

## Van Arty Association and RUSI Van Members News Aug 3, 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)

**Aug 4** Wednesday 'Zoom' Lunch meeting

**Aug 11** Wednesday 'Zoom' Lunch meeting

Juno Beach Online Historical Tour - Discipline and Martial Justice, 1944–45

## The Story of a Canadian-Designed Rocket Comes to An End

More than 83,000 CRV7 rockets will be disposed of over 6 years.

*Alexander Quon · CBC News · Jul 22, 2021*



*Military personnel guide a CF-18 Hornet into position at the CFB Cold Lake, in Cold Lake, Alta, on Oct. 21, 2014. The CF-18 was one of the aircraft that was equipped with CRV7 rockets, which have since been retired from use. The federal government has issued a tender to disarm and dispose the remaining 83,303 units that remain in storage. (Jason Franson/The Canadian Press)*

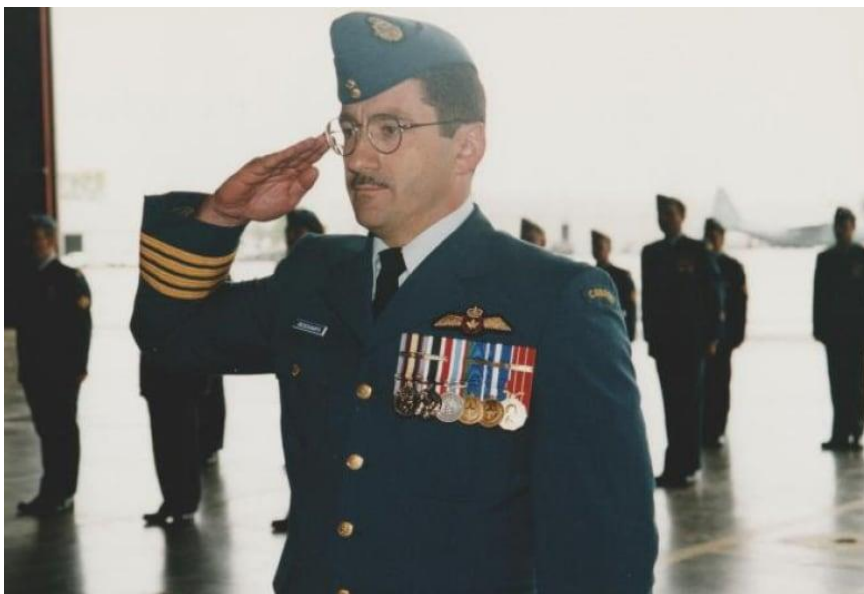
South of the Saskatoon, nestled in the plains of Saskatchewan, there lies an underappreciated hub of the Canadian military. Canadian Forces Detachment Dundurn is relatively small. But the ammunition depot just east of the facility — Canadian Forces Ammunition Depot Dundurn — is

the largest of its kind, in terms of soldiers deployed and in terms of area, according to the Department of National Defence. Dundurn holds about 60 per cent of the Canadian military's inventory of ordnance. Estimated by the Department of National Defence to hold nearly \$2-billion worth of equipment, the facility acts as the distribution centre for soldiers deployed across the country and around the globe. Hidden in and among the facility's 30 or so magazines, packaged in their original fibre shipping tubes and wire-bound boxes, are 83,303 Canadian Rocket Vehicles (CRV7s). The remaining stock of the once-popular weapon, which was designed in Canada and retired from use in the 2000s, will soon be destroyed.

*The last of the CRV7 rockets are housed at CFAD Dundurn in Saskatchewan.  
(Department of National Defence)*



Even though the CRV7 holds a place in the nation's military history, few people will recognize its name. Only fans of military simulation games or military history buffs are likely to have read a reference to the rocket system, which was adopted by the Canadian military in the 1970s. But those who used the weapon when it was first developed remember it well. André Deschamps, a retired lieutenant-general, was one of them. Before he became the chief of the air staff and the commander of the Royal Canadian Air Force, Deschamps was a pilot. He flew fighter planes such as the CF-104 Starfighter, which were equipped to carry the CRV7. "For the 1980s, [the CRV7] certainly was a step forward for us in the air force," Deschamps said in an interview with CBC News.



