



Van Arty Association and RUSI Van Members News April 13, 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 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 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)

Apr 14 Wednesday 'Zoom' Lunch meeting
Apr 21 Wednesday 'Zoom' Lunch meeting
Apr 28 Wednesday 'Zoom' Lunch meeting

15 Fd Officers Mess Associate Members Dues 2021

I ran this a couple of editions ago but am still getting queries. TAKE NOTE. The Officers Mess has been closed since early 2020, because of COVID 19, and it is still not clear when it will be able to open again, although general thinking is that it should be open by January 2022. Because of this closure, the Mess has decided to waive the 2021 membership fees for Associate members. The Mess has received payment from a number of members but has not deposited any. If you paid by cheque, your cheque will be destroyed. If you paid by cash, the Mess will send the payment back to you. Dues will be reinstated for 2022.

Tax Returns for Military Members and Veterans from H&R Block

As a Military member, you and your partner will receive 20% off your 2020 tax preparation fee. Or, if you want to file your taxes yourself - it's free! Veterans require a CFOne card.

For more information got to:- <https://www.hrblock.ca/tax-scenarios/military/>

Under This Plan, Canada's New Warships Will Never Be Built

DND's position is unequivocal – and deeply flawed. The department will neither entertain a new design nor undertake a new procurement process. *Alan Williams Mar 29, 2021*



The Canadian frigate HMCS Vancouver (FFH 331) patrols off the coast of Australia with a US Navy SH-60B Seahawk helicopter on board. The crew from the HSL-51 aircraft were practicing landing on the Canadian frigate during exercise "Tandem Thrust". Exercise "Tandem Thrust 2001" was a combined United States and Australian military training exercise. This biennial exercise is being held in the vicinity of Shoalwater Bay. The Canadian Surface Combatant program will provide replacements for the Halifax-class warships shown in this photo. But at what cost? Wikipedia

The recent release of reports from the Parliamentary Budgetary Officer and the Auditor General of Canada has prompted a more vigorous public debate on the way ahead for Canada's shipbuilding program. This is very welcome. The outcome will have a major impact on taxpayers and the ability to fund future requirements for the Canadian Armed Forces. More than 10 years ago, the government launched its National Shipbuilding Procurement Strategy (NSPS), designed to meet the wide-ranging shipbuilding needs of Fisheries, the Coast Guard and the Department of National Defence. By far the most expensive component was to be the construction of 15 Canadian Surface Combatants (CSC) at an estimated cost of \$26 billion, with deliveries to begin in the early 2020s. Today, the forecasted costs to build these ships is far beyond that (see below). Deliveries are to start in the early 2030s, a decade later than scheduled and 20 years after the strategy was announced. DND's position is unequivocal. It will neither entertain a new design nor undertake a new procurement process. It is adamant that "this is the right ship for the Royal Canadian Navy and will provide the best value for the military."

There are two problems with this statement. First, these ships are unaffordable. The PBO estimates that it will cost \$77.3 billion to acquire the 15 CSC. Using DND's own cost factors, the costs to maintain these ships over their expected 30-year life would amount to an additional \$208 billion, for a total life-cycle cost of \$286 billion. In comparison, the funds available in DND's budget over the next 30 years to acquire and maintain its capital goods for the army, navy and air force combined is only \$240 billion. This program alone would bankrupt the department's capital and maintenance accounts for the next 30 years. Second, this program comes closer to providing "worst value" than "best value." As one example, the US recently concluded a competition for its Navy Constellation class (FFG-62). These ships are multi-mission guided-missile frigates, directly comparable to the CSC. The US Congressional Budget Office estimates that the cost of the 10 FFG-62 ships would be \$12.3 billion or about \$1.2 billion US per ship. This equates to

approximately \$1.56 billion Cdn per ship, or \$23.4 billion for 15 ships – one-third of Canada’s cost to build the CSC.

