

## Van Arty Association and RUSI Van Members News Aug 31, 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 01** Wednesday ‘Zoom’ Lunch meeting
- Sept 08** Wednesday ‘Zoom’ Lunch meeting  
Juno Beach Online Historical Tour - The Canadians in Normandy
- Sept 12** Naden Band of the Royal Canadian Navy Concert Duncan, BC

## Naden Band of the Royal Canadian Navy Concert

**SUNDAY, SEPTEMBER 12, 2021 AT 2 PM PDT – 3 PM PDT**

Providence Farm Duncan, BC Details:- <https://fb.me/e/17p6FZavV>



The Naden Band of the Royal Canadian Navy (RCN), in operation since 1940, is comprised of thirty-five professional full-time musicians whose primary role within the Royal Canadian Navy is to support Naval Operations, ceremonial events, and public outreach

initiatives. The Naden Band is a role model of service, discipline and musical excellence, regularly engaging in collaborations with musical institutions in the local community. Recent collaborations include the University of Victoria's Faculty of Music, the Victoria Symphony, Cowichan Symphony Society and the Canadian College of Performing Arts. In addition, the Band's educational school concerts and performances for Cadet Corps have brought military music into the lives of young people from across British Columbia.

## **Fake Spy Trees and Their Use in No Man's Land**

*Jesse, Guest Author War History Online Aug 20, 2021*



*"Dummy" trees were used as observation posts on the battlefield. This one was built in the Messines area in December 1917. AWM E03861 (Photo Credit: Australian War Memorial)*

The stalemate in the trenches during The Great War meant the two sides were evenly matched, so even the smallest advantage for one could mean the difference between defeat and victory. A small but extremely useful tactic employed on the sparse battlefields was replacing trees with camouflaged observation posts. This method of keeping tabs on your enemy's activity was used by Germany, France, and Britain during WWI, but the French came up with the idea first in 1915 and later shared their knowledge with the British. An observation tree seems like a simple concept, but the process behind creating one was extremely precise and time-consuming. A tree was not simply adapted for this use, but actually completely removed and replaced with an identical-looking fake tree, with the specific purpose of being used for observation. Just sticking a new tree in the ground would immediately be noticed by the enemy.

To begin with, engineers would have to find a (usually shell-damaged) tree in a suitable location and of the correct size and shape. Once the right tree had been chosen, it would be measured, photographed, and sketched in detail, to document every feature of the tree, from its size all the way down to its bark. This in-depth record of the tree's exterior was then sent to a workshop as a reference for manufacturing an exact replica. Engineers and artists would then painstakingly create an identical copy of the original tree. The entire thing was built around an armored tube.

Bark would be made from folded and wrinkled iron, which was covered in a rough texture and then painted to look as real as possible. Visually identical limbs and twigs would be added, as well as any other shapes and features from the original tree. Inside the armored tube, a ladder was fitted, which was topped with a metal seat. When in the field, an observer would climb the ladder and place himself on the seat at the top to view his surroundings. Sections of the tube would be cut away and covered by a mesh, which allowed the observer to see out. But for more detailed observation of the battlefield, a periscope would be used. This meant the soldier could see out while remaining safely inside the armored tree. The observer would pass on what he was seeing from his vantage point via a telephone or a messenger. Alternatively, the tree would be used as a sniper's nest.