*Joseph Paul André Deschamps, a former lieutenant-general, is shown in an undated photo. He said the CRV7 was 'certainly was a step forward' for the air force.  
(Submitted by Joseph Paul André Deschamps)*

The CRV7 was designed during the Cold War. Two political ideologies, communism and capitalism, led by the Soviet Union and United States of America, respectively, were vying for control around the globe through a series of proxy conflicts and behind-the-scenes power plays. Allied with the United States against the

Soviet Union were members of the North Atlantic Treaty Organization (NATO), which includes Canada. Part of its mandate was sharing of military technology and standardization of military hardware. Often the Canadian Armed Forces purchased tools or equipment and then adapted or modified them for its soldiers. The CRV7 was the opposite. It is a rare example of military equipment that was designed here in Canada before being widely adopted by NATO allies. "It was a significant increase in both range and lethality because of the extra speed of the rocket, when the warhead did impact had a pretty devastating effect on whatever it was aimed at," said Deschamps. The rockets were deployed with Canadian fighter pilots in Europe during the Cold War, and the United Kingdom, France, Germany and Czech Republic are among the countries who have used them. The use of the CRV7 among its allies also gave the Canadian military a sense of pride, according to retired major Harold Skaarup, a former intelligence officer. He said the rocket system was, and remains, a great example of Canadian innovation and collaboration. "We're not going to be able to stop a world war by ourselves. We have to work with our friends," he said. "So we talk to each other. We work with each other. And when somebody's got a good idea, we share it. One of the examples of that is this particular rocket."



*The CF-104 Starfighter was one of the aircraft equipped with the CRV7 in the 1980s.  
(Steve Pajot/Royal Aviation Museum of Western Canada)*



*Photos of burned-out CRV7 rockets were included a federal tender document. The government is looking for a company to disarm and dispose of the CRV7s within six years.  
(Department of National Defence/Tender Documents)*

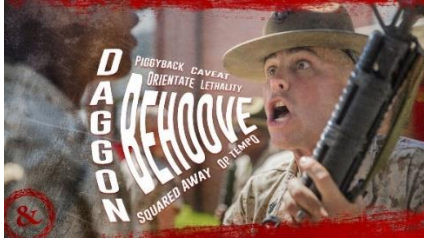
But as with the Cold War, the CRV7 faded to memory. The rocket was declared surplus as new, more cost-effective weapons and technology were developed. Deschamps says that is all a part of the evolution of warfare. "As systems of technologies improve, you come up with new means of delivering effective combat effects," he said. "[The CRV7 was] was a well-thought-out and effective weapon in the sense that it was cost effective ... it could be used by a wide variety of aircraft was used on fixed wing airplanes, fighters and light attack aircraft," he said. "It was used with helicopter attack ships. So it was sufficiently versatile that you could fit it to basically anything that flies." The final 83,000 live CRV7s that remain at CFAD Dundurn were purchased sometime in 1987 or 1988, according to a spokesperson for the Department of Defence. That's where they've been since the military stopped using the rockets sometime between 2005 and 2007. A tender recently issued by the federal government will see the last of the rockets be

disarmed and disposed of. The goal is to get the job done within six years once the contract is awarded.

## **Behoove, Orientate, Caveat, and Other Words**

the troops' hate you for saying. It would be-who-of-you to stop utilizing this daggon nomenclature and re-orientate yourself in the direction of the nearest thesaurus.

*James Clark May 28, 2021*



The US military has its own language full of buzzwords, slang, acronyms, and insider phrases — some of which are used exclusively by those with rank — along with terms most civilians don't understand. And yet, somehow, even some of the most widely accepted and commonly used “military phrases” aren't understood (or correctly pronounced) by the people who utter

them. From “caveat” to “circle back” to “piggyback,” there are plenty of words and phrases in the military that we're begging you, with tears in our eyes, to stop using. At its most basic, language conveys meaning and intent. This thing is blue. This thing is red. Do this. Do that. I want this. I don't want that. I like this. I f--ing hate that. But individual words and phrases, the workhorses of the spoken and written word, can also be used to unite, or divide. The words we use can welcome others into a community with its own lexicon, and that can strengthen a sense of shared identity. Jargon works as a sort of signifier, a way to verify that the speaker (and the listener) are part of the same club. On the flip side, that same language can be used to push others away, to make them into outsiders and banish them from the conversation. Or, at the very least, it can confuse the ever-loving f\*\*k out of the uninitiated.

