

## Van Arty Association and RUSI Van Members News Nov 2, 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)

- Nov 03** Wednesday 'Zoom' Lunch meeting
- Nov 07** Valour Canada Online Talk Series
- Nov 10** Wednesday 'Zoom' Lunch meeting
- Nov 11** The Regiment will be firing their salute from HMCS Discovery, with access restricted to serving members, not Crab Park due to the City of Vancouver COVID restrictions. The Messes will only be open to serving members.
- Nov 18** RCAC Battle of Leliefontein Luncheon 2021

### The Marching Dead

World War One and the Cinematic Zombie Apocalypse. *"Horror took on a new meaning after the trenches and veteran's accounts of the savagery they had experienced."*

W Scott Poole Militaryhistorynow 23 November, 2018



Legendary French filmmaker Abel Gance used macabre imagery to illustrate the hideousness of the First World War. His iconic 1919 masterpiece, *J'accuse*, along with the 1938 remake (pictured here), famously featured visuals of the fallen rising from the grave. His work would help inspire the horror genre as we know it today.

NOV 11, 2018 marked 100 years since the cessation of hostilities in the Great War. At least 16 million soldiers and civilians died in what we now call World War One. Across the globe, in fighting that raged in Africa and Asia and to a limited degree in the Pacific, the war produced close to 40 million casualties. “Horror,” and its various cognates, became the most common way to describe what soldiers and civilians had experienced. The word had a longer history and stories of the macabre had an enduring place in fiction and folklore. But horror in the modern sense of a physical repulsion to images of death and dismemberment took on a new meaning after the trenches and veteran’s accounts of the savagery they had experienced. Soon, what had been known as “weird” fiction would be called horror fiction. The horror film would have its definitive beginnings in *The Cabinet of Dr Caligari*, *Nosferatu*, *Dracula* and *Frankenstein*, all of them directed, written or starring veterans who found in such films a way to speak of the horror that had enveloped the world. One of the strangest of these new films, one that would only be recognized for its importance much later, began filming even as the war took a million more lives in the twilight of 1918. French director Abel Gance began making *J’accuse* just as the *Kaiserschlacht* faltered and the war entered its final terrible stages. The film sought to tell the story of the suffering of the French soldier in the trenches as a warning to those on the home front. Although containing plenty of melodrama, much of it centered on the perennial anxiety over the faithfulness of the soldiers wives at home, the film ends with an image that appeared for the first time on film; an army of the dead.



*Abel Gance.* (Image source: WikiCommons)

Gance did not use the word “zombies” to describe the climatic finale. But contemporary audiences will recognize the hungry monsters in a series of shots in which the French dead rise from their graves to accuse the living of not recognizing their sacrifices. The earth gives way across a field of crosses as the undead soldiers, bandaged and apparently in various states of decay, rise and lumber across the scarred landscape. They are deathshad images of the Great War itself, their shadows shambling under Gance’s elegantly photographed crepuscular sky. When Maxim Gorky saw his first film in Moscow in the 1890s, he described it as a “kingdom of shadows” where the dead move “as soundless specters.” This conception of film very literally haunts *J’accuse*. Gance composed his army of the living dead from 2,000 French soldiers on leave from the fighting at Verdun. Some apparently had fought in the slaughter of 1916; many who appeared in the film are recent conscripts, already wounded in the still often savage fighting near the ancient fortress city. They appeared, wounds plainly visible, limbs missing, heads bandaged, no special effects necessary since the war had done the work of horror to them.

