future. As a business, we will also strengthen our three priority efforts: employ and engage the best people, create and maintain superior client relationships, and relentlessly innovate. This is how we meet and exceed our clients' expectations and become their innovative leader and provider of choice."

## **Project Habakkuk: The Aircraft Carrier Made Out of Ice**

*Clare Fitzgerald, War History Online Jun 17, 2021*



*Photo Credit:  
BBC Future /  
BBC Video*

The Battle of the Atlantic was the longest-running campaign of WWII. The Germans had

seized control of the mid-Atlantic, using U-boats to sink merchant and passenger ships. The British wanted to ensure the safety of transatlantic travel, and the possible solution was called Project Habakkuk. Project Habakkuk came from the mind of scientist Geoffrey Pyke. Pyke worked at the Combined Operations Headquarters, a department within the British War Office. He was seen as a brilliant mind and had the support of Prime Minister Winston Churchill, Admiral of the Fleet Lord Mountbatten, and Irish scientist JD Bernal. Pyke came up with the idea for the aircraft carrier while in the US organizing the production of M29 Weasels for Project Plough. He'd been looking for a cheap and effective way to protect ships out of reach of the Royal Air Force (RAF) patrol, as steel and aluminum were in short supply. His answer to this problem was ice.

*Geoffrey Pyke.*

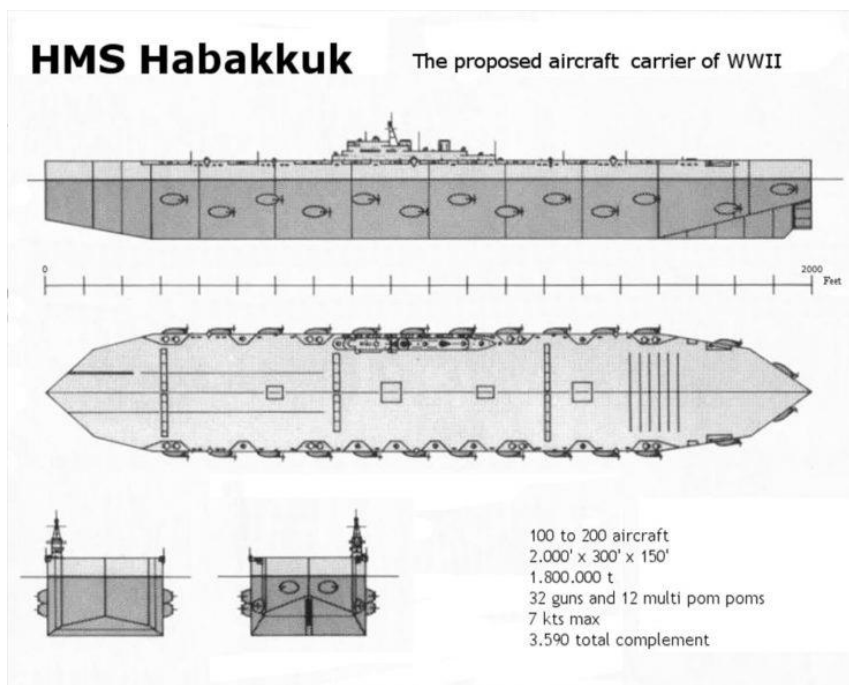
*(Photo Credit: Dark Docs / YouTube)*



According to Pyke, ice could be manufactured with one percent of the energy needed to produce an equivalent mass of steel. As it was considered virtually indestructible at the time, he proposed

that an iceberg — either natural or artificially made — be leveled on top to create a runway and hollowed out to allow for storage. It would be 2,000 feet long by 300 feet wide, with a draft of 150 feet. If everything went according to plan, it could carry 100 twin-engine bombers and 200 fighter planes. Churchill was enthusiastic about the proposal and wanted work to start immediately. In early 1942, Pyke and Bernal asked molecular biologist Max Perutz to determine if such a ship could withstand the conditions of the Atlantic. Perutz, with his knowledge of ice and glaciers, pointed out that natural icebergs had a tendency to roll over without warning. They'd also be too small for an airstrip. To create a more stable ship, Pyke decided to use Pykrete, a

mixture of 14 percent wood pulp and 86 percent water. It could be machined like wood and cast into shapes like metal, and would create an insulating shell when placed in water. With wood providing reinforcement and ice acting like steel rebar, Pyke claimed it was stronger and more bulletproof than regular ice. There was also the added bonus that it would melt slower and not sink.