Don't believe me? Just ask any career staff non-commissioned officer in the military anything. Literally *anything*. The second they respond; you'll probably feel like you're talking to Yosemite Sam. I don't know why that is, but it just is. That's a part of military culture, and for those who have been around it and a part of it, it's a dialect we speak, and we occasionally drop the odd “roger,” or — through gritted teeth — ask if anyone has “any saved rounds?” Why does the military have its own lingo? It could be due to the vast collection of hundreds, if not thousands of acronyms that the Department of Defense forces upon its employees. Some words or phrases may have been adopted to push a “command message” from “the top down,” which would explain the rotating list of buzzwords that change with the seasons and the tides of war. One year it's “great power competition” the next it's “boots on the ground.” Today it's “lethality.” Then there are the phrases and terms that just won't die, from “OODA Loop” to “multi-domain” and “interoperability.” This is hardly news to anyone who's spent any time in and around the military, or online. It's been the basis for countless listicles, videos where civilians try to guess what “blue falcon” or another slang term actually means, and it's been parodied in music videos from the *EAS Song* to the recent ballad of belligerence, *Clean Up Your 7-Ton*:

Another reason for the Defense Department's love affair with its own lingo might be because the military, as a long-standing institution, has developed its own culture over time and the words it uses get passed down generation to generation, with one group of old-timers “behooving” the next one to remember to “treat, never, keep, keep,” on the range. Let's “focus up” and “zero in”

on that last example: Behoove. The beloved buzzword of Staff NCOs across the military. The actual definition of behoove is: a duty or responsibility for someone to do something; it is incumbent on. (A quick caveat here: “Incumbent” is another word that’s frequently dropped during an ass chewing or counseling session and is usually used like this: It is incumbent upon you to follow this or that regulation or order.) Think back to all those times in the service when you were angrily told by some sergeant or petty officer that it would “behoove of you to do” *something*, like pick up a stray hair from around the edge of your bathroom sink, instead of just saying “hey, clean that up before the barracks inspection.”

If you’ve ever been “behooved” into doing something that’s not incredibly important — something that you are not duty-bound to do — then the speaker was misusing the word, as reader Joe Tally, aptly pointed out when we asked readers what words they’d like to deposit in the trash heap of military history. “Behoove is a verb used with an object,” Tally wrote. “It means to be essential or dutiful. The formal construction is it behooves (someone) to do (something). However, most often the word is misused to mean the action benefits or gives gain to a person. “Maybe if people would research the true definitions of words when using them, they would understand them better. I, as well as several other instructors in the fire service, use this word when lecturing students in the classroom. When used properly, the word should not make your skin crawl, it should lend for you to understand the urgency of the topic it is being used for. But that’s just one of the many words that we — the military and veterans’ community at large and leaders in particular — sometimes use and misuse, but almost certainly *overuse*. And so, here is a long, but far from definitive, list of words that you, our readers, would like the “top brass” in the “head shed” to stop using. Those words are:

**“Barney Style.”**

**“Behoove.”** We’ve covered this, at length, but it was the most complained about word from our readers, so here it is, hopefully for the last time.

**“Blue Falcon.”** A Blue Falcon is someone who is a “buddy f\*\*ker,” meaning that they screw their teammates over, often. While I personally love this phrase, some of our readers disagree. (It might be because they’re Blue Falcons, though.)

**“Bucketize.”** I don’t think this is actually a word, at least, it’s not a word you can drop in Scrabble. As the name suggests, it means “to put things into buckets,” though when your platoon sergeant or lieutenant says it, they’re probably talking about prioritizing one thing over another: Do this first, do that next, do that last, etc. The best definition of this word — and why not to use it — comes from a hyper-specific Urban Dictionary post, which says that “bucketize” is used by “asshat” managers in an effort to sound smarter than they are.

**“Caveat.”** No. Just no. Stop. Stop it right the f--k now.

**“Charlie Foxtrot.”** This means cluster f--k, but why not just say it? If something’s really a cluster f--k, there’s no point tip-toeing through the tulips.

**“Check. Hold.”**

**“Chow.”** Seriously, what’s wrong with just saying “food” or “breakfast,” “lunch” or “dinner?” Military food can be unappetizing enough without us making it sound like slop.

