

## Van Arty Association and RUSI Van Members News Oct 12, 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 13** Wednesday 'Zoom' Lunch meeting
- Oct 20** Wednesday 'Zoom' Lunch meeting  
RUSI NS Distinguished Speaker - Dr Sarah Lockyer: The Casualty Identification Program
- Oct 27** Wednesday 'Zoom' Lunch meeting
- Nov 18** RCAC Battle of Leliefontein Luncheon 2021

## **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)

## **Her Majesty The Queen Honours Her Canadian Gunners**

Maj Trevor Michelsen, CD 7 Oct 2021

Her Majesty The Queen, Captain General of The Royal Regiment of Canadian Artillery honoured her Canadian Gunners Wednesday with a visit to the Windsor Castle Detachment of The Regiment's Public Duties Contingent currently serving as The Queen's Guard. In addition to speaking with members of the Detachment in the Guard Room, Her Majesty met leaders of the Contingent, 1 RCHA and The Royal Regiment and used her visit as an opportunity personally to present a gift commemorating the 150th anniversary of the formation of "A" and "B" Batteries.



*Photo – The Royal Family Facebook page*

Her gift took the form of an 1822 light cavalry pattern sword etched with newly approved RCA markings and produced by Pooley Sword of London and Sheffield. The markings incorporate a Royal Crown surmounting the Shield of Canada; Her Majesty's Cypher, a wreath of maple leaves scrolled with "UBIQUE" supported by an historical image of a field gun. The obverse of the blade depicts the

bilingual title of The Regiment parted by the winged lightning bolts that have distinguished artillery swords since the nineteenth century.

The sword, to be known as The Captain General’s Sword”, is inscribed as follows:

*Presented by Her Majesty Queen Elizabeth II  
Captain General of The Royal Regiment of Canadian Artillery  
On the 150th Anniversary of the Formation of “A” and “B” Batteries  
20 October 2021*



*Colonel Masson with Her Majesty and the Captain General’s Sword.*

*Photo – The Royal Family Facebook page*

The Captain General’s Sword will reside at the Royal Regiment of Canadian Artillery School in Gagetown, New Brunswick and will be awarded annually to a deserving

Captain of each of the Regular and Reserve Components of The Royal Regiment judged to have exhibited singularly outstanding leadership. As such, it will be a companion award to the “Brigadier-General E.B. Beno Award for Leadership in the Rank of Sergeant”. The two awards will represent the premier forms of Regimental recognition of individuals.



*The Captain General with Col Masson, LCol Brassard, CWO Rigby and Maj Crosier.*

*Photo – The Royal Family Facebook page*

Those privileged to meet the Captain General included:

- Colonel Commandant, RCA - Brigadier-General (Ret’d) James Selbie
- Regimental Colonel RCA - Colonel Stéphane Masson
- Commanding Officer, 1 RCHA - Lieutenant-Colonel David Brassard
- RSM RCA and RSM 1 RCHA - Chief Warrant Officer Christopher Rigby
- Captain of the Guard RCA Public Duties Contingent - Major Michael Crosier

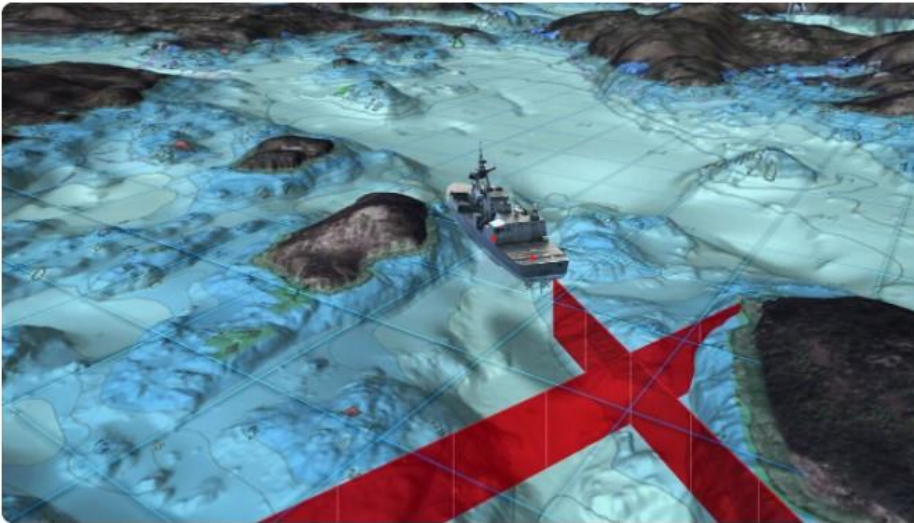
Contingent Sergeant Major - Master Warrant Officer Jason Power  
Director of Music, RCA Band - Captain Curtis Baine  
RCA Band Sergeant Major - Master Warrant Officer Daniel Keels

