

Van Arty Association and RUSI Van Members News Dec 21, 2021

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at bob.mugford@gmail.com to let me know you didn't get your copy.

Newsletter online. This newsletter and previous editions are available on the Vancouver Artillery Association website at: www.vancouvergunners.ca and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html>. Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

Upcoming events – Mark your calendars (see Poster section at end for details)

Dec 22 Wednesday ‘Zoom’ Lunch meeting
Dec 29 Wednesday ‘Zoom’ Lunch meeting
Jan 05 Wednesday ‘Zoom’ Lunch meeting

Note: Still no word on when facilities at the Armoury will open to non-serving people but you can be sure that the military will be the last to remove COVID restrictions. Keep watching this newsletter for more information. With the new surge, it will probably be 2-3 months before we see any changes in policy. Ed.



New RCN Offshore Patrol Vessel Circumnavigates North America

John Grady December 13, 2021

Canada's newest Arctic and offshore patrol ship stopped in Virginia last week after finishing a circumnavigation of North America for its first deployment. During the visit, the commander of HMCS *Harry DeWolf's* (AOPV 430) jokingly boasted that it sailed from Halifax, Nova Scotia through the Northwest Passage to Vancouver, British Columbia "on one tank of gas." Cmdr Corey Gleason, speaking in Norfolk, VA, last week, said *Harry DeWolf's* diesel-electric system "sips" fuel even when breaking ice. "We have to be able to go north and operate in the North in the dead of winter," he said at a press conference on Friday to secure Canada's territorial claims in Arctic waters and defend its far north. Gleason added that *Harry DeWolf*, the first ship of six in its class, also will support other government agencies like the Royal Canadian Mounted Police in law enforcement for climate researchers and scientists in their work in the region. The ship "wasn't just driving through the Northwest Passage for driving's sake," Gleason said. He said the traverse provided valuable training for the 65-member crew in icebreaking and operating in distant waters.



Sailors assigned to the guided missile cruiser USS Normandy (CG 64) await the Royal Canadian Navy's first Arctic and Offshore Patrol Ship HMCS Harry DeWolf (AOPS 430) to pull alongside the pier at Naval Station Norfolk, Dec 9.

US Navy Photo

Gleason previously told the Canadian Broadcasting Corporation the route in the Northwest Passage he followed was that of the doomed 1845 Sir John Franklin's expedition. In that interview, he said he wanted the crew "to walk in their footsteps, as it were, and to see where the Franklin Expedition wintered over." It also gave Gleason a chance "to talk about Franklin's decision points [and] where they may have been successful if he had made some different decisions." Franklin and 127 other members of the two-ship expedition died in the attempt sail through the Northwest Passage. The scope of the maiden voyage, which will conclude in Halifax before Christmas, also provided a test for the Irving Shipbuilding designers in ensuring *Harry DeWolf* could provide warmth for the crew in berthing spaces as well as engineering space while operating in the Arctic and cooling those same areas when it was in the eastern Pacific, transiting the Panama Canal and sailing through the Caribbean. On this four-and-a-half-month voyage,

Gleason said the ship carried a four-member RCMP detachment aboard and made a number of port calls in the Canadian Arctic to show citizens there of Ottawa's commitment to them. When the vessel was participating in anti-narcotics operations after sailing south in the Pacific, US Coast Guard law enforcement detachments were aboard. They were not the only US service members aboard.

From the start of this circumnavigation of North America, US Navy Lt jg Kyle Luchau served as a liaison officer on *Harry DeWolf*. At the briefing to press in Norfolk, which was broadcast online, he noted that sea-shipping containers aboard *Harry DeWolf*, not usually carried on warships, can be used as laboratories for science and researchers studying changes in the Arctic. Gleason added that at all times the ship will have two containers loaded for humanitarian assistance and disaster relief to respond to emergencies when called upon. Gleason said early on there was a key training scenario of responding in a mass casualty scenario. In it *Harry DeWolf* worked with the US and Canadian coast guards and naval vessels in treating and evacuating the injured aboard and taking them ashore. On this mission to the North, Gleason said the containers had a real-time military mission. They "were used as underwater listening devices" for submarines. "Fortunately, we didn't find any."

