



## Van Arty Association and RUSI Van Members News Sept 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](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)

- Sept 22 Wednesday 'Zoom' Lunch meeting
- Sept 29 Wednesday 'Zoom' Lunch meeting  
RUSI NS Distinguished Speaker - John Spykerman: Information Resilience
- Oct 06 Wednesday 'Zoom' Lunch meeting
- Nov 18 RCAC Battle of Leliefontein Luncheon 2021

### **RUSI(NS)-NORAD & USNORTHCOM - Distinguished Speaker**

Information Resilience: Countering Russian Propaganda and Disinformation-29 Sept 2021

The Royal United Services Institute of Nova Scotia and the North American Aerospace Defense Command and United States Northern Command (NORAD and USNORTHCOM) extend an invitation to hear a video-conference presentation Wednesday, 29 September by Mr John Spykerman, Director, Russia Team, Global Engagement Center (GEC), US Department of State (DOS). The topic of his presentation is "Information Resilience: Countering Russian Propaganda and Disinformation." His bio is attached. (*see poster section of newsletter*). Propaganda, disinformation, and misinformation have the potential to polarize societies, create distrust and suspicion, cause societal conflict, and undermine democracies and the democratic system. The mission of the US Department of State Global Engagement Center is to "direct, lead, synchronize, integrate, and coordinate efforts of the Federal Government to recognize, understand, expose, and

counter foreign state and non-state propaganda and disinformation efforts aimed at undermining or influencing the policies, security, or stability of the United States, its allies, and partner nations." Mr Spykerman will speak about the DOS GEC Report - Pillars of Russia's Disinformation and Propaganda Ecosystem (available at: <https://rusi-ns.ca/dos-gec-pillars-of-russias-disinformation-and-propaganda-ecosystem-aug-20/>) during the presentation. The event will start at 1 pm Halifax time, Wednesday, 29 September, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. To register, email [RUSINovaScotia@gmail.com](mailto:RUSINovaScotia@gmail.com) by close of business Sunday, 26 September. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 29 September 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, 27 September. RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

## **15<sup>th</sup> Field 100<sup>th</sup> Anniversary Teahouse Mess Dinner Update**

Hope all is well with you and yours.

The 15<sup>th</sup> Field 100<sup>th</sup> Anniversary Teahouse Mess dinner has once again been postponed. It will now be held on Friday May 27, 2022. While the Teahouse Restaurant remains open, because of Covid restrictions the seating capacity has been reduced, hence the postponement. If Covid restrictions persist, an alternate location would be Bessborough Armoury.

If you have purchased a Teahouse Mess dinner ticket and would like a refund, please email me with your request along with your mailing address and I will process accordingly.

Meanwhile there are many events that are still scheduled for Ubiq 150, and they are listed on the RCAA website: <https://rca-arc.org/heritage/ubique-150/>

Hope to see you on May 27, 2022.  
Ubiq,  
HLCol Don Foster

## **Assistance for Veterans and Serving Members to Access Education**

Commanding Officers,

I have a request for you to help me distribute and encourage our soldiers to fill out another survey. I realize that we seem to get a few of these each year but I feel this one is very important as it is a program by BCIT to identify and later remove barriers that Veterans or current serving Members may face when accessing education.

BCIT has won a grant to outline and better understand the future educational plans of **servicing CAF Members and Veterans** to tailor the National Advanced Placement & Prior Learning (N-APPL) program to their future goals. Soldiers could potentially have military courses applied as credit to civilian educational programs. The survey takes a maximum of 5 minutes. No personal info is required unless the member wants to be entered into a prize draw, they will then have to leave an email address. I filled out the survey myself to test it and it was not onerous at all. A soldier just needs to use the QR code on the attached media and the survey will pop up. BCIT would like to get max participation by the end of Sep when their survey closes. The need to get 300 responses to make the survey valid.

Your assistance in distributing the attached poster with QR code and encouraging your troops to fill in the survey is much appreciated. Everyone should fill it out. The survey is meant for all ranks, Reg F and Reserve (and Veterans). Two posters are attached (*see poster section of newsletter*) so that you can print and distribute around the armoury or distribute through your social media.

Thanks in advance.

Lieutenant-Colonel / lieutenant-colonel B.A. (Brent) Purcell, CD

Deputy Commander, 39 Canadian Brigade Group Canadian Armed Forces

## **Battle of Britain Commemoration - Sunday 12 September 2021**



*Air Force Officers' Association:  
Bud White, Dick Dunn &  
President Keith Maxwell*

Today is the traditional Battle of Britain Sunday. However, here in Vancouver we hold the Commemoration a week earlier, for two reasons:

1. So as not to conflict with Air Cadet Commemoration at

Boundary Bay.

