

## Van Arty Association and RUSI Van Members News Oct 5, 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)

- Oct 06** Wednesday 'Zoom' Lunch meeting
- Sept 29** Wednesday 'Zoom' Lunch meeting
- Nov 18** RUSI NS Distinguished Speaker - Dr Sarah Lockyer: The Casualty Identification Program
- Nov 18** RCAC Battle of Leliefontein Luncheon 2021

## 15 Fd Artillery Regiment Celebrates its Freedom of the City



*Mayor Kennedy Stewart, with the shell casing presented to him by the Regiment, shows the official proclamation naming Oct 2, 2021, '15 FIELD ARTILLERY REGIMENT ROYAL CANADIAN ARTILLERY DAY'.*

15 Fd Artillery Regiment was granted the Freedom of the City of Vancouver in 1977. The Regiment had planned on exercising their rights under that grant during 2020, its Centennial year, but had to postpone because of the pandemic. They were finally able to

do it on Saturday Oct 2, 2021, but with current Public Health Orders now in effect, had to trim down the event and keep spectators to a minimum.



*Regiment formed up for inspection.*

*Hon LCol Foster, Minister of National Defence Harjit Sajjan and Hon Col Al DeGenova at the parade.*

*Photos courtesy of Hon Lt Col Foster*



With the Minister of National Defence, Harjit Sajjan in attendance along with the Regiment's Hon Colonel Al DeGenova and Hon Lt Colonel Don Foster, Hon Col Ted Hawthorne and Hon LCol Farid Rohani from the BCR, the Regiment and the Regimental Band put on a fine show for Mayor Kennedy Stewart and other City dignitaries. Mayor and Council have proclaimed Oct 2, 2021 to be '15 FIELD ARTILLERY REGIMENT ROYAL CANADIAN ARTILLERY DAY'. See more on the Vancouver Gunners website:- <https://www.vancouvergunners.ca/2021.html>

## **RUSI(NS) - Distinguished Speaker 20 October 2021**

### **The Casualty Identification Program**

The Royal United Services Institute of Nova Scotia extends an invitation to hear a video-conference presentation Wednesday, 20 October by Dr Sarah Lockyer, Directorate History & Heritage, Department of National Defence. The topic of her presentation is "The Casualty Identification Program: Identifying the remains of Canadian soldiers from the First and Second World Wars and the Korean Conflict." Her bio is attached. (see poster section)

As a result of the First and Second World Wars as well as the conflict in Korea, there are more than 27,000 Canadian service members who have no known grave. The skeletal remains of those service members are found every year through a number of different types of modern human activity. The Casualty Identification Program does everything in its power to identify the skeletal human remains of service members deemed to be Canadian. There are many variables acting on each case, which will determine the methods used in the investigative process. This presentation will discuss the process undertaken by the Casualty Identification Program to identify the newly discovered skeletal remains of Canadian service members so that they may be buried with their name, by their unit, and in the presence of family.

The talk will start at 1 pm Atlantic/Halifax time, Wednesday, 20 October then be followed by

Q&A and finish by 3 pm Atlantic/Halifax time. Registration is required. There is no fee to attend this event. To register, email [RUSINovaScotia@gmail.com](mailto:RUSINovaScotia@gmail.com) by close of business Sunday, 17 October. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 20 October 2021 Registration. In addition to your name, please provide your organization. Participation will be limited. If after registering your availability changes and you are no longer able to attend, please advise RUSI(NS) as soon as possible so your spot can be re-assigned. The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 18 October. RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

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

CAH Darlington Commander, Royal Canadian Navy (retired)  
Vice-President, RUSI(NS)

### **Challenger 3 MBT Pioneering New Technology**

And Plenty Of Updates. Jesse, Guest Author WarhistoryOL Sep 15, 2021



*Soldiers of 1 A Squadron, Queens Royal Lancers (QRL) patrolling outside Basra, Iraq onboard a Challenger 2 Main Battle Tank during Operation Telic 4.*

*(Photo Credit: Graeme Main/MOD)*

The UK's upcoming Challenger 3 main battle tank (MBT) will improve on the Challenger 2 in many ways, most notably in its armament. However, the Challenger 3 will also feature a whole host of new technology to bring it up to date with foreign designs. The new tank is expected to be one of the most capable tanks on the planet. The Challenger 3 is the latest in a line of Challenger tanks from the UK. The name dates back to a rather lackluster design from WWII, which used the same chassis as the Cromwell but carried the powerful 17-pounder anti-tank gun. The name was not used again until 1983 with the Challenger 1 MBT, which replaced the Chieftain and fought in the Gulf War. The Challenger 1 still holds the record for the longest tank-on-tank kill. In the late 1990s, the Challenger 2 arrived. It was a major redesign and improvement over the Challenger 1, although the two are visually similar. When it entered service, the



Challenger 2 was one of the most capable tanks in the world, with extremely tough Dorchester armor and a powerful 120 mm rifled L30A1 main gun. The Challenger 2 is famous for never being knocked out by enemy fire.