**“Combat” as a descriptor.** Most services are guilty of this, but the worst are the Army and Marine Corps. Not everything involves combat, and even when it does, it doesn’t involve combat

all the time. I do not want my pay handled by “combat admin,” I want that done by someone wearing a pocket protector and sitting behind a computer surrounded by files and calculators.

**“Compass check.”**

**“Dang nabbit,” “daggonit,” “dadgummit,” “daggon,”** and any combination of these words and others. “Daggon-debbil-dawg,” for example. These are also the words that make you sound like Yosemite Sam, as one reader pointed out on Twitter.

**“Expedite.”**

**“Guesstimate.”**

**“However comma,”** and really any other word, or words, you want to use instead of “however” or “but.”

**“Household 6.”** This was another one we’d never heard before. Here’s how Mark Zinno, an Army National Guard officer and the host of the Hazard Ground podcast explains it: “Since every commander’s call sign has the number 6 after it (don’t ask me why ... I have no clue) your wife/spouse who is the ‘commander of your household’ she gets the title ‘household 6,’” Zinno said, before giving an example:

*You: “Hey wanna go out tonight and watch the game and have a few beers?”*

*Me: “Uhhh, yeah. Sounds good but let me check with Household 6 first.”*

And that’s absurd. “Just say ‘let me talk to my wife,’” Zinno said. “Not everything has to be militarized.”

**“Hooah.”**

**“How the sausage is made”**

**“IAW,”** or “in accordance with.”

**“Irregardless.”** Which is bad grammar - Just say “regardless.” Adding two letters to the front of it doesn’t earn you points, it just takes longer to say.

**“Move, Shoot, Communicate.”**

**“Op tempo.”**

**“Open kimono.”** The phrase, which is also used in corporate America, means to reveal one’s plan, but seeing as a kimono is a traditional Japanese garment, and opening it up means exposing oneself, this is kind of like using “drop your pants” as shorthand for “tell me your plan,” and that’d be really f\*\*king weird to hear in the middle of a meeting. It might also explain why some are against using it or see it as sexist and racist.

**“Orientate.”** Just say “face this way” or “face that way.” Do not say “re-orientate.” Say: “turn around.”

**“Pacific” instead of “specific.”**

**“Piggyback.”** Pro tip: If you feel the need to announce that you are going to “piggyback” on something, you probably shouldn’t do it.

**“Soup sandwich,”** as in “this dude’s as f\*\*ked up as a soup sandwich,” but then that really just begs the question: What’s wrong with saying “he’s f\*\*ked up.” Also, what’s wrong with soup sandwiches? A grilled cheese sandwich with tomato soup is delicious.

**“Squared away.”** Why is it a square? Can’t we octagon away? What if I want to trapezoid away? Where’s “away” anyway? I only have questions after hearing this phrase.

**“Suck the egg.”** We had to get clarification on this one, but it basically translates to: I’m not going to tell you how to do your job. It’s most often used when troops are given some shitty detail, and the CO’s response is “I won’t tell you how to suck an egg” or something to that effect.

As for why, and who, would suck an egg? I have no earthly idea. I also don't know why someone would use a confusing expression when "figure it out" works just fine.

"That being said..." I'm now going to undermine everything I *just* said: If it was good, I'm going to say something bad, now. If it was bad, but ended on a high note, expect more bad things to follow. That's what you're telegraphing to the world when you drop "that being said..."

**"Tracking."**

**"Unsat."**

**"Utilize."** This. This is a big one. I lost count of how many readers brought this up in the comments, but if you don't want to embarrass yourself during a job interview after leaving the military: Stop "utilizing" this word. Just say "use." (Really any word ending in "ize" is highly suspect, as another reader pointed out on Twitter.)

**Willie Pete"**

**"Yoo-hoo"**

And while that covers some of the most overused and despised words, we're not quite done yet. There's still the issue of grammar, as another reader pointed out:

*Point of contact is "myself."*

*Direct any questions or comments to "myself."*

*If you need clarification, reach out to "myself" or the SSgt here.*

*No... the point of contact is ME. Direct questions to ME. Reach out to ME.*

Then there's the mispronunciation of words, like "weapon cache." It's pronounced "cash" but you wouldn't know that if the first time you heard the word was in uniform, you'd be positive that it was pronounced "cash-ayyyyyy." That most beloved (or hated) word, "behoove," falls into this category as well, with some service members — almost always a senior enlisted leader — pronouncing it as "be who of you."