*J'accuse* featured the living dead in an even more horrific sense. After the film wrapped, most of the 2,000 troops returned to the front where, Gance later learned, more than 80 per cent died in the final months of the conflict. Blaise Cendrars deserves some of the credit for Gance's vision. Cendrars, an important Swiss modernist poet and painter, had joined the French Foreign Legion. Serving on the Somme, he had lost his arm after a wound received at the fighting in Champagne where the French Fourth Army had launched a failed offensive in late 1914 that resulted in a quarter of a million Allied casualties. Cendrars served as Gance's assistant director and the writer seems also to have been responsible for many of the intertitles of the silent film. His aesthetic sensibility also likely deserves credit for some of the film's extraordinary photography. It's also a supposition of mine that, although Gance clearly convinced the French army to allow soldiers on leave to take part in the film, Cendrars may have had or fully developed the original conception. Not only did the use of living veterans as the living dead match his artistic interest in restaging war trauma, he also took an active role in the final scenes. Among the unquiet dead, Cendrars, poet, painter and soldier, can be seen, his amputated arm adding to the sense of carnage on the march. Cendrars would go on to have a long and adventurous life, writing a mountain of poetry, novels, and criticism, much of it about his experience with the Great War. In 1940, at the age of fifty-three, he would be found fighting the Nazi *blitzkrieg* in Northern France.



*Blaise Cendrars.* (Image source: WikiCommons)

Gance's film released in 1919. He had an extraordinary and seminal idea with the army of the dead but, arguably, he didn't exactly know what to do with it as the Great War shuttered to a close. Although sometimes seen as an anti-war film, the 1919 *J'accuse* also can be read as the dead blaming the nation for not sacrificing enough. In this it displays the tendency of many portrayals of the Great War that rightly describe the torments of the Tommy, the *Poilu* and the Doughboy while ignoring the suffering of civilians on the home front. Moreover, less than a decade later, Gance would make his epic *Napoleon* (1927), a tribute to the marital traditions of France. At the same time, Gance frequently called his film a reminder of "the stupidity of war" and it had difficulty finding a distributor in the United States because it allegedly displayed pacifist tendencies. Gance could not leave the idea alone however. In 1938, he produced a remake of *J'accuse* in which the supernatural elements of the film are on full display. Although making use of some of the original footage, he used superimposition to create rotting skeletons marching in their uniforms. The message of this remake could not be clearer. Not only do the French dead rise but "the dead of all nations," Germany included. This time, as Germany prepared for war and gobbled up Czechoslovakia and Austria, Gance subtitled his film in the opening credits as: "A tragic portrait of modern times."

*'Assault Troops Advance under Gas' by Otto Dix.*



The Great War represented a convulsion and catastrophe that seemingly could only be looked at from the angle of art, only seen in the shadows of the horror film lest the intensity of the violence sear the eyes. Veterans like Albin Grau helped make *Nosferatu*, the vampire film that the set designer said represented “the cosmic vampire that consumed the blood of millions.” Bela Lugosi, an infantry officer in the Hapsburg army who had to bury himself under his dead comrades to survive a Russian attack, rose from his coffin as Dracula in 1931. James Whale of the Worcestershire Regiment would tell his tale of a field of corpses come to life in *Frankenstein*. George Romero definitively created the modern zombie film in 1968’s *Night of the Living Dead*. A master of political satire, he too used the living dead to question militarism in films like *Day of the Dead* (1985) and especially *Land of the Dead* (2005). Films like Joe Dante’s *Homecoming* make use of *J’accuse*’s imagery and message almost precisely. Max Brooks’s novel *World War Z*, though much more like a traditional American story of a hard but victorious war (it’s modeled in part on Studs Terkel’s oral history of World War Two, entitled *The Good War*), owes the idea of zombies in combat to Gance and Cendrars’s gloomy vision. But it was the angry undead of *J’accuse* that began this parade of monsters. When we see the original we are seeing soldiers portraying the dead who are soon to become the dead, we watch the wall between the living and the dead collapse, and the Great War stalks us still.

## **VAC - Miscalculation of Disability Pensions Class Action**

Veterans Affairs Canada administers certain disability benefits for current and former members of the Canadian Armed Forces and the Royal Canadian Mounted Police, which must be adjusted annually. The class proceeding seeks damages for alleged underpayments that occurred because of errors in the calculation of annual adjustments under section 75 of the *Pension Act*.