However, it has been showing its age in recent years, resulting in a number of proposed upgrades. It has received much criticism for its rifled gun. The first improvements were discussed in 2005, with the Capability And Sustainment Program (CSP), however, it would not be until 2014 that this was taken seriously. By that point, the upgrade program was called the Challenger 2 Life Extension Program (LEP). From the LEP came two prototypes: one from BAE Systems and another from Rheinmetall. In 2019 BAE Systems and Rheinmetall merged their British services into Rheinmetall BAE Systems Land (RBSL) and combined their efforts into a design with a completely new turret, placed on a slightly improved Challenger 2 hull. This would become the basis for Challenger 3. In May 2021 the MOD signed a \$1.1 billion (£800 million) contract with RBSL to upgrade 148 Challenger 2s into the new Challenger 3 specification. The upgrades should be complete by 2030.



*Challenger 3 Main Battle Tank. (Photo Credit: RBSL)*

Most of the improvements that are coming with the Challenger 3 are related to the turret, which will be mated to less-modified Challenger 2 hulls. It is an entirely new design that will house the Rheinmetall L55A1 120mm smoothbore gun. This is a major departure from the previously rifled gun, but the change to this weapon is a significant one. The older L30A1 has missed out on years of massive advancements in smoothbore ammunition. But the L55A1-armed Challenger 3 will now have access to these stocks, as well as share ammunition from other NATO members. Inside, the tank has a vastly improved suite of electronics that will keep it connected on the battlefield. With this, different units can communicate easily and share data to improve situational awareness and give commanders the maximum amount of tools possible to make informed decisions. Also, the Challenger 3 will be outfitted with all new sights which allow the crew to operate in the day, at night and in adverse weather. Little is known about the changes to armor protection, which

was already exceptional on the Challenger 2. However, an Army press release said the Challenger 3 will be fitted with “a new, modular armour that will defeat even the most demanding of threats.” What this refers to exactly is unclear, but, like most of the upgrades, this new armor will likely be applied to the turret. It is currently assumed that the hull’s armor protection will remain mostly the unchanged from the Challenger 2. One of the most interesting features of the new tank is its active protection system (APS).

An APS is a system that monitors the area for incoming projectiles and deploys countermeasures that either reduce a projectile’s effectiveness or destroy it completely. According to the Army, Rafael Advanced Defense Systems Ltd’s Trophy Active Protection System will be trialed for the Challenger 3. This particular APS is widely regarded as the best in the world and has been proven in combat against a range of projectiles. Israel has used Trophy APS on their Merkava MBT since 2010, with great results. The system complements the physical protection of a vehicle by detecting an incoming threat and deploying a small explosive to destroy it. Rafael explains it as “a neutralization bubble around the vehicle.” All of these attributes are sure to make the Challenger 3 a true world-leading tank, and a fearsome opponent on the battlefield.

## **Artificial Intelligence**

### **The Solution to Information Overload in Tactical Headquarters?**

Col Richard Fawcett (Ret’d), September 8, 2021

*“Operational success in the pan-domain reality demands an adaptation of not just Canadian Army C4I systems and architecture—it will have structural, procedural, and governance implications related to data management, artificial intelligence, and even how the Canadian Army will field new capabilities, train, and make decisions. It will demand change to culture driven by leaders. The digital sphere implicates processes, practices, and technologies related to the production, storage, processing, dissemination, and exchange of electronic information and data.”*

### ***Advancing with Purpose – The Modernisation of the Canadian Army***

The premise for this article is that artificial intelligence (AI), including machine learning, is the solution to dealing with the risk that modern C4ISR systems produce too much information for humans to absorb during the decision-making process. I write this article, based largely on my 34 years of service, much of it spent working in headquarters at the tactical, operational, and strategic levels, including experiences working in deployed HQs on six expeditionary and one major domestic operation. Since retired from the CAF, I have worked for three major industry partners supporting the delivery of the Canadian Army’s C4ISR capability ambitions. To understand the role and benefit of AI in dealing with the potential information overload risk in deployed tactical HQs, I will first look at the function of a tactical HQ, the inputs that risk overloading commanders and their staffs, and the role AI could play in mitigating this risk.