Captain Ryan Gibney  
Warrant Officer Daniel Walsh  
Sergeant Steve Belange  
Sergeant Jared Gossen  
Master Bombardier Brett Morgan  
Master Bombardier Christopher Jackson  
Master Bombardier Jessie Marsh  
Bombardier Krista Eaton  
Bombardier Jeremy Lacsamana  
Bombardier Roberto Garcia  
Gunner Didier Henley

Gunner Loi Guieb  
Gunner Bryce Seguin  
Gunner Chad Stoodley  
Gunner Jacob Chapman  
Gunner Nicholas Mahoney  
Gunner Chasen Coulson  
Gunner Tommy Lyle Gilbert  
Gunner Matthew Hammond  
Gunner James Jackson  
Gunner Ryan Gulliver  
Gunner Dylan Lynch

## **Canadian Technology Companies Create Holographic Sonar Display**

for Hunting Submarines. Kongsberg Geospatial, September 30, 2021



Kongsberg Geospatial announced today that it has partnered with Avalon Holographics to develop a revolutionary holographic sonar display for submarine warfare, in a project funded by the Canadian Department of National Defense IDEaS (Innovation for Defence Excellence and Security) program. The Canadian DND IDEaS project will lead to the

development and testing of the world's first holographic tactical display for passive SONAR tracking. The system has been developed to reduce the cognitive load on passive SONAR analysts by visualizing complex undersea environments on a revolutionary new holographic display. What currently we think of as "3D displays" are, in fact, actually no more than two-dimensional projections of three-dimensional scenes on a flat monitor. The geometry in the scene is necessarily distorted to create the illusion of looking at a three-dimensional object. In order to understand what you're looking at, you have to manipulate the view to look around the environment. This makes typical 3D displays less than intuitive to work with – the operator often has to manipulate the camera view in 3D to assess the area from multiple angles to truly understand what they're looking at. This is also limiting for situations in which multiple people are looking at the same display. Ideally, they would each want to control the view independently to make it make sense for themselves. A holographic display would provide a better solution for sharing 3D information, because the view on the data can be individualized, while the image itself

remains static. Providing a shared, easily understood visualization of the operational area would enable faster joint decision-making in a Control Centre for tactical, operational analysts and strategic decision-makers.

Avalon Holographics has created just that: a display that uses a complex array of millions of holographic elements or “hogels”, to create a true, three-dimensional image that can be clearly seen from different angles – without requiring the use of headsets or goggles. This new display will combine passive SONAR data with three-dimensional bathymetric data to create an accurate sensor picture that can be used to locate and identify possible undersea threats. Passive sonars are used by naval ships to locate targets around the “ownship”, (the platform on which the primary sensor is located), when active SONAR is not viable or tactically desirable. Tactics using multiple passive SONAR sensors or Target Motion Analysis (TMA) are used to create multiple bearing lines to find the position of the target. Although two-dimensional map displays can give trained analysts a good understanding on where these bearing lines intersect, three-dimensional displays provide a greater understanding of how detections may be affected by the bathymetric environment. The new holographic SONAR display created by Kongsberg Geospatial and Avalon Holographics is designed to increase underwater situational awareness with respect to target detection: supporting faster and more confident decision making when using passive SONAR systems. The solution will consist of three components: a SONAR sensor system, a SONAR map rendering system, and the holographic display. The SONAR sensor system is located on board a surface vessel which could include a towed array, hull mounted SONAR, or sonobuoy receiver. Data from the system is fed to the SONAR map rendering system containing the information required to create the operational images to populate the 3D holographic display.

