

## Van Arty Association and RUSI Van Members News Jan 25, 2022

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>

**Upcoming events – Mark your calendars** (see Poster section at end for details)

- Jan 26** Wednesday ‘Zoom’ Lunch meeting  
RUSI (NS) - Arctic Maritime Security (see poster)
- Jan 27** With a Few Guns Web Event
- Feb 01** Wednesday ‘Zoom’ Lunch meeting

*Note: Still no word on when facilities at the Armoury will open to non-serving people but you can be sure that the military will be the last to remove COVID restrictions. Keep watching this newsletter for more information. With the new surge, it will probably be 2-3 months before we see any changes in policy. Ed.*

### With a Few Guns Web Event

**The RCA Association invites you to register for their upcoming Web Event on 27 January 2022 at 7pm ET. Calling all Canadian Gunners Who Served in Afghanistan:  
We Can't Write Our Story Without You**



The complete story of Canadian Gunners in Afghanistan has never been told – until now. *With a Few Guns* is the first-ever attempt to capture The Royal Regiment of Canadian Artillery taking the fight to the enemy in a far-away land. This isn't going to be your “average” history replete with maps and tales told from a Headquarters far removed – it will be the in-person, detailed account from Gunners of all ranks across the battlefield. Here you will learn

hard truth from the Gunline, UAS Operators, the FOO Party, and all others who served at the sharp end of Canada's longest conflict, spanning everything from the initial deployments to Kandahar all the way to the completion of the training mission in Kabul. From 2001 to 2014, *With a Few Guns* will capture how the Kings of Battle were a proven force-multiplier of highly professional soldiers, that fought under terrible conditions when their Nation called upon them.

We can't write the seminal story of The Royal Regiment of Canadian Artillery in Afghanistan without you – the Gunners who were there. To that end, **the *With a Few Guns* team will be holding a Web Event via Zoom on the 27th of January 2022 at 1900 hrs EST**, and they are actively looking for your participation, story, and feedback. All the pre-conditions for success have been met – we have some of the most accomplished writers in Canada on our team, comprised of Brian Reid, Wolf Reidel, and Mark Zuehkle ably supported by Kevin Smith, who will give you a 30 minute update on where the project currently sits. From there, they will be looking for your thoughts, opinions, and feedback to ensure that they tell the full story of our Regiment.



**Let us tell your story! Register now to join the With a Few Guns Web Event!**

## **\$28 Million in Contracts Awarded for Vessel Maintenance for the CCG**

Shipyards Across Canada to get work. *Vanguard Staff, December 30, 2021*



*HMCS SHAWINIGAN reverses away from CCGS SIR WILFRID LAURIER following a successful refueling of the HMCS SHAWINIGAN as both vessels were at anchor in Victoria Strait, Nunavut on Sept 10, 2016.*

*Photo: Corporal Neil Clarkson, 14 Wing Imaging, Greenwood, Nova Scotia GD2016-0444-0015*

One of the Canadian Government's key priorities is to ensure that the Canadian Coast Guard has the equipment needed to keep Canada's waterways navigable and safe. It is vital that the

country's waterways remain open and allow for the free movement of people and goods. For this reason, the Coast Guard's fleet undergoes regular maintenance work at shipyards across Canada. The Canadian Coast Guard just announced seven contracts for refit and vessel life extension on Coast Guard ships. Valued at over \$28 million, these contracts mean shipyards from the east and west coasts, plus in the Great Lakes and Quebec regions, will perform maintenance and life extension work on seven Coast Guard Ships. "A strong, well-equipped Canadian Coast Guard fleet is essential to protect Canadians on the water, to conserve and protect the marine environment, and to conduct critical science missions that enable us to better understand our ecosystems. By investing in these seven vessels, we are helping ensure our oceans are safer and healthier, while supporting good, skilled jobs in our Canadian shipyards," says the Honourable Joyce Murray, Minister of Fisheries, Oceans, and the Canadian Coast Guard.