As another example, in 2017, Fincantieri, a world leader in ship design and construction, submitted an unsolicited proposal to the Canadian government to build 15 CSC at a fixed cost of \$30 billion. The vessels were to be built by Irving Shipbuilding Inc. in Halifax. The Liberal government rejected the offer. The large gap between the PBO’s cost estimate for the CSC versus Fincantieri’s offer, or the US Navy’s costs for its Constellation class ships, can be directly attributed to Canada’s fatally flawed procurement process. What else would you expect when the government abdicates its accountability and allows the private sector to run the program, when the military requirements are allowed to be modified, when the weight of the ship is allowed to increase and when no cost controls are imposed? As currently planned, these ships will likely never be built. They are simply unaffordable. The sensible recourse is to immediately undertake an open, fair and transparent competition involving ship designers and shipyards. The longer the government waits to reset this program, the more expensive it will be.

In any new competitive process, the government should retain its oversight responsibility, all systems should be non-developmental and the requirement for a warship design should be based on an operational parent ship design. Penalties for non-performance including late ship delivery should be imposed and a fixed-cost contract should be signed with the winning bidder. Launching this new process in 2021 would ensure that deliveries begin consistent with the current schedule, if not sooner. Such an approach will ensure the navy gets what it needs at a price Canadians can afford.

Military Monument Defaced

'It's never been there to praise war,' says Lieutenant after Holy Roller vandalized
Sofia Rodriguez · CBC News · Apr 04, 2021



A passerby noted the anti-war graffiti on the city's best-known war monument Saturday morning.

(Submitted by Grant MacDonald)

After being defaced with graffiti, London's Holy Roller is once again sporting its iconic green colour in full. On Saturday morning, Grant MacDonald said he was on his regular walk when he spotted blue, anti-war graffiti that read 'F--k war' on the city's best-known military monument. "I was very upset," said MacDonald, whose grandfather served during the Second World War. "It's defacing all the veterans that have fought and have died for our country." MacDonald took to

social media to report what he had seen to the London Police Service. It was retweeted by Stuart Betts, the police service's deputy chief, with the comment "Very sad to see such desecration!" The Sherman tank, which has stood on display at Victoria park since 1956, landed with London's 1st Hussars regiment at Juno Beach on D-Day, June 6, 1944 and assisted in the Allies liberation of France, Belgium and Holland, taking part in 18 major battles. "The Holy Roller is a symbol of loss, it's a symbol of remembrance for the Regiment, but it also represents hope for the future that there are people out there willing to step up and give up their lives to help make the world a better place," said LCol Allan Finney, commander of the 1st Hussars, a Primary Reserve Armoured Reconnaissance Regiment of the Canadian Army.

By Saturday afternoon, members of the 1st Hussars were covering up the graffiti. They had the exact colour paint in stock. (Submitted by James Ross)



As a soldier, Finney said he fully believes there should be no more wars, however, defacing the monument was not the way to go about expressing those sentiments. "It has never been there to glorify the war. It's never been there to praise war. That's not its purpose. It's there to remember that war is deadly and it's costly, not only to the soldiers, but it tears apart the lives of families back here in Canada as well." "The monument itself is there to help us remember the cost, the pain, the suffering, but it also helps that we don't forget that it brought liberation to many people that were oppressed," he said, adding the freedoms Canadians enjoy today are thanks to soldiers and vehicles like the Holy Roller.

Finney said within hours of being made aware of the vandalism, members of the 1st Hussars were on site and painted over the graffiti. A London police spokesperson told CBC News Sunday they had been made aware of the situation. Finney said this was not the first time the monument had been vandalized. "It has been happening pretty much ever since the Holy Roller has been there as a monument." He said social media has become flooded with comments asking the regiment to move the tank back onto the base to better protect it. "We've actually thought about that, but in the end, it's meant to be something that people from around the community, around the city can easily go and see and contemplate." Last year, the 1st Hussars launched a \$250,000 fundraising campaign to restore the tank. They are hoping to have teams remove the Holy Roller from its pad after this year's D-Day ceremonies and take it to a workshop for a complete restoration, where it will be stripped down, sandblasted, geared up with new parts, repainted and then put back on the pad in Victoria time in time for D-Day ceremonies in 2022. As of April, the campaign had raised more than \$95,000. "We may be able to install one or two benches so people can just go sit down and reflect on the war, on the cost of war and, hopefully, be able to influence future generations to avoid war, if at all possible."