***Manuge v Her Majesty the Queen* Federal Court, Action No.: T-119-19**

**[Consolidated Statement of Claim](#), filed 30 October 2019**

Annual adjustment provisions under Part V of the *Pension Act* require that the basic pension amounts listed in Schedule I be adjusted annually based on the statutory formula in section 75 of the *Pension Act*. Annual adjustments ensure that basic monthly disability pensions and awards keep pace with the cost of living and price inflation. The annual adjustments are based on calculations that take into account: (a) annual increases in the Canadian Consumer Price Index; and (b) average wages of certain categories of federal public sector employees minus income tax for a single person calculated in the province with the lowest combined provincial and federal income tax rate (“Wage Rate”). On 5 November 2018, Canada’s Veterans Ombudsman announced that his office had discovered that Veterans Affairs Canada (“VAC”) had failed to factor the basic provincial tax credit into the Wage Rate used in indexing calculations under section 75 of the *Pension Act*, which resulted in “an accounting indexation error” by VAC and

lower annual adjustment rates than what the rates would have been in the absence of the error. This error led to reduced payments to eligible recipients of disability benefits. The Veterans Ombudsman reported that VAC estimated that this error affected about “270,000 Veterans” of the Canadian Armed Forces and the Royal Canadian Mounted Police as well as “survivors and their estates”. The Government of Canada has publicly acknowledged this error and announced that \$165 million had been secured for correcting the error, which Canada has said it will pay out without interest. Based on access to information requests and other investigations made since the Veterans Ombudsman discovered the original indexation error, the Plaintiffs have learned about additional errors in VAC’s annual indexing calculations under section 75 of the *Pension Act*, and allege:

1. VAC failed, from 2002 to present, to calculate the Wage Rate using the province or territory with the lowest combined provincial and federal income tax rate (the Nunavut income tax rate should have been used instead of the rates applicable in Ontario and British Columbia);
2. VAC failed, from 2007 to present, to include the Canada Employment Amount in its calculation of the Wage Rate; and
3. VAC failed, from 2002 to present, to include the Northern Resident Deduction in its calculation of the Wage Rate.

The Plaintiffs allege that affected individuals are entitled to interest on the amounts wrongfully withheld and that they are entitled to equitable compensation for loss of use of entitlements on the amounts wrongfully withheld. On 23 December 2020, the Federal Court certified the action as a class proceeding. The class is defined as: All members and former members of the Canadian Armed Forces and Royal Canadian Mounted Police, and their spouses, common law partners, dependants, survivors, orphans, and any other individuals, including eligible estates of all such persons, who received – at any time between 2002 and the present – disability pensions, disability awards, and other benefits from Veterans Affairs Canada that were affected by the annual adjustment of the basic pension under section 75 of the *Pension Act* including, but not limited to, the awards and benefits listed at Schedule “A” of the certification order:

- *Pension Act*: pension for disability; pension for death; attendance allowance; allowance for wear and tear of clothing or for specially made apparel; and exceptional incapacity allowance;
- *Veterans Well-being Act*: disability award; and clothing allowance;
- *Veterans Well-being Regulations*: remuneration of an escort;
- *Veterans Health Care Regulations*: remuneration of an escort; and treatment allowance;
- *Veterans Review and Appeal Board Act*: compassionate award;
- *Civilian War-related Benefits Act*: war pensions and allowances for salt water fishers, overseas headquarters staff, and air raid precautions workers; and injury for remedial treatment of various persons and voluntary aid detachment (World War II);
- *Children of Deceased Veterans Education Assistance Act*: monthly allowance for education; and
- *Flying Accidents Compensation Regulations*: flying accidents compensation.

