

Buying or Selling?

I can help!

CHRIS  
ESBATI

Knowledgeable Trustworthy  
Dedicated

RE/MAX  
CAMOSUN

250.744.3301  
chris@victoriaforsale.ca

victoriaforsale.ca



VOLUME 69 NUMBER 16 | APRIL 22, 2024

MORALE & WELFARE NEWS | CFB ESQUIMALT, VICTORIA, B.C.

# LOOKOUT

PUBLISHING



## MAX comes HOME

Sailor 1st Class Scott Dykeman embraces his nephew Declan following the arrival of Arctic and Offshore Patrol Vessel HMCS Max Bernays in Esquimalt Dockyard on Apr. 15.

Photo: Peter Mallett/Lookout

Our strategy is simple -  
Do more for you.

Visit us to learn more

**BMO Westshore**  
101-735 Goldstream Ave.,  
Victoria, BC  
250-389-2485

Mon. to Wed. 9:30-5:00  
Thurs. & Fri. 9:30-6:00  
Sat. 9:00-4:00



BMO Official bank of the  
Canadian Defence Community

*We proudly serve the  
Canadian Forces Community*

As a military family we understand  
your cleaning needs during ongoing  
service, deployment and relocation.



**(250) 744-3427**  
paula.whitehorn@mollymaid.ca



ISLAND OWNED AND OPERATED  
SINCE 1984.

**VIEW OUR FLYER  
IN THIS PAPER WEEKLY!**

# CANADIAN ARTILLERY PRECISION:

## Operation Palaci strikes proudly over Rogers Pass



Second roto of Op Palaci members at Rogers Pass on March 24. Back, left to right: Bombardier (Bdr) Lelond, Bdr Berry, Master Bombardier (MBdr) Workman-Turgeon, MBdr Fingarsen, Sergeant Lewis, Lieutenant Mensah, MBdr Gaudet, Gunner Nalder, Bdr Dickie. Front, left to right: Bdr Strong, Bdr Maly, Bdr Bird, Master Corporal Trudel, Corporal Smith, MBdr Ferguson, Bdr Lalonde, Bdr Lipp. Photo: Dan Hudson, Parks Canada

**A/SLt Alexandre Khoury**  
MARPA PAC PA

Members of Operation (Op) *Palaci* take pride in knowing that the work they do over Rogers Pass is highly valued. The second roto of Op *Palaci* fired from 17 positions along the Trans-Canada Highway using 105-mm howitzer field guns modified for precision bombardment from roadside platforms.

Op *Palaci* is the Canadian Armed Forces (CAF) support for the Parks Canada program to control avalanches in Rogers Pass, a high-traffic shortcut through the Selkirk Mountains, where the winter traffic can reach more than 4,000 motor vehicles and 40 trains per day. From November to April, the CAF sends two groups of 15 to 20 artillery members on this operation. Op *Palaci*'s main objective is to create small ava-

lanches using howitzers before larger ones occur naturally. Large avalanches can block essential roads and railways between B.C. and the rest of Canada.

This year, reservist Lieutenant (Lt) Joel Mensah from 20th Independent Field Battery, Royal Canadian Artillery, in Lethbridge was chosen to be part of the second group of troops supporting Op *Palaci*.

"Being selected to participate in Op *Palaci* was a proud moment. It made me feel proud, strong and ready. Proud of the work prior to my involvement, proud to represent Canada and proud to wear the uniform," he said.

This was the first year Lt Mensah participated on Op *Palaci*, and it has been an incredible learning experience. He had the chance to delve into leadership and discover his leadership style, which was entirely new to him since it was his first time running an operation.

He appreciated the emphasis on inter-agency operability and witnessing how howitzers are employed to assist Canada domestically.

In 2019, after meeting with British soldiers who encouraged him to join, Lt Mensah took their advice to heart and started enrollment. Four months later, he was sworn in, and his compelling journey in the CAF started. While he is considering transitioning to the Regular Force next year, he genuinely loves what he does and wouldn't hesitate to do it all over again.

Lt Mensah recommends that other qualified members participate in operations similar to Op *Palaci*.

"It's not just about the operational tasks; it's also about building relationships with fellow soldiers from across Canada and engaging in off-duty tasks like inspiring the next generation of soldiers," Lt Mensah says.

## SPRING/SUMMER HEALTH PROMOTION COURSES

### Stress: Take Charge!

#### 4 Sessions

08:30 - 12:00 - Four Half Days

- May 9, 16, 23 & 30
- July 11, 18, 25 & Aug. 1

### Managing Angry Moments

#### 4 Sessions

08:30 - 12:00 - Four Half Days

- June 13, 20, 27 & July 4

### Mental Fitness & Suicide Awareness

#### One Full Day

08:30 - 16:00

- May 13
- June 10
- July 15

### Respect in the CAF

#### One Full Day

08:30 - 16:00

- May 15
- June 19
- July 24
- Aug. 21



**FOR ALL COURSE  
DESCRIPTIONS, VISIT:**



[cfmws.ca/support-services/  
health-wellness/health-promotion](https://cfmws.ca/support-services/health-wellness/health-promotion)

**FMI OR REGISTRATION, CONTACT:**  
[Lisa.Jeffery@forces.gc.ca](mailto:Lisa.Jeffery@forces.gc.ca)  
Tel: 250-363-5621

**Insta: @pspesquimalt\_hp**

# We Salute Our Fleet



# CFB Esquimalt to see revamped Navy Bike Ride



NAVY BIKE RIDE  
Presented by

DÉFI VÉLO DE LA MARINE  
Présenté par

**Peter Mallett**  
Staff Writer

This year's in-person Navy Bike Ride has shifted gears from last year's event at Belmont Park in Colwood. It features a new course designed for fun, exercise and camaraderie along the scenic cycling trails of Victoria.