US Army Looking for New Arctic Combat Vehicles

Two Firms to Compete to Equip US Army with New Arctic Combat Vehicles.

Matthew Cox Stars and Stripes 6 Apr 2021



The Oshkosh/ST Engineering vehicle is based on ST's Bronco 3 All Terrain Tracked Carrier, which weighs 22,000 pounds and is 28 feet long. It's powered by a 6-cylinder, 325-horsepower engine and can carry a driver and 12 passengers. It can also carry a payload of 13,800 pounds. The vehicle is equipped with a V-shaped hull to deflect mine blasts and armor that can stop 7.62-millimeter bullets.

The BAE Systems vehicle, known as the BvS10 Beowulf, is a two-piece, articulated tracked vehicle. Developed by BAE Hagglands, it's a direct descendant of the SUSV. The Beowulf has a gross vehicle weight of 33,000 pounds and is 26 feet long. It's also powered by a 6-cylinder Cummins diesel engine rated at about 280 horsepower. It can carry up to 14 personnel or 7 tons of cargo, and the hull is armored against small arms fire and artillery fragments.



The US Army will soon be working with two defense firms selected to build prototypes of the service's next-generation arctic combat vehicle. The National Advanced Mobility Consortium, or NAMC, has selected BAE Systems and Oshkosh Defense to participate in the prototype phase for the Army's Cold Weather All-Terrain Vehicle, or CATV, effort, Timothy Goddette, the Army's Program Executive Office Combat Support & Combat Service Support, said in a statement. The announcement comes about two weeks after the Army unveiled its Arctic

Strategy, which includes the establishment of an operational two star-level headquarters to lead combat brigades that are specially trained and equipped to operate more effectively in the region. "The Cold Weather All-Terrain Vehicle ... will provide Arctic warriors a modernized ground platform for extended operations and force projection in the region," Goddette said. "The CATV will provide transportation in extreme cold weather conditions for up to nine personnel to support emergency medical evacuation, command and control capability, and general-cargo transportation."



The Small Unit Support Vehicle, or SUSV, that the Army is trying to replace with the Cold Weather All-Terrain Vehicle, or CATV, program. (US Army)

The CATV is slated to replace the "decades-old" Small Unit Support Vehicle, or SUSV, which is scheduled to be obsolete in fiscal 2023. "It is based on 1960s/70s technology, and the Army procured the last SUSVs in the early 1980s," Goddette said. The service plans to test the prototypes from BAE and Oshkosh and then choose a winner in the third quarter of fiscal 2022 to build up to 163 CATVs, he added. Currently, the Army has slated \$6.6 million in research, development, test and evaluation funding and \$9.25 million in procurement funding for the CATV effort in its proposed fiscal 2021 budget. BAE officials said they could not comment because their agreement with the Army is not yet finalized, but the company submitted its Beowulf vehicle in a proposal last summer for the CATV program. Oshkosh and its partner, ST Engineering, are scheduled to submit ST Engineering's Bronco 3 vehicle, which has undergone more than 1,860 miles of performance testing in arctic conditions, according to an Oshkosh news release. "Oshkosh Defense and ST Engineering bring together an abundance of defense industry and manufacturing expertise to address the US Army's need for a proven vehicle that can easily maneuver in arctic environments," Pat Williams, vice president and general manager of US Army and US Marine Corps programs, said in the release. "We are confident that the Oshkosh CATV will enable soldiers to efficiently move personnel and supplies in the most extreme conditions."