### **The Tactical HQ and Its Operating Environment**

There are a few realities that all those trying to improve the effectiveness of tactical HQs need to acknowledge: First, an HQ is made up of commanders and staffs (people), technology

(computers, communication systems, software applications, etcetera), and staff processes. The HQ's role is to support the commander in commanding; command is a human function governed by several elements including laws, orders, experiences, personalities, and traditions. Finally, a tactical HQ must be able to continue to execute command and control regardless of enemy action (cyber or physical attack) or technical failure; there must be alternate means to ensure continuous command and control of the unit or formation. Starting with the view of the Brigade as a Platform (Vanguard January 2019), the networks form the central nervous system of a brigade and its integral units with the headquarters, the commander, and supporting staff, being the brain of the formation. This idea scales down to units and subunits and up to larger formations and Task Forces. The role of the headquarters, in simple terms, is to plan, direct and monitor all operations conducted by the brigade. The real complexity is created as the brigade is expected to operate in a pan-domain environment and must consider the full range of land, air, maritime, space, cyberspace capabilities, while working with joint, interagency, and multinational partners.

The challenges in today's deployed HQs are not just the volume of data but the multiple sources of data – subordinate units, coalition, and inter-agency partners, media, and national, coalition, and integral intelligence elements. In addition to the range of different sources, the data arrives in multiple formats – text, both structured and unstructured, video, photos, and voice. Further, different sources have different levels of confidence or reliability and frequently, different data sets represent the same information, entity, or event. Finally, there is the risk of missing data, or worse, believing that there is required data missing, causing staff to take time searching for additional data. Despite all of this, commanders must make decisions and issue direction in an increasingly predictive manner to ensure their troops are able to operate inside of the adversary's Observe, Orient, Decide, Act (OODA) loop. The challenges of working in this environment must not be underestimated, the continued effectiveness of tactical HQs will require the optimisation of the people, processes, and technology – AI could be part of the technology component.

### **Artificial Intelligence**

AI, in simple terms, is the theory and development of computer systems and algorithms able to perform tasks that normally require human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages. Machine Learning (ML) is a form of AI. Common examples of AI include internet search engines, such as Google, image recognition applications, personal assistants such as Siri and Alexa, and autonomous vehicles. As outlined in the Canadian Army publication *Advancing with Purpose – The Canadian Army Modernization Strategy*, AI is a key technology in the Army's digital transformation, enabling an increasingly deliberate approach to managing data and exploiting it for decision making. It is anticipated that AI will transform some aspects of land operations, including exploiting data and information to produce intelligence and predictive modelling to support decision-making, both important functions of tactical HQs. This will lead to an information advantage in military operations, gained through the integration and aggregation of high-quality data from a wide variety of internal and external sources. The aim is to ensure commanders at all levels have access to the data they need to inform decision-making and improve operational effectiveness at the speed of relevance.

## **Headquarters Requirements and AI**

To understand how AI could ease the data burden on a tactical HQ, a brief discussion of the *raison d'être* of these HQs and its inputs will provide context to the risk of data overload. Tactical HQs track and manage current operations and plan future operations, relying on many forms of data to fulfil these functions. The key tool in a tactical HQ is the map, ideally, an electronic one but paper maps are still commonplace. The data being monitored and analysed includes the status of all friendly military forces including coalition partners (own forces), the status of observed and reported adversary forces, supporting interagency elements, other mission partners, neutral players such as aid agencies, and local populations. Additionally, data on terrain, meteorological, equipment capabilities, partner and adversary capabilities, and intentions and media, plus many other types of data, are tracked by tactical HQs.

A commander is supported by a staff, a variety of tools, both manual and automated, and processes and procedures. The staff is organised into a specific structure, in Canada the continental staff system is used with G/J 1 through 9 supported by specialist staff. The commander and staff are trained on the tools and processes used within a tactical HQ, a requirement that is continuous. Finally, both commanders and staff are shaped by their individual and collective experiences and beliefs. The human dimension adds yet another layer of complexity to the analysis of data as we all view data through the lenses of our experiences. In addition to the people and processes, a tactical HQ relies on battle management systems (BMS) to store, manipulate, analyse and view data. Like any computer system, a BMS requires training to be an effective tool. A major challenge today is there are multiple BMSs found in a tactical HQ and the level of training varies from system to system. Frequently, these systems are not integrated, relying on a 'swivel chair' to move data from one system to another and, since data is in multiple systems, there is no common view, referred to as a common operating picture. This adds a significant burden to the staff working in a tactical HQ, compounding the data overload risk and potentially compromises the ability of commanders to make timely and effective decisions.