*Photo of a spy tree during the Great War.  
Image index and source., PWD-US*

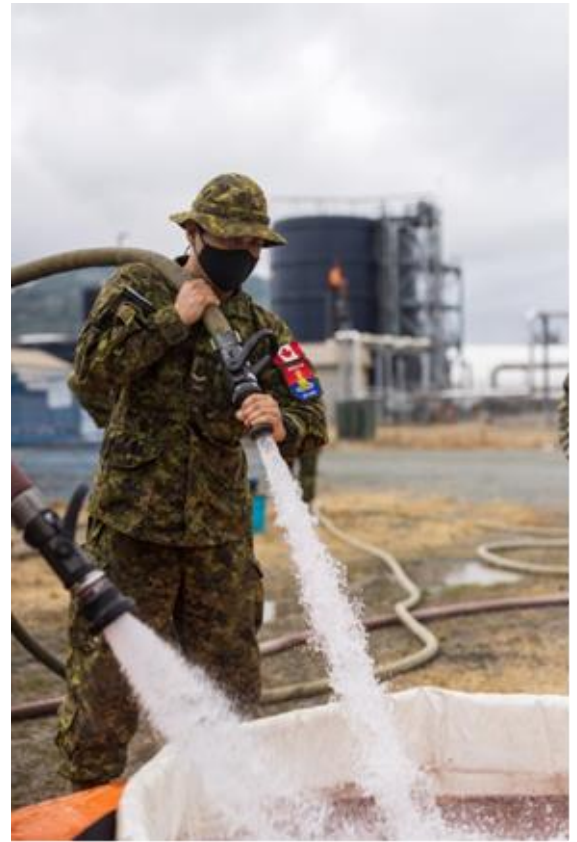
Once the tree was made, engineers had the tough job of installing it. Any movements would be noticed by the enemy and immediately fired upon; even quickly peaking over the parapet of a trench was considered risky. To put the new tree in place, the old one had to first be removed. After it had been uprooted, a hole was dug where it once sat, and the new tree was dropped in. An obvious pathway into the tree would stand out on enemy aerial reconnaissance, so the entrance was disguised. To avoid detection, this entire operation had to be completed overnight, while a pre-planned artillery barrage or gunfire drowned out the noisy process. The

next day, the tree that had potentially been there for centuries had been removed and replaced with a man-made replica, all without the enemy knowing anything had changed.

Observation trees proved incredibly effective as they were almost impossible to detect, especially when placed amongst other trees. They were installed all along the front. The Germans did eventually catch on though and began making their own equally impressive versions. These were called baumbeobachter, which meant “tree observer.” In 1917, the Allied forces managed to push the Germans out of Oosteverne Woods in Belgium. It took them several weeks to realize one of the trees near their position was actually a baumbeobachter disguised amongst the war-torn forest.

## S100 Firefighting Training

This newsletter goes out to a large audience of veterans from all branches of the military. Gunners on my distribution list will have seen this article in the RCAA newsletter so it is repeated here for the other members of the military family.



In preparation for a deployment to fight fires on Operation LENTUS, two Gunners from the 15 Field Artillery Regiment joined other members of 39 Canadian Brigade Group in S100 Firefighting Training in Chilliwack, BC, on 8 August 2021. The large UBIQUE 150 patch certainly stands out on Gunner Dean Ahmelich's arm. However, you have to look a little closer at the facemasks to find Gunner Rasmus Dolleris in the crowd.

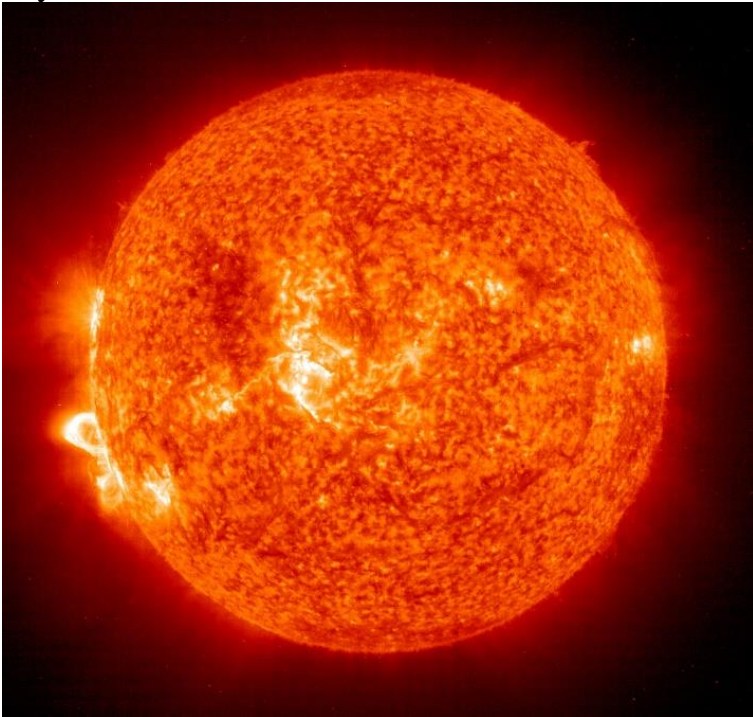
More Photos & Text: [VancouverGunners.ca](http://VancouverGunners.ca)

## 4,000 Sea Mines Were Set Off by the Sun During the Vietnam War

Aug 25, 2021 [Jesse, Guest Author](#)