Planned refit work will be performed on the Canadian Coast Guard Ships (CCGS) *John P. Tully*, *Des Groseilliers*, *Leim*, *Ann Harvey*, and *Sir John Franklin*. The refit work ensures the ships remain in good working order, comply with Canadian maritime regulations, and are ready for Coast Guard crews to put to use when needed. Vessel life extension will be performed on two additional Coast Guard vessels, the CCGS *Amundsen* and CCGS *Sir Wilfrid Laurier*. Once they are dry-docked they will enter an extended maintenance period designed to increase the operational life of these vessels. The work will take place over a number of months and will ensure the vessels and their crews stand ready to serve Canadians. "Under the National Shipbuilding Strategy, the Government of Canada continues to ensure that our members in uniform have the equipment they need to carry out their important work," said the Honourable Filomena Tassi, Minister of Public Services and Procurement. "These contracts are further proof that the strategy is renewing and maintaining Canada's fleets while creating jobs and generating economic benefits for communities across Canada." Awarded under the repair, refit, and maintenance pillar of the National Shipbuilding Strategy, these contracts will provide well paying jobs for Canadians in cities across Canada and are an important part of the Canadian Coast Guard's fleet management plan.

## **CFB Comox Awarded Infrastructure Greening Contract by DND**

\$12.5-million Contract. *Vanguard Staff, December 30, 2021*



*A CP-140 Aurora aircraft flies over HMCS GLACE BAY during Operation NANOOK 2020 on August 21, 2020. Photo by Corporal David Veldman, Canadian Armed Forces Photo 20200821NKAD0266D010*

Defence infrastructure is being greened in order to reduce carbon footprint and provide military personnel with sustainable and efficient facilities in which to work and train. A new energy performance contract (EPC) to upgrade infrastructure at CFB Comox was awarded by the Department of National Defence on November 18. Some 105 facilities will be upgraded at the Base. This will reduce energy costs in the region by nearly 13 percent. That's \$250,000 annually. Energy retrofits will also lower greenhouse gas (GHG) emissions by over 32 percent, or 1,820 tonnes per year. This is equivalent of taking more than 350 cars off the road! "It is critical that we take steps as an organization to reduce our greenhouse gas emissions. Energy performance contracts like this are an effective means to green and modernize our infrastructure while, at the same time, lowering energy costs for the base. All of these retrofits and upgrades at Bases and Wings across Canada add up – we will continue to invest in greening our facilities as we work toward meeting our emissions targets and securing a greener future for Canadians," said, the Honourable Anita Anand, Minister of National Defence.

The contract for this work is valued at \$12.5-million and was awarded to MCW Custom Energy Solutions of Toronto, Ontario. Work is expected to begin in early 2022. It is anticipated that all retrofits and upgrades will be completed by early 2023. The full reduction in energy costs will be realized by fall 2023. The goal is to reduce GHG emissions by 40 percent by 2025. The project will help meet this target five years ahead of schedule. It will also contribute to the federal government's target of achieving net-zero emissions by 2050.

## **Canadian Olympic Bobsled Design Revealed in Partnership with RCN**

*Todd Coyne CTV News Vancouver Island Senior Digital Producer Jan. 21, 2022*



The Canadian navy will get a rare shoutout in China next month as Canada's Olympic sliding athletes are set to compete on sleds paying homage to historic warships at the Beijing Games. The partnership between the Royal Canadian Navy and Bobsleigh Canada Skeleton has produced sleds designed with a Second

World War-era disruptive paint scheme, also known as dazzle paint. Bobsled Canada Skeleton says the blue-and-white design is meant to honour the sacrifices of Canadian sailors during the Second World War and celebrate those who continue to serve the country at sea.

