

## Van Arty Association and RUSI Van Members News June 23, 2020

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 on line.** 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!!**

### **Upcoming events – Mark your calendars**

Jun 24 VAA AGM – 1030hrs  
'Wednesday Lunch' Zoom meeting – 1200hrs  
**RUSI AGM – Postponed to June 30 at 1330hrs**  
Jul 01 'Wednesday Lunch' Zoom meeting  
Jul 08 'Wednesday Lunch' Zoom meeting

### **Army Gala Cancelled.**

The 2020 39CBG Army Gala, which had been postponed to October, has now been cancelled. The 2021 Army Gala is scheduled for May 8, 2021. The hotel has been booked but, of course, the event still hinges on the size of the crowd that will be permitted.

### **World War 2 – 1945**

*John Thompson Strategic analyst - quotes from his book "Spirit Over Steel"*

**June 24<sup>th</sup>:** Despite the loss of the USS Bonefish, the American wolfpacks in the Sea of Japan storm out of it, arrogantly running on the surface.

**June 25<sup>th</sup>:** With the liberation of Tuguegarag on Luzon, American troops can turn their attention to the 50,000 starving ragged Japanese skulking in the Sierra Madre to the east of the Cagayan Valley. Australian troops capture the Miri oilfield in Sarawak.

**June 26<sup>th</sup>:** Fifty Nations sign the UN Charter; many are late comers to the war, having only declared war on the Axis nations when it was entirely safe to do so.

**June 28<sup>th</sup>:** MacArthur announces that operations on Luzon are over. Although many Japanese continue to hold out (some will be hiding for decades), hunting them down will be mainly a job for Filipino guerrillas and 8<sup>th</sup> Army as the bulk of 6<sup>th</sup> Army Troops must now start preparing for the invasion of Japan. Private Leslie John Starcevich of the 43<sup>rd</sup> Australian Infantry Battalion earns the Victoria Cross for his actions at Beaufort in Borneo. He singlehandedly assaults two Japanese machinegun posts, killing 12 Japanese soldiers and enabling his company to successfully continue its advance.

**June 29<sup>th</sup>:** President Truman receives the outline plans for the invasion of Japan: The first landings will take place in southern Kyushu on November 1<sup>st</sup>, and the second stage involves landing on Honshu in March 1946 – when more American and British Commonwealth troops have been transferred from Europe.

## A Missile Full of Swords

Was likely behind the death of two Al Qaeda commanders in Syria

Jared Keller Jun 16, 2020

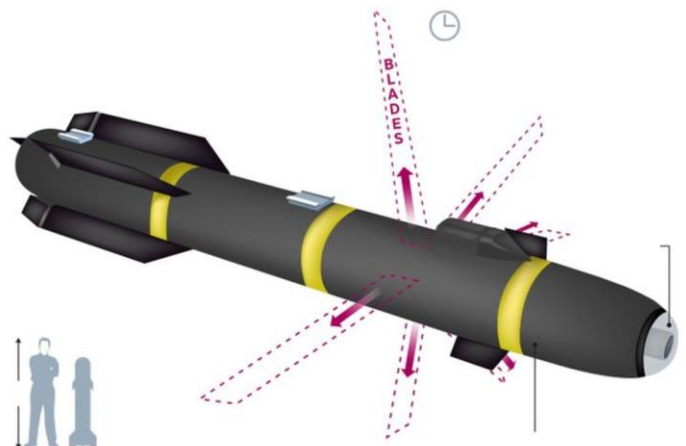


*A US strike kills a notable al-Qaeda leader in Syria.*

A drone strike that killed two senior commanders of an al Qaeda-linked terror group in northwestern Syria likely employed a unique variant of the beloved Hellfire missile, according to video from the scene of the strike.

Two leaders of the al Qaeda offshoot Horas al-Din, Jordanian citizen Qassam al-Urduni and Yemeni citizen Bilal al-Sanaani, were reportedly killed when a drone strike believed to have been carried out by the US-led coalition nailed their vehicle on Sunday, the Associated Press reports. Video posted to Twitter on Sunday purportedly shows the aftermath of the strike — but instead of a fiery wreck, al-Urduni and al-Sanaani's vehicle appears relatively intact, the roof and windshield impacted from above and one side shredded.