In August 1972, large numbers of US magnetic mines in the oceans surrounding North Vietnam began spontaneously exploding. The mines were strategically placed to detonate when in close proximity to a ship, but it was not ships causing the mines to activate. The US reported dozens of mines exploding, but the amount is estimated to be as high as 4,000. What could have possibly set off these explosives? Surprisingly, the Sun. In August 1972 one of the most powerful solar storms ever recorded struck Earth. That month, the Sun had displayed increased solar activity before unleashing a series of extremely powerful solar flares. A solar flare is an intense eruption of radiation from the surface of the Sun caused by the interactions of powerful magnetic fields within the Sun. The burst of energy from a solar flare can be followed by a coronal mass ejection (CME). A CME is a magnetic cloud of radioactive particles that are expelled from the Sun into the cold expanse of interplanetary space at unfathomably high speeds. Although the Sun is almost

93 million miles away from the Earth, normal CMEs can make the journey in just one or two days.



*Photo by NASA via Getty Images*

During the 1972 storm, the most powerful flare occurred on August 4th, sending a magnetized and radioactive cloud hurtling towards the Earth. The ejection reached Earth in just 14.6 hours, a record that still stands today as the shortest coronal mass ejection travel time on record. Upon its arrival, sensors and monitoring devices all over the Earth were doused with charged particles that sent their displays off the scales. Similarly, magnetometers were

overloaded. The ejection's interaction with the Earth's magnetosphere caused bright auroras much further south than normal, observed as low as Spain. Dangers from storms of this power are not limited to the ground though. Satellites and other spacecraft can be seriously damaged by coronal mass ejections, with one satellite receiving approximately two years of wear from the storm. Worryingly, the storm occurred between Apollo 16 and Apollo 17, the latter of which would lift off just a few months later. Had the astronauts been on a mission during the event, they would have received a dangerous dose of radiation even inside the Apollo command module. If they were caught while performing a moonwalk, they would have likely received a dose of radiation enough to guarantee death.

Military footage of a sea mine exploding in 1973. The mine was set off by the US Navy as part of a mine sweeping operation.

(Photo Credit: US Navy/Public Domain)



US mines positioned around North Vietnam were magnetically triggered. Sensors within the mines constantly monitored the magnetic fields around the device, which would be altered when a ship enters its proximity. The sheer power of the 1972 solar storm was enough to distort the Earth's magnetic field and was also powerful enough to trigger the mines around North Vietnam. At the time the military already knew solar storms could interfere with systems on Earth, but they did not understand to what extent this could happen. In 1972, the strange happenings caused by the enormous CME were seen as unremarkable and mostly fell under the radar of researchers at the time. It wasn't until

Delores Knipp, a research professor at the University of Colorado Boulder, began looking into the event that the true scale of the Sun's activities back in the 1970s was realized.

Knipp's research began after a chance conversation with a colleague who at the time was working at what would later become the Space Weather Prediction Center. Here, the colleague witnessed US Navy officials enter a meeting with his boss. While he did not hear the details of the meeting, he knew it was about a then-recent solar storm and its impacts on the military. After learning about this, Knipp dived into military archives. She found a document that had been declassified in the 1990s that contained information about the spontaneous detonation of sea mines in Asia. With some more digging, Knipp realized that estimates made at the time significantly low-balled the power of the storm. She believes the storm is actually much closer in severity to the 1859 Carrington event, the largest geomagnetic storm ever recorded. Despite this, many have failed to recognize its significance. "I think people forgot about it," Knipp said. "They didn't know about the sea mine problem and the effect on the power grids got published in engineering journals, not science journals." Knipp regards the 1972 solar storm as a warning about how vulnerable we are to the mind-boggling power of the Sun.

## **The US has used Superstitions as Psychological Warfare**

Ghosts, Vampires, and other horrors

*Jesse, Guest Author War History Online Aug 24, 2021*



*Photo Credits: Cris Faga/NurPhoto (Left) / John Greim/LightRocket via Getty Images (Right)*

The US military has the most extensive arsenal of weapons and equipment in the world. If something needs to be destroyed, the US will likely have a piece of equipment to do so.