The Operation Nanook 2021 transit of the passage started Aug 3 and ended Sept 12. "This ship is versatile," Canadian Air Force Maj Gen Paul Ormsby, Ottawa's defense attaché in Washington, added at the Norfolk event. He said *Harry DeWolf*, commissioned in June, is capable of operating year-round in the Arctic for missions ranging from anti-submarine warfare to emergency management and search and rescue. The Canadians expect the class to also patrol off Canada's coasts and work with the United States and other allies and partners in blue-water operations like NORAD maritime security and the anti-narcotics Operation Caribe. "I don't have to chase down drug runners" with the host ship, Gleason said. He was recounting the seizure of 5,700 pounds of cocaine in the eastern Pacific that used two multi-role rescue boats *Harry DeWolf* carries to make the stop and arrests. The boats are capable of sailing at 35 knots and have C6 gun mounts in place with over-the-horizon navigation equipment and shock absorbers for these missions. He added unmanned aerial systems were also used in the counter-narcotics operations. "We wrote new doctrine" in how to conduct anti-smuggling operations for the Canadian armed forces.

Martin Loken, deputy head of the mission at the Canadian embassy in Washington, said in Norfolk that "40 percent of our land mass" is in the Arctic. Although Ottawa does not see the Northwest Passage now as a transit rival to Russia's Northern Sea Route because of its more severe icing, he noted "Canada's north is warming three times faster" than the global average. All these issues and security at a time of heightened tensions with Russia over Ukraine will be discussed with US counterparts this week in Washington, he said. "Every little thing I planned to execute went right to the letter," Gleason said, praising his crew. *DeWolf*, named for a Canadian naval hero of World War II, is slightly under 340 feet long and has a beam of just over 62 feet. The class will be bigger than the frigates that are the mainstays of the Canadian surface fleet. It carries a crane to facilitate the movement of containers and other cargo on and off the ship. The ship also has a vehicle bay to carry trucks, all-terrain vehicles and snow mobiles for operations on land in Canada's Arctic. It also has a hangar bay for helicopters. Gleason said that

in open water, *Harry DeWolf* can maintain speeds of 17 knots. It is the first Canadian Navy warship built with icebreaking capabilities since the 1950s.

Furby, International Spy:

How the cute, cuddly creature became a national security threat. After a series of preposterous rumors about the Furby's potential for espionage, several government agencies made waves by deciding to ban the weird owl-hamster creature.

Brian Vanhooker, MEL Task & Purpose | Dec 4, 2021



In January 1999, all was going well for the Furby. Having been released the previous October, the owl-like, hamster-y little robot that spoke its own language before it started magically spouting English became the biggest Christmas toy since Tickle Me Elmo. But not long after the holidays, headlines around the country began labeling the creature as a national security risk, allegedly because it could record everything said in its presence. Soon, the Furby was banned by the NSA, FAA and the Naval Shipyard in Norfolk, Virginia. “Move over, Aldrich Ames,” wrote the *Washington Post*’s Vernon Loeb. “The National Security Agency has targeted a new national security threat capable of blabbing secrets to U.S. adversaries: the Furby.” Citing a memo to NSA employees, the article went on to explain that no recording devices were allowed at the agency, Furbies included. But, according to Furby inventor David Hampton, the Furby was *not* a recording device, and was thus incapable of retaining any national-security secrets. Instead, it appeared that the NSA was buying into the same misconceptions that were running rampant in the early days of the Furby.

Of the numerous Furby-centric controversies, the most widespread came from parents who feared that Furbies would learn swear words and parrot them back to their children. I especially remember this rumor because this was exactly why I wanted a Furby as a 13-year-old. I cursed at

my Furby until I was blue in the face, shouting at it all the words I'd just learned from the latest episodes of *South Park*. Yet, try as I might, I couldn't get him to say them back to me. There was a good reason for that. "The Furby 'learning' speech was a complete illusion," Hampton tells me. "They had 700 or 800 words already programmed into them. At first, it would start out speaking Furbish — which was an actual language that I developed — and as you interacted with it more, you would advance the 'age' of the program, and so more and more English words would be introduced."