*Photo Credit: Unknown Author / Wikimedia Commons*



*Patricia Lake in Jasper National Park.  
(Photo Credit: BingWang / Wikimedia  
Commons CC BY-SA 4.0)*

Perutz was quick to point out that issues would arise if the pykrete wasn't cooled to -16 degrees Celsius.

To try and work through these deficiencies, he conducted experiments below the Smithfield Meat Market in London. Eventually, he surmised the ship could be built out of pykrete only if its surface was protected by insulation. It would need an onboard refrigeration system and ducts to ensure the temperature was evenly distributed. Neither the US nor the British Navy wanted to take part in the Habakkuk's construction, so it was decided a prototype would be built at Patricia Lake in Jasper National Park, Alberta, Canada. The ice blocks would be produced at nearby Lake Louise, and the construction would be done by conscientious objectors from Canada. Pyke assured Churchill the carrier could be built in as little as 14 days and could be completed by 1944. The prime minister ordered one ship, with a promise of more if the first was successful. While the initial cost of production was slated to be £700,000, it ballooned to £2.5 million. The Canadians also thought it impractical to build the ship during the spring, with the warm weather ahead. That, paired with warnings from Perutz, made Pyke and Bernal realize they couldn't meet the 1944 deadline.

#### *Max Perutz and Lord Mountbatten.*

*Photo Credit: 1. Associated Press / Wikimedia  
Commons 2. British Official Photographer /  
Wikimedia Commons*



As work progressed, so too did the demands regarding the carrier's capabilities. The British Navy wanted it to have a range of 7,000 miles, with a torpedo-proof hull and the ability to withstand high waves. It also asked that a rudder be installed for steering purposes, going against the initial plan of using motors to direct the ship. This posed an issue, as the rudder would need to be 100 feet tall, and a solution was never found. As problems began to mount, naval architects set to work on drawing up three alternatives to Project Habakkuk's initial design. In August 1943, they presented their results. While most leaned toward the second one, none appeared to be the right solution.

The growing list of concerns eventually led to the abandonment of Project Habakkuk. The prototype's completion in 1944 confirmed that construction would be too costly. It was also found

that the amount of material needed to build it would be more than an entire fleet of aircraft carriers. Lord Mountbatten withdrew his support for the project. His reasoning surrounded outside events that had taken place during the carrier's construction. Portugal had allowed the British to use its airfields in the Azores, and long-range aircraft had been introduced. As well, the country's navy had begun escorting merchant ships across the Atlantic, in the hopes of protecting them from German U-boats. In December 1943, a final meeting was held, during which it was concluded that "The large Habakkuk II made of pykrete has been found to be impractical because of the enormous production resources required and technical difficulties involved." The prototype took three summers to completely melt, with its metal components coming to rest at the bottom of Patricia Lake.

## **Remains of Napoleonic Soldiers Buried in Vyazma After 209 Years**

On February 13<sup>th</sup>, a solemn ceremony was held in Vyazma, a small town in Smolensk, to bury the remains of Napoleonic soldiers killed during Napoleon's retreat from Moscow during the infamous Russian Campaign. *Craig Bowman War History Online Apr 21, 2021*



*The retreat of Napoleon from Russia, 3 November 1812.*

A combined French and Russian archaeological team led by Pierre Malinowski, from the Foundation for the Development of Russian-French Historical Initiatives,

uncovered the remains on a dig in 2019. The weather for the ceremony emulated the weather that dogged the French retreat from Russia. It was dreadful with heavy snow and frost. Representatives from the Romanov imperial house, the Murat family, and French diplomats braved the weather and attended the internment. Despite the weather, authorities took pains to ensure that a proper ceremony was held. Cossack soldiers carried the coffins containing the remains of the 126 people as they were interred in a mass grave in a cemetery in Vyazma, about 200 kilometers from Moscow. Approximately 100 actors dressed in period costume stood alongside an honor guard as Russia and France's national anthems were played, and a gun salute boomed out. Both Catholic and Orthodox priests took part in the liturgy. The coffins contained the remains of 120 soldiers, three women, and three young boys. Archeologists think the women provided medical care and meals for the troops, and the young boys acted as drummers. A descendant of one of Napoleon's foremost generals, Prince Joachim Murat, said that the ceremony was a "symbol of mutual respect" between the old enemies.