However, while the US is a global leader in technology, they have also dabbled in more spooky methods of fighting their enemies. Ghosts, vampires and superstitions have all been used by the US for psychological warfare. The Nazis' interest in the occult was well known and exploited by the Allies by using their superstitious beliefs against them. These beliefs extended into the German population too, who at the time were also intrigued by astrology and other pseudoscience. The Allies began dropping false horoscopes that told of a bad future for Germany and made sure to point out Hitler's unlucky Taurus zodiac sign. Nazi high command quickly caught on to the Allies' sneaky activities. Joseph Goebbels, the minister of propaganda and reportedly a believer of horoscopes and astrology, wrote about the Allies' use of superstition to affect German morale

in a 1942 diary entry. He wrote “The enemy is now making use of horoscopes in the form of handbills dropped from planes, in which a terrible future is prophesized for the German people. But we know [something] about this ourselves! I am having counter-horoscopes worked up which we are going to distribute, especially in the occupied areas.”

*24 April 2019, Berlin: The actress Lara Fangmann (as a white woman) holds the tarot card “the devil” of the Rider Waite tarot set in the Berlin Dungeon in her hand. The show “Séance – Do you feel her too?” is about a medium that tries to conjure up the spirit of a woman during a necromancy. Photo: Britta Pedersen/dpa-Zentralbild/ZB (Photo by Britta Pedersen/picture alliance via Getty Images)*



A month later, Goebbels wrote “In the United States astrologists are at work to prophesy an early end for the Fuehrer. We know that type of work as we have often done it ourselves. We shall take up our astrological propaganda again as soon as possible.” The Nazis also believed horoscopes could serve as propaganda against their own people too, as a means to improve morale and perception of the nation’s leaders. Also during WWII, the British constructed a giant, terrifying figure to scare Italian locals. The 12-foot manikin that was described as a “gigantic scarecrow”, walked through the streets of rural Italian villages at the start of the Italian campaign. The trick worked in scaring the inhabitants out of local villages, who thought the British were aided by the Devil. The fleeing locals clogged up routes in the area and caused a logistical nightmare for German forces.

During the 1940s and early 1950s, the US was involved in controlling the Huk Rebellion in the Philippines. In the Philippines, many believe in terrifying creatures called asuwang; flying vampiric witches that feast on unborn fetuses and human internal organs. To play on these superstitions, US Major General Edward G Lansdale called in psychological warfare specialists. To begin with, they spread rumors to local villagers that an asuwang was on the loose up in the hills where the Huk rebels lived. After waiting for the rumor to reach the Huk rebels over the course of a few days, the US sent a team to set up an ambush to ensure the Huks believed the presence of an asuwang. Hidden on a popular trail used by the Huks, the US team prepared their ambush. When a Huk patrol walked past the ambush, they silently pounced upon the rear-most man. They punctured his neck with two holes to resemble a vampire’s bite and drained his body of blood. When they were done, the US team placed his body back on the trail to be discovered by the returning patrol. When they found the body, they immediately panicked in fear of the asuwang, with the entire group leaving the area shortly after.

*Spirit figure floating in the sky.*

*(Photo by John Greim/LightRocket via Getty Images)*



The US employed their psychological warfare specialists in Vietnam too, hoping to scare the Viet Cong with the haunting screams and cries of their lost comrades. This was known as Operation Wandering Soul, which preyed on Vietnamese cultural beliefs that the dead must be buried, or their soul will wander the earth for eternity. The US compiled an extensive collection of recordings of eerie noises, disembodied voices, and groans that were meant to be from the lost souls of dead Viet Cong soldiers. The sounds were played over powerful speakers at night into the jungle surrounding US bases and from helicopters in flight. In the recordings, ghostly Vietnamese voices would tell the Viet Cong to give up and return home to their families, warning of the consequences should they ignore their messages. It was hoped that the noises would terrify the troops in the pitch-black jungle so much that they would drop their weapons and retreat. The effectiveness of this tactic is unknown, but it seems to have made little difference overall. In fact, reports from helicopter pilots pointed out that they actually experienced more incoming fire while playing the sounds. Apparently, the response from the enemy was much less aggressive when they played Tina Turner instead.