2. Statistically, better weather is expected, although at SPAADS 2018 the heavens poured forth.

All went well with our annual commemoration. Our gourmet brunch buffet morphed into a bagged lunch of sandwiches and cookies. A mid week fire at the Stanley Park Pavilion had trashed the kitchen with fire and water damage. The ballroom suffered smoke damage, and there was a contingency plan to use a tent. In the event, the fire department cleared the ballroom for use. A total of 44 members and guests attended.

I had gambled on the weather forecast and had NOT ordered tents. We had heavy rain on Saturday, and Sunday opened with low cloud, but true to the forecast, the skies cleared for the outdoor ceremony within the Air Force Garden of Remembrance. Participants and spectators numbered 60, including two sign-language interpreters for a member.

Dr. Richard Vedan of the Canadian Aboriginal Veterans gave an exceptional keynote address and presided over the unveiling of their plaque.

Report and photos available at the website below.

*Dick*

Richard Dunn

Secretary-Treasurer, Battle of Britain Memorial Fund

Treasurer, Air Force Officers' Association

Home: 604 733 0353

[http://battleofbritain.ca/Battle\\_of\\_Britain/2021\\_Ceremony\\_-\\_81st\\_Anniversary.html](http://battleofbritain.ca/Battle_of_Britain/2021_Ceremony_-_81st_Anniversary.html)

## **Canada's Exclusion from Three Eyes Confirms What Was Already the Case**

Stephanie Carvin and Thomas Juneau - contributed to the globe and mail 17 Sept 2021

*Stephanie Carvin is an associate professor at Carleton University. Thomas Juneau is an associate professor at the University of Ottawa. They are co-authors of the forthcoming book Intelligence Analysis and Policy Making: The Canadian Experience.*



*US President Joe Biden, centre, with UK Prime Minister Boris Johnson, right, and Australian Prime Minister Scott Morrison on video screens announce a new strategic defence partnership between Australia, the United Kingdom and the United States (AUKUS).*

The recent announcement of a strategic defence partnership between Australia, the United Kingdom and the United States (AUKUS) has caused much predictable handwringing across Canada. After all, are we not a chronic joiner of multilateral initiatives and a partner in the Five Eyes intelligence-gathering

partnership, which also includes New Zealand? Some have blamed our exclusion on Ottawa's failure to ban Huawei from our 5G networks, its relatively weak stance on China, or its lack of military capacity. But in fact, the agreement reflects more of a continuation of a trend, rather than a radical shift within the Five Eyes. According to the research for our book, what might be called a "Three Eyes" between Australia, the U.K. and U.S. has informally been in existence for some time on some issues. That's largely because Australia works harder than Canada does to make its presence known among its partners; it also invests more resources in strategically nurturing its relationships, especially with the United States. Australians are better represented in Washington at key national security institutions, and frequently bring useful and actionable intelligence to the table. Ottawa cannot boast the same.

Additionally, there is much to admire about Australian officials' ability to look at national security problems through an Australian lens. American officials typically appreciate the different perspectives that their Australian counterparts can offer, serving to challenge other countries' viewpoints in Five Eyes meetings with a unique voice at the table. Australia has also developed a more mature intelligence and national security culture, one that is firmly integrated with the policy world and has an appetite for risk-taking. To that end, the country has overhauled its legislative framework and national security architecture to meet evolving threats, and there is also a greater willingness to critically assess strategy and priorities through "white papers," research reports that then help inform the government's policy-making process.

Canada, on the other hand, often performs weakly in these areas. Ottawa devotes fewer resources toward cultivating relationships with its most important security partners. Indeed, there seems to be a belief that our proximity to the United States in particular means that our relationship can sometimes be taken for granted. Moreover, Canadian officials are more reluctant than their Australian counterparts to bring a specifically Canadian voice to the table. Too often, we prefer to listen than to diverge from our allies' assessments. This has given rise to the belief – one that is increasingly pervasive in Washington – that Canada is a free rider: that it takes much more than it gives from its security and intelligence partnerships. In this way, an underlying theme in our research is clear: Canadians could and should learn more lessons from their Australian counterparts when it comes to intelligence co-operation. Of course, there are important geopolitical reasons for these differences. The Australians have been forced to develop an intelligence culture and engagement policy because they live in a more challenging threat environment. Canada, on the other hand, has the luxury of being in a relatively safe international neighbourhood. The AUKUS pact is really more of a nuclear submarine deal wrapped in language about strategic technology co-operation, and because of our general sense of safety, Canadians would not likely support Ottawa spending billions of dollars on the transaction at the heart of it all. It is not clear that Canada would even want to join a partnership involving nuclear technologies, which has implications for proliferation. The deal would have also represented a shift from how it has traditionally engaged in the Indo-Pacific region since the ceasefire on the Korean Peninsula.