Participating members will see fewer steep inclines covering a looping course along the Capital Regional District's regional trails towards Victoria's downtown and back. The decision to change this year's route was to make the ride more accessible to more riders of varied abilities and to do it in designated bike lanes and on recreational trails.

Chief Petty Officer 1st Class (CPO1) Paul Fenton, an official ambassador for this year's ride, fully believes in the mandate behind the Navy Bike Ride. This is because no recorded times or winner's medals are handed out.

"This is a great event because it focuses on the experience

rather than a competitive race," CPO1 Fenton said. I was invited to participate in this year's ride because of my involvement in last year's ride and my passion for cycling."

CPO1 Fenton is a lifelong recreational cyclist who brings a bike wherever he goes. He has enjoyed a 36-year career in the Royal Canadian Navy and is currently the Coxswain of the Personnel Coordination Centre (Pacific).

CPO1 Fenton says he rides the course twice or more during any given week to help him stay in shape. It is challenging enough to raise most cyclists' heart rates but not gruelling enough to discourage novices.

"The ride course was selected to highlight the local trails and to help illustrate that cycling from the base is a viable activity to add or supplement a member's personal fitness activities," said CPO1 Fenton.

CPO1 Fenton says that those looking for a more challenging ride should consider the Navy Bike Ride's virtual options.

CFB BFC Esquimalt  
May 25, 2024 | 25 mai 2024

Start times:  
Free Family/Kids Ride: 10:00 a.m.  
18K Ride: 10:30 a.m.

Heure de départ:  
Randonnée gratuite pour les familles/enfants : 10 h 00  
Randonnée 18 km : 10 h 30

navybikeride.ca

ENJOY A BARBECUE BY DONATION, SPONSORED BY:  
PROFITER D'UN BARBECUE SUR DONATION, SPONSORISÉ PAR:

MFC RC CR FM



Chief Petty Officer 1st Class (CPO1) Paul Fenton of the Personnel Coordination Centre (Pacific) shows off his bike and cycling gear at Duntze Head, April 5. CPO1 Fenton is an ambassador for this year's Navy Bike Ride, which takes place on May 25. Photo: Peter Mallett, Lookout

## Putting the 'fun' in 'FUNDRAISER'

Founded in 2016, the Navy Bike Ride encourages the well-being of military members and their families by motivating them to stay healthy through cycling and raising money for the Canadian Armed Forces community. Monies raised from this year's registration fees and other donations will go to the Canadian Naval Benevolent Fund, Support Our Troops, and Soldier On.

Maritime Forces Pacific's Health and Wellness Strategy Active Living Working Group and the Office of the Base Commander are the organizers of this year's in-person rides in Esquimalt.

- **Signature Ride**, the Navy Bike Ride's first virtual option, is a 28-km distance that participants can complete wherever they are during June.
- **The Admiral's Challenge** involves riders completing a 100 km ride within 24 hours.
- **The Masthead Challenge** involves a competition between Royal Canadian Navy vessels, with the winning team receiving a \$1,000 prize for the ship's charitable fund.
- **The in-person ride** commences Saturday, May 25, at 10:30 a.m. and covers 18 km along the Capital Regional District's Galloping Goose and E&R Railway trails. A free, family-friendly, and youth ride over a shorter course in and around CFB Esquimalt begins at 10 a.m.

The riders begin their ride at the base in the CANEX parking lot in Naden. They proceed to the E&N Rail Trail at Colville Road, travel eastbound towards the Inner Harbour, cross the Selkirk Trestle over the Gorge Waterway before turning north along the Galloping Goose Regional Trail. They then turn west along the Galloping Goose in Saanich before eventually reconnecting with the E&N Rail Trail in View Royal for the last leg of the journey back to Esquimalt.

Course marshals along the ride will help riders make the proper turns and changes of direction along the course.

In-person rides are happening in Esquimalt, Halifax, Quebec City, and Ottawa, while three virtual event options exist for riders who cannot participate in person.

The cost to register for in-person or virtual rides is \$30. It includes a challenge coin and a commemorative Navy Bike Ride shirt.

To learn more about the Navy Bike Ride or to register, visit [navybikeride.ca](http://navybikeride.ca)



MORALE & WELFARE NEWS  
CFB ESQUIMALT, VICTORIA, B.C.

LookoutNewspaper.com    LookoutNavyNews

LookoutNewspaperNavyNews

**MANAGING EDITOR**

Jazmin Holdway .....jazmin.holdway@forces.gc.ca

**EDITOR**

Kate Bandura..... 250-363-3130  
.....kateryna.bandura@forces.gc.ca

**WRITER**

Peter Mallett.....mallett.peter@cfmws.com

**PRODUCTION**

Teresa Laird ..... production@lookoutnewspaper.com  
Leslie Eaton.....250-363-3127  
.....leslie.eaton@lookoutnewspaper.com

**ACCOUNTS**

Jazmin Holdway .....250-363-3127  
.....jazmin.holdway@forces.gc.ca

**ADVERTISING**

Joshua Buck..... 778-977-5433  
.....military.base.advertising@gmail.com

**EDITORIAL ADVISORS**

Capt Christopher Dubé .....250-363-4006  
Ashley Evans..... 250-363-7060

Published each Monday, under the authority of  
Capt(N)K. Whiteside, Base Commander.

The editor reserves the right to edit, abridge or reject copy or  
advertising to adhere to policy as outlined in PSP Policy Manual.  
Views and opinions expressed are not necessarily those of the  
Department of National Defence.