Front page of *The York Dispatch* on January 13, 1999

So Furbies didn't learn — or record — anything. They simply measured how much you played with them, and the more you did, the more it unlocked new levels of speech that were already programmed in. Still, some people *insisted* that Furbies said "fuck me." The reason being that one of the pre-programmed expressions in the Furby's speech was "hug me," which, in fairness, does sound a bit like "fuck me." Another myth was that the fur on Furbies was made from actual dog and cat fur. Hampton tells me that this wasn't true either — the fur was all synthetic. On top of that, he says that the reason why the Furby was a made-up creature was because "I couldn't make it look like a dog or cat — it wouldn't have looked good enough. Additionally, there are already too many homeless cats and dogs, so I never wanted to replace a real animal." Furbies were also said to be able to disrupt other electronic equipment due to their infrared technology, which is why the FAA banned their use during takeoff and a children's hospital in Scotland axed them as a gift for sick children. While the toy did use infrared to detect light and to communicate with other Furbies, Hampton explains that "it only worked at three or four feet away and the signal was a pulse that was so low it couldn't disrupt *anything*. It was even tested by the FCC beforehand — a standard requirement in electronic toys — to be sure it couldn't do that." Not to mention, Furbies were made to be *cheap*. Despite their clever tech, Hampton explains that the original \$30 price point was paramount. "I knew this toy was going to be big, and I didn't want to create haves and have-nots around the Furby, so I priced things out to a fraction of a cent to be sure it remained at that price point."

Nonetheless, the Canadian Health Ministry still put the Furby to the test in 1999 to be sure it didn't disrupt their equipment. Canadian scientist Kok-Swang Tan used a Furby around incubators, automatic external defibrillators, syringe pumps, infusion pumps, electrocardiogram monitors, ventilators, renal dialysis machines and pacemakers and found that it didn't affect any of them. (We can probably assume this means a Furby couldn't crash a plane either.) As a side

note, the Furby also didn't contain technology that was capable of "launching a space shuttle," which was another rumor about the toy. This one appears to have originated from a joke made by Tiger Electronics CEO Roger Shiffman to CBS back when the NSA first banned the Furby. As for the NSA and the Navy, Hampton is convinced that they bought into the Furby hysteria, saying they were "sucked into the illusion that Furby could learn and repeat things, so they just banned it. But if they had just *called* me, they would know that the Furby was incapable of any of the things they were worried about."

"Years later," Hampton continues, "I was at a conference, and someone came up to me and said, 'I'm the guy who got Furby banned from the NSA.' I can't recall his name, but he was really nice and he gave me an NSA hat that I still have. I even joked with him by saying, 'Thanks for the free publicity.' Honestly though, back when Furby was getting banned from those places, it kind of *scared* me because I thought that these people — *who were in charge of national security* — had bought into an illusion that I had created for a child." Robert Dietz, the general counsel of the NSA during the Furby ban, begs to differ. "All electronic devices are prohibited [at the NSA] — you can't even bring in your own radio. If you do bring something, it's never leaving the agency again," he tells me, adding that, even if a standard Furby couldn't record anything, it could have been converted to do so or used to house a recorder of some sort. "How do we know what the Furby can and can't do?" he asks. FWIW, Steven Aftergood, a well-known critic of the U.S. government's penchant for secrecy, agrees that the Furby ban was perfectly appropriate. "During the years between the Cold War and 9/11, the NSA was still figuring out its function in regard to the general public, which sometimes resulted in overkill. That being said, the underlying principle of surrendering your electronics when you're in a secure area isn't controversial. This just took on an air of silliness because the Furby was such a childish item." The only thing that Aftergood says *may* have been a mistake was that the NSA *specifically* named Furby in its memo. It was a popular item — and, apparently, some NSA employees must have brought some to work — but by singling out the Furby, it pretty much guaranteed that the media would latch onto the story. It didn't mean, though, that the Russians couldn't (or wouldn't) attempt to turn the gibberish-spouting owl-hamster into a double agent.

Bicycle Troop Peddled Through Minefields to Help Defeat the Germans

Jesse, Guest Author WarHistoryOL Jun 1, 2021

When we think of the D-Day landings, the last thing most of us envision are bicycle troops taking the lead and scouting ahead, yet these troops played a pivotal part in the operation. During WWII, the British Army under the request of Winston Churchill established the No 10 Commando. No 10 Commando was a multinational unit, consisting of volunteers from all over German-occupied Europe. The unit was highly trained and would assist in spearheading amphibious landings. Their multilingual abilities made them exceptionally useful in the war across Europe, and their own personal experiences gave them extreme motivation to take down the German war machine.