How Bees and Drones Team Up to Find Landmines

Chris Baraniuk *BBC News Technology of Business reporter* 30 March 2021



Bees can be trained to sense the chemicals in landmines. Image Bksimonb, CC BY-SA 3.0

Among the virtues of bees, you may not be aware of is their knack for detecting bombs. Thanks to the fact that they can pick up the scent of explosives with their antennae, researchers in countries such as Croatia have spent years perfecting how to use bees as landmine locators. But there's a problem. As the insects whizz merrily about a mine-contaminated area, it's extremely difficult for humans to keep track of where they go, not least because chasing bees across a minefield is not a great idea. That is where the drones come in. A team from Bosnia and Herzegovina and Croatia have come up with a way of using drones to monitor the bees while they work. The unmanned aerial vehicles fly around, capturing footage of the insects, which is later analysed by computers to reveal where landmines may be hidden in the ground. Landmines buried during wars that happened decades ago continue to present a deadly threat in many parts of the world. Many thousands were planted during the Balkans war of the 1990s and many persist today. There are an estimated 80,000 landmines in Bosnia and Herzegovina and a further 30,000 or so in Croatia. Clearing the devices is seen as a long-term, arduous project with no easy solutions. But technological innovations could still make a difference.



*Tens of thousands of landmines are thought to remain after the Balkans war
Image Copyright Getty Images*

"We wanted to try to exclude humans from potential danger... and try to use drones," says Vladimir Risojević from the University of Banja Luka in Bosnia and Herzegovina. Previously, another team of fellow researchers had honed a method for training bees in landmine detection. They achieved this by getting the bees to associate the smell of TNT with food - a sugar solution. In the field, the trained bees tend to cluster near to places where mines are buried, in the hope of finding food. Such efforts have been active for many years, but Prof Risojević says he and his team realised that computers could help by automatically analysing footage of the mine-seeking bees, in order to plot their activity and more easily locate the mines. Even this proved tricky. "It's very difficult

for human observers to find these flying bees in this video footage let alone computer vision systems," he says. "There were moments when I thought that we are outright crazy for trying to do that, but I am pleasantly surprised with the results that we obtained."

*A practise minefield was created to test the drones on
Image Copyright BEE4EXP*



The team began with drone-captured footage of an outdoor area, onto which they superimposed "synthetic bees" - fuzzy grey blobs zooming about the scene. When they managed to get the synthetic bees to look indistinguishable from footage of real bees, the team turned to a machine-learning algorithm, and trained it to accurately detect and follow the blobs on screen. In tests described in a recently published paper, the algorithm proved more than 80% accurate at tracking these digital bees. The researchers then took to a minefield, a safe one with real but defused mines buried in undisclosed locations at the Croatia Mine Action Center, to see how the system performed under authentic conditions. Details of the test results are yet to be published in an academic paper, but Prof Risojević says there was a strong correlation between where the bees clustered and the locations of known mines at the test site. At the moment, the system works by using drones programmed to fly along a predetermined route, criss-crossing the minefield while capturing footage of the bees as they buzz around. Analysis of the footage later reveals where the bees clustered. It may be a few years before this approach is used in a place blighted with dangerous, active mines, says Prof Risojević. However, he thinks it could complement other demining techniques. Among the technological tools already used for demining are handheld metal detectors with built-in ground-penetrating radar.

Even with the help of technology like that, it's hard for demining teams to know for sure that they have removed every single mine from a contaminated area. The bees and drones could check afterwards, for example, to confirm that none have been missed. "Good technological innovation that can help to... delineate the boundaries and confirm a hazard area are really helpful," says Matthew Breay Bolton at Pace University in New York, author of *Political Minefields: The Struggle against Automated Killing*. However, he adds that there are no quick fixes to the minefield problem. Often, political wrangling and lack of resources mean clearance projects can stall, no matter what technologies are available to help. Plus, in countries such as Yemen, mines continue to be planted to this day. Prof Risojević is hopeful that, despite the hurdles, his team's system will one day help to decontaminate minefields in countries such as Croatia or Bosnia and Herzegovina. And there may be other applications too. In recent years, computer vision researchers have developed experimental systems able to track and follow insects in the wild. Prof Risojević and his team suggest that such tools could one day monitor pollinators. These insects, including bees, are crucial to the health of crops and ecosystems but their numbers have been declining lately, largely due to pollution caused by human activities. Insects and machines working together - a fun idea, and potentially good for the planet.