Another challenge related to technology is the need for CAF members to plan, deploy and manage these systems. The ability of the CAF to train operators and technicians will constrain the degree to which technical solutions can be employed in tactical HQs. The first step to mitigating the data overload risk in a tactical HQ is to develop an integrated solution for the BMS. A capable BMS will provide the following functionality:

- Integrated Geographical Information System (GIS) that supports standard military symbology and graphics. It should also include geospatial analysis tools and display management.
- Current operational picture (COP) display and management.
- Tools to support plan development and management.
- Tools to support orders production, including annexes and appendixes.
- Speciality tools to support logistics and other speciality function planning.
- Support communications between other tactical HQs (national and coalition).
- Support interoperability using standards such as MIP, NFFI, FFI, Link 16, VMF, and other international data exchange standards.

A common BMS employed at different levels of command will reduce the training burden and will help ensure a commonality of data throughout the network. Common systems and processes, especially between coalition partners, also facilitates interoperability, easing the sharing of data. Finally, the BMS must be synchronised with HQ processes, governed by appropriate policies and all users must be fully trained on how to use the BMS. With an effective BMS in place, consideration can be given to augmenting it with AI tools. As stated above, AI is viewed as a means to improve data exploitation for enhanced operational effectiveness. The first area is in managing data conflicts. On the modern battlefield, there is a myriad of sensors and in Canada's case, most of the new equipment fleets recently brought into service or about to be brought into service include sensors and tracking systems. Each will detect and track objects within their range of operation often with overlapping coverage areas resulting in the same track being detected and reported multiple times.

These duplicated tracks and events, reported as individual events, results in a cluttered and confused picture for commanders and staff. AI provides an effective tool to correlate and fuse tracks and events to provide a clean situational picture. Further, AI has proven effective in managing video and photo data to quickly identify relevant information. These AI tools can be used throughout the information chain, starting with individual sensors to identify the desired information needs. Also, this has the advantage of reducing the demand on the communications systems, speeding up the transmission of relevant data to decision-makers. Throughout this process, there must be an ability to manually override the AI processes to ensure the requirement for a human in or on "the loop" remains for any application of lethal force. Similar AI tools can also be used to integrate data from multiple sources in a tactical HQ to produce a coherent recognised maritime picture, recognised air picture, and recognised land picture, depending on the need with increased speed and accuracy and reduced manpower. This ensures optimal situational awareness for the commander's decision-making process.

The second area identified to benefit from AI within a tactical HQ is planning. Emerging advances in artificial intelligence, such as its use within predictive planning tools, has the potential to greatly shorten the decision-action cycle. An important part of the planning process is the comparison of different courses of action and the refinement of the selected course of action. One tool used to support this is wargaming using computer/algorithm-driven models; the application of AI could greatly enhance and accelerate the wargaming process, allowing for a greater number of iterations to compare and select the best course of action (COA) and the refinement of the selected COA. Also, AI can enhance other aspects of planning that are computational, and rules-based such as logistic planning, movement planning, aspects of engineering planning, and fire planning to name a few.

Although I have focused on the potential for AI in a tactical HQ, the application of AI will be of great value to the wider CAF digital transformation, enhancing their ability to force generate forces, to include HQs to meet assigned missions, potentially reduce the number of systems required, reducing the burden of managing these systems in the tactical HQ. There are also programs that have used AI to aid training, reducing the time required for training. A final consideration for integrating AI, or any technology, into a tactical HQ is the risk of interference



from enemy actions or technical failures and staff must maintain the ability to continue operations despite this interference. Alternate systems and manual processes must continue to exist.