*The R9X Hellfire missile  
Wall Street Journal graphic*



The absence of an explosion and the pattern of damage to the roof and sides of the vehicle suggest that the drone didn't employ a conventional precision-guided munition but the R9X variant of the AGM-114 Hellfire missile, a non-explosive weapon that can best be described as a 100-pound flying switchblade or an anvil

covered in swords. First publicized by the Wall Street Journal in 2019 and colloquially known as the "flying Ginsu" or "ninja bomb," the R9X is elegant in its simplicity: rather than packing an explosive payload, the kinetic warhead contains a halo of blades that deploy moments before impact and effectively eviscerate a target without the potential civilian casualties that accompany a large explosion.

Although the R9X, developed in a collaboration between the Defense Department and Central Intelligence Agency, is technically a secret, the distinctive effects of the munition have become increasingly recognizable since the US government reportedly started deploying it downrange against targets in Syria and Yemen in 2017. Indeed, the impact patterns on al-Urduni and al-Sanaani's vehicle appear to match those on the car of Ahmad Hasan Abu Khayr al-Masri, the al-Qaeda second-in-command who, according to the Wall Street Journal, the CIA allegedly targeted and killed with an R9X in Syria's Idlib province in February 2017. Anyone remember those weird strikes, probably by US forces, mostly on cars, where there didn't seem to have been an explosive payload, but everything inside the car was very dead? Well, here it is, a secret kind of Hellfire Missile. I remember puzzling over these cuts for ages trying to work out what had hit the car of Abu Khayr al-Masri, deputy leader of Al-Qaeda. Turns out it was a Hellfire missile with swords attached to it.

## **Afrika Korps' Last Soldier in America**

In 1985 he surrendered after 40 years on the run. *Jay Hemmings Feb 1, 2019*

During the Second World War, around 450,000 German prisoners of war were incarcerated in 700 camps across the United States. After the war ended, these prisoners were repatriated to Germany – all except for seven of them, who escaped and disappeared into the vastness of America. Most of the seven were eventually recaptured, except for one man, who managed to evade American authorities so successfully that he lived a secret life for forty years. It was 1985 before he turned himself in, on *The Today Show*, of all places. How he managed to live a double life for so long, evading the FBI (who had his picture on their Most Wanted posters for four decades) and other government authorities who were trying to track him down, is a remarkable tale.

*German POWs board a train in Boston*

Georg M Gärtner was born in Schweidnitz, Lower Silesia (which is now a part of Poland) in December 1920. He was a talented athlete, skiing champion, and star student. He dreamed of becoming an architect, but a serious bout of diphtheria, which he contracted at the age of 15, put an end to those ambitions. The diphtheria also resulted in him being unable to graduate high school. There were few other places beyond the Army that would allow Gärtner any opportunities of advancement, so when Germany became embroiled in the Second World War, he enlisted in 1940. Gärtner volunteered for combat duty in the Afrika Korps



under Rommel in 1942. This was partly out of a desire for adventure, but also partly because he hoped to escape being sent to the Eastern Front. He arrived in Libya in early 1943, but German forces were already being beaten back by the British.

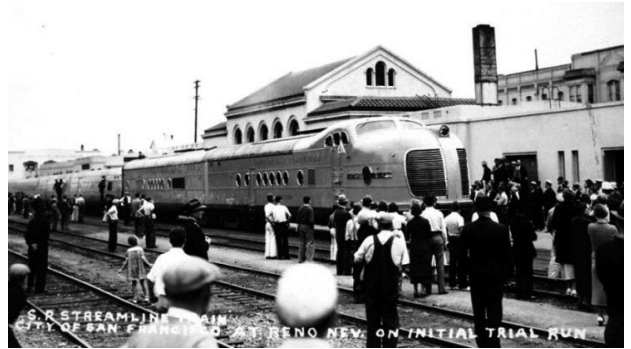
As a sergeant assigned to an artillery unit, Gärtner fought in a huge but hopeless battle that saw German forces retreating up to 50 miles (80.4 kilometers) a day. In May 1943, he was one of around 220,000 German and Italian soldiers who was forced to surrender to Allied troops. After that, he was transported to a prison camp in Deming, New Mexico. If he had been expecting anything like the horrors that awaited German prisoners of war in Soviet prison camps on the Eastern Front, he would have been very wrong. Camp life for the German POWs in the American camps was not only easy, it was downright comfy. Prisoners were well-fed and had ample opportunity not only to socialize and exercise, but they could also study college courses and were given beer as a treat on occasion.