## Trafalgar: The Legacy of George Anson

Andrew Young RUSI.org 21 October 2021

*The Royal Navy has an unhealthy obsession with Nelson and Trafalgar. If it must idolise a Georgian hero, then perhaps it should look to the father of the modern navy: Lord George Anson.*



Each year, naval messes resound to renditions of *Hearts of Oak* and *The Immortal Memory*. The Battle of Trafalgar is refought in cultural remembrance: the embodiment of decisive naval battle; mission command; and Nelson's own band of brothers. What is often forgotten is something that Nelson himself knew well: that victory at Trafalgar was

not the culmination of a single campaign, but the result of decades of investment in ships, structures, systems and personnel. At the heart of that investment lies Lord George Anson, who between 1744 and 1762 dominated the Royal Navy's administration and decision making. Anson is an unlikely naval hero. Unlike Nelson, he did not seek out the press or achieve dizzying victories. Instead, Anson's greatest battles were fought in the halls of power, both within and outside the navy. He understood that the Royal Navy was an imperfect instrument in dire need of reform, but that bureaucratic changes came second to good personnel and talent management; and that the latter assures the former. By selecting officers and crown servants based on merit and potential, Anson was able to enact sweeping reforms in ship design; supply and support; pay and conditions of service; tactics, techniques and procedures; and education and training. Every aspect of naval administration was impacted by Anson, although his guiding hand is easier to sense than to hold. We regularly hear that people are Defence's greatest asset, but few have impacted the daily lived experience as Anson did. He introduced a standardised uniform, codified punishment and court martial proceedings, streamlined promotion boards, and professionalised the officer cadre.

Navies exist on a different timescale. The design, build and operational lifetime of a vessel is multi-generational: just as HMS *Victory* was 50 years old at Trafalgar, so too can HMS *Queen Elizabeth* expect to serve well beyond the life of its architects. At Trafalgar, not one of Nelson's ships could be described as 'new'. Those ships, including the flagship, were the work of Thomas Slade, himself picked out by Anson in 1746 and commissioned to build ships that married French architecture with robust British methods. The result was an ocean-going fleet that was able to weather the worst of Atlantic storms, weatherly enough to pursue recalcitrant foes, and deadly. These were ships that perfectly suited Anson's philosophy of naval battle: fluid, close action designed to destroy – and not just defeat – an opponent.

That philosophy was exhibited in Anson's reforms to tactics, techniques and procedures. He recognised that existing signals and methods were too linear and rigid. He abandoned line astern in favour of general chase and encouraged initiative and the use of mission command among his subordinate captains. Nelson's second signal echoed this simple philosophy: 'Engage the enemy more closely'. As commander of the Western Squadron, Anson recognised the importance of aggression and gunnery married to superior seamanship, drilling his crews to perfection. His example was continued and emulated by Hawke at Quiberon Bay: chasing down a French fleet, in a rising gale and in poorly charted waters, he engaged Conflans' flagship at pistol-shot range. The psychological impact of that aggressive approach cannot be underestimated, and directly influenced Nelson.

After his fateful wounding, the Royal Marines were there to carry Nelson below deck. This too was Anson's legacy: it was he who, in 1755, raised the modern Corps under the Royal Navy's command and control. While they trace their lineage to 1664, the reality is that the Royal Marines share their earlier battle-honours – and defeats – with Army regiments. Just as the modern Corps was brought into existence to fulfil a naval mission with a distinct identity, so too is it rediscovering its *Per Mare* roots today. Finally, it was Anson who introduced replenishment at sea. This was momentous; sustainment of naval forces at sea is the true measure of maritime power. For the first time in history, the Royal Navy could maintain continuous blockade and presence. The effect on opponents' morale, trade and availability of personnel meant that they were attrited before even putting to sea. French squadrons languished in boredom, unable to fill their naval stores or recruit and train seamen and gunners, while the Royal Navy only increased in efficiency and readiness. Combined with his adoption of Lind's Treatise on Scurvy and the introduction of fresh vegetables to the supply chain, Anson's fleets could loiter off an opponent's coastline for six months with barely 20 personnel sick out of a strength of 14,000. As reaffirmed by the Carrier Strike Group's Indo-Pacific deployment, the Royal Fleet Auxiliary is what makes the Royal Navy a global force; without such support, navies are confined to their near abroad.