"Bobsleigh Canada Skeleton is tremendously proud to be associated with the Royal Canadian Navy, which has a long, strong and honourable tradition of supporting and defending our country," said Bobsleigh Canada Skeleton president Sarah Storey in a statement Thursday. Canadian frigate HMCS Regina and coastal defence vessel HMCS Moncton donned the

commemorative dazzle paint scheme in 2020 to mark the 75<sup>th</sup> anniversary of the end of the Battle of the Atlantic. The battle was the longest fight of the Second World War, in which dozens of Canadian ships were sunk by German vessels in the struggle for control over the North Atlantic from 1939 to 1945.



*The Canadian bobsled and skeleton designs pictured with coastal defence vessel HMCS Moncton. (Bobsled Canada Skeleton)*

"Whether on the ice or at sea, the distinction of putting on a Canadian uniform drives commitment to the training, preparation, perseverance and teamwork required to perform under immense pressure while representing your country," Storey said. "Sailors and athletes apply their tremendous skill – while working with specialized and purposefully designed equipment – to execute their missions with precision," she added. "We are united by the goal of making our team unstoppable, and our country proud." Canada is sending three skeleton athletes and 18 bobsledders to the 2022 Winter Olympics. The new sleds will be on display as Canadian skeleton athletes take to the track at the Yanqing Sliding Centre from Feb 10 to Feb. 12, followed by bobsled from Feb 13 to Feb 20.

## **BC Shipyard in Legal Battle Over New Zealand Warship Upgrades**

*Todd Coyne CTV News Vancouver Island Senior Digital Producer Oct. 18, 2021*



*RNZN Frigate Te Mana transits the Pacific Ocean on July 24, 2018. (USN photo by Mass Communication Specialist 2<sup>nd</sup> Class Devin M Langer)*

A legal battle is brewing between two of Canada's largest defence contractors over upgrades to a pair of New Zealand navy warships in British Columbia. The companies, Lockheed Martin Canada and Seaspan Shipyards, were contracted by the New Zealand government to install new combat and surveillance systems aboard Her Majesty's New Zealand ships Te Mana and Te Kaha.

The ships comprise the entirety of New Zealand's frigate fleet and the upgrades are intended to extend the life of the warships into the mid-2030s. But last year, Seaspan's Victoria Shipyards, which was subcontracted by Lockheed to perform the work, filed a civil claim in B.C. Supreme Court alleging that problems with the Lockheed designs were costing the shipyard more than \$20 million in delays and workarounds on the first ship alone.

*RNZN Te Kaha during  
Exercise 'Rim of the Pacific 2016'.  
USN Combat Camera photo by Mass  
Communication Specialist  
1<sup>st</sup> Class Ace Rheume*



Lockheed Martin Canada responded with a counterclaim, saying the project delays were due to negligence, understaffing and mismanagement at the shipyard. Lockheed said the issues had set the company back more than \$10 million per ship as of last July. "The plaintiff [Victoria Shipyards] has acted in bad faith, comes to the court with unclean hands and is not entitled to an equitable remedy," lawyer Neil Abbott wrote in response to the shipyard's claim. Lockheed Martin Canada also disputed Seaspan's claim that the Victoria shipyard was selected for the project because of its previous success in upgrading the combat systems on Canada's warships under the domestic frigate modernization and life-extension program. "Rather, New Zealand knew that LMC [Lockheed Martin Canada] was the leading provider of vessel weapons upgrade systems," Abbott wrote. "LMC felt that New Zealand would more likely award the ANZAC project to LMC if the work would be carried out at a shipyard in another Commonwealth country."

Both ships were due to return to New Zealand from Victoria last year. The upgraded Te Kaha was to be returned by the end of March 2020, but delays prolonged its handover until December. The Te Mana remains in Victoria and is now expected to return to New Zealand in April 2022, exactly eight years after the contract was awarded. A spokesperson for the New Zealand Defence Force declined to comment on the force's confidence in the upgrades or the effects of the program's delays on naval operations, citing the ongoing court proceedings. Lockheed Martin Canada declined to comment on the case, citing the ongoing litigation. Seaspan did not respond to a request for comment. According to Seaspan, the New Zealand frigate program marks the first time a foreign warship has undergone modernization in Canada since the Second World War. The matter was set to go to a hearing in mid-November.