Vancouver Artillery Association Yearbook Updates

Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery during World War 1. His latest letters are from 1917 and he is now overseas with the 60th Battery, 14th Brigade, Canadian Field Artillery.
<https://www.vancouvergunners.ca/bdr-cox.html>

Lest We Forget – Not all soldiers killed on Active Service die at the hands of the enemy. Gunner James Hadow Frame joined the 62nd Battery in Victoria and succumbed to pneumonia during training in Witley, England on 29 April 1917.
<https://www.vancouvergunners.ca/the-fallen.html>

Gunner William Newton.– Check out Gunner Newton’s story. I’m constantly amazed by the different types that are called to serve the Guns. Ubique.
<https://www.vancouvergunners.ca/whats-new/yearbook-update-19736086001>

Yorke Island Officers’ Quarters – Has anyone found a name for this style of building?
<https://www.vancouvergunners.ca/whats-new/yorke-island-officers-quarters>

Yorke Island photos – More photos from the Canadian Rangers that Chuck Wong served with have been uploaded. Check them out here.
<https://www.vancouvergunners.ca/yorke-island-2010.html>

O’Pip Newsletter – The 58th Battery, 15th Brigade, Canadian Field Artillery recruits from Victoria included a journalist who started up the O’Pip newsletter while overseas in the First World War. They provide a view of the war from the Gunners that served and reached a circulation of some 6,000. Check them out here.
<https://www.vancouvergunners.ca/newsletters---ww1.html>

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848> - Drop in for 10 minutes or stay for an hour. Remember – Stay healthy and stay safe!

Who (or What) Is It?