## **Vancouver Artillery Association Yearbook Updates**

**Tour the Fort! - Sunday, 5 September 2021 – 10:00 AM to 3:00 PM – Tour the Fort! - Sunday, 5 September 2021 – 10:00 AM to 3:00 PM** – The event has been approved by UBC and the Museum of Anthropology. We've even got access to the underground tunnels between 12:10 and 1:10 PM! But we're not allowed to go past the magazine room. They've confirmed that there are no lights so don't forget to bring your own flashlight. Weather, so far, shows as a light rain so don't forget to bring a raincoat, an umbrella and appropriate footwear. Plus your lunch and a chair to sit on. Please RSVP to [president.vcgunners@gmail.com](mailto:president.vcgunners@gmail.com). <https://www.vancouvergunners.ca/whats-new/tour-the-fort-sunday-5-september-2021-1000-am-to-300-pm>

**Yearbook Update 2021** – Several of the unit members participated in the Brigade S100 Firefighting course. Those Ubique 150 patches certainly stand out in the crowd. <https://www.vancouvergunners.ca/firefighting-2021.html>

**Aldergrove Fair 2021** – The Vancouver Artillery Association was not in attendance at the Aldergrove Fair this year. It might have been the COVID setback or simply that we need a few more people interested in the reenactment role. However, that did not stop one of our former members, Ian Newby from being a big supporter of the local fair. He brought out a half dozen vehicles from his business, International Movie Services and joined a few of the club members from Western Command. Looks like they put on a good show. <https://www.vancouvergunners.ca/alder-fair-2021.html>



**Stanley Park Volunteer Docent Package** - The first copy of the Stanley Park Docent Package has now been uploaded on our reference page. Let me know if you spot any errors or omissions. [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com) <https://www.vancouvergunners.ca/references.html>  
We're also looking for financial support to assist with the printing costs. We're 25% towards our goal of \$600.00. <https://www.vancouvergunners.ca/quartermaster-stores.html>

**Deuce and a Half Update** – Your amateur association mechanic has fallen behind in his tale of the Deuce rebuild. The good news is that the #5 piston has finally been removed after months of soaking in just about every known solution that was guaranteed to unstick it. The final remedy was a hardwood stick placed vertically on a 3 ton jack. The complete weight of the engine front (plus yours truly jumping on the bumper) was enough to finally pop it out the top of the cylinder. It wasn't pretty. It appears a considerable portion of dirty oil had accumulated in the rings and was baked on down the side of the piston. Add in some moist weather rust build up and that appears to be sufficient to lodge it in firmly. The remaining pistons have all been removed, cylinders have been honed and three of the cylinders have been re-inserted. We're finally moving into the re-assembly stage. <https://www.vancouvergunners.ca/deuce.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!

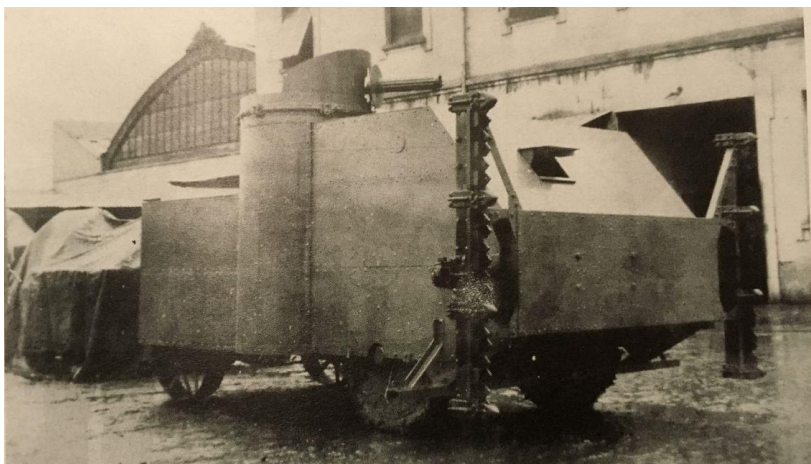
## Who (or What) Is It?

**Last Week:** This is the badge of the London Irish Rifles who were involved in a battle with members of the Luftwaffe in the Second World War. The **Battle of Graveney Marsh**, on the night of 27 September 1940 in Kent, England, was the last ground engagement involving a foreign force to take place on the mainland of Great Britain. The fighting took place between the crew of a shot-down German Junkers Ju 88A-1 bomber from KG 77 and a detachment of soldiers from the 1<sup>st</sup> Battalion, London Irish Rifles (1 LIR) in Seasalter on the north Kent coast. The Ju 88, *W.Nr 088 8099*, 3Z+EL, and nicknamed *Eule* ("Owl") by its crew, was a new model and had only entered service two weeks earlier. The British forces were aware of the new model and had issued orders to capture one intact if at all possible. It was crewed by *Unteroffizier* (Uffz) Fritz Ruhlandt (pilot), *Feldwebel* Gotthard Richter (bomb aimer); Uffz Erwin Richter (radio operator/gunner); and *Flieger* (Private) Jakob Reiner (gunner).