Finally, there are those terms that should be jettisoned from the military's nomenclature simply because they're lies. For example, any time your CO says, "My door is open." Sure, the door may be open, but the first sergeant may have a problem with you walking through it. And that's it folks. Those are the terms and bits of jargon our readers said they can't stand. Now, as we "close up shop" and "wind down," I do have some thoughts on *why* one word or another might get tossed into every "hip pocket class" or "school circle" or "white space training," since a very similar thing happens in corporate America, which also has its own jargon — though they probably swap "unit" and "cohesion" for "team" and "synergy." A November 2020 research paper from Columbia Business School that looked at nine different studies found that jargon is most often used by those who are trying to compensate for something else. "Jargon is like a suit, a car, or a watch — it's a status symbol. Those who are insecure 'dress up' their words, believing it will make them appear smarter or cause others to take them more seriously," said Adam Galinsky, the Paul Calello Professor of Leadership and Ethics at Columbia Business School. "It's ironic though, because the reality is that people secure in their high status use less jargon, acronyms, and legalese. They prioritize clear communication, rather than concerning themselves with status or public perception." Or, maybe leaders just use the words they have in their "toolbox" and after "pushing through to the objective" and being "mission-focused" for so long, they've never really had time for a PME on clear communication (or to read a thesaurus) since they were too busy "making the green grass grow." But that's no excuse. After all, your "brain housing group" is

your most effective weapon, and it'd "behoove you" to use it so you can speak like a normal person.

## **Vancouver Artillery Association Yearbook Updates**

**Collectable Cards** - We're working on the wording for our next set of collectable cards. Point Grey Fort, Stanley Park Fort, Yorke Island and Narrows North. Expected cost \$250.00 for 4 sets of 200 each. Would you like to help get our story to the public?  
<https://www.vancouvergunners.ca/quartermaster-stores.html>

**Yearbook Update 1996** - Some additional photographs from Gord Croucher have been added to the Cougar Salvo 1996 page. I can identify Sergeant Drew Bartlett, Bombardier James Coolie, Gunner Lyle Erickson, Gunner John Oulette.  
<https://www.vancouvergunners.ca/cougar-salvo-96.html>

**Yearbook Update 1983** - Two documents from 1983 have been placed in the 1983 yearbook page. The 15th Field Artillery Regiment Museum was accredited as a Canadian Forces Museum as of 12 December 1983. The Museum is fortunate in that it is supported by the 15th Field Artillery Regiment Museum and Archives Society.  
<https://www.vancouvergunners.ca/whats-new/yearbook-update-19837493200>

**Yearbook Update 1970** - New pictures have been uploaded of the Colonel Commandant, Major General H.A. Sparling CBE, DSO, CD reviewing the troops on parade at the Seaforth Armoury for our 50<sup>th</sup> Anniversary celebrations.. The Commanding Officer, Lieutenant-Colonel Barrie Clemons awarded the clasp to his Canadian Forces Decoration. Major Gary Bailey awarded his Canadian Forces Decoration. <https://www.vancouvergunners.ca/50th-anniversary-pde.html>

**Save the Date!** - 15 August 2021 at 13:30, The Seaforth Highlanders of Canada will hold a Virtual Change of Command to welcome Lieutenant-Colonel Wickens, a former Commanding Officer of the 15th Field Artillery Regiment (2011-2014), as the new Seaforth Commanding Officer.  
<https://www.vancouvergunners.ca/whats-new/seaforth-highlanders-of-canada-change-of-command>