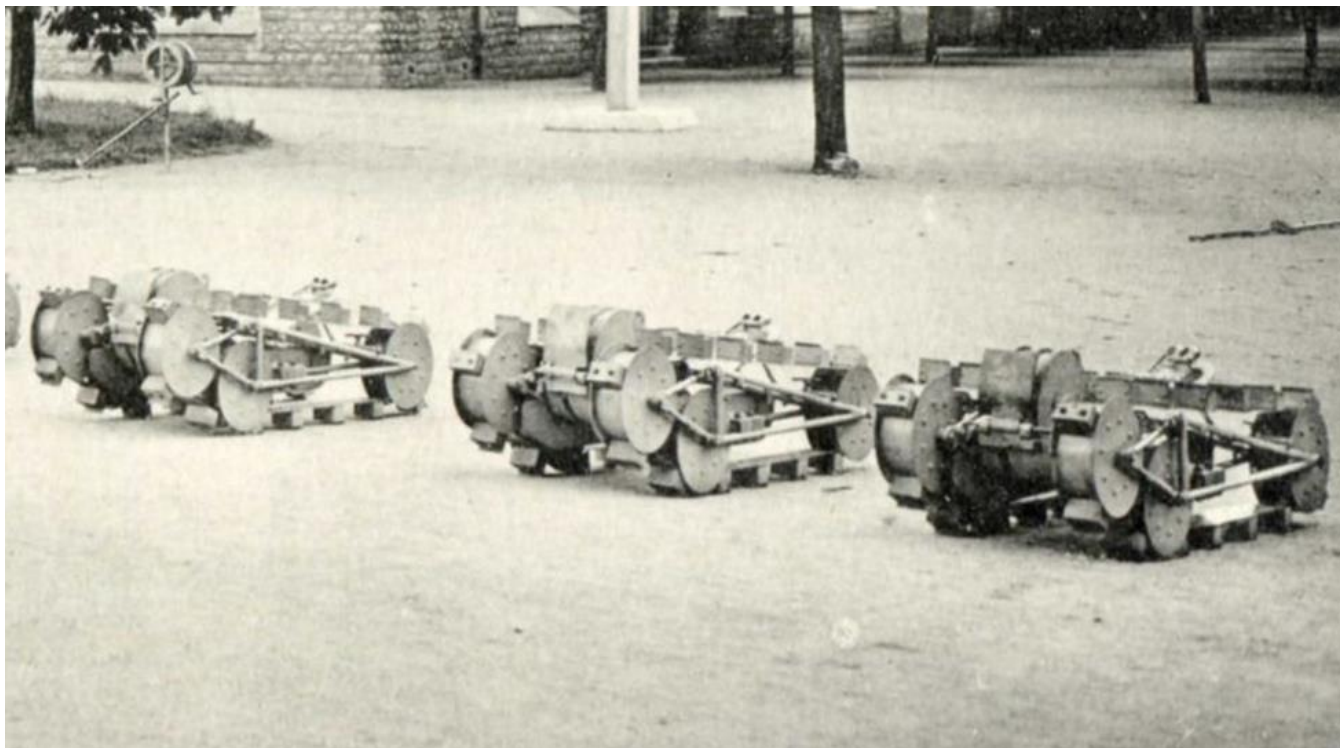


Last Week: Voo-Doo, the Waco Hadrian glider used for the first transatlantic flight by a cargo glider,
Loading up Voo-Doo, the Waco Hadrian, Montreal Airport (Dorval), Dorval, Québec, June 1943. Anon, “Flying into focus”. *Flying Aces*, October 1943.

This story is way too long to put in this newsletter. To read it, go to-
<https://ingeniumcanada.org/channel/articles/it-was-magnificent-it-was-splendid-it-was-pointless>

This Week: In today’s military, much is being made of remote devices, robotic weapons, and other Dan Dare/Buck Rogers ideas that have recently become feasible due to advances in

electronics. However, there isn't much that is new under the sun. Remotely piloted aircraft actually date from the Great War, although they weren't used in action. Guided missiles were used by the evil Nazis in World War Two, with one type, a Henschel 293, credited with sinking the sloop HMS Egret, and severely damaging HMCS Athabaskan in one of its first uses in the summer of 1943. On land, some of you might have seen the German "doodlebug" (*Leichter Ladungsträger Goliath Sd.kfz 302*) wire-guided demolition "tank" (actually a tracked vehicle), many examples of which survive due to their cuteness (see ours in the Canadian War Museum in Ottawa, the Museum of the Fort Garry Horse in Winnipeg, or the one at the Imperial War Museum, when the pandemic is ended). However, even that had an ancestor, and here it is in this week's photo.



Regretfully, we don't actually know who built it, or where, or exactly when (although it pre-dates the Second World War). Therefore, we ask you, our military detectives, to assist up in identifying these three thingies. Send your answers to the equally cute editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (john.d.redmond@telus.net), who might be of the same vintage. Have you one in your garage or rec room? Do people still have rec rooms?

From the 'Punitary'

Why do they call it the Novel coronavirus? It's a long story.

Murphy's Other Laws

The best thing about the good old days is that we were neither good nor old.

Quotable Quotes

Life is trying things to see if they work." -Ray Bradbury

VAC 10-year Strategic Plan for Future Commemorations



Veterans Affairs
Canada

Anciens Combattants
Canada



Dear Colleagues,

Veterans Affairs Canada will soon be sharing a draft 10-year strategic plan for commemoration that focuses on the future of our remembrance and recognition programming. The following *CAF Around the World* video explains the proposed way forward---sharing the stories of those who served since the end of the Korean War to mark the more recent international security, peacekeeping and humanitarian missions: <https://www.youtube.com/watch?v=3lNj4P9ieaE>

In the coming weeks, we'll be consulting with Veterans and members of the public on this new strategy to gain input on how we all can best recognize and commemorate Canada's military, peacekeeping and humanitarian missions. Veterans, CAF members, RCMP Veterans and their family members can register in advance and stay informed of the launch date for these consultations. Those who are interested can sign up at letstalkveterans.ca to ensure they don't miss out.