When members of 1 LIR, billeted nearby at the Sportsman Inn in Seasalter, arrived at the crash site, the four German aviators were attempting to destroy classified equipment on board the aircraft. According to some accounts, the Germans had armed themselves with machine guns previously fitted to the Ju 88 and a sub-machine gun. (The latter was part of a standard survival kit, issued at the time to the crews of *Luftwaffe* bomber, patrol and transport aircraft.) The British opened fire and one of the Germans was hit in the foot. The crew then surrendered and were taken prisoner. The RAF Historical Branch later stated that "some sort of fight took place, but it is far from clear that the [German] crew fired at anything but their own aircraft." After one of the Germans indicated that the aircraft might explode at any moment, Captain John Cantopher

located an object –which he described as a "black box" – and threw it away from the aircraft into a drainage ditch. Historian Don Hollway suggests that the object may have been the sealed housing of a secret BZA bombsight analog computer; the Air Ministry hushed up the incident so as not to reveal to the Germans that their secret equipment had been recovered. The prisoners were taken to the Sportsman Inn and given pints of beer. The bomber was captured for examination by British experts. The aircraft was taken to Farnborough Airfield where it was said to have "provided highly valuable information". Cantopher was subsequently awarded the George Medal for his action. In September 2010, the London Irish Rifles Regimental Association marked its 70th anniversary by unveiling a commemorative plaque at the Sportsman pub.

**This Week:** Our quest for oddities continues, with this photo sent to us by a younger reader, someone under the age of 80. However, we assume that she did not take the shot, as it would appear to be older than even my graduation portrait. We think that the photograph is of the front three-quarters but could be wrong. The vehicle seems to be armed with a water-cooled machine gun, unless that is actually a water cannon. In fact, this object reminds me of the water cannon vehicles that were present at all demonstrations back in the early 1970s when we lived in Tokyo. However, those devices had pneumatic tires, and lacked the thingies at the corners of our machine. Some, however, were fitted with "Canon" cameras, to photograph the targets of the cannons.



There are no hints for you this week, as neither the author nor the donor has a clue as to what this is, where it was, or what it was for. You, however, are far more widely read than we are, and never fail to enlighten our readership, week after week. So, go to it! Play up, play up, and play the game! Your musings may be sent to the editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the

author, John Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)). By the way, I was never the victim of those Japanese water cannons, being a law-abiding coward and model foreigner. Bonus point: why is the camera called "Canon"? Is there a misspelt artillery connection?

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

Why do bees stay in their hives during winter? Swarm.

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

Logic is a systematic method of coming to the wrong conclusion with confidence.

### **Quotable Quotes**

When one teaches, two learn. - *Robert Half*

# COWICHAN SYMPHONY SOCIETY PRESENTS



## The Naden Band of the Royal Canadian Navy

**Sunday September 12**

**2 and 4:30 pm**



Tickets \$50 per person

Livestreaming by donation. Proceeds to Honour House.

tickets available on our website, Facebook and Eventbrite

## Providence Farm

1843 Tzouhalem Road, Duncan

Concert outside rain or shine, please bring an umbrella

## 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.

# JUNO BEACH CENTRE

## Register Now for the Maple Leaf Route Webinar Series!

Inscrivez-vous maintenant à la série de webinaires « *Maple Leaf Route* » !

(Seulement en anglais)



Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#), and in partnership with the [Canadian Battlefields Foundation](#) and the [Gregg Centre for the Study of War and Society](#), Juno Beach Centre Association is pleased to announce the Maple Leaf Route Webinar Series. Every two weeks from May to September, we will be following Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Once you have registered, you will receive a confirmation e-mail containing a link to the webinar. All webinars begin at 7:00pm Eastern Time (ET) and are approximately 90 minutes in length. The webinar series will only be available in English. We apologize for any disappointment.

If you have any questions about the Maple Leaf Route Webinar Series, please e-mail Eric at [eric.story@canadianmilitaryhistory.ca](mailto:eric.story@canadianmilitaryhistory.ca).