Napoleon started his retreat from Moscow on October 19, 1812, as winter set in. He knew that there was no way to maintain his 110,000-man Grande Armée outside Moscow through the brutal Russian winter. Napoleon intended to head for Smolensk, but the road to the coast was plagued with Cossack raiders and partisan fighters, who regularly stole the food from the French supply trains and captured French troops. This meant that the French had to retreat back along the road toward Moscow through territory already ravaged by the Grande Armée, leading to starvation for the French troops. By the time the army reached Vyazma, the number of men had fallen to 55,000, and the troops were spread along the road for around 100 kilometers. The rear guard was harassed by attacks from Cossack troops. Napoleon grew dissatisfied with the rearguard leaders and ordered General Ney, with his III Corps, to stop in Vyazma and allow the old rearguard of I, IV, and V Corps to pass him.

On the evening of 2 November 1812, General Mikhail Miloradovich, with his Cossack and Army generals, noticed that the French army's IV and V Corps had outpaced the I Corps. Recognizing the opportunity to destroy the French I Corps, led by General Louis-Nicolas Davout, he ordered an attack for the following morning. The ensuing battle was one of the entire campaign's bloodiest and consisted of infantry, cavalry, and artillery bombardment. The action resulted in much of the town of Vyazma being destroyed by fire. By 8:00 p.m., General Ney fought his way out of the town and retreated during the night toward the rest of the French column. During this battle, French losses amounted to between 6,000 and 8,000 men killed or seriously injured, and 4,000 men lost as prisoners to the Russians. The Russian attack's intensity disorganized many of the French units, which became easy targets for the Cossack cavalry, who hunted them down in the following days, resulting in more casualties for the French.

## **Vancouver Artillery Association Yearbook Updates**

**Canada Day parade – 1 July 2021 – 1 July 2021** – It appears that the COVID restrictions will be eased enough to allow for the annual Canada Day parade through Aldergrove. Would you like to experience that thrill of driving an old military vehicle once again? We've teamed up with the Western Museum of the Armed Forces for Canada Day. Send me an email at [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com) if you would like to join us for a fun drive (Rain or shine!)

**Yorke Island War Diaries – October 1941** - Major Piercy Officer Commanding turns over to Captain Osburn as the Yorke Island Battery rotates with the Stanley Park Fort. Quite a bit of activity with firing bring to rounds - 5 shots required to stop one fishboat. Part I order instruction - *Wearing of Poppies* - "A poppy of reasonable dimensions may be worn on the head-dress by all ranks while on or off duty during the period November 8th to 11th inclusive." <https://www.vancouvergunners.ca/war-diaries---yorke.html>

**Yorke Island War Diaries – May 1941 - The Cavanaugh incident** - As recorded in the War Diaries dated 28 May 1941. "A Bring to Round was fired at 1336 hours, six shots in all were required to stop this vessel the last shot being by a 4.7. All 6 pdr. Ammunition having been expended. On being contacted by the X.V. this vessel was found to be the U.S. Army Engineers Vessel "Cavanaugh", the commander of which adopted a very insulting attitude. Incident reported to Naval Authorities." <https://www.vancouvergunners.ca/war-diaries---yorke.html>

**Yorke Island War Diaries – March 1941** - Major Piercy was the OC. There was a large intake of 3rd Searchlight Battery personnel and Lions' Gate Riding and Polo Club were thanked for their donations. First there was an electric light generator oil leakage and then a complete electrical breakdown. There were issues with the Chevrolet truck, clicking gears on the 4.7" guns and all the Ross rifles Mark IIIs were replaced with Mark IIs which were not satisfactory.  
<https://www.vancouvergunners.ca/war-diaries---yorke.html>

**Yorke Island Expedition – 14 – 18 July 2021** - With the lifting of the BC COVID travel restrictions, there is an opportunity to organize an expedition to Yorke Island in July! Tentative plans would include:

A- Assessment of rock facade with focused photographs of damage, and

B - Creation of photographs depicting today's view of historic Yorke Island photos (a collection of then and now pictures)

Interested in joining the expedition? There will be costs for the ferry, transportation, food and lodging. You will need to bring along a rucksack with sleeping bag and camping gear. Donations to help defray the costs would be appreciated.