Things started to change, however, toward the end of the war. When concentration camps were liberated by the Allies, reports of the horrors that had taken place there started to make their way around the West. Even though many of the German POWs were as shocked as the Americans to learn about these atrocities, this didn't stop the American guards becoming increasingly harsh and hostile toward the Germans. When the war ended and it was time to repatriate the German prisoners to Germany, Gärtner was terrified of the prospect of having to return home. Lower Silesia was now under Soviet control. As a German POW, he knew that his fate was likely to be a gulag – or worse. Since he spoke excellent English, he saw that his only chance of survival was to escape the American prison camp and stay in the United States. Gärtner began preparing for his escape by carefully observing the train track that ran past the camp. He made detailed notes about the train schedule. On the night of September 24, 1945, while the other prisoners were watching a movie, Gärtner waited for a gap in the searchlights, crawled under two gates, and hopped onto the passing freight train. Gärtner rode the freight train all the way from New Mexico to San Pedro, California. He was whisked away from the camp and toward a new life and a new identity — one which he would live under for the next forty years. When guards discovered that he was missing, they interrogated all of the other prisoners. But since Gärtner had not told a soul about his plan, nobody had any idea he had jumped onto a train.

In the increasingly multicultural climate of California, it was easy for him to blend in. To begin with, he took on the name Peter Petersen and claimed to be a Norwegian immigrant. He worked with other migrant laborers on farms for some time, but then changed his alias to Dennis Whiles. He eventually managed to acquire a social security number and a driver's license under the name of Dennis Whiles. This was to be the name he would keep for the rest of his double life. He worked a great number of jobs, including that of a ski instructor, which led to his involvement in a famous incident. The passenger train *City of San Francisco* got trapped in a blizzard in the Sierra Nevada in January 1952. Gärtner headed a ski rescue mission to get to the stranded train. He was one of the first skiers to reach the train and as a result had his picture – along with the other rescuers – taken by *Life* magazine. Ironically, images of his face were already plastered

around America at this time on FBI Most Wanted posters. Nonetheless, he avoided being identified.

*The "City of San Francisco" at Reno, Nevada on its initial trial run. This is the M-10004 trainset which was replaced in 1938. City of San Francisco (train) service began in 1936 between Chicago and San Francisco.*



He married an American woman, Jean Clarke, in 1964. He managed to keep his true identity secret from her for the next 20 years. However, in 1984 she started to ask questions that were increasingly difficult for him to answer, so he eventually came clean to her about who he really was. After that, he took his confession public, making an appearance on *The Today Show* in 1985 to “surrender” to Bryant Gumble on national TV. The FBI and the US government decided that since he was not officially an illegal immigrant (as he had originally been brought to the US against his will) and that he had not committed any serious offenses, they were not going to prosecute or deport him. Gärtner became an official US citizen in 2009. He published a book about his life, entitled *Hitler's Last Soldier In America*. He lived to the ripe old age of 92, passing away in Loveland, Colorado – the last German POW of the American camps of the Second World War.

## **US forces are Testing a 'Guaranteed Hit' Smart Rifle System in Syria**

Currently testing and evaluating a specially designed computerized fire control and rifle sight system. in Syria. *Jared Keller Task & Purpose. Jun 5, 2020*



*Coalition Forces zero Smart Shooter sighting devices during a familiarization shoot near At-Tanf Garrison, Syria, May 30, 2020. (US Army/Staff Sgt William Howard).*