Le LOOKOUT est publié tous les lundis, sous l'égide du  
Capv K. Whiteside, Commandant de la Base.

Le Rédacteur se réserve le droit de modifier, de condenser ou de  
rejeter les articles, photographies, ou annonces publicitaires pour  
adhérer au Manuel des politiques des PSP. Les opinions et annonces  
exprimées dans le journal ne reflètent pas nécessairement le point  
de vue du MDN.

MORALE & WELFARE NEWS | CFB ESQUIMALT, VICTORIA, B.C.

Circulation: 2,000 plus online engagement per week

Follow us on Facebook, Twitter  
and Instagram to join our  
growing social media community.

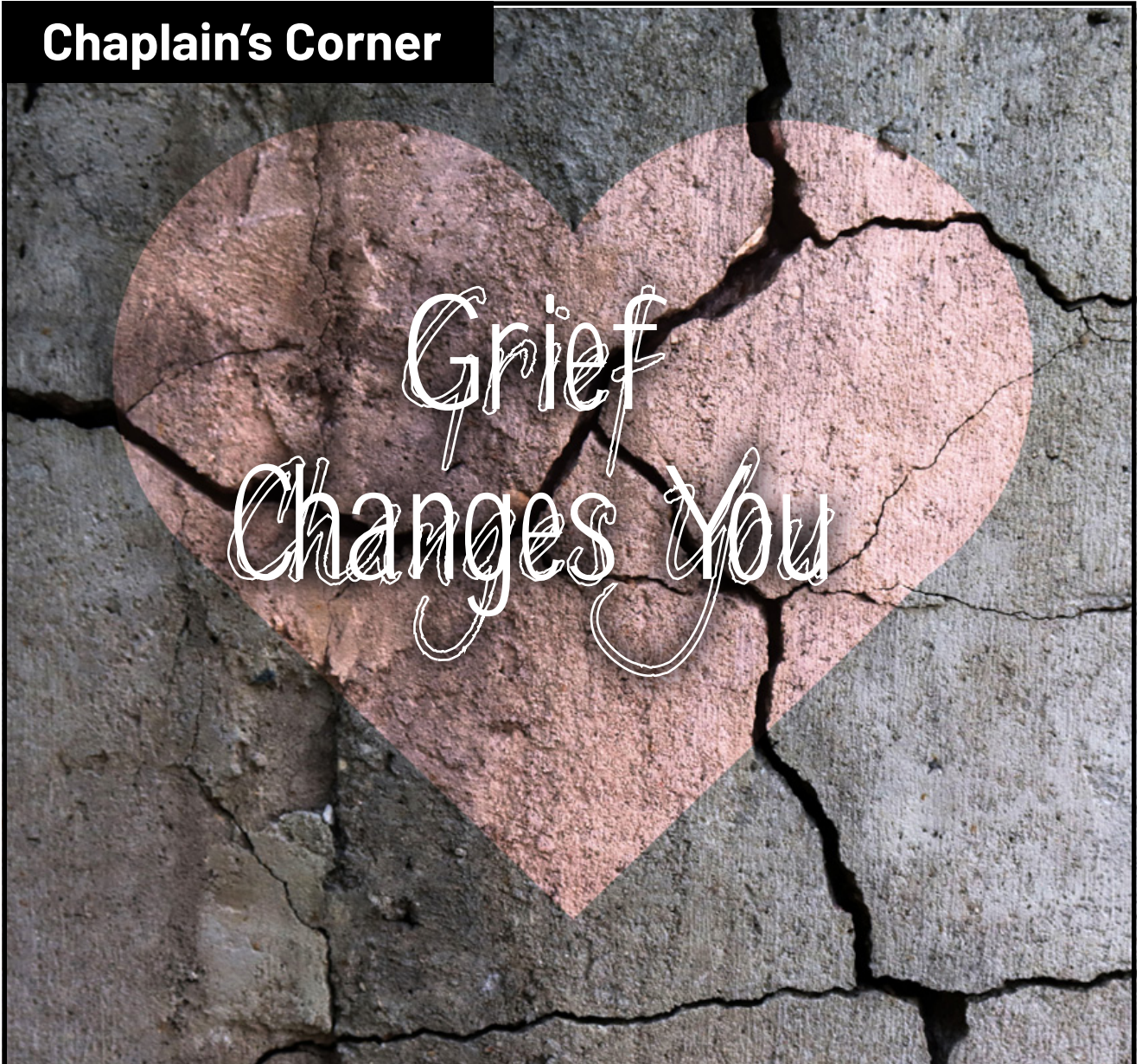
A Division of Personnel Support Programs  
CFB Esquimalt, PO Box 17000 Stn. Forces  
Victoria, BC V9A 7N2

Web: [www.lookoutnewspaper.com](http://www.lookoutnewspaper.com)  
Fax: 250-363-3015

Canadian Mail Product Sales Agreement 40063331



# Chaplain's Corner



**Chaplain Robert Schweyer**

Grief is hard. It creates profound changes in our lives that we must pay attention to so we can adapt and continue living. None of us is immune to loss and grief.

I have experienced the dark night of the soul as I have struggled with loss. I have sat with many people throughout my career as a pastor and a chaplain who have faced significant, even tragic, forms of loss. Whether it be the loss of a relationship, a relative, a child, a career, a comrade in arms, or even a beloved pet – grief comes in many forms, and it changes us to the core.

We never 'get over' loss, but we can make some choices to 'go through' these times and emerge as a more robust version of ourselves. For instance, we must admit that we are grieving and have lost something vital. A piece of us is missing that we will never get back. This will likely flood us with emotions – sadness, anger, regret, shame. But in this raw place, we must remind ourselves that it is okay to feel this way. Any normal person who lost what we have lost would feel the raw sting of these emotions.