<https://www.vancouvergunners.ca/whats-new/yorke-island-july-2021>

**Visiting Soviet Warships 1976** - Sergeant (Ret'd) Keith Laing has forwarded additional details regarding the salute that was fired for the visiting Soviet destroyers, Sposobny and Gnevny, and tanker, Ilim. <https://www.vancouvergunners.ca/soviet-salute-1976.html>

**Reference Page Update** - The United States Coast Artillery Journal No. 220 December, 1924 Vol. 61 No.6 has been added to our reference page. It provides articles on A Reunited Artillery, Annual Report of the Chief of Coast Artillery, 1924, Notes on the Dardanelles Campaign, Smoke and the Coast Artillery, The Coast Defenses of San Francisco, Annual Report of Chief of Coast Artillery, Coast Artillery Board Notes, Book Reviews.  
<https://www.vancouvergunners.ca/references.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 Bréguet 460 was a high speed bomber, initially labelled as *Multiplace de Combat*, a multifunctional aircraft, by the French aviation authorities. It was a monoplane fitted with two powerful radial Gnome et Rhône 14Kjrs engines. Owing to technical difficulties, production was delayed and when the first prototype of the Bréguet 460 Vultur flew, it could not achieve the 400 km/h (250 mph) required for a high-speed bomber. Thus, the French Air Ministry lost interest in this unit and concentrated on projects by other companies, such as the Amiot 340 and the LeO 45. These aircraft, however, would not be ready until three years later.





**This Week:** Aircraft can take many different shapes, from the classical elegance of the Vickers Wildebeest, to the smooth contours of the Avro Canuck. Those fortunate enough to live on the unceded land that is called by colonialist settlers “Vancouver” are familiar with the utilitarian shapes of our own Canadian Beavers and Otters, both almost as old as our average reader. However, I doubt that many of you have ever seen a bird such as features in this week’s quiz. It appears to be a bit of everything to anyone with its fixed undercarriage, radar dome (or large tumor), single propeller, and strangely raised cockpit. Whether any cocks roosted in the pit is another matter. What it was for, and who flew it are matters for you to decide. We can be certain



of one thing, however; it was not designed for passenger travel, although you never know. Stranger things have taken to the skies over the past 118 years.

So, if you are a keen aviation enthusiast who might know more about this bird, send your

thoughts to the flighty editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the cruising author, John Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)). Straighten up and fly right!

### **From the ‘Punitary’**

What has four legs and flies? A picnic table.

### **Murphy’s Other Laws**

When all else fails, try the officer’s suggestion.

### **Quotable Quotes**

The only place where success comes before work is in the dictionary. -*Vidal Sassoon*

## 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.

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(778) 907 2071 Meeting ID: 710 845 848

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

# With a Few Guns – Canadian Gunners in Afghanistan



## “With A Few Guns”



### Canadian Gunners in Afghanistan

Author: Lieutenant-Colonel (Retired) Brian Reid, CD

#### What is it?

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

#### What are we looking for?

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



#### We need your help!

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

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

#### Who do you need to call?

Just pop us an email at:  
[WithAFewGuns@gmail.com](mailto:WithAFewGuns@gmail.com)

## “Avec quelques canons”



### Artilleurs canadiens en Afghanistan

Auteur : Lieutenant Colonel (retraité) Brian Reid, CD

#### Le projet est ?

- Un livre imprimé et numérique
- Vos histoires et expériences de 2001 à 2014
- De capturer ce que nous avons fait et ce que nous avons appris
- De transmettre notre histoire à tous

#### Que cherchons-nous ?

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



#### Nous avons besoin de votre aide !

Pour mener à bien ce projet, nous avons besoin de personnes pouvant consacrer du temps et leurs compétences pour :

- La recherche
- L'édition
- La production et l'archivage
- La communication
- La création de sites web

#### Qui devez-vous appeler ?

Un petit courriel à :  
[avecquelquescanons@gmail.com](mailto:avecquelquescanons@gmail.com)

# WAFG Project Governance Team

**Advisory Committee**  
 LGen (R) A Leslie  
 LGen (R) S Beare  
 BGen (R) E Beno  
 BGen (R) D Patterson  
 CWO (R) M McDonald  
 CWO (R) D Moyer  
 CWO (R) J Boivin