US special operations forces are currently testing and evaluating a specially designed computerized fire control and rifle sight system downrange in Syria, US Special Operations Command confirmed to Task & Purpose. Photos published to the Defense Visual Information Distribution Service (DVIDS) on May 30, first reported by The War Zone, show several unidentified US service members at the At Tanf garrison in Syria engaging targets with M4 carbines outfitted with a SMASH 2000 system. The SMASH 2000, developed by Israeli defense contractor Smart Shooter in cooperation with Sig Sauer, uses a weapon-mounted optic and special pistol grip that "allows you to acquire, lock on and engage targets ... [and] the weapon to fire only when it's a guaranteed hit," company CEO Devin Schweiss previously told Military.com. In the photos, "coalition forces" are pictured "zeroing Smart Shooter sighting devices during a familiarization shoot," according to a caption: "Coalition and partner forces regularly train on various weapon systems in a joint effort to help set conditions for the enduring defeat of Daesh in Syria." As The War Zone points out, the SOF personnel



pictured in the DVIDS photos appear to be practicing on a target suspended from a small personal drone as part of training on tracking and engaging the unmanned aerial systems that have plagued US forces in Syria in recent months. "We are evaluating the Smart Shooter system as a potential individual-level solution to enhancing Special Operations Forces capabilities for countering unmanned aerial systems," SOCOM spokesman Lt Cmdr Tim Hawkins confirmed to Task & Purpose in an email.

Here's how the SMASH 2000 system works, as Schweiss previously described to Military.com: *The SMASH features a lock button that's mounted on the weapon's handguard. The shooter looks through the SMASH optic, places the crosshairs on the target and presses the button to mark the target with a tiny rectangle. As the information is fed back into the computer, the shooter keeps the crosshairs on the target and pulls the trigger, but the weapon will not fire unless the sights are lined up properly. If the target moves suddenly, the shooter continues to keep the crosshairs on the target. When the shot is lined up, the SMASH will fire the weapon, Schweiss said. "While I am holding down this button, I am acquiring targets through image processing. ... Once I release it, it will lock the target and give me an aimpoint," he said. "Then I just hold down the trigger, align my crosshairs to where the system tells me to, and the system will fire whenever it's a hit."* According to Hawkins, the command purchased the SMASH 2000 systems from Smart Shooter in March 2019 to evaluate the capability in an operational environment.

SOCOM currently has 98 of the SMASH 2000 systems in its inventory, Hawkins said. The results of the evaluation, conducted by the command's Army and Navy service components and Special Operations Command Central (SOCCENT) personnel, are currently pending. SOCOM isn't the only command interested in the Smart Shooter systems: According to Smart Shooter CEO Schweiss, the Army is currently evaluating the SMASH 2000 as part of its search for an advanced fire control system to go with the service's Next-Generation Squad Weapon. The focus on countering unmanned aerial systems in Syria is of increasing importance to the US military. Indeed, US Central Command chief Marine Gen Kenneth McKenzie affirmed during congressional testimony in March that personnel deployed to Syria had in recent months come under attack from drones laden with explosives that were "possibly" operated by ISIS fighters in the region. "The Russians have had some significant casualties in this regard, as have other nations that are operating there," McKenzie told lawmakers at the time. "So yes, it is a problem. We look at it very hard. It's one of my highest priorities."



*A Soldier fires at a box carried by a drone during a Smart Shooter sighting device familiarization range near At-Tanf Garrison, Syria, May 30, 2020.*

*(US Army/Staff Sgt William Howard)*

According to Business Insider, counter-drone systems were also a major part of CENTCOM's 2020 unfunded priorities list, which contains funding requests not included in the command's fiscal year budget request submitted to Congress. Hostile drones "have expanded in size, sophistication, range, lethality and numbers" and are being used throughout CENTCOM's area of responsibility, McKenzie wrote, noting that "low velocity and altitude makes them difficult to

detect on radar and limited options exist in effectively defeating them." The unfunded priorities list requested \$67.6 million for systems to "help counter these airborne IEDs and intelligence gatherers," Business Insider reported. "We're open to anything, and a lot of smart people are looking at this," McKenzie said in March. "This is a significant threat."