But Canada's relatively benign threat environment is deteriorating, as threats are becoming more diffuse and transnational; recent events such as major ransomware and hacking incidents targeting

critical infrastructure, and increasing reports of foreign interference targeting Canadians, provide yet another indication that the country should take national security more seriously. While no one should doubt that there remains excellent intelligence co-operation between Canada and its Five Eyes partners, the country's neglect of all things intelligence and national security – as illustrated by the issues' complete absence from the electoral campaign – is increasingly unsustainable. In this context, there are clear takeaways from the establishment of the AUKUS partnership that the next government should take note of. Canadian officials need to engage their counterparts on a more sustained basis. And when they meet, they should have something to say that more clearly reflects Canada's interests; allies and partners will find engagement with Canadians more beneficial if we bring a unique, Canadianized perspective – which presupposes, of course, much more effort into defining those interests.

## **Claymore Clothing in Vancouver is Under New Ownership.**

Honorary Lieutenant Colonel Farid Rohani, of the British Columbia Regiment Recently purchased Claymore Clothes. HLCol Rohani has brought in a new team of tailors, seamstresses and other management and all are excited to breathe new life into Claymore and provide their customers with a custom tailoring experience that they will not forget. Claymore Clothing has been in existence since 1962 and is one of the few remaining Canadian owned and operated apparel manufacturers of high-quality uniforms and custom apparel for front line workers, service providers and the Armed Forces across Canada.

A new website, [www.claymoreclothes.com](http://www.claymoreclothes.com) was created and soon will be launching new features, it will enable clients to set up appointments for fittings and place orders for their specific uniforms online from across the country. We have the patterns, the knowledge, and the history of making sure you get what you need and making sure it fits your specific regimental patterns. Claymore is introducing new, innovative technology into its production process and is now also producing embroidered patches in-house and embroidery for fashion items. The new technology will elevate Claymore's proficiency in all aspects of its manufacturing process.

Claymore clothes with its new identity is Looking towards the future, everyone is encouraged by the possibilities for Claymore to provide garment services to the culturally diverse communities that it has had the pleasure of serving over the years. Whether you are looking for a uniform, alterations, a reworking of past generations uniform, or a suit, the team at Claymore is pleased to offer you a complimentary fitting in their shop to ensure that your chosen apparel fits you like a glove. Their friendly and experienced tailors are happy to answer any questions you may have about fabrics, styles, and accessories.

Contact them at (604)251-6311 to make an appointment.

## **Vancouver Artillery Association Yearbook Updates**

**Coast to Coast Toast – The Sequel – 16 September 2021** – There were about 220 Gunners online for the briefing from the Regimental Colonel, Director Artillery and the RSM RCA. This

was followed by MGen Stu Beare proposing a toast to the outgoing Colonel Commandant. If you missed it, videos will be uploaded sometime later this week. <https://rca-arc.org/>

**Yearbook Update 1975** – Great photos of our Deuce and a half Command Post. <https://www.vancouvergunners.ca/1975.html>

**Tour the Fort! - Sunday, 5 September 2021** – We had an additional meeting with Museum of Anthropology today, 20 September. It's all looking positive for establishing a closer relationship while we work on the Point Grey Fort. Did you know that the Museum had material regarding the Fort in their archives? Neither did I! Waiting for an invite. <https://www.vancouvergunners.ca/point-grey-fort-sep-2021.html>

**Yorke Island.** Wow, this was my fourth trip to Yorke Island this year. Great opportunity for the unit's LUSAR training and we even managed to fit some time in to clean up some of the Officers' Quarters.

Pictures to follow shortly.