**WAFG Project Manager**  
 LCol (R) Bart Gauvin

**Legal Advice**  
 LCol (R) R Fowler  
 -

**Research and Writing Team**  
**Author**  
 LCol (R) Brian Reid

**Co-Author**  
 Col (R) W Riedel

Mr Gnr Kevin Smith  
 Col Dave Grebstad (as available)  
 Maj Gyslain Clement  
 Maj Stephen Paish  
 -  
 -  
 Others TBD

**Editing Team**  
 Col (R) DD Marshall

BGen (R) B Mcpherson  
 Col (R) PJ Williams  
 LCol (R) Mike McNorgan  
 Col (R) Tim Young  
 -  
 -  
 Others TBD

**Production Team**  
 Maj (R) Richard Gratton  
 Maj (R) Bob Sears  
 Maj Nicholas Kaempffer  
 Publication,  
 Production,  
 Financial Management,  
 Communications,  
 Social media,  
 Companion Website,  
 Info Archive,  
 Etc, TBD

**Contact:**  
 Master Gunner  
 Kevin Smith  
 mrgnrsmith@gmail.com

**Contact:**  
 Bart Gauvin  
 bart.gauvin@googlemail.com

# AQC Équipe de gouvernance de projet

**Comité consultatif**  
 LGen (R) A Leslie  
 LGen (R) S Beare  
 BGen (R) E Beno  
 BGen (R) D Patterson  
 CWO (R) M McDonald  
 CWO (R) D Moyer  
 CWO (R) J Boivin

**AQC Gestionnaire de projet**  
 LCol (R) Bart Gauvin

**Conseils juridiques**  
 LCol (R) R Fowler  
 -

**Équipe de recherche et de redaction**  
**Author**  
 LCol (R) Brian Reid

**Co-Author**  
 Col (R) W Riedel

Mr Gnr Kevin Smith  
 Col Dave Grebstad (as available)  
 Maj Gyslain Clement  
 Maj Stephen Paish  
 -  
 -  
 Others TBD

**Équipe de redaction**  
 Col (R) DD Marshall

BGen (R) B Mcpherson  
 Col (R) PJ Williams  
 LCol (R) Mike McNorgan  
 Col (R) Tim Young  
 -  
 -  
 Others TBD

**Équipe de production**  
 Maj (R) Richard Gratton  
 Maj (R) Bob Sears  
 Maj Nicholas Kaempffer  
 Publication,  
 Production,  
 Financial Management,  
 Communications,  
 Social media,  
 Companion Website,  
 Info Archive,  
 Etc, TBD

**Contact:**  
 Master Gunner  
 Kevin Smith  
 mrgnrsmith@gmail.com

**Contact:**  
 Bart Gauvin  
 bart.gauvin@googlemail.com

# 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)



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

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

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à [eric.story@canadianmilitaryhistory.ca](mailto:eric.story@canadianmilitaryhistory.ca).

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



### THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association\*

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

[Register / Inscrivez-vous](#)



## “J’IRAI REVOIR MA NORMANDIE”: FRENCH-CANADIAN INFANTRY UNITS IN NORMANDY

Dr. Caroline D'amours, Parks Canada

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

[Register / Inscrivez-vous](#)



## CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

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

[Register / Inscrivez-vous](#)



## THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

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

[Register / Inscrivez-vous](#)



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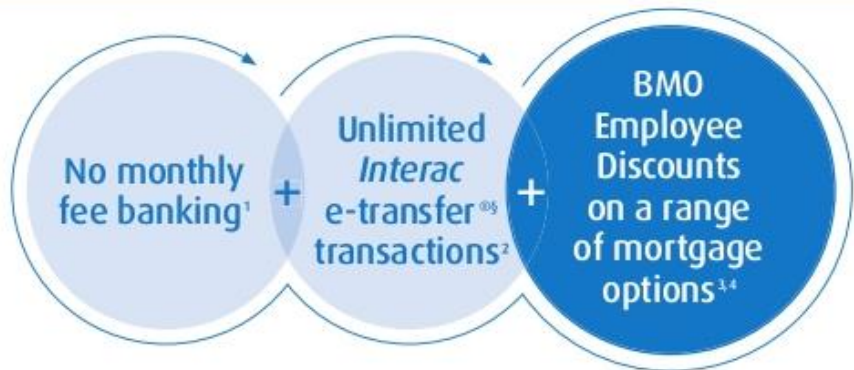
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## Mortgages

- 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 accountholders 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.