## **2020 BMO CDCB Customer Appreciation Contest**

(See posters at end of newsletter)

**What you need to know.** To show appreciation for our Canadian Defence Community Banking (CDCB) chequing account customers, BMO will be running a CDCB Customer Appreciation Contest between June 15 and October 12, 2020. During the contest period, new customers with a CDCB chequing account will be automatically entered into the contest while our existing CDCB account customers will need to enter by visiting [bmo.com/cdcbcontest](https://bmo.com/cdcbcontest). There will be a grand prize of \$20,000 cash and an additional 12 prizes of \$5,000 for a total value of \$80,000 available to be won during the contest period. Eligible winners will be drawn on November 1, 2020 and contacted by PPF, a third party contest agency via phone or email within 7 days. PPF will provide the Declaration and Release form which eligible winners must complete within ten (10) days in order for them to be declared a winner and claim their prize. Accounts must be in good standing in order for the prize to be awarded.

CDCB Program benefits are exclusive to all members of Canada's defence community and their families:

- Canadian Armed Forces (CAF) members (Regular and Reserve) and their families
- Veterans and their families, including families of the deceased
- Members of foreign military currently serving with the CAF and their families
- Current and former Staff of the Non-Public Funds, Canadian Forces and their families
- Current staff of Military Family Resource Centres and their families
- Current and former Department of National Defence public servants and their families
- Serving and former Royal Canadian Mounted Police and their families
- Current and former Canadian Coast Guard members and their families
- Current staff of Defence Research and Development Canada and their families
- Current staff of Defence Construction Canada and their families
- Current staff of Communications Security Establishment and their families
- Honorary Colonels/Captains (Lieutenant Colonels/Commanders and their families)

Proof of Eligibility must be provided and may include a Canadian Forces ID, a current paystub, a CFOne card, a pension statement or proof of enrolment at RMC.

Please stay in touch.

Ubique,

Don G Foster

Honorary Lieutenant Colonel

15th Field Artillery Regiment Royal Canadian Artillery

## **Vancouver Artillery Association Yearbook Updates**

**VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848>**

**RCAA Virtual Coffee every Sunday at 1600 PDT - <https://zoom.us/j/710752062>**

Vancouver Artillery Association Annual General Meeting 24 June 2020

<https://www.vancouvergunners.ca/whats-new/vancouver-artillery-association-agm>

The first chapter of the Regimental Centennial Picture History Book is now on line. It's a draft copy of the 1990s so that you can point out any errors or omissions. Check it out here.

<https://www.vancouvergunners.ca/history-book.html>

More photos from the Dolan Magrath collection.

<https://www.vancouvergunners.ca/dolan-magrath.html>

Camp scenes from Captain Rob Wishnicki's Afghanistan tour.

<https://www.vancouvergunners.ca/camp-life-2013.html>

Lieutenant-Colonel Brent Purcell with the Canadian Forces Liaison Council.

<https://www.vancouvergunners.ca/2020.html>

Even more 1981 photos from Major (ret'd) Peter Moogk's collection

<https://www.vancouvergunners.ca/1981.html>

Are you still a serving member of an Artillery unit? The Commanding Officer has already paid your dues for The Royal Canadian Artillery Association. We just need you to register your membership so that you can benefit from the great member only insurance rates from the TD and also to gain entrance to the Member only forum. We're trying to get some discussion going on the new Hawkeye 105mm howitzer system. <http://rca-arc.org/the-rca-association/membership/>

Remember – Stay healthy and stay safe!

**Vancouver Artillery Association** – Many years ago, The Royal Canadian Artillery Association offered reduced membership rates for affiliated Association members to join the national organization. We were not in a position at that time to join the Montreal Artillery Association and the Toronto Artillery Association in jumping on board and the RCAA did not extend the offer again as it was brought into effect as a one-time trial. Now, after what appears to have been 13 years, the RCAA has voted that the trial was a success and to proceed with expanding it to other affiliated Associations.

What it means for the Vancouver Artillery Association is that we become members of both organizations for the same \$25.00 membership fee that we currently pay and we gain the ability to apply for the reduced TD Meloche Monnex Home Insurance Plan, access to the members' only portal on the website and our own digital workspace where we can communicate between