No 10 Commando was divided into individual sub-units of recruits from different areas, which were referred to as troops. One of the most interesting of these groups was No 3 Troop, also known as "X Troop." X Troop contained 130 men from enemy countries who were technically

“enemy aliens.” One of X Troop’s members was Peter Masters, who had fled Vienna with his family in 1939. As Austrian Jews, they were persecuted by the Nazis and anxiously awaited the dreaded knock at their door from the SS. While in Vienna, they had to report hourly to local authorities. Once the family saw a car belonging to the Gestapo outside their home, they made the wise decision to flee.



Peter Masters and other members of X Troop enjoying some downtime, circa 1941. (Photo Credit: Imperial War Museums)

While preparing to escape, Peter’s grandfather bravely chose to stay, as he believed he would slow the family down. He would eventually be arrested and murdered by the Nazis, a testament to his extreme bravery, but it also shows the terrifying proximity to this same fate the rest of the family was in if they hadn’t escaped. After successfully fleeing continental Europe and reaching England, Peter’s hopes of joining the fight against the Nazis were destroyed when he was subsequently locked away as an enemy alien. Luckily for him, he was offered to join the top-secret X Troop, which finally gave him the opportunity to fight for his home and his family, many of whom were still in Austria. Each man in the unit had to adopt an entirely new British life story for themselves, which included changing their name. Peter had changed to his more British-sounding name from Peter Arany. After extensive training, Peter found himself returning to Europe on June 6th 1944 as part of the D-Day invasion.



Photo Credit: G. Milne/Hulton Archive/Getty Images

X Troop never operated in combat as a single force, as its members were instead attached to other units participating in actions. On D-Day, Peter was attached to a bicycle troop, as this would enable him to move much faster than the massive numbers of men landing on the beaches. He exited the landing craft with his Thompson submachine gun, a bicycle, and a pack laden with grenades, ammunition, a 200-foot rope, and a pickaxe. He reached the blood-stained sand and paused, catching his breath and processing the horrific sights all around him, despite being instructed to move inland as fast as possible. Joining the death and chaos was legendary figure Brigadier Lord Lovat, coming ashore behind Peter. Next to him was his piper Bill Millin, who Lovat had told to play his pipes during the assault, something which was banned by military command. Lovat defied these orders and said to Millin, "Ah, but that's the English War Office. You and I are both Scottish, and that doesn't apply." This sight inspired the men, including Peter, to move, following Lovat and Millin across the beach.



Bill Millin, piping for the troops in June 1944.

(Photo Credit: War Office official photographer, Evans, J L)

After crossing the beach, Peter's personal mission began, linking up with the rest of his bicycle troop rapidly heading inland and leaving the scene on the beach behind. Their destination was Pegasus Bridge that spanned the Caen Canal, which, if all had gone to plan, would have already been captured by a small group of British paratroopers. As the bridge was far behind enemy lines, the men would need reinforcements as soon as possible. The Bicycle Troop encountered Lord Lovat once again before continuing on past the mined, cratered, and flooded landscape that was Normandy at the time. As the unit approached the village of Bénouville, the lead cyclist was killed by gunfire. The troop's commander ordered the men to take cover and chose Peter to scout ahead in the village and establish the situation. Peter was likely chosen by this officer due to being an Austrian, which made many in the British ranks uncomfortable and regard the men of X Troop as cannon fodder.



Peter Masters (right) with other members of X Troop, circa 1941.
(Photo Credit: Imperial War Museums)

After explaining he would circle around the village to gather information, the officer ordered him to take the main approach into the village, which Peter saw as a suicide mission. However, with his orders, he headed into Bénouville. On his way, he believed the best odds of success were if he came in with the confidence of a man with overwhelming forces behind him, something he didn't have in reality. In German, he shouted into the village "All right! Surrender, all of you! You are completely surrounded and don't have a chance! Throw away your weapons and come out with your hands up if you want to go on living. The war is over for all of you." After a brief pause, the Germans in the village responded with gunfire. Unleashing a burst from his weapon, Peter's weapon jammed, and he dove for cover. Alone and defenseless, he thought this would be his end — until he saw the Bicycle Troop charging into the village to meet the Germans with fixed bayonets, most of whom fled at this sight. Leaving the village, they dashed to Pegasus Bridge, which thankfully they discovered was in British hands upon their arrival. Just under an hour after, Lovat and his men would also arrive. Later, Peter would interrogate a German officer and march 40 prisoners of war to British lines. After fleeing his home to escape the Nazis in 1939, Peter returned to Europe four years later, taking the fight to them and doing his bit on one of the most decisive days of the war.