We need to remind ourselves there is no right way or set time to go through grief. What we know for sure is that it will be difficult, and it will be a roller coaster. We do not like to feel uncomfortable and want to fix ourselves as fast as possible. But,

in grief, it does not work that way. We need to accept all our uncomfortable feelings. Do we regret words that we were not able to say? Could we have done more to help someone? Are we lonely and missing the comfort the other provided? We will feel these uneasy feelings, and we need to tell ourselves that it is okay and normal to feel these things. This is normal for grief.

As a chaplain, the worst myth of grief I have seen is the belief that nobody can help you with your grief. Many of us try to hide what we are feeling when we experience loss and attempt to go through this unknown place with our strength. Sharing what we are going through does not make grief disappear, but it does help to make it more bearable. Reaching out for help connects us with others and helps to strengthen the social connection we need to endure life's challenges.

**If you have been dealing with grief and loss, here are some connections to help you:**

- Your Unit Chaplain;
- A Sentinel;
- Canadian Forces Member Assistance Program (CFMAP): 1-800-268-7708;
- Mental Health Intake Worker at the Base Clinic;
- Grief Reconciliation Training by Dr. Jan Hatanaka.



THE BEST PLACE TO BUY YOUR NEW CAR!

DLR# 30897 30897 & 40982

Over 34 years in Business  
Family Owned & Operated

[www.galaxymotors.net](http://www.galaxymotors.net)  
[www.galaxyrv.net](http://www.galaxyrv.net)

**WHEN YOU NEED  
A VEHICLE OR RV,  
VISIT GALAXY MOTORS!**

- THE **LARGEST** INVENTORY ON VANCOUVER ISLAND
- 5 DEALERSHIPS **PLUS** 2 RV LOCATIONS TO SERVE YOU

**10% OFF**  
for all active  
military members.



**LANGFORD**    **AUTO Sales**    **RV Sales**  
250-478-7603    250-590-7425  
4391 Westshore Parkway    4377 Westshore Parkway

**COLWOOD**    **AUTO Sales**  
778-440-4115  
1772 Island Highway





(Right) Petty Officer 2nd Class John Helpard, a Divisional Petty Officer of Naval Fleet School (Pacific), presents a plaque to Mike Hannam and Shannon Burnham, children of former PSP worker Bruce Hannam. They are joined by friends and co-workers of Bruce, who attended a memorial service in his honour at the Naden Athletic Centre, April 5. Credit: Peter Mallett

# Well-loved sports stores worker honoured

**Peter Mallett**  
Staff Writer

Visitors to the Naden Athletic Centre (NAC) Sports Stores kiosk have remarked how it seems different since Personnel Support Programs (PSP) worker Bruce Hannam is no longer there handing out sports equipment or uniforms to anyone who needs them.

Hannam's coworkers, friends and family members gathered at the Sports Stores kiosk on Apr. 8 for a memorial service including a moment of silence and a dedication ceremony to name the kiosk in Bruce's memory following his passing on Mar. 9 after a long health battle. His biggest supporters organized the ceremony, Petty Officer 2nd Class (PO2) John Helpard of Naval Fleet School (Pacific) and Tom Campbell, former NAC manager.

"When I learned about Bruce, I quickly decided we needed to dedicate this kiosk and officially name it Bruce's Corner," said PO2 Helpard. "He was the type of guy who was always happy to see his coworkers and visitors, so I know he would like the idea of this dedication."

PO2 Helpard recalls that after moving to Esquimalt from the East Coast in 2007, he quickly learned Hannam was the man at the Base for loaning out sports equipment.

"I was bugging him weekly for sports equipment for me and my friends, usually hockey jerseys or shoulder pads, and I quickly developed a relationship with Bruce along the way as he was a key part of the NAC for so many others," said PO2 Helpard. "He genuinely enjoyed giving us the gear we needed so we could stay healthy

and fit."

For nearly 30 years, Hannam handed out sports equipment and uniforms to anyone in need at the Base. He diligently tracked the whereabouts of every ball, net or piece of equipment in his giant binder. He always did his work with persistence, proficiency and a smile.

But what many people didn't know about Bruce is that behind the scenes, he had been fighting a life-long health battle against Type 1 Diabetes, and later dementia.

PO2 Helpard presented a wooden commemorative plaque to Hannam's family during the memorial service. It will soon be affixed to the wall of Sports Stores in memory of the dedication.

Hannam's son Mike and daughter Shannon Burnham also attended. Burnham commented that seeing everyone honour her father and say goodbye was heartwarming.

"He was a genuine guy, and people really liked that about him," added Mike. "He loved his job and looked forward to being here and seeing the people, as it was a huge part of his life."

Bruce Hannam was born in Spiritwood, Sask., on Feb. 21, 1949, and moved to Victoria with his parents as a baby. After graduating from Esquimalt High School, he spent much of his adult life working as a Storesman for the Government of Canada at the NAC and its Physical Education Recreation Instructor (PERI) branch. PERI employees and military members ran the NAC in the 1990s before PSP started running it. Hannam resided in Sooke, where he was a member of the Royal Canadian Legion Branch #54 and an avid sportsman, coaching soccer and baseball teams.