**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: Beate Uhse.** Liberating postwar Germany from sexual taboos.

*Kate Connolly 20 Jul 2001*

Beate Uhse, who has died in 2001, aged 81, of a lung infection, is credited with almost single-handedly revolutionising her fellow Germans' post-war attitude towards sex. She pioneered Europe's first and largest sex shop chain, Beate Uhse AG, whose brand recognition in Germany is on a par with BMW or Mercedes. She was inspired, she said, by the idea that you should "take people for what they are, and give them what they want, within certain boundaries". She insisted that she was in the business of erotica - and was not a crusader for women - but her no-nonsense pragmatism towards sex was undoubtedly necessary in post-Hitler Germany, which had a lot of un-learning to do. For years, Nazi theory had taught that contraception was the greatest evil, and, even in the late 1950s, many men still believed it was more hygienic to have sex with a blonde than with a dark-haired woman.



Beate was the youngest of three children born on a farm in Wargenau, East Prussia, and her parents never shied away from teaching their family about sex. She said later that it was easy to learn about such things living on a farm: "We had 140 cows. The bulls climbed on top of the cows, and sometime later a calf appeared. So we experienced sexual contacts in nature totally differently to that which town children knew." Influenced by Charles Lindbergh's transatlantic flight in 1927, Beate began a lifelong obsession with flying; despite initial protests, her parents financed her training as a pilot, and she gained her licence at the age of 18. Later, she married her flying instructor, Hans Uhse,

and both were drafted into the Luftwaffe, where she flew Messerschmitts, Fokkers and other fighter planes to the front. In her spare time, she worked as a stuntwoman for the Ufa film company, standing in for such male stars as Rene Deltgen and Hans Albers. After her fighter pilot husband was shot down in 1944, Beate escaped from Berlin with her two-year-old son Klaus, in a twin-engined plane. She met her second husband, businessman Ernst Walter Rotermund, on a nudist beach in 1949. They had two sons and were to divorce 23 years later.



Uhse's role as a sex entrepreneur began shortly after the war when, following a brief spell in a British prison, she settled in the north German village of Bradup. She became a door-to-door saleswoman offering buttons and children's toys, but, in 1948, recognised a more lucrative gap in the market. Three homeless and unemployed neighbours, made pregnant following the return of their husbands from war, went to Beate for advice. Her doctor mother had taught her about the Swiss Knaus-Ogino contraceptive method, which was practically unknown, having been banned under the Nazis. She borrowed a typewriter and copied out the details. In exchange for 5lbs of butter, a local printer agreed to produce 2,000 copies of "Text X", which she sold for two Reichsmarks a piece (a pair of shoes cost around 600). Within months, she had sold 32,000 leaflets. In 1951, at the age of 32, Uhse founded a mail order firm in Flensburg, offering reasonably priced contraceptive devices and literature for the purpose of "marital hygiene". During the 1950s, the variety of merchandise increased dramatically to include Parisienne lingerie, so-called 30-minute creams, Cythera Cocktails, the Nous-Deux-Spezial Praline and the bath potion, Ariadne H6. In 1962, by now a millionaire, Uhse opened the world's first sex shop in Flensburg to huge public approval, cautiously naming it the Institute for Marital Hygiene.

While many Germans, albeit secretly at first, celebrated the Beate Uhse brand, her business fell foul of the authorities for selling condoms to unmarried couples - still illegal in the 1950s - and selling devices to improve potency, which were still illegal in 1967. Preliminary court proceedings were started against her more than 2,000 times, though she only ever lost one case. At the end of the 1950s, several of her shops were burnt down by protesters in conservative Bavaria. But Uhse staunchly dismissed her critics, saying, on her 70<sup>th</sup> birthday, as she was awarded the Order of the Federal Republic of Germany: "With my underwear and sugar-coated pills, with creams and juices, with confectionery and condoms, I have managed to patch up millions of broken marriages over the years." Following the fall of the Berlin Wall in 1989, she took advantage of consumer-hungry, sexually liberated east Germans and expanded rapidly into the east. In more recent years, she successfully floated her business, with an annual turnover of £95m, on the Frankfurt stock exchange, set up Germany's first all-sex TV channel, opened motorway sex stores and established an internet shopping service. Despite the way in which the internet enabled her business to branch out even further, she insisted that its role was minuscule compared to that of the battery-controlled vibrator. For her, that device remained "the greatest-ever technical invention". One of Uhse's later passions was deep-sea diving, which she took up in her 70s, describing it, her garden and her business as her favourite pastimes. Sadly, her wish to die by crashing the Cessna plane she still flew regularly in her 70s was not to be. She leaves



three sons. Beate Rotermond-Uhse, sex entrepreneur and pilot, born October 25, 1919; died July 16, 2001