We look forward to seeing you at one of our webinars!

Organisée par le [Laurier Centre for Military Strategic and Disarmament Studies](#), et en partenariat avec la [Canadian Battlefields Foundation](#) et le [Gregg Centre for the Study of War and Society](#), l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « *Maple Leaf Route* ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats

canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à [eric.story@canadianmilitaryhistory.ca](mailto:eric.story@canadianmilitaryhistory.ca).

Nous avons hâte de vous voir à l'un de nos webinaires!



## THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

September 8 at 7:00 pm ET (le 8 septembre à 19 h 00 h HE)

[Register / Inscrivez-vous](#)

Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#) in partnership with the [Canadian Battlefields Foundation](#), the [Gregg Centre for the Study of War and Society](#) and the [Juno Beach Centre Association](#), the Maple Leaf Route Webinar Series follows Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Don't miss the next two webinars in this fascinating series:

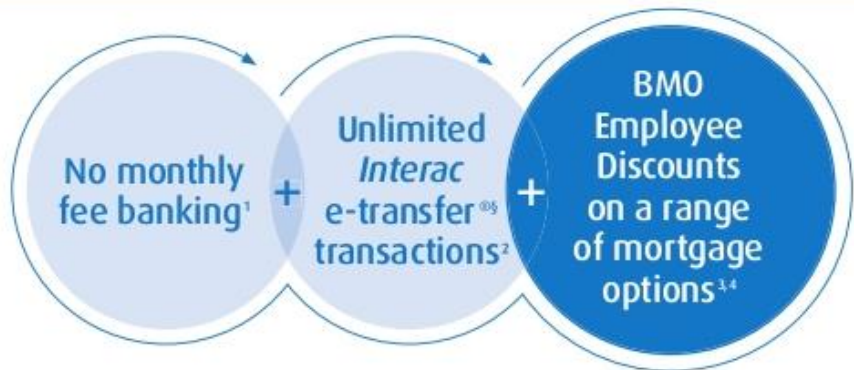
# Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –  
**Do more for you.**



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## 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>



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- 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>9,2</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>



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- Choose the BMO Support Our Troops CashBack<sup>11</sup> or AIR MILES<sup>12</sup> MasterCard<sup>13</sup>
- No annual fee<sup>11</sup>
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit [bmo.com/sot](http://bmo.com/sot) to find out about the welcome offers

# Frequently Asked Questions

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

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

### Who is eligible for the CDCB Program?

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

### Can BMO help me if I am relocated or deployed?

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

### How does Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard<sup>®</sup> program?

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

### How can I get help with home financing?

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

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

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

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

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

Visit us in branch or at [bmo.com/cdcb](http://bmo.com/cdcb) to learn more.



Scan the QR code to get more information.



<sup>1</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. <sup>2</sup>The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. <sup>3</sup>Interac e-transfer<sup>®</sup> transactions are subject to maximum transfer dollar amounts. <sup>4</sup>Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. <sup>5</sup>Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. <sup>6</sup>Some conditions may apply. <sup>7</sup>We guarantee your interest rate for the selected fixed rate mortgage type and term for up to 130 days from the rate guarantee start date; if the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 15, 2020. <sup>8</sup>Plan, transaction, service and product fees may still apply. <sup>9</sup>You're eligible for OnGuard<sup>®</sup> if you are a BMO customer who has a lead account<sup>10</sup> with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>®</sup> provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard<sup>®</sup> service. <sup>11</sup>The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. <sup>12</sup>OnGuard<sup>®</sup> retail value is \$155.88 annually (charged at \$12.99 per month). <sup>13</sup>OnGuard<sup>®</sup> is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at [www.bmo.com/onguard/SIGconditions](http://www.bmo.com/onguard/SIGconditions). <sup>14</sup>CreditView<sup>™</sup> is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. <sup>15</sup>You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. <sup>16</sup>Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit [bmo.com/rates-fees](http://bmo.com/rates-fees) for current rates and fees. <sup>17</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

<sup>18</sup>Registered trade-mark of Bank of Montreal. <sup>19</sup>Interac e-Transfer is a registered trademark of Interac Inc. <sup>20</sup>OnGuard is a service of Sigma Loyalty Group. OnGuard<sup>®</sup> is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>®</sup> is a registered trademark of Intersections Inc. <sup>21</sup>CreditView is a trademark of TransUnion LLC. <sup>22</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.