**2024 Outlander PHEV  
LE S-AWC**

LEASE FOR

**\$99** WEEKLY\* AT **8.03%** FOR **59** MONTHS

WITH \$3,000 DOWN\*

MSRP: \$57,411 | SAVINGS: \$4,411 | NOW PRICE: \$53,000

AND

GET GOVERNMENT EV REBATES UP TO **\$7,000** SUBJECT TO ELIGIBILITY\*

**TEST DRIVE  
TODAY**

SCAN HERE  
FOR DETAILS



## Best-selling plug-in hybrid in Canada

- / PHEV Twin Motor System
- / Innovative Pedal (One-Pedal Driving)
- / 7 Passenger Seating (5+2)
- / Power Panoramic Sunroof with Sunshade
- / 9" Smartphone Link Display Audio with Android Auto™ & Apple CarPlay®
- / 671 km of Combined Range\*\*
- / 3-Zone Automatic Climate Control
- / Multi View Camera System
- / Super All-Wheel Control (S-AWC) with Drive Mode Selector (ECO/NORMAL/SNOW/GRAVEL/TARMAC/MUD/POWER)



**VICTORIA  
MITSUBISHI**

3342 Oak Street, Victoria, BC, V8X 1R1  
victoriamitsubishi.ca  
**(250) 220-8100**

\*\$99 weekly is equal to \$198 bi-weekly. Offer based on Stock No. 301672. \$198 bi-weekly payment for 59 months, with \$3,000 down, or equivalent trade, 8.03% A.P.R. financing, on approved credit, and 12,000km per year. Lease end residual is \$25,990. MSRP is \$57,411. Selling price is \$53,000 and does not include provincial & federal rebates, including \$7,000 EV rebate. Payment is net of all available manufacturer and dealer incentives and all provincial & federal rebates, including \$7,000 EV rebate, subject to eligibility. Payment and selling price includes freight & air tax but do not include taxes, \$995 documentation, PPSA fees and \$595 finance placement fee (if financing or leasing), and licensing. Exact vehicle not shown. Terms and conditions apply. Offer expires April 30, 2024. See dealer for details. \*\*EV range varies by model. Model shown has an estimated combined range of 671km and is calculated via peak performance of the electric motor(s) at peak battery power. Actual range varies with conditions such as external environment, vehicle use, driving behaviours, vehicle maintenance and lithium-ion battery age and state of health.

# Sailor serves up breakfast to celebrate birthday

**Peter Mallett**  
Staff Writer

HMCS *Calgary* Master Sailor (MS) Rommel Billanes loves volunteering because it nurtures his compassion for others while enriching their lives.

On March 23, he lived up to that mantra by hopping behind the grill and serving a complimentary nutritious breakfast to approximately 200 beneficiaries at Victoria's Our Place Society Community Centre.

The day also happened to fall on MS Billanes' 55th birthday, but instead of accepting presents and cards that morning, the Marine Technician was busy giving back to his community. He also paid for the meals out of his pocket while his wife Carolinda, daughter Sophia and shipmate Sailor 1st Class (S1) Bindiya Raman helped in the kitchen. It was a birthday present he will never forget, says MS Billanes.

"Our efforts were all worth it because the residents were overjoyed and thrilled with the food," he said. "Some came back for seconds while others took time to express their gratitude to us for sponsoring the breakfast."

A non-profit, Our Place Society operates multiple facilities in the provincial capital, catering to the needs of its most vulnerable populations, including those facing homelessness, mental health difficulties, substance abuse disorders, low-income earners and elderly individuals living in poverty.

The meal MS Billanes and his party

served consisted of scrambled eggs, sausages, hash browns, croissants, jam, peanut butter, fresh fruit and their choice of juice, coffee or tea. It's a step up from the hot oatmeal and coffee typically available at Our Place for breakfast, says MS Billanes.

Dawn Barr, Our Place Society Manager of Volunteer Services, says MS Billanes began working in the clothing distribution area of Our Place two years ago and immediately revealed that he would have an impact role in his work. Barr delights at MS Billanes's most recent efforts in serving breakfast, which she says was a 'special treat' for Our Place beneficiaries, along with his overall volunteerism.

"MS Billanes is an exceptional volunteer, passionate about contributing to a high-needs population," said Barr. "He has exhibited excellent work ethics, amazing compassion, and a full understanding of our values of unconditional love, hope, teamwork, safety, and belonging here at Our Place."

Barr has a lifelong connection with the Canadian Armed Forces (CAF) that spans three generations. Her two sons are current Royal Canadian Navy members, and she knows their efforts are extraordinary.

"We are grateful to MS Billanes, his family and his colleague from work for their act of kindness and their leadership goes above-and-beyond service to their country," she said.

### A Brighter Future

MS Billanes felt compelled to lend a hand in 2022 after learning about Our Place and its objectives.

"There's fulfilment that comes from

knowing you have made a difference, no matter how small," he said. "It's a great way to spend my spare time, and the purpose it provides enriches my life in countless ways. As a CAF member, I believe in starting from my local community and spreading the compassion and kindness outward."

MS Billanes also knows that helping others is a two-way street. Diagnosed with operational Post Traumatic Stress Disorder stemming from a collision and fire aboard HMCS *Protecteur* in 2013 and 2014, it took him nine years to realize the full extent of the symptoms and to seek help. His condition shows signs of improvement through medical treatment and counselling. He says the volunteerism provides therapeutic value.

"Volunteering helps me deal with stress, anger, worry, and depression," he said. "I feel good when I work with others, and I also make friends, which helps pick me up when I feel down."

MS Billanes was born in the Philippines and moved to Canada in 2004. He joined the military 14 years ago and, after passing his Basic Military Qualification, has been posted to CFB Esquimalt ever since. He is also a talented photographer and has been featured multiple times in the Lookout for his awards in the CAF annual photography contest. These accolades include winning the prestigious Photographer of The Year title in 2016 (Advanced) and 2012 (Novice classification).

He encourages other members to volunteer for community organizations and suggests keeping the work supervisor and chain of command informed so these efforts do not affect operational needs.