**This Week:** Armies come, and armies go, and some change so much that they are unrecognizable. When your author was a wee army brat, he often witnessed khaki-clad soldiers of the Dominion on parade. Their smart, crisp drill was matched by their soldierly uniforms, replete with gleaming brass and shinny boots. Culturally sensitive RSMs and GSMs politely told the soldiers what to do, and where to go, all to the great satisfaction of the spectators, who knew that our army was the sharpest in the world. Things have changed, and, although I have no doubt our current lads and lasses know their stuff, their public invisibility detracts from their fame, as their baggy bin-bag CADPATs take away from their bearing, comfy though they may be (save when it's over 20

degrees C). It may be suitable rig for combat, but for the office? One wonders.



Well, there's no doubting the soldierly state of the men (and they are all that) in this week's photo. They are very well turned out, and sporting headgear that is still worn in a few countries, although of a later pattern. Those of you who are competent with electronic computational engines and know what Your Tube is (is that it?), may find videos of Chilean or Swedish soldiers smartly goose-stepping in similar, or related headdress. All of which brings us to our weekly question. Who are these smart soldiers, once called the Prussians of XXXXX? Whatever became of them, and what is the current

dress uniform of their army? Hint: it's not quite so well-tailored. Send your responses to the editor, Bob "Drill Cane" Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or John "Webbo" Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)). Wait for it, your horrible little man!!

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

How do you light up a stadium? With a soccer match.

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

Only a fool can reproduce another fool's work.

### **Quotable Quotes**

The hardest thing is to take less when you can get more. *Kin Hubbard*

# Assistance for Veterans and Serving Members to Access Education

Scan the QRcode to go to survey



# MINDS

MOBILIZING INSIGHTS IN DEFENCE AND SECURITY



**ENTER TO WIN  
A GRAND PRIZE DRAW**



# RUSI NS Distinguished Speaker



The  
Royal United Services  
Institute of Nova Scotia

&

USNORTHCOM  
Command Magazine  
"The Watch"

present

## Distinguished Speaker John Spykerman Global Engagement Center US Department of State



## Information Resilience: Countering Propaganda and Disinformation

1-3 pm Atlantic time, Wednesday, 29 September 2021

via Zoom

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



## RUSI NS Distinguished Speaker - Biography



# John Spykerman

John Spykerman is the Russia Team Director at the U.S. State Department's Global Engagement Center, overseeing the organization's response to Russian disinformation threats. His earlier diplomatic career has included assignments in Estonia, Germany, Afghanistan and Thailand. In Estonia (Embassy Tallinn), John served as Pol/Econ Chief and due to the absence of an ambassador at post, was Acting Deputy Chief of Mission for two years during that assignment. In Germany, he served as the political-military affairs chief for three years and one year as an exchange diplomat with the German foreign ministry advising the German government on Afghanistan-Pakistan issues. Prior to those assignments, John worked extensively on Afghanistan-Pakistan issues in Washington and at Embassy Kabul. John began his Foreign Service career with a domestic tour in the Bureau of African Affairs (regional security and conflict resolution) and at the Consulate General in Chiang Mai, Thailand (consular and political affairs). Prior to joining the Foreign Service, John worked as a journalist in his home state of Michigan and international security policy analyst in Washington, DC.

## 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)

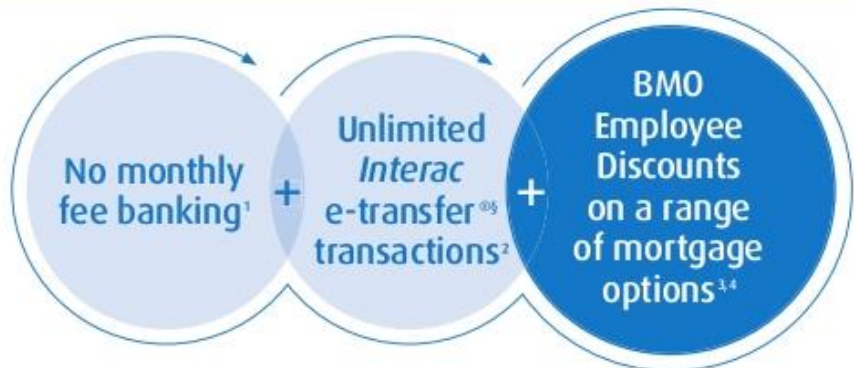
# Bank of Montreal

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 account holders 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.