For the modern Royal Navy, the lessons of Anson's tenure are still relevant. He built a navy in his own image: quietly professional and lacking braggadocio; guided by doctrinal principles; aware of what maritime power truly means; and acknowledging that people rather than platforms are the decisive factor. Without Anson, there would have been no Nelson and no Trafalgar. No officer before or since has matched Anson's legacy for selfless duty, professionalism, management or strategic vision. If the Royal Navy truly needs a heroic example from the age of sail, then it should look no further.

## **Hubert Germain: France's Last Hero of the Resistance**

Paris (AFP) 12/10/2021

Hubert Germain, the last of France's officially designated Heroes of the Resistance, has died aged 101. He was the only surviving member of the 1,038-strong Order of the Liberation -- France's highest bravery order -- handpicked by the country's wartime hero, General Charles De Gaulle.

Germain made his last public appearance in June in a wheelchair alongside President Emmanuel Macron at a ceremony to mark the moment many consider the resistance to the Nazi occupation began -- with de Gaulle's radio broadcast from London on June 18, 1940. The son of a general in France's colonial army, he walked out of an entrance exam at France's Naval College shortly after France fell to the Germans in the summer of 1940. "I am going to war," he told the shocked examiner. Standing 1.90 metres tall (six foot three inches), he boarded a ship carrying Polish soldiers to England, where he arrived on June 24, 1940. His shock at the collaborationist General Philippe Petain's call to lay down arms prompted him to take a decision many at the time thought rash and foolhardy. He said he would never forget his first meeting with de Gaulle. "He stopped for a second, looked at me and said: 'I am going to need you.'" "When at the age of 18 you get that amid a general disaster, it is something that moves you deeply."



*Hubert Germain, France's last surviving resistance hero, pictured in November 2020 in Paris*

*Michel Euler POOL/AFP/File*

As a member of the French Free Forces and the Foreign Legion, he fought in key north African battles at Bir-Hakeim in Libya, El Alamein in Egypt and in the fierce battles in Tunisia with the Afrika Korps led by German general Erwin Rommel. He then participated in the decisive French-led landing on the country's Mediterranean beaches in August 1944, setting foot on home soil for the first time in four years. He fell into the sand and "cried like a baby", he later recalled. "I had returned to my country." He then helped liberate the key southern port of Toulon, the Rhone Valley and Lyon in central France, before slugging it out with the retreating Germans in the Vosges mountains and Alsace in the east. He was in the southern Alps when Germany surrendered. After the war Germain was named aide de camp to General Pierre Koenig, the commander of the French forces occupying Germany, before being demobilised in 1946. He soon moved into politics and was the Gaullist mayor of Saint-Cheron, a town south of Paris, before becoming an MP in 1962 and serving as post and telecommunications minister from 1972 to 1974. Germain will be buried alongside other members of the elite order at Mont Valerien, the military fortress west of Paris where more than 1,000 Resistance fighters and hostages were executed by the Nazis.

## **Vancouver Artillery Association Yearbook Updates**

**Remembrance Day 2021** – The Regiment will **not** be firing their salute from Crab Park due to the City of Vancouver COVID restrictions. They will be following the same format as last year. The Messes will not be open to non-serving members. The Vancouver Artillery Association has



been honoured as this year's group to lay the wreath for the Veterans of the Canadian Army at Vancouver's cenotaph.