Master Sailor Rommel Billanes, Marine Technician of HMCS Calgary, proudly presents a nutritious and delicious breakfast for the residents of Our Place Society. Photos supplied



Left to right: Master Sailor Rommel Billanes, Sophia Billanes, Carolinda Luanzon, and Sailor 1st Class Bindiya Raman, Marine Technician, HMCS Calgary.

**Vacant Home Staging from \$2,000**

Call Shelly Direct  
250-213-7444

Shelly Reed Property Stager  
Fluff it UP! Home Staging Solutions  
www.fluffitup.ca

**CANEX**  
A Division of CEMWS  
Une division des SRMCC

CANADA'S MILITARY STORE

**CANEX**

**CANEX.CA**

1343 Woodway Rd., Esquimalt 250.388.6428

**E-FILE FROM \$90+GST**

Top Shelf Bookkeeping Ltd.  
Locally Owned & Operated Since 1994

BOOKKEEPING & PAYROLL SERVICES AVAILABLE

2 CONVENIENT YEAR ROUND LOCATIONS

101-76 Gorge Road West  
Victoria, BC V9A 1M1  
250-388-9423

1253B Esquimalt Road  
Victoria BC V9A 3P4  
250-590-4050

# The right financial advice from the right source



## SISIP Financial Esquimalt

When faced with financial decisions such as retirement, we first tend to look to our peers for assistance; friends, family, or the 'almighty' internet are ready with their 'advice', past experiences, and abundant data. But how do we sort through the conflicting guidance, life lessons, and dry analytics?

From taking the Canada Pension Plan (CPP) at age 60, investing only in a TFSA, or taking the Transfer Value, there is no right answer; it is just right or wrong for *you*. Everyone will have different financial circumstances, long-term goals, or tax considerations. What worked for your friend or parent might not be the best approach for you. So, weighing your options and seeking financial advice from the right source is crucial.

Taking CPP may seem straightforward: take it early and receive money before we die. While one individual may elect to take CPP early to avoid reaching a higher tax bracket in retirement, another might delay a spouse's CPP, ensuring a higher amount and thereby lining them up for enough income if the other passes. Our income sources, tax consequences, and estate planning are significant factors affecting how we will live in retirement, and we require expert advice to sift through it all.

With the TFSA well-established after 11 years, you may wonder, 'Why do we

still need RRSPs?' Having been available since 1957, the RRSP has a unique purpose: to provide growth that is tax-sheltered, allowing you to reduce your taxable income. The main idea is to put your money into an RRSP when you're in a higher marginal tax bracket than you expect in retirement. Money goes in, and the income you earn that year is reduced. Your SISIP Financial Advisor will help you evaluate which investment vehicle is best for you while assisting with your overall retirement planning so you can take advantage of your choice and keep your tax implications low.

Releasing from the military is a transition that may be stressful for some: the long processes, complicated packages and conflicting information from departments and peers. Should you defer your pension, roll it over to public service, or take a transfer value? These can all be overwhelming and confusing. Knowing the benefits of each scenario and understanding your immediate and future tax consequences will assist you in making informed decisions.

Remember: financial needs, goals, risk tolerance, and knowledge vary from person to person. You may enjoy risk or want to take chances; others may require a smoother path. Either way, your local SISIP Financial Advisor will take the time to assess your specific situation and requirements, help you understand your options, and set up a plan that works for you. Call today: 250-363-3301.



FINANCIÈRE  
**SISIP**  
 FINANCIAL





# FORMATION 5K

**DATE** APRIL 26TH

ENTER TO WIN A FREE WATER BOTTLE AND A CANEX GIFT CARD!

FREE SNACKS AND WATER!

FREE SWAG FROM MHWS ACTIVE LIVING AND HEALTHY NUTRITION WORKING GROUPS!

**LOCATION** Y JETTY





# Barn Burner

Event

★ FAMILY FRIENDLY!
★ COUNTRY MUSIC!
★ COWBOY ATTIRE RECOMMENDED!

SATURDAY 11 MAY  
CFB ESQUIMALT  
GUNROOM  
1800-2400HRS

*The crew of HMCS Calgary invites you to come celebrate our ship's 29th anniversary of her commissioning.*

*Join us and show support to the Calgary Firefighters Burn Treatment Society.*

Come enjoy the

- ★ Mechanical bull
- ★ Country style music from professional DJ
- ★ Karaoke
- ★ Photo booth
- ★ Local food trucks
- ★ Various games activities

*Take your chance at the 50/50 ticket draw or the silent auction to win awesome prizes!*

*Meals at food truck are for purchase, not provided.*



Advance Ticket Price: \$28 / At Door Price: \$30 cash only

CASH TO LT(N) KIMMERLY IN BUILDING D83 OR E-TRANSFER TO  
 HMCSALGARYBARNBURNER2024@GMAIL.COM

*(must include names of attendees) while quantity lasts.*

ALL PROFITS FROM TICKET SALES / SILENT AUCTIONS / 50/50 TICKET DRAW WILL GO TO THE CALGARY FIREFIGHTERS BURN TREATMENT SOCIETY.



# Island Ignite

Calling all Grade 11 & 12 girls on Vancouver Island,  
the Gulf Islands and the Sunshine Coast!  
Island Ignite is a 3 day camp for female youth interested in  
Firefighting and Emergency Services.

You are invited to share in  
this amazing and unique ex-  
perience while working with  
a team of like-minded friends  
who share your passion for  
challenge and adventure.

FOR CFB ESQUIMALT FAMILIES:  
CFB Esquimalt Fire Rescue is looking to sponsor  
female youth from our military family community to  
participate in Island Ignite 2024.  
Fill out a participant application. In the online ap-  
plication, when asked what fire department serves  
your residential address, list CFB Esquimalt Fire  
Rescue.