## **Conclusion**

Tactical HQs form the ‘brain’ of deployed forces, responsible for supporting a commander in the execution of command. The tactical HQ is responsible for monitoring ongoing operations and planning all aspects of future operations. This requires the ability to collect, analyse and store significant amounts of data and the myriad of data available from modern sensor systems and coalition partners, arriving in multiple formats, risks overwhelming a commander and staff. Ensuring commanders remain able to make effective decisions in this environment requires effective procedures, trained staff, and appropriate technology. AI, as part of the technology solution, optimised with HQ processes, has the potential to streamline the force generation of a tactical HQ, enhance the situation awareness for commanders by integrating and deconflicting data, and enhancing the planning of future operations. Despite its ability to enhance decision-making, the employment of AI in military systems will always be constrained by the requirement to ensure there is a human in “the loop” for any application of lethal force. Also, given the nature of warfare, the use of any technical system can always be interrupted by an adversaries’ actions or a failure of the technical systems so tactical HQs must always maintain the ability to operate without the support of technology.

## **Vancouver Artillery Association Yearbook Updates**

**Point Grey Fort Mini Clean Up Part II – 3 Oct 2021** – We conducted another mini cleanup at the Fort. All the ammunition recesses are now open (except one that is welded shut). The big surprise for the day was discovering the lock skills of one of our members as we successfully opened up the Gun Stores Room. Lots of WD-40 applied.

<https://www.vancouvergunners.ca/2021.html>

**Freedom of the City Parade** - The 15th Field Artillery Regiment exercised their Freedom of the City of Vancouver with a parade held on 2 October. COVID protocols reduced the size of the event but the soldiers still looked sharp on parade.

<https://www.vancouvergunners.ca/freedom-of-the-city-2021.html>

**Yearbook Update – 1961** – Additional newspaper articles have been added to the 1961 yearbook. Check out the variety of salutes that were fired that year (there was even one for the Duke of Edinburgh's birthday!) the exercise at Albert Head that needed coordination with the Swiftsure Sail Race plus a substantial recruiting campaign. <https://www.vancouvergunners.ca/1961.html>

**Yearbook Update – 1960** – There were some exciting times with the 15th Field Artillery Regiment in 1960! For a start - there was a name change with the word "Artillery" inserted to ensure that we weren't confused with other types of units. The 25 Pounder salute gun arrived, the band received new herald trumpets and sent Drum Major Jim Hamilton on a course in Edmonton.

The Annual Christmas Tea was held in the Officers' Mess and there was talk that having debutantes at the Officers' Ball might not still be appropriate.

<https://www.vancouvergunners.ca/1960.html>

**Corporal Helmcken Diary** - Corporal John Sebastian Helmcken attested with the Canadian Overseas Expeditionary Force on 16 May 1916. He was assigned Regimental #332905 and taken on strength 62nd Battery, 15th Brigade, Canadian Field Artillery in Victoria, BC. He received several months training and embarked Halifax on 11 September 1916. Eleven days later he disembarked at Liverpool and was transported to Witley for additional training.

<https://www.vancouvergunners.ca/helmcken-diary.html>

**Wanted** – Still looking for an artillery forage cap size 7 7/8 for Yorke Island! Have you got one in your closet that you would be willing to donate to a worthy cause? We have the cap badge, we just need the hat. Contact [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com)

**Museum Library** – We spent a rainy day categorizing some more of the books in the library. Still lots more to do on the next rainy day. Will publish the list when we're done.

**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:** Amazing, didn't get one reply to this quiz. The **Ilyushin Il-20** was



a Soviet prototype for a heavily armored ground-attack aircraft to replace the Ilyushin Il-10. It featured a number of innovative concepts including a cockpit mounted on top of the engine, directly behind the propeller, and wing-mounted autocannon that could be adjusted on the ground to fire

level or depressed 23° to allow the aircraft to strafe ground targets while remaining in level flight. However, it was slower than the Il-10, and its M-47 engine was problematic in flight tests in 1948–49. It was not placed into production. The test pilots called the aircraft the *Gorbach* (Hunchback).

**This Week:** Propaganda is nothing new to the military. In Classical times, such was done through the medium of sculpture. Anyone who has seen the images on Trajan's Column can attest to the power of a good chisel, as the Romans are depicted as heroic chaps, whilst the Dacians are all degenerate losers. In actual fact, a friend in Quebec had a Dacia 1310 auto back in the 1980s, and can support that claim. He replaced it with a Lada, but that's another story.



When photography was developed, it didn't take long for propaganda uses to be made of it. Images of stalwart lads became standard fare, being sold as salon cards, cigarette cards, and so on to spotty young fellows, eager to grow up and take a bullet for Queen and country. "Our side" was always represented by the best-looking soldiers who could be found (air and sea types also participated, but it was harder to find handsome ones). "Their side" consisted of the ugliest of the ugly, usually leering and twirling their moustaches, and that was the female soldiers; the men were worse.