**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?**

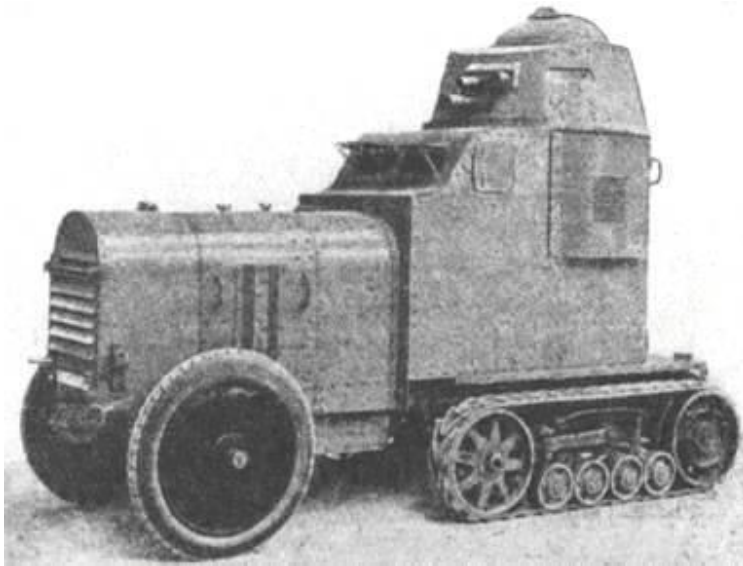
**Last Week:** **Imber** is an uninhabited village in part of the British Army's training grounds on the Salisbury Plain, Wiltshire, England. It is situated in an isolated area of the Plain, about 2+½ miles (4 km) west of the A360 road between Tilshead and West Lavington. The entire civilian population was evicted in 1943 to provide an exercise area for American troops preparing for the invasion of Europe during the Second World War. After the war, villagers were not allowed to return to their homes. The village, which is now part of the civil parish of Heytesbury, remains under the control of the Ministry of Defence despite several attempts by former residents to return. Non-military access is limited to





several open days a year. The **Imber friendly fire incident** took place on 13 April 1942 at Imber during the Second World War. One of the Royal Air Force fighter aircraft taking part in a firepower demonstration accidentally opened fire on a crowd of spectators, killing 25 and wounding 71. Pilot error and bad weather were blamed for the incident. The Canadian connection is that the pilot, an American, was in the RCAF. He died in action a few months later.

**This Week:** We have written as of late regarding tracked vehicles, tanks, and other heavy, noisy, and dangerous mobile thingies. Some of you were incredulous that there were once tracked torpedo boats. Others were impressed by the sleek lines of Imperial Japan's penultimate tank



destroyer, in spite of the fact that it never destroyed a tank. Still more have wondered why our military leaders have not followed the ideas of 1920s Japan, and invested in remote-controlled tanks. One wag suggested our nation should revive Massey-Ferguson and simply armour tractors. If the armour were removable, then the tractors could be put to productive use on farms until the trumpet of war, or war games, called. After all, was it not the farmers of the Dominion who formed the core of our Great War army?

Well, it would seem that someone has already had that idea and produced a tank to match. Here it is, in all its martial might and glory. But what is it? To whose army did it belong? Well, as you can see from the fuzzy photo, all that was a while ago. Yet, it is possible that some of our serving soldiers actually saw this monster of the panzer world, fortunately in a scrap heap, not on the battlefield. So, do you know what military crewed this fine example of fiscal restraint? Who constructed it, and were might one see one, were one so inclined? If you know, tell 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)). Achtung- Panzer! (no...it's not German...that the title of a relevant book).

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

What word is always pronounced wrong? Wrong.

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

If you go into battle and find that you are in a fair fight, you have screwed up somewhere along the line.

### **Quotable Quotes**

Success is not final; failure is not fatal: It is the courage to continue that counts. *Winston S Churchill*

## 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!



### CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

August 11th at 7:00 pm ET (le 11 août à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



### 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)

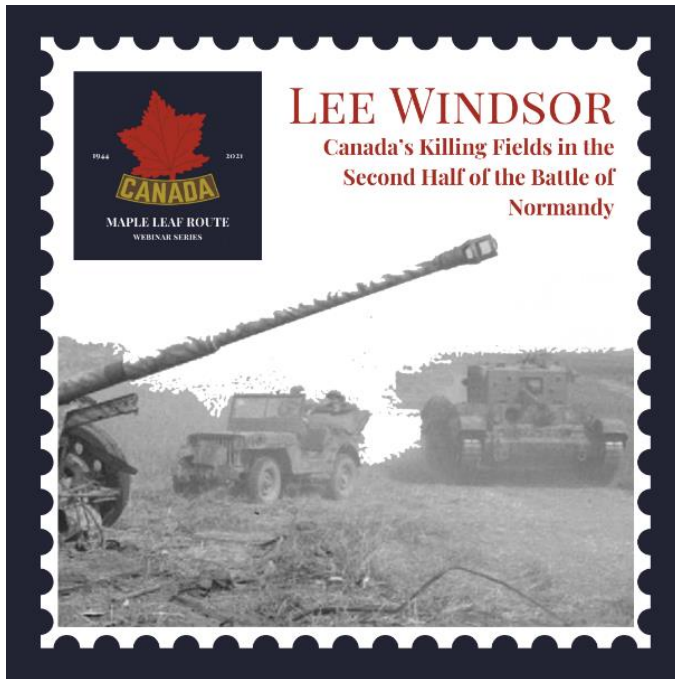
[Register / Inscrivez-vous](#)

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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.