## **Korean War Veterans Recognized**

TRI -CITY NEWS



Coquitlam resident, Mr Guy Black, advises that South Korea will be awarding Ambassador of Peace Medals to veterans of the Korean War from 1950-53 or it's peacekeeping phase which lasted until the end of 1955. Korea's Ambassador for Peace medals, unlike France's Legion of Honour Medals, may also be awarded posthumously. There is no cost involved. An email can be sent to either [Korea19501953@yahoo.com](mailto:Korea19501953@yahoo.com) and use the subject 'veteran', or send a letter to:

1028 Moray Street  
Coquitlam, BC  
V3J6S3

Mr Guy Black has helped more than 800 veterans receive these awards and is himself a recipient of the Medal of Civil Merit (Republic of Korea) and a former CAF veteran

## **Cameron Cathcart Youth Poem of Remembrance Award**

A bursary has been established in Cam's name to generate funds annually for the Student Remembrance Day Poem. This will provide a bursary of \$250.00 to the winning poet each year. We invite you to become a donor to the Cameron Cathcart Youth Poem of Remembrance Award. Cam was a visionary and a true Canadian patriot. He was determined to tell the stories of this great nation in a creative and meaningful way. Among his many projects, Cam wanted to make sure that programs were established, aimed at our youth, to make them aware of the legacy our veterans have provided to Canadians because of their service.

In 2006 Cam decided a competition should take place annually in which young writers could submit poems with a Remembrance Day theme. A winner would be chosen, and the poem would be read at the November 11 Service. In recognition of the importance of this project, the Cameron Cathcart Youth Poem of Remembrance Award was established in 2021 through the generosity of a grant provided by Great Lakes Productions. The intention of the Bursary program is to raise \$20,000.00 to ensure this initiative continues in perpetuity.

Donations can be made to:

BC Regiment (DCO) Association Charitable Trust  
682 Wilmot Street  
Coquitlam, BC, V3J 6P4

All donations are eligible for federal tax receipts. Please join us in supporting this endeavor in the memory of Cam and to keep youth involvement a vital part of the Ceremony.

## **Vancouver Artillery Association Yearbook Updates**

**Yearbook Update 2021** - The group photo from the Soldiers' Appreciation Dinner in December, 2021 has been updated with names. Did we get your name and rank correct? Send me an email at president.vcrgunners@gmail.com for any corrections.

<https://www.vancouvergunners.ca/2021.html>

**Yearbook Update 2006** - A new video has been uploaded to the 2006 Cougar Salvo page. It shows some action at the gun line. I can hear Lieutenant Andrew Grieves in the box, but I can't identify anyone else. Are you in the video? Email me at president.vcrgunners@gmail.com More videos to follow. <https://www.vancouvergunners.ca/cougar-salvo-2006.html>

**Major Carl Seymour Gonnason MC diary** – Training continues with riding, gun drill and signalling. But there is also plenty of opportunity for travelling and a busy social life. <https://www.vancouvergunners.ca/gonnason-diary.html>

**Lest we forget** - Gunner Norman Bailey Clark has been added to our list of fallen. He was a member of the 15<sup>th</sup> Brigade, Canadian Field Artillery, RCA, NPAM before signing up with the Active Force in 31<sup>st</sup> Heavy Battery, 15<sup>th</sup> (Vancouver) Coast Brigade, RCA, CASF at Stanley Park. A desire to join the fight in Europe prompted him to volunteer for overseas service and he transferred to the 3<sup>rd</sup> Medium Regiment, RCA, CASF; He died of wounds 8 Aug 1944 and is interred at the Beny-Sur-Mer Canadian War Cemetery, Reviers, France.