We want to engage:

- Canadian Armed Forces members
- Veterans
- RCMP Veterans who served in international policing
- Families of those who served
- Stakeholders
- Indigenous people
- Other Canadians, including youth and newcomers

As we expand the focus of our commemorative programming, we want to consider initiating new types of activities or events.

Your opinion matters in how we adapt to Canada's ever-changing landscape, and how we reach our diverse population of Veterans, former RCMP members and their families.

Veterans Affairs Canada

Sign up at letstalkveterans.ca

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.

UBIQUE 150 “Good Shooting” Video Contest



UBIQUE 150 “Good Shooting” Video Contest

In conjunction with the commemoration of 150th Anniversary of A & B Batteries, The Royal Regiment of Canadian Artillery is pleased to announce a video production contest.

Prizes will be awarded to 3 winners: 1st place winner receives \$2,000; 2nd place winning entry receives \$1000; 3rd place prize is \$500.

Important dates

Submissions accepted between	1 January – 30 April 2021
Judging starts	1 May 2021
Winners announced	26 May 2021

Eligibility

Submissions are open to **teams** consisting of **current and/or retired members of The Royal Regiment of Canadian Artillery**. Each team can submit more than one entry but only one prize will be awarded to any unit.

*If you missed it, the **Free webinar** recording and accompanying resources are available on our website.*

Learn about:

- Part 1: Pre-Production (Planning for Your Shoot)
- Part 2: Production (Getting the Shot You Need)
- Part 3: Post-Production (Bringing Your Vision Together)

All details on the contest and the free Webinar are at
ubique150.org

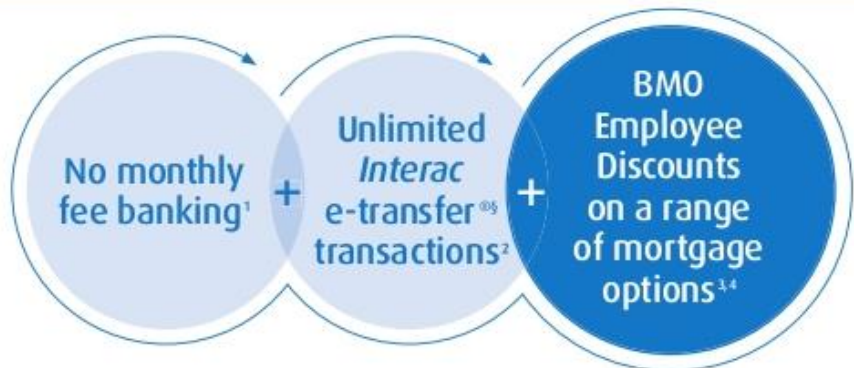
Bank of Montreal

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^{3,4}
- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
- 130-day mortgage rate guarantee – the longest of any major bank in Canada⁶



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited Interac e-transfer⁵ transactions²
- OnGuard⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView^{9,2} – the free, instant way to get your credit score⁹



Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
- Student line of credit with preferential pricing and flexibility¹⁰



Credit Cards

- Choose the BMO Support Our Troops CashBack¹¹ or AIR MILES¹² MasterCard¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit 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[®] 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 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.¹²

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 to learn more.



Scan the QR code to get more information.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The 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. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some 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. ⁶Some conditions may apply. ⁷We 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. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹⁰ 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[™] 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[™] service. ¹¹The 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. ¹²OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[™] 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. ¹⁴CreditView[™] 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. ¹⁵You 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. ¹⁶Ongoing 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 for current rates and fees. ¹⁷The 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. ¹⁸Registered trade-mark of Bank of Montreal. ¹⁹Interac e-Transfer is a registered trademark of Interac Inc. ²⁰OnGuard is a service of Sigma Loyalty Group. OnGuard[™] is a trademark of Sigma Loyalty Group Inc. Identity Guard[™] is a registered trademark of Intersections Inc. ²¹CreditView is a trademark of TransUnion LLC. ²²MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.