Vancouver Artillery Association Yearbook Updates

Regimental Glassware

Did you know that we still have Regimental Birthday glasses in stock?

Scotch glasses \$6.00 each
Beer mugs \$8.00 each
Shot glasses \$5.00 each

Do you know a gunner that needs a gift? Do you need to buy yourself a gift? Order via email to president.vcrgunners@gmail.com

Membership Dues

It's that time of year again. Have you paid your \$25.00 for the year? The VAA passes your dues along to two other agencies to provide you additional benefits. \$15.00 per member goes to the RCA Association which provides full membership including access to the [TD Meloche Monnex affinity program](#). Check it out for cheaper rates on your home insurance. Let me know if you received a competitive quote. \$10.00 per member goes to the National Rifle Association and provides us the coverage required to fire black powder blanks. Our treasurer accepts interac e-transfers at dj4loney@shaw.ca.

End of the Year Charitable Tax Donations

Are you looking for a Charitable Tax Receipt for 2021? We've got a couple of great ideas where you can help out the Regimental Museum and the Vancouver Artillery Association. Some members have stepped up and the totals have gone down on some of the projects. Would you like to finish them off?

Museum Archive Shelves - \$750.00

Volunteer Docent Guides - \$250.00

Yorke Island Gator - \$13,250.00

Iltis refurb - \$750.00

Deuce and a half refurb - \$2,800.00

Vehicle collection upkeep - \$1,300.00

Whatever fits YOUR budget! Let's talk. Send me an email to president.vcrgunners@gmail.com

Check out the items on our Quartermaster Stores page.

<https://www.vancouvergunners.ca/quartermaster-stores.html>

Major Carl Seymour Gonnason MC diary – Major Carl Seymour Gonnason MC was a Lieutenant during his time with the 15th Brigade. He was born in Victoria, BC on 19 February 1893 and was taken on strength with the 5th Regiment, Canadian Garrison Artillery on 9 February 1916. He was transferred to the 62nd Battery, 15th Brigade, Canadian Field Artillery on 28 April, the Ammunition Column on 1 May 1916 and then to the 60th Battery on 3 August 1916.

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

Corporal Helmcken Diary – The diary continues with entries from 29 September to 20 October 1917. It was a somewhat quiet period on the gun line with only a brief mention of Thanksgiving. Tasked out as Battery runner which put Gunner Helmcken in close to a few enemy shells and a run in with Sergeant McGrath, "*Today, I was bailed out by Sergt McGrath who is noted as a cold footed cad.*" <https://www.vancouvergunners.ca/helmcken-diary.html>

Yearbook Update – 68th Depot Battery 1917 - Mark Truelove of Canada Colours has done a great job placing colour into some of the early photos of the 68th Depot Battery. Take a look at the original back and white photos here. Mark is a local BC artist. Thanks, Mark, for your awesome work. <https://www.vancouvergunners.ca/1917---68-depot.html>

Yearbook update – 2021 – The 2021 regimental photo has been uploaded. Can you recognize any of those photographed? <https://www.vancouvergunners.ca/2021.html>

The Fallen – Our book research continues to reveal unknown or forgotten pieces of our history. Driver Archibald Fenton Eaton of the 15th Brigade died of Measles in 1917 and is buried in the Aldershot Cemetery. <https://www.vancouvergunners.ca/the-fallen.html>

Military Cross - Another member of the 15th Brigade, Lieutenant Carl Gonnason was awarded the Military Cross for his actions in 1918. <https://www.vancouvergunners.ca/military-cross.html>

Would you like to participate in the search of our regimental history? Send me an email to president.vcrgunners@gmail.com . Always looking for new members to the team.

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!

Dues 2022

As of Jan 1, 2022 dues for both the Vancouver Artillery Association and RUSI Vancouver are payable.

VAA

Dues payments for VAA 2022 are payable on 1 Jan 2022. Dues are \$25. Payment may be made by:- e-transfers to the treasurer at dj4loney@shaw.ca or by cheque to

Doug Loney
5-10736 Guildford Dr
Surrey BC V3R 1W6


RUSI Vancouver

Dues for 2022 are payable as of 1 Jan 2022. Dues are \$50 for regular members and \$25 for student members. Payment may be made as follows:-

e-transfer to the Treasurer at richmark@telus.net or by mail to –

Richard Dunn
1998 Ogden Avenue
Vancouver, BC V6J 1A2

Who (or What) Is It?