<https://www.vancouvergunners.ca/the-fallen.html>

Gunner Frederick Barrett has also been added to our list of Fallen. He was taken on strength with the 85<sup>th</sup> Battery, 15<sup>th</sup> (Vancouver) Coast Brigade, RCA, CASF and subsequently volunteered for an overseas draft and was taken on strength with the 4<sup>th</sup> Light Anti Aircraft Regiment, RCA, CASF. He was killed in action 25 July 1944 and is interred at Beny-Sur-Mer Canadian War Cemetery, Reviers, France. He left behind a wife and child in England. Lest we forget.

<https://www.vancouvergunners.ca/the-fallen.html>

Still looking for volunteers to participate in the search of our regimental history? Send me an email to president.vcrgunners@gmail.com. Always looking for new members to the team.

**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!



## Dues 2022

As of Jan 1, 2022, dues for both the Vancouver Artillery Association and RUSI Vancouver are payable.

### VAA

Dues payments for VAA 2022 are payable on 1 Jan 2022. Dues are \$25. Payment may be made by:- e-transfers to the treasurer at [dj4loney@shaw.ca](mailto:dj4loney@shaw.ca) or by cheque to

Doug Loney  
5-10736 Guildford Dr  
Surrey BC V3R 1W6

### RUSI Vancouver

Dues for 2022 are payable as of 1 Jan 2022. Dues are \$50 for regular members and \$25 for student members. Payment may be made as follows:-

e-transfer to the Treasurer at [richmark@telus.net](mailto:richmark@telus.net) or by mail to –

Richard Dunn  
1998 Ogden Avenue  
Vancouver, BC V6J 1A2

## Who (or What) Is It?

**Last Week:** The **Hillson Bi-mono** was a British experimental aircraft of the 1940s. It was designed to test the idea of "slip-wings", where the aircraft could take off as a biplane, jettison the upper, disposable wing and continue flying as a monoplane. A single example was built, which successfully demonstrated jettisoning of the slip wing in flight.



[https://en.wikipedia.org/wiki/Hillson\\_Bi-mono](https://en.wikipedia.org/wiki/Hillson_Bi-mono)



**This Week:** This week, we present you two fairly well-known US aircraft. The first, and the elder of the two, is the big brother of a similar American “pursuit” aeroplane, designed at a time when the US aviation industry was going off on something of a tangent, an innovative one, but one that eventually led nowhere. Having entry to the cockpit via something that resembled the driver side door of a 1939 Ford was, well,

interesting. Nonetheless, the tricycle landing gear probably more than made up for that, at least whilst taxiing.

The next fighter represents the beginning of the generation of jets that led to today's marvels. It was originally also called a pursuit ship, but soon shed that odd tag, and went on to become an aviation pioneer, with its training version, especially the Canadian-built one, gaining even more fame, and longevity. So, these are both US aircraft, and both were used by other nations, friends, at times, of our southern neighbours. And, although their designs are separated by a few years, both were initially designed for service in the Second World War, although the jet fighter lasted long enough to gain fame in another conflagration, the earlier prop job was still in use at that time. In fact, they met each other, but not on entirely friendly terms.



Your task, dear readers, is to tell us when and where these two types met, and why it was a bit of an embarrassment for at least one of the parties. Send your ideas 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)).

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

Why do cows cross the road? To get to the udder side.