**Corporal Helmcken Diary** – It's a fairly quiet week with the usual gun pit maintenance, S.O.S. missions at night and ammunition fatigues. <https://www.vancouvergunners.ca/helmcken-diary.html>

**Yearbook Update – 1957** – Check out the latest news clippings uploaded to the 1957 Yearbook. There's items on the new role for the Militia, a story about coastal artillery and a mermaid and some interesting recruiting ads. <https://www.vancouvergunners.ca/1957.html>  
<https://www.vancouvergunners.ca/1957---15th-fd-regt-rca.html>  
<https://www.vancouvergunners.ca/1957---43rd-maa-regt-rca.html>

**Yearbook Update - 1973 and 1974** - A few more photos of the Point Grey Fort from the Peter Moogk collection have been uploaded. The #1 Gun emplacement, #2 Gun emplacement and the main power house. <https://www.vancouvergunners.ca/1973.html>  
<https://www.vancouvergunners.ca/1974.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:** The **Polikarpov Po-2** (also **U-2**, for its initial *uchebnyy*, 'training', role as a flight instruction aircraft) served as an all-weather multirole Soviet biplane, nicknamed *Kukuruznik* (Russian: Кукурузник, from Russian "kukuruza" (кукуруза) for maize; thus, "maize duster" or "crop duster"), NATO reporting name "**Mule**". The reliable,



uncomplicated concept of the Po-2's design made it an ideal trainer aircraft, as well as doubling as a low-cost ground attack, aerial reconnaissance, psychological warfare and liaison aircraft during war, proving to be one of the most versatile light combat types to be built in the

Soviet Union. As of 1978 it remained in production for a longer period of time than any other Soviet-era aircraft. It is one of the most produced aircraft, and may be the most produced biplane in history, with as many as 30,000 Po-2s built between 1928 and 1959. However, production figures for Polikarpov U-2 and Po-2 bombers and trainers combined are between 20,000 and 30,000. with production ending as early as 1952. Precise figures are hard to obtain since low-rate production by small repair shops and air clubs likely continued until 1959. The Po-2 is also the only biplane credited with a documented jet-kill, as one Lockheed F-94 Starfire was lost while slowing down to 161 km/h (100 mph) – below its stall speed – during an intercept in order to engage the low flying Po-2.

**This Week:** People of a certain age will remember the revolutionary post-war Studebaker, and its “which way is it going” styling. With its bullet nose and “turret” for passengers, it marked a clean break from the designs offered by other companies, almost all of them simply modified pre-war imaginings. Aircraft designs can also be seen as revolutionary. In fact, given the brevity of the aeroplane’s history, revolutionary design was actually more common than “traditional” in the first 60 or so years of powered flight. Flying machines went from the string, linen, and wood Wright Flyer to the still modern-looking B-47 in only two generations. Indeed, it was not unknown for people who learned to fly in a Great War biplane to become passengers in a Boeing 707 or DC-8.



Things seem to have slowed down a bit in the last 50 years, but maybe picking up again. However, let’s look back to those days of rapid change and take a look at what might be called the “Studebaker of the Air”, although it’s not by them. In fact, it’s not even American. It is by a country that wasn’t really noted

for its sleek, advanced fighters, at least not at the beginning of the second great conflict. So, it might come as a surprise that this nation came up with such a radical craft at a time when biplanes were their frontline fighters.

Do you know this aircraft? Which way is it going, and who built it? If you know that, let us know. Get in touch with 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)).

### **From the ‘Punitary’**

What did the police officer say to the belly button? “You are under a vest.”

### **Murphy’s Other Laws**

Courage is fear holding on a minute longer.