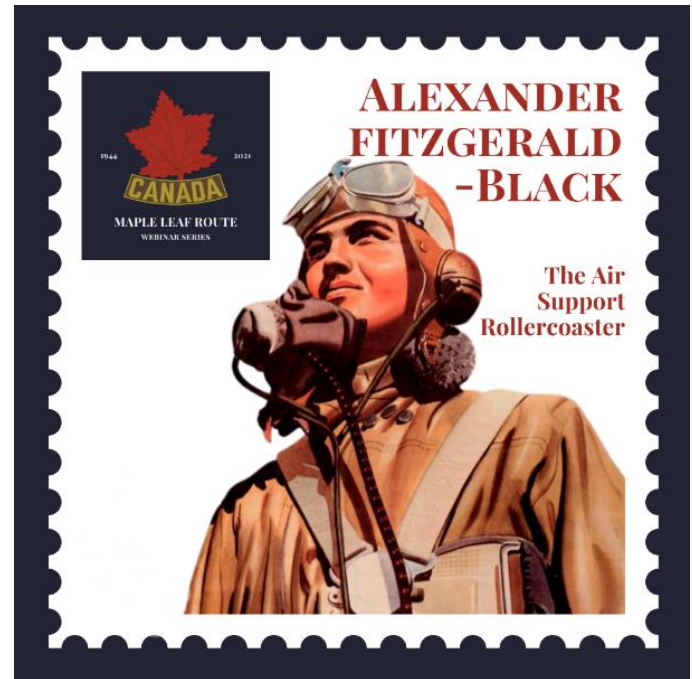
Registration is **FREE** and required for all webinars. Don't miss the next two webinars in this fascinating series:



**The View from Point 67: Canada's Killing Zone in the Second Half of the Battle of Normandy**

The Canadian Battlefields Foundation (CBF) viewing area and memorial site at Point 67 is the launch pad for Lee Windsor's webinar on the Canadian Army's experience in July and August 1944 when ground force commitments quadrupled and combat intensified. The location fuels red hot discussions of how the second half of the Battle of Normandy matters in Canada's history.

June 30th at 7:30 pm ET | Register [HERE](#)



**The Air Support Rollercoaster: Canadian Soldiers' Morale in Normandy**

Canadian war diaries and memoirs of fighting on the ground contain myriad compliments and criticisms about what the Allied air force was doing during the Battle of Normandy. The peaks and valleys present an undulating curve of Canadian soldiers' morale in Normandy. The Juno Beach Centre Association's own resident historian, Alex Fitzgerald-Black, will examine this "rollercoaster" in a sweeping tour of Canadian army operations from Juno Beach to the Falaise Gap.

July 14th at 7:30 pm ET | Register [HERE](#)

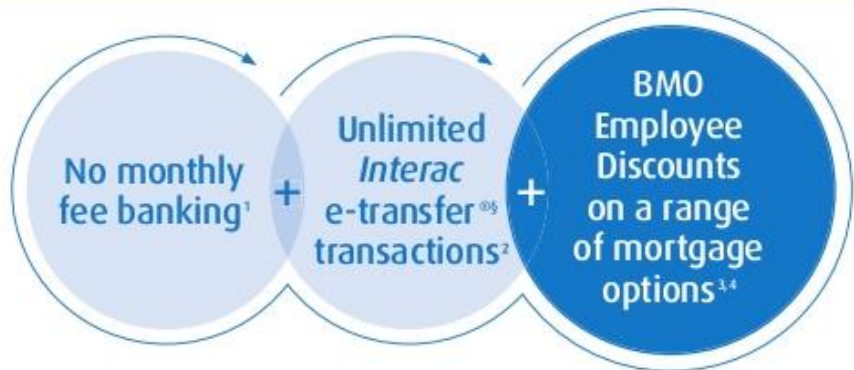
# Bank of Montreal

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>9,2</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>



## 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.