Kongsberg Geospatial is contributing the SONAR map rendering system – a software system that leverages the company’s ISR applications, real-time situational awareness capabilities, and real-time sensor integration technology. Avalon Holographics will be contributing the holographic display used to visualize the processed data. “We’re excited to be delivering a new and unique user experience on a ground-breaking new display technology for situational awareness”, said Ranald McGillis, President, Kongsberg Geospatial. “Our battlespace visualization systems draw on our technical legacy with defense system display projects to create a world leading capability to exploit SONAR data and will help users to more effectively exploit complex sensor data.” “Our ground-breaking holographic display technology applies to a wide range of applications, but the battlespace has always been a primary user focus.”, said Russ Baker, Co-founder, Avalon Holographics. “Together, Kongsberg’s TerraLens and Avalon’s Raydiance Engine are pioneering a new class of holographic situational awareness applications to transform 3D battlespace visualization, GIS and underwater warfare. These bold steps are just one way we’re transforming the science-fiction of holographic visual experiences into science fact.” “This partnership with Kongsberg Geospatial illustrates how our extraordinary holographic technology changes the way the world imagines interactive 3D content.”, said Russ Baker, Co-founder, Avalon Holographics. “Together, Kongsberg’s TerraLens and Avalon’s Raydiance Engine are pioneering a new class of holographic situational awareness applications to transform 3D battlespace visualization, GIS and underwater warfare. This bold step is just one way we’re breaking beyond the bezel and bringing the science-fiction fantasy of fully immersive holographic visual experiences into stark reality.”

The initial phase of the IDEaS project will run until November, during which time Avalon Holographics will be refining the performance of the display device, improving the software tools, and working with Kongsberg on software integration. Kongsberg Geospatial will be developing trials of different use cases for the systems including multi-sensor operations and Target Motion Analysis (TMA). The goal is to proceed to the next phase of the project, which would involve enhancement of Kongsberg's software, a more comprehensive integration with the display, and porting to Avalon's next generation display technology.

## **The Soldier Who Survived Four Months on His Own in Dunkirk**

*Jesse, Guest Author WarhistoryOL Sep 16, 2021*



*Troops evacuated from Dunkirk on a destroyer about to berth at Dover, 31 May 1940. Evacuated troops on a destroyer about to berth at Dover, 31 May 1940. (Photo Credit: Public Domain)*

Over May and June 1940, a major evacuation of Allied troops was taking place on the beaches of Dunkirk. Known as Operation Dynamo, an armada of military and civilian vessels crossed the English Channel and successfully evacuated 340,000 troops. However, it was no walk in the park. The British Expeditionary Force had left behind hundreds of thousands of tons of equipment, vehicles, and supplies, and the evacuation efforts were continuously harassed by German air attacks, claiming the lives of many Allied troops. Additionally, while many escaped, the Germans still managed to capture a huge number of prisoners, about one for every seven Dunkirk escapees. One member of the BEF caught up in the frantic activities backed up against the Channel was 20-year-old Bill Lacey. Lacey was a rifleman in the Gloucestershire Regiment, and, like thousands of others, was trying to get a ride home. Unfortunately, things for him would not be so simple. Lacey had managed to get himself onto an evacuating boat, but when a wounded man came aboard, he gave him his space. He leaped off the boat and headed back to shore, watching as his ticket home floated away. Before the evacuation, Lacey had already fought and escaped death on a few occasions. He had even killed a German soldier with his bayonet. But on the beach of Dunkirk, with no way home, he knew he was in trouble.

As the last boats left, German troops started overflowing onto the beach, killing or capturing the remaining stragglers. In a split-second decision, Lacey decided his best chance of survival was to

run. According to an article by the Mirror, Lacey said about his actions at that moment: “I could see German troops pouring on to the beach, so I ran in the opposite direction, towards the roadway, then crossed into a patch of woodland. My only plan was to head south in the hope that I might find British troops there.” He headed deep into the woods and discarded his weapon, as he believed it would have been of little use. Aware that wandering around the French countryside in a British Army uniform was not very wise, Lacey threw it away and stole civilian clothes. After his escape, Lacey’s priority became survival.