All of this brings us to our weekly photo. It is obviously someone from "their side" and chosen by them for their love of a certain definition of heroic manliness. To be honest, he is a handsome lad, or so my female contacts assure me, if just a bit dangerous-looking in his evil helmet. However, he wasn't just another pretty face. He was a real person, and the truth about him is a bit surprising. Can you tell us what it was about him that caused Herr Hitler to blanch? Send your answers to our handsome editor, Bob Mugford

([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the over the hill author, John Redmond ([johnd.redmond@telus.net](mailto:johnd.redmond@telus.net)). Keep on posing!

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

Why is it unwise to share your secrets with a clock? Well, time will tell.

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

Those who win battles are those who believe they can.

### **Quotable Quotes**

A person will sometimes devote all his life to the development of one part of his body - the wishbone. - *Robert Frost*



## RUSI NS Distinguished Speaker



The  
Royal United Services Institute of Nova Scotia  
presents

# Distinguished Speaker Dr Sarah Lockyer Casualty Identification Coordinator



**The Casualty Identification Program:  
Identifying the remains of Canadian soldiers  
from the First and Second World Wars  
and the Korean Conflict**

1 pm Halifax time, Wednesday, 20 October 2021  
via Zoom

(register through [RUSINovaScotia@gmail.com](mailto:RUSINovaScotia@gmail.com))





## **RUSI NS Distinguished Speaker – Biography**



### **Dr. Sarah Lockyer**

Dr. Sarah Lockyer has a BSc in Anthropology from the Université de Montréal, an MSc in Forensic Archaeological Science from University College London and a PhD in Bioarchaeology from Bournemouth University. She is the Casualty Identification Coordinator for Canada's Department of National Defence and the Canadian Armed Forces and works to identify the newly discovered skeletal remains of Canadian soldiers killed in action during the First and Second World Wars, and the Korean Conflict.

## 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.



# ROYAL CANADIAN ARMoured CORPS (CAVALRY)

## BATTLE OF LELIEFONTEIN LUNCHEON 2021

You and your guests are most cordially invited to attend the annual Leliefontein Luncheon to commemorate the Royal Canadian Dragoon's battle in South Africa on 7 November 1900

THE LUNCHEON WILL COMMENCE AT 1100HRS AND CONCLUDE AT APPROXIMATELY 1400HRS TO MEET FERRY SCHEDULES.

**ALL LEFT COAST LANCERS, BLACK HATS AND SUPPORTING ARMS WELCOME**

**THURSDAY, 18 NOVEMBER 2021**

AT

SIDNEY NORTH SAANICH YACHT CLUB  
1949 MARINA WAY  
NORTH SAANICH,  
BRITISH COLUMBIA, CANADA

### **DRESS**

Suggested - jacket and tie

**Mandatory** - Mask. Vaccination Certificate

### **TARIFF**

\$35.00 (TBC)

### **RSVP**

David Scandrett - [Tang014@outlook.com](mailto:Tang014@outlook.com)

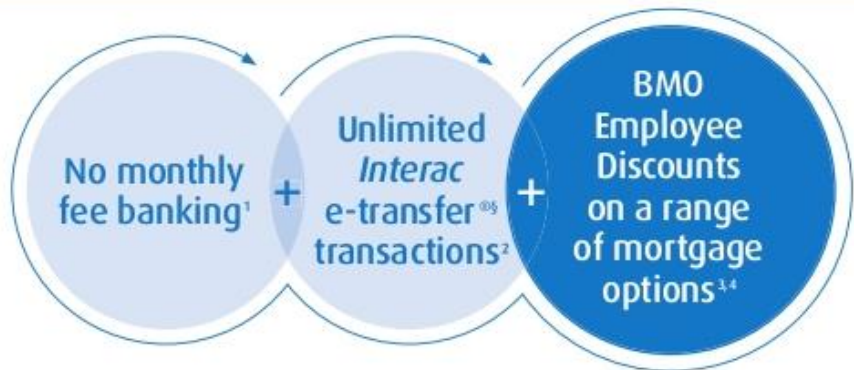
# Bank of Montreal

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<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>05</sup> transactions<sup>2</sup>
- OnGuard<sup>06</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>09</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>011</sup> or AIR MILES<sup>012</sup> MasterCard<sup>013</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.