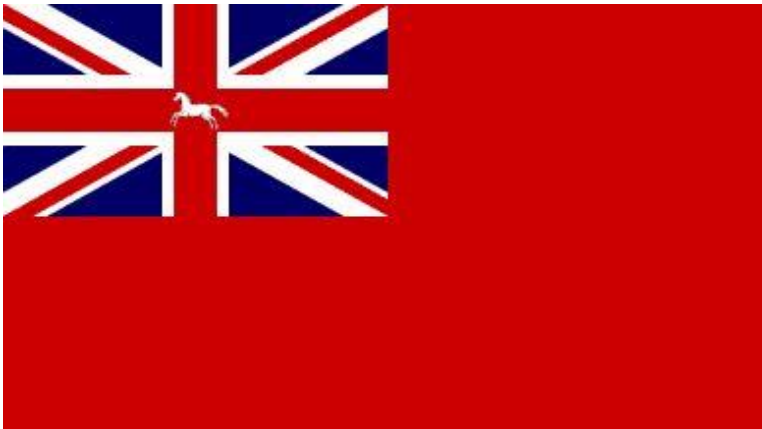


ourselves and with gunners across Canada. Bob Mugford is currently working out the details, but you should get a welcome email in the very near future.

(if you haven't paid your dues yet, please do so ASAP. You can send payment by e transfer to Leon Jensen [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com) )

## Who (or What) Is It?

**Last Week:** This is the civil ensign of the Kingdom of Hanover, (1801 to 1866). The territory



of Hanover had earlier been a principality within the Holy Roman Empire before being elevated into an electorate in 1708, when Hanover was formed by union of the dynastic divisions of the Duchy of Brunswick-Lüneburg, excepting the Principality of Brunswick-Wolfenbüttel. After his accession in 1714, George Louis of the House of Hanover ascended the throne of Great Britain as George I, and Hanover was joined in a personal

union with Great Britain. Descendants of Hanoverians who fought alongside the British in the War of 1812 remain in Canada. In 1803, Hanover was conquered by the French and Prussian armies in the Napoleonic Wars. The Treaties of Tilsit in 1807 joined it to territories from Prussia and created the Kingdom of Westphalia, ruled by Napoleon's youngest brother Jérôme Bonaparte. French control lasted until October 1813 when the territory was overrun by Russian Cossacks. The Battle of Leipzig shortly thereafter spelled the definitive end of the Napoleonic client states, and the electorate was restored to the House of Hanover. The terms of the Congress of Vienna in 1814 not only restored Hanover but elevated it to an independent kingdom with its Prince-Elector, George III of Great Britain, as King of Hanover. George III never visited the Kingdom during his six-year reign (1814-1820), having succumbed to dementia prior to the elevation of Hanover, it is unlikely he ever understood that he had gained an additional kingship nor did he take any role in its governance. Functional administration of Hanover was handled by a viceroy, which during the later years of George III's reign and the reigns of kings George IV and William IV from 1816 to 1837, was Adolph Frederick, George III's youngest surviving son. When Queen Victoria succeeded to the British throne in 1837, under the rules of Hanover and woman could not rule so the 123-year personal union of Great Britain and Hanover ended and instead of Victoria, her uncle in the male-line of the House of Hanover, Ernest Augustus, now the eldest surviving son of George III, succeeded to the throne of the new kingdom as King of Hanover; Adolph Frederick the younger brother, and long-time Viceroy, returned to Britain.

**This Week:** This week's photo was sent to us by a young reader, Master S McDonald, who, by the quality of his knowledge of Canadian Army history, seems destined for a career in our mighty military. He could even make it to sergeant in the cadets, if he applies himself and doesn't let things like these new-fangled Walkman devices and Pac man video arcade games distract him.

Speaking of sergeants, the one in the photo at first sight seems to have the same insignia on his right arm as the cap badge on the field service cap of his colleague. This is not so, but, rather, is



a sad example of censorship gone mad. During the Second World War, someone, somewhere up the chain of command decreed that all unit markings on uniforms, and on vehicles, be censored, lest the nefarious Nazis learn something they shouldn't. There is logic behind this, but the way it was done riles history buffs to this day: persons unknown put blobs of black gunk on the original negatives, and sometimes even scratched out the offending portions of the images. Thus, what you see as white voids, are actually the goopy stuff in negative form. Canada was the only nation to have done this.

And this brings us to the quiz portion of this rant. What are these gentlemen doing? Are they disinfecting the base of the shell, in anticipation of a future pandemic? Are they reading the instructions on how to load a 25 pdr (insert pointy bit first)? You tell us by contacting 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)). Have a happy shoot!