*The BEF is evacuated from Dunkirk. June 1940. (Photo by © CORBIS/Corbis via Getty Images)*



He had to blend in with the rural French population and stay out of sight wherever possible. If a local interacted with him, he simply nodded. He sourced food from anywhere he could find it, like houses and directly from the land, and he drank from streams. Lacey mastered the skill of breaking into people’s houses and taking what he could. “I discovered that in the countryside no one had locks on their kitchen doors. You just needed to be extremely careful, because the heavy latches that the French used made a terrible clunk as they opened.” Lacey said. “I would have to freeze in the dark, waiting to hear if I had woken anyone. Then I would grab what I could – bread, cheese, milk, anything baking in the oven – and run for it.” While this helped, his fight for survival took its toll on his body, and his weight dropped to about 100 pounds (seven stone). “Sometimes I would go days without food,” he explained. “Once I found what I thought was a tin of beef. When I forced it open I found that it was just margarine. At that moment, I started to weep. Maybe that was my lowest point. But it passed. I spread the margarine across a handful of straw and ate that.”

Only moving at night, he narrowly avoided German patrols. On one occasion, a German sniffer dog discovered Lacey under a pile of leaves. Luckily, the dog’s handlers ignored its curiosity long enough for it to become bored and walk away. After four tough months of survival and under the constant fear of capture, Lacey discovered a small fishing boat moored up on the French coast. He was raised in a seaside town in Devon, so commandeering a boat was a valid option.

Once darkness came, he climbed into the boat and set sail for England. At the break of dawn, Lacey arrived on the English shore near Dover. He had made it. The frail and extremely underweight soldier was discovered and arrested. At a military base, Lacey explained his story, but intelligence officers understandably did not believe his claims. It wasn't until they read French newspapers from the area that detailed a mysterious foreign soldier moving around the countryside and stealing that they finally believed his story. Not only did they believe him, but they were also very impressed by his stories of survival and offered him a position in the Special Forces. He would remain in the military until the 1950s. Bill Lacey, the last man out of Dunkirk, died in 2011 at the age of 91.

## **Vancouver Artillery Association Yearbook Updates**

**Yorke Island LUSAR Exercise – September 2021** – Check out the photos uploaded here. Grate opportunity for the soldiers of 15<sup>th</sup> Field Artillery Regiment to exercise their chainsaw skills and LUSAR assessments while also working in part of their regimental history. <https://www.vancouvergunners.ca/yorke-lusar.html>

**Yearbook Update – 2018**– An article on the Museum of Anthropology and it's connection with the military is explored in *If These Walls Could Talk: A Site for Art, Architecture and Defence*, by Bonnie Sun, . <https://www.vancouvergunners.ca/2018.html>

**Yearbook Update – 1964** – The Minister of National Defence announces efficiency cuts throughout the military. 15th Field Artillery Regiment loses 210th Battery but gains the 5th Battery in Victoria. The Regiment wins big in trophies for proficiency and the Military Ball is the big social event of the year. The salute schedule is busy as is the Ladies Auxiliary. The Commanding Officer visits the Master Gunner of St James's Park. <https://www.vancouvergunners.ca/1964.html>

**Yearbook Update – 1963** – Newspaper clippings have been added to the 1963 yearbook page. There's reports on the many salutes fired that year - including one for the United Red Feather - Red Cross campaign (It helps if the campaign chairman is an Honorary Colonel for an artillery regiment). There's also stories from Glenemma Range, Albert Head and a recruiting drive. <https://www.vancouvergunners.ca/1963.html>

**Yearbook Update – 1962** – The Regiment had another busy year in 1962 with the visit of the Master Gunner of St. James's Park, the band trip to the Seattle Worlds Fair, Area Commander's Inspection and a visit from the Director of Artillery. With all these events, plus a recruiting drive, it's no wonder the Regiment advertised in the newspaper that additional Artillery swords were required. Have you got one to spare? <https://www.vancouvergunners.ca/1962.html>