There is a maximum number of participants,  
so please apply before the May 1 deadline.

# IslandIgnite.com



## THE SOUNDS OF THE CELEBRATION NEW SHOW

okanagantattoo.ca  
Follow us

A monumental show featuring Dancers, Musicians,  
Military Bands, Marching troops, First Responders  
and Athletes

# MAY 25-26 2024

Kal Tire Place  
Vernon BC

Scan to buy a  
ticket or call  
250-549-7469



### SAVE10

USE THIS PROMOCODE TO SAVE 10%\*

\* Online, by phone or in person. Offer can  
not be combined with any other offers



## On the move this posting season?



Official bank of the  
Canadian Defence  
Community

### We've got mortgage solutions for military life.

- Enjoy the flexibility to break your mortgage without penalty when you're posted through the Canadian Armed Forces Relocation Directive
- Get BMO employee discounts on a range of mortgage options
- No monthly plan fees Performance Chequing Account\*

To learn more, visit [bmo.com/cdcb/postingseason](https://bmo.com/cdcb/postingseason)



\* Terms and Conditions Apply.

**COMOX AIR SHOW SPECTACLE AÉRIEN 2024**

FREE ADMISSION GRATUITE

**SATURDAY, MAY 18 9AM to 4PM**  
**SAMEDI LE 18 MAI**

[www.comoxairshow.com](http://www.comoxairshow.com)

BC Transit logo and QR code.

# Comox Air Show returns for RCAF Centennial

19 Wing

On April 1, the Royal Canadian Air Force (RCAF) marked 100 years of service as a distinct military element. 19 Wing / CFB Comox will celebrate this milestone by hosting the return of the Comox Air Show on May 18.

Colonel (Col) JP Gagnon, 19 Wing Commander, says that with just over a month to go, the excitement over this event is palpable.

"Generations have served with distinction over the past century, and we look forward to honouring that history and celebrating our exciting future with the return of the Comox Air Show," Col Gagnon said.

As the only Air Force Base on Canada's West Coast, 19 Wing/CFB Comox plays a critical role in the RCAF's operations both at home and abroad, providing maritime patrol, search and rescue, air mobility and sustainment, aerospace control, aid to civil authorities, and support to North American Air Defence (NORAD).

This free event will take place at 19 Wing/CFB Comox, with the gates open from 9 a.m. to 4 p.m. Members of the public are invited to watch the aerial displays, tour the static displays, and meet the personnel of 19 Wing Comox. There will also be military displays, food trucks, a Kids' Zone, and more.

Aerial performers include the CF Snowbirds, the CF-18 Demo Team, CH-149 Cormorant and CP-140 Aurora, and the CC-130 Hercules performing a Search and Rescue para-drop. Other invited performance aircraft include the KC-135 Stratotanker and CH-146 Griffon. Invited static aircraft include the CH-148 Cyclone, the new Airbus 330, the United States Coast Guard Jayhawk and Dolphin helicopters, a USCG Hercules and a PBY Canso from Canadian Heritage Warplanes.

**For more information, visit [www.comoxairshow.com](http://www.comoxairshow.com)**

## CLASSIFIEDS

**FOR SALE**

**SAILBOAT 1974 CS 22** for sale. Located at CFSA. 4 head sails. All safety gear, too many accessories. Outboard motor needs carb work. \$1,500. Call 250-208-4845.

**BUSINESS FOR SALE** - Great for a retiring member! Opportunity to own a well established, limousine service in Victoria; Ascot Limousine Services. Seller retiring after 29 years. Business purchase includes: special authority (3) licences, 3 limousines, website, phone #, legal and accounting (if required), loyal clients & goodwill, will with the transition. \$110,000. Contact Gilles at 250-812-2775 or [gilles@ascotlimo.com](mailto:gilles@ascotlimo.com). More info available at [ascotlimo.com](http://ascotlimo.com)

**FOR RENT**

**\$2,195/MONTH** - RENOVATED 2 BDRM in Esquimalt Top-floor, corner suite in a serene, adult-oriented building. Prime location near Esquimalt Plaza, gym, library, Naval base, and downtown Victoria. New carpets, fresh paint, updated bathroom, and appliances. Cat-friendly. For inquiries, please contact 250-888-1212, between 9-5 Mon.-Fri.

**SUITE WITH OCCUPANCY FOR ONE IN LANGFORD** near View Royal. Bright, modern, clean, private, and quiet 1 bedroom suite with patio, appliances incl. dishwasher, microwave, washer & dryer. Quiet neighbourhood. Beautiful view. Easy access to bike paths. Parking available. 1 yr lease, then month to month. No smoking/vaping, pets, or sub-letting. Renter's insurance with proof of coverage, references and proof of employment mandatory. \$2,400/month furnished, \$2,200/month unfurnished. Utilities and wi-fi included. Contact Max by text 613.449.2836.

**BRIGHT, NEWLY RENOVATED, 3 BEDROOM** plus den condo in the heart of Esquimalt. Close to amenities, 1,100 square feet of space, quartz countertops, new appliances, fresh paint and new floors throughout. \$3,300/month, available April 15. Contact 778-967-3122 [mymymclean@gmail.com](mailto:mymymclean@gmail.com)

**ESQUIMALT PLAZA AREA**, Available now 2 Bedroom late 50s building, suite approx 850 sq feet, 2nd floor private entrance, in 4 unit building, views of the Olympic range from living room, oak floors though the main living spaces, hot water heat included. Parking for 1 vehicle, coin laundry access from back door of the apartment to common area and back entrance. Rent below market at \$2,000 per month. Call 250-686-8090 9 a.m. to 6 p.m. Often available to make appointments to show weekends.