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

Each battle begins on the first day of basic training

### **Quotable Quotes**

The future belongs to those who believe in the beauty of their dreams. - *Eleanor Roosevelt*

# RUSI(NS)-NORAD & USNORTHCOM - Distinguished Speakers



The  
Royal United Services  
Institute of Nova Scotia

&

USNORTHCOM  
Command Magazine  
"The Watch"

present

## Distinguished Speakers

Commander

**Corey Gleason &**

1<sup>st</sup> Commanding Officer

HMCS *Harry DeWolf*

Captain

**Alan McCabe**

Chief of Response

US Coast Guard District 17



## Arctic Maritime Security US Coast Guard and Canadian Navy Operations

1 pm Halifax time, Wednesday, 26 January 2022  
via Zoom

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





## **Commander Corey L.E. Gleason MMM, CD**

Hailing from Welland, Ontario, Canada, Cdr Corey Gleason enlisted the Royal Canadian Navy on 8 August 1985. He trained as a Naval Signalman in Esquimalt, BC, and was posted to HMCS PROTECTEUR in Halifax NS. While in Halifax he served in multiple ships, participated in many NATO exercises and was support staff to Standing Naval Force Atlantic.

In 1991 he moved to Maritime Forces Pacific to serve in the Training Squadron. While serving in Esquimalt BC he was crew to a series of classes of ships, highlighted by HMCS OTTAWA, where he deployed for Operation APOLLO in support of the war against terrorism as ship's Senior Naval Communicator. Throughout his time in the ranks, he proudly supported the ships he served by volunteering for secondary duties such as Ship's Team Diver and Boarding Party 2 I/C, making a conscious effort to enhance the capabilities of the ships he served.

Gleason commissioned from the ranks in November 2003 and on completion of formal officer training in College militaire royal de Saint-Jean, NOTC Venture and HMCS WHITEHORSE, he served as Deck Officer in HMCS CALGARY, Navigating Officer in HMCS BRANDON, HMCS VANCOUVER, REGINA and PROTECTEUR, and Combat Officer in HMCS OTTAWA.

Cdr Gleason took up his first command appointment to command HMCS YELLOWKNIFE. He proudly served as a roving Ambassador to the City of Yellowknife and the peoples of the North-West Territories and visited the City of Yellowknife multiple times.

Cdr Gleason took up his next appointment as Executive Officer in HMCS OTTAWA and immediately deployed to join the fight against the illegal distribution of narcotics in South and North America supporting Joint Interagency Task Force South.

Gleason's time in sea going units was interrupted twice by shore postings inland, but he generally remained on the wet list serving in Sea Training as Operations Officer and Executive Officer in between northern operations and studies with other government departments and allies.

After many years of sailing north in Canadian Coast Guard ships or with NATO allies, Gleason went north in the dead of winter as Captain of HMCS HARRY DEWOLF, executing cold weather trials and deploying again summer of 2021, circumnavigating North America via the North West Passage and the Panama Canal.

He and his spouse France Chalifour of Quebec City are tremendously proud to be part of naval history, following HMCS LABRADOR's historic journey in 1954. Cdr Gleason will continue his work and studies in the Arctic domain, as he accepts his next command appointment to Sea Training Patrol. Gleason and his spouse currently reside in Halifax NS where they have the honor and privilege to continue to serve the Royal Canadian Navy.



## Captain Alan McCabe

Chief-Response Operations  
Coast Guard District 17



Captain McCabe currently serves as the Chief of Response Operations for Coast Guard District 17 where he oversees operations across the entire Alaska region including the Arctic and the North Pacific High Seas. Capt McCabe most recently served as the Commanding Officer of USCGC MIDGETT (WMSL 757), the Coast Guard's newest National Security Cutter put into active service.

Captain McCabe has over 13 years of sea time, including past tours as Commanding Officer-USCGC MIDGETT (WMSL 757) in Honolulu, HI, Commanding Officer-USCGC SENECA (WMEC 906) in Boston, MA, Executive Officer-USCGC THETIS (WMEC 910) in Key West, FL, Commanding Officer-USCGC SANIBEL (WPB 1312) in Woods Hole, MA, Executive Officer-USCGC ROANOKE ISLAND (WPB 1346) in Homer, AK, Deck Watch Officer and First Lieutenant-USCGC ACUSHNET (WMEC 167) in Ketchikan, AK and Seaman-USCGC MIDGETT (WHEC 726) in Seattle, WA.