### **Quotable Quotes**

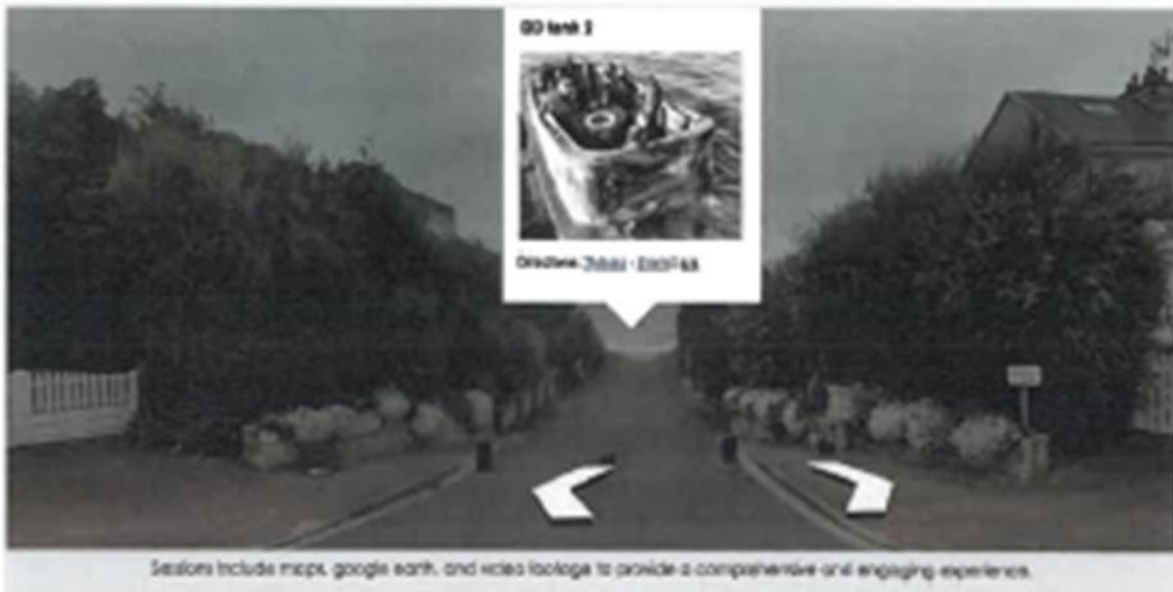
Life is what happens when you're busy making other plans. -*John Lennon*

# Valour Canada Online Talk Series

*As we approach Remembrance Day, please join us for an online education series  
honouring Canada's military history.*

## ONLINE TALK SERIES

*Hosted by Sean Claxton and Alexander Braun*



Available sessions (via Zoom):

- |   |                             |
|---|-----------------------------|
| • Operation Overlord: Preparation & Assault on Juno Beach | October 24th, 1100 hrs MST  |
| • Beachhead Battles & Taking Caen                         | October 31st, 1100 hrs MST  |
| • South of Caen & Push to Falaise                         | November 7th, 1100 hrs MST  |
| • Closing the Gap   | November 14th, 1100 hrs MST |

**Admission: FREE**

To register, please email: [contact@valourcanada.ca](mailto:contact@valourcanada.ca) with the date and session you would like to attend.



## 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)

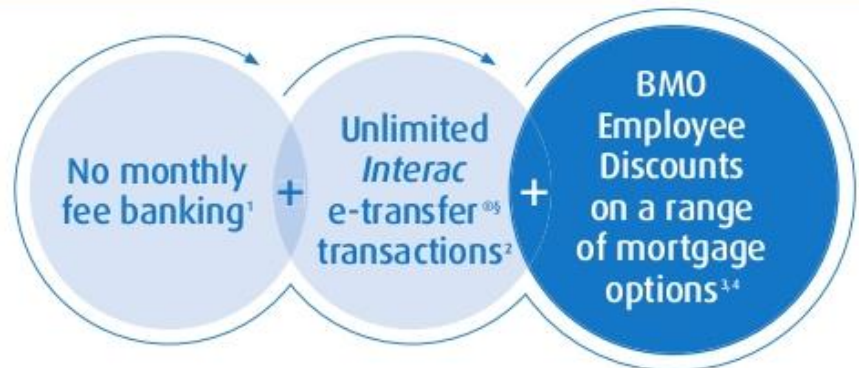
# Bank of Montreal

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>55</sup> transactions<sup>2</sup>
- OnGuard<sup>SM</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>SM</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>SM</sup> or AIR MILES<sup>SM</sup> MasterCard<sup>SM</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>12</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>1</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>2</sup>Interac e-transfer<sup>®</sup> transactions are subject to maximum transfer dollar amounts. <sup>3</sup>Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. <sup>4</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>5</sup>Some conditions may apply. <sup>6</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. <sup>7</sup>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 18, 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 transfer, 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 trademark 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.