**WANT TO RENT / BUY / SELL / ANNOUNCE SOMETHING?**

To advertise, contact Jazmin at [Jazmin.Holdway@forces.gc.ca](mailto:Jazmin.Holdway@forces.gc.ca)

## Lookout for Words WORDSEARCH

B	U	P	N	S	O	G	B	L	B	V
R	E	Y	O	R	T	S	E	D	E	Q
I	E	T	T	E	V	R	O	C	G	S
D	K	C	E	D	U	E	V	N	O	V
G	E	T	A	G	I	R	F	N	C	J
E	N	K	U	Z	P	L	A	P	Y	S
D	U	F	O	T	Q	R	D	C	Q	C
G	U	N	W	A	L	E	I	H	N	M
W	S	U	B	M	A	R	I	N	E	H
C	O	X	S	W	A	I	N	O	K	J

**BRIDGE**  
**DECK**  
**GUNWALE**  
**SUBMARINE**

**CORVETTE**  
**DESTROYER**  
**HMCS**

**COXSWAIN**  
**FRIGATE**  
**SONAR**



On March 26, Lieutenant (Navy) Andrew Helmeczy, reviewing officer, presented certificates of successful completion of the Naval Communicator (NAVCOM) Qualification Level 5 (QL5) course to the following:

Photo Credit: Corporal Tristan Walach, MARPAC Imaging Services



Sailor 2nd Class Binalber



Sailor 2nd Class Brault



Sailor 1st Class Cottell



Sailor 1st Class Gagnon



Sailor 2nd Class Irwin



Sailor 1st Class Manion-Pearson



Sailor 1st Class Merritt



Sailor 1st Class Paterson



Sailor 1st Class Pope



Sailor 3rd Class Smith

**TRACKSIDE**  
AUTO SERVICE LTD.  
A FULL SERVICE AUTO REPAIR FACILITY

- ✔ Induction & Fuel Injection Service
- ✔ Out of Province Inspection
- ✔ Diesel Fuel Service
- ✔ Brake service
- ✔ Oil service
- ✔ Electrical
- ✔ Exhaust
- ✔ Tires

**Winner "2014 2nd PLACE" BEST OF THE CITY AWARDS Black Press**

BBB B.C. GOVERNMENT DESIGNATED INSPECTION FACILITY

Castrol WALKER HANKOOK

**Ask about BG Protection Plan\***  
*Where Dependability and Trust are a Priority...*

784 Fairview Rd. • 250-383-5509 • [tracksideautoservice.ca](http://tracksideautoservice.ca)

\* under 80,000 km

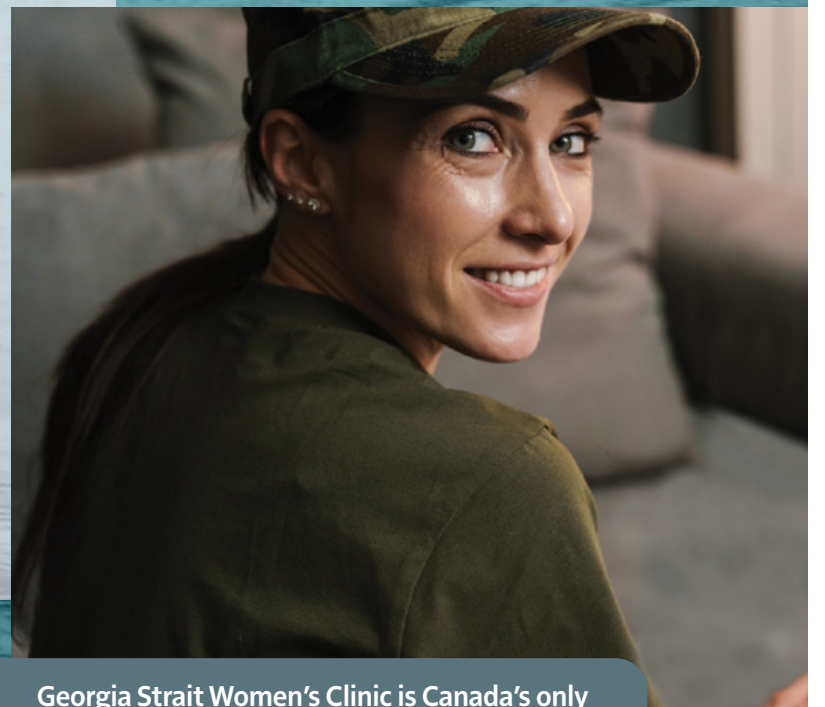
# Treatment IS WITHIN REACH

## Addiction, Mental Health & Trauma Treatment just a Ferry Ride Away

Help is at hand: Powell River-based Sunshine Coast Health Centre and Georgia Strait Women's Clinic—Canada's only trauma program exclusively serving women—provide highly personalized addiction, mental health and trauma treatment for male and female clients respectively. We'll pick you up from the ferry for our daily inpatient treatment tailored to your unique needs.

Services include 24 hour-medical service, psychiatric assessment, EMDR, rTMS, psychotherapy, a dedicated group for military clients and much more.

Serving the Department of National Defence and Veterans Affairs Canada since 2009.



Georgia Strait Women's Clinic is Canada's only trauma program exclusively serving women

**Georgia Strait**  
WOMENS CLINIC

Admissions Toll Free **1.866.487.9040** | **GSWC.CA**

 **Sunshine Coast  
Health Centre**  
A Non-12 Step Mental Health Program

Admissions Toll Free **1.866.487.9010** | **SCHC.CA**