Captain McCabe's assignments ashore include serving as the Coast Guard Liaison Officer to the United States Senate, the Coast Guard Liaison Officer to Commander Naval Forces Europe/Africa and Commander Sixth Fleet in Naples, Italy, the Executive Assistant to the Director of Operational Policy at Coast Guard Headquarters in Washington, D.C. and the Fishery Enforcement Policy Officer and Admiral's Aide at District 17 in Juneau, Alaska.

Captain McCabe is a 1994 graduate of Montana State University where he graduated with a Bachelor of Arts degree in Political Science. He enlisted in the Coast Guard in 1997 and graduated from Officer Candidate School in 1998. He earned a Master's degree in Marine Affairs from the University of Rhode Island in 2003. Captain McCabe was selected as an International Fellow to the Abshire-Inamori Leadership Academy administered through the Center for Strategic and International Studies in 2010. Captain McCabe graduated with a Masters of Arts in National Security and Strategic Studies from the Naval War College in 2014 with a focus in operational planning through the Maritime Advanced Warfighting School.

His awards include four Meritorious Service Medals, four Coast Guard Commendation Medals, and the Coast Guard Achievement Medal along with various unit awards. Captain McCabe is married to Kimberly McCabe and they have two sons: Dylan and Finn.

## 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.

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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.

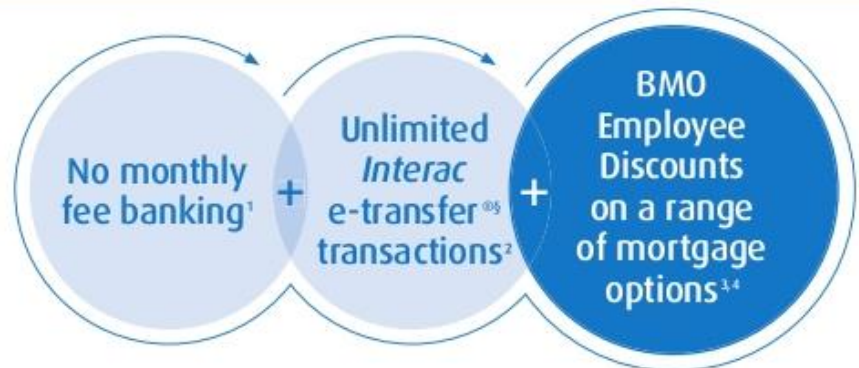
# Bank of Montreal

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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- Access to CreditView<sup>09</sup> – the free, instant way to get your credit score<sup>9</sup>



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- BMO employee discounts on unsecured and secured personal lines of credit<sup>3</sup>
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- 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. <sup>8</sup>Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. <sup>9</sup>Plan, transaction, service and product fees may still apply. <sup>10</sup>You're eligible for OnGuard<sup>™</sup> if you are a BMO customer who has a lead account<sup>11</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>12</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>13</sup>OnGuard<sup>™</sup> retail value is \$155.88 annually (charged at \$12.99 per month). <sup>14</sup>OnGuard<sup>™</sup> is provided by Sigma Loyalty Group and Interactions Inc. Sigma Loyalty Group and Interactions Inc. Terms and conditions can be found at [www.bmo.com/onguard/SIGconditions](http://www.bmo.com/onguard/SIGconditions). <sup>15</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>16</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>17</sup>Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfer, cash-like transactions and Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit [bmo.com/rates-fees](http://bmo.com/rates-fees) for current rates and fees. <sup>18</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>19</sup>Registered trademark of Bank of Montreal. <sup>20</sup>Interac e-transfer is a registered trademark of Interac Inc. <sup>21</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 Interactions Inc. <sup>22</sup>CreditView is a trademark of TransUnion LLC. <sup>23</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.