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

Why are fish never good tennis players? They don't like getting close to the net.

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

The secret of success is sincerity. Once you can fake that, you've got it made.

### **Quotable Quotes**

A lion does not concern himself with the opinions of a sheep. *Tywin Lannister*

## 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 Wednesday lunches.

Join us to check up on your old lunch buddies.

<https://zoom.us/j/710845848>

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.

# 2020 BMO CDCB Customer Appreciation Contest



## The contest for the defence community is back!

Service members and their families, reserves, recruits, veterans and retirees, as well as staff of Department of National Defence, the RCMP and the Canadian Coast Guard are eligible for **FREE\* banking** with the Performance Plan chequing account - no minimum balance required.

Visit [bmo.com/cdcbcontest](https://bmo.com/cdcbcontest) for offer details.

Open an account between June 15 and October 12, 2020 and you will automatically be entered into the "CDCB Customer Appreciation Contest" for a chance to win a **grand prize of \$20,000 cash** or one of **12 prizes of \$5,000 cash!**

## Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit [bmo.com/cdcbcontest](https://bmo.com/cdcbcontest) to enter the contest.

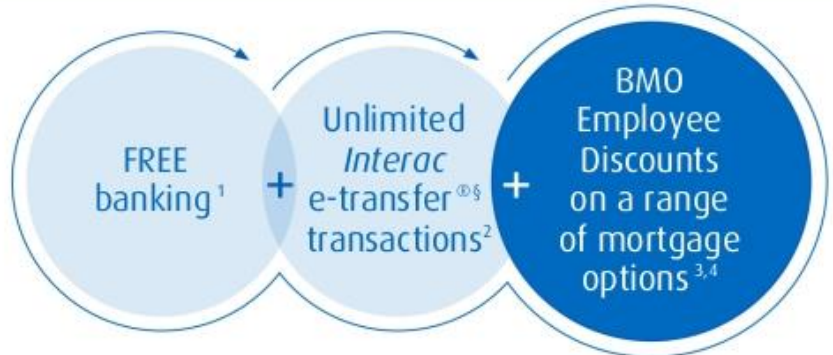
**BMO**  Official bank of the  
Canadian Defence Community

\*No purchase necessary. The 2020 CDCB Customer Appreciation Contest (the "Contest") begins on June 15, 2020, at 12:00:01 a.m. Eastern Time and ends on October 12, 2020, at 11:59:59 p.m. Eastern Time (the "Contest Period"). There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued at \$80,000 available to be won. There will be one (1) Grand Prize of \$20,000 cash and an additional twelve (12) prizes of \$5,000 cash. Odds of winning depend on the number of eligible entries received. Before being declared a winner, a correctly answered mathematical question is required. Full contest details are available at [bmo.com/cdcbcontest](https://bmo.com/cdcbcontest). The monthly Performance Plan fee is waived. You are responsible for all transaction, service, and product fees not included in the Plan.

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

- FREE banking with the Performance Plan<sup>1</sup>
- Unlimited *Interac* e-transfer<sup>®</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 the 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 do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard<sup>SM</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, \$96 each year with 4 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
- Email BMO at [feedback@bmo.com](mailto:feedback@bmo.com)
- Find us on Social Media

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



For more information, please contact me:

**John Sample**  
Personal Banker  
416-123-4567  
[john.sample@bmo.com](mailto:john.sample@bmo.com)  
Bay & Bloor Branch  
55 Bloor Street West



<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. 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. Interac e-transfer<sup>SM</sup> transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner Roadline<sup>SM</sup>. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuard<sup>SM</sup> if you are a BMO customer who has a lead account<sup>SM</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>SM</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>SM</sup> service. 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. OnGuard<sup>SM</sup> retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard<sup>SM</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/SGconditions](http://www.bmo.com/onguard/SGconditions). CreditView<sup>SM</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. 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. 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<sup>SM</sup> 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. 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. Registered trade-mark of Bank of Montreal. Interac e-Transfer is a registered trademark of Interac Inc. OnGuard is a service of Sigma Loyalty Group. OnGuard is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>SM</sup> is a registered trademark of Intersections Inc. CreditView is a trademark of TransUnion LLC. MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.