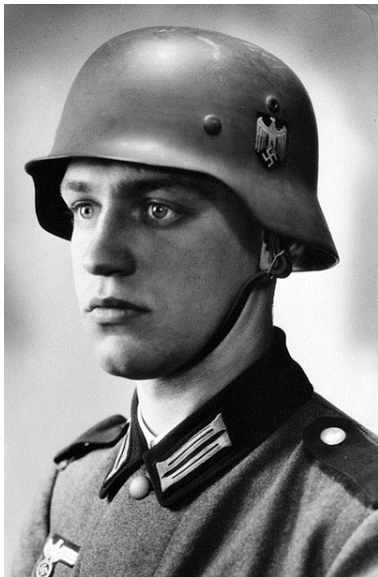
**Corporal Helmcken Diary** – An additional week has been transcribed online. Check out what it was like to arrive in France in 1917. <https://www.vancouvergunners.ca/helmcken-diary.html>



**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: Werner Goldberg** (3 October 1919 – 28 September 2004) was a German who was



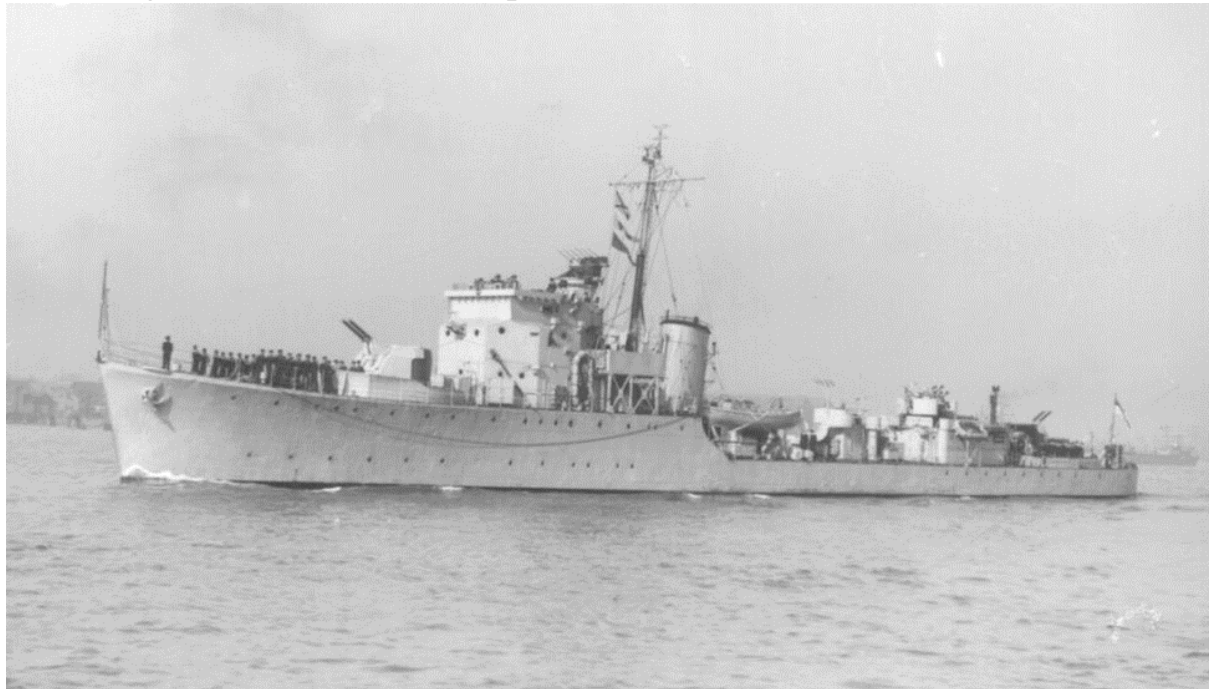
of half Jewish ancestry, or *Mischling* in Nazi terminology, who served briefly as a soldier during World War II. His image, which had been sold to the newspaper by the official army photographer, appeared in the *Berliner Tageblatt* as "The Ideal German Soldier", and was later used in recruitment posters for the Wehrmacht. Goldberg's father grew up in Königsberg as a member of the Jewish community but had himself baptized in the local Lutheran church as he wished to become assimilated and marry a Christian. Goldberg had no idea his father was Jewish; he and his brother Martin (born 1920) had been baptized in the Grünewald Lutheran Church at their father's request. The 1935 Nuremberg Laws classed persons with at least three Jewish grandparents as Jewish; those with two Jewish grandparents would be considered Jewish only if they practised the faith or had a Jewish spouse. Goldberg left school in 1935 and became an apprentice

at *Schneller und Schmeider*, a clothing company jointly owned by a Jew and a non-Jew, where many of his colleagues were Jews or *Mischlinge*.