Last Week: **Colonel WR Dockrill** was the President & GM of Empire Stevedoring and from  1913 to 1926 (when he moved to Asia) lived in his mansion on the Crescent in Shaughnessy, which eventually became the Japanese Consulate. When he signed up for service in WW1, he deeded the house and its contents to his wife, who then had an affair, and took over control of everything, including, according to his nephew, Empire Stevedoring. Upon returning from overseas service (he transferred from the Canadian to the British Army in 1915), he found he had nothing in Vancouver. So, he divorced his wife, packed his bags and set sail to Shanghai, where he founded a toy company, remarried, and was successful businessman again. He then moved to Hong Kong to escape the Japanese, but was caught up in the war. He died of cancer while interned at the Stanley Camp in Hong Kong following the Battle of HK and is buried in the cemetery there.

This Week: We are all familiar with the great bombers of the past. Foremost in our maple syrup minds are the Lancaster, Halifax, and Wellington, types flown by our brave lads in the last great conflagration, icons of the greatest generation. Our southern neighbours undoubtedly honour their less-capable bombers, such as the B-17 Flying Fortress, its successor the B-29 Superfortress, the Korean War B-50 Superduper Fortress, and the long-serving, possibly forever, B-52 Stratofortress. Other nations, such as Nazi Germany, had their evil-looking Heinkel He-111, and sneaky Junkers Ju-88, while the Japanese cheated by not having bamboo and paper craft, but

more modern ones, such as those that sank the Prince of Wales and the Repulse: the Mitsubishi G3M series, and successor G4M series (they didn't give them nifty names, although we did: Nell and Betty).



Uncle Joe in the Soviet Union relied more on massed artillery, tanks, and hordes of footsloggers than aircraft, but did produce the respectable Petlyakov Pe-8, and the very modern, and strangely familiar Tupolev Tu-4, which appeared just after the war ended, and only a few years after some Yank B-29s had made emergency landings in the USSR. However, the elegant, modern aircraft which we feature in this week's quiz is not on the list. But it should be, as it did something remarkable, although forgotten outside of its home nation. What was it, and what great feat did it accomplish? Send your ideas to the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net).

From the 'Punitary'

Why did the mummy take a vacation? He needed to unwind.

Murphy's Other Laws

Whether you think you can or you think you can't, you're right.

Quotable Quotes

Don't judge each day by the harvest you reap but by the seeds that you plant. - *Robert Louis Stevenson*

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.

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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.

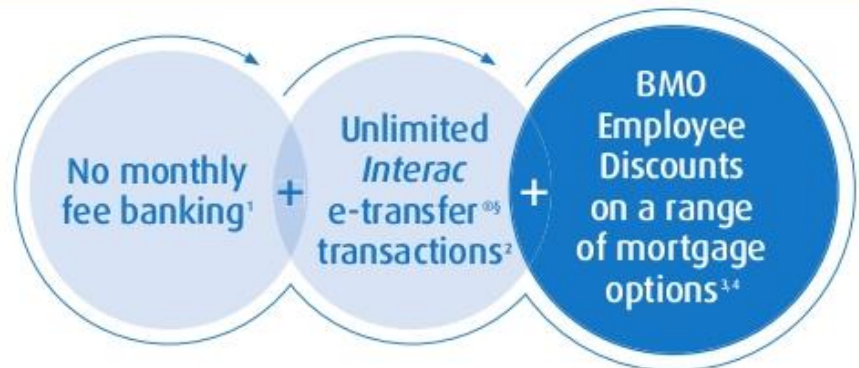
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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



Mortgages

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



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited Interac e-transfer⁵⁵ transactions²
- OnGuard⁸⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView^{9,9} – the free, instant way to get your credit score⁹



Lines of Credit

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

Credit Cards



- Choose the BMO Support Our Troops CashBack^{11,11} or AIR MILES^{11,11} MasterCard^{11,11}
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

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

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

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

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

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

How can I get help with home financing?

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

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

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

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

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

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



Scan the QR code to get more information.



¹²The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ¹The 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. ²Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ³Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁴Some 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. ⁵Some conditions may apply. ⁶We 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. ⁷Applicable 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 18, 2020. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹⁰ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[™] provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[™] service. ¹¹The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹²OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[™] is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SIGconditions. ¹⁴CreditView[™] is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. ¹⁵You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. ¹⁶Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees. ¹⁷The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

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