At the beginning of 1938, Goldberg served a six-month term in the Reich Labour Service whose uniform, as Goldberg later recalled, "had a swastika on an armband". On 1 December 1938, Goldberg joined the German Army. He took part in the invasion of Poland on 1 September 1939, serving alongside childhood friend Karl Wolf, whose father was now a high-ranking SS officer. In 1940, following the Armistice with France, Goldberg was expelled from the army under Hitler's order of 8 April 1940, which stated that all first-degree *Mischlinge* were to be discharged from the military. He returned to his former workplace, which had now changed its name to *Feodor Schmeider*, having been obliged to remove the Jewish name *Schneller*. Goldberg played an increasingly responsible role within the company, obtaining contracts for uniforms from the army and the navy. He also attended the Reich Committee for Labour Studies school (*Reichsausschuss für Arbeitsstudien*, RAFA), where he was one of the four out of 80 students who passed the test to become a REFA teacher. He then became a Labour Studies Board lecturer on the clothing industry, and delivered lectures to organizations and company directors, even publishing an article in the weekly trade publication *Textilwoche*. His father and he were the only members of their immediate family to survive the war.

Werner Goldberg later joined the Christian Democratic Union of Germany and served twenty years between 1959 and 1979 as a politician of the Abgeordnetenhaus of Berlin in West Berlin. He died in Berlin on 28 September 2004, aged 84; he was survived by his wife Gertrud Goldberg, and three children.

**This Week:** Over the years we have covered a number of naval items but must admit to not knowing much about boats (sorry!) in spite of our Maritime roots. Well, to be honest, it has been said that the RCN is composed mostly of Prairie people, as they are less likely to know the truth about Neptune's realm than would a Maritimer or a Newfoundlander. I am sure some scholar has researched that area, and his or her paper awaits your salty perusal. So, let's get on to this week's photo. It is not of an RCN vessel, but is of one built by our Mother Country (the English-speaking one, not the one that lost the submarine contract recently). It certainly isn't a dreadnaught, nor one of those unpaid-for submarines (which are boats, incidentally, not ships).



Although this vessel is rather small, it has a fairly big history, as it was, so far, the last ship to have been involved in something that used to be fairly common in naval engagements.

We can only give you Jolly Jack and Jill Tars one hint: the event didn't happen while it was in service with its original owners. So, dear readers, what vessel is this, and what happened to it, and when? Send your answers to the editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the author, John Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)). Sail on!

### **From the 'Punitentary'**

What happened to the composer who took too many baths? He began to write soap operas.

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

Learn from the mistakes of others because you can't live long enough to make them all yourself.

### **Quotable Quotes**

Nobody ever drowned in his own sweat. - *Ann Landers*

## 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)

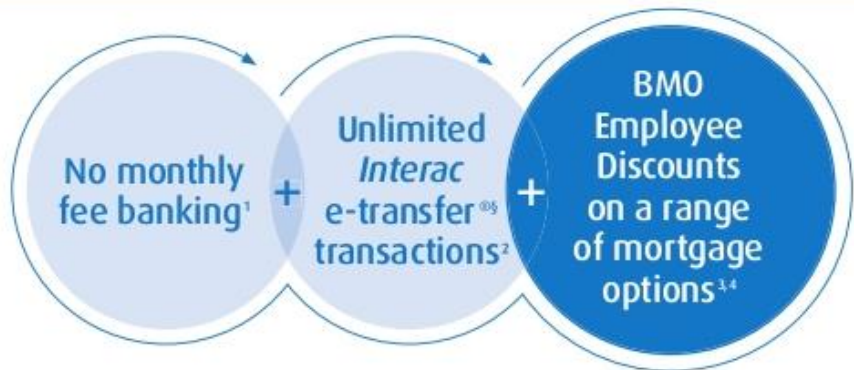
# Bank of Montreal

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>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.