

Van Arty Association and RUSI Van Members News Dec 14, 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)

Dec 15 Wednesday 'Zoom' Lunch meeting
Dec 22 Wednesday 'Zoom' Lunch meeting
Dec 29 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. Ed.

Island Troop A Sqn LdSH



*Island Troop A Sqn LdSH
 Cowichan First Nation Big
 House 1 Dec 21*

As the IRU, the Strathcona's were bugged out to assist in the flood and damage to British Columbia after the November storms. This will be a longer term requirement as the

province recovers from a once in a century event. The regiment is deployed across the lower mainland and interior communities. One element was detached to Vancouver Island, arriving by air and based at CFB Esquimalt.



*MCpl Stephenson and WO
Bell 29 Nov 2021
on the Hescos Cowichan
First Nation*

River floods most years and extensive remediation took place at the lower portion over the past summer. These current storms put homes and the Big House at risk. The Big House has great traditional and cultural significance to the community. visited the Troop and saw the success that they achieved as a result of their impressive efforts. The Hesco's and sandbagging was executed in very good time due to the coordinated efforts of all concerned with heavy equipment and sand bagging machines, First Nation's crews and old fashioned shovel work along with lifting and moving the bags into position.



*From left: Tpr Jamila Aberle, MCpl John Wiggan,
Cpl Kenon Fitzpatrick and Tpr Gavin Erickson
In front of the big House*

The Left Coast Lancers is the informal collection of all ranks and the families of the Royal Canadian Armoured Corps, who are primarily retired, located in British Columbia and the Yukon. The Strathcona assistance is having a direct impact on our colleagues who are living in Merritt, Princeton, Abbotsford, Chilliwack and Vancouver Island. We extend our thanks and gratitude.

Perseverance

David Scandrett

Operations Officer and Maitre de

Left Coast Lancers - Vancouver Island

Ed Note – The LdSH was joined by Reserve unit callouts from the mainland and Vancouver Island. On Vancouver Island, members came from 5th (BC) Field Artillery Regiment and the Canadian Scottish.

How Mission Creep Undermined NATO's Mission in Afghanistan

Stephen J Thorne December 8, 2021



Armoured members of the 3R22R Battle Group on NATO operations northeast of Kabul in 2004.

Stephen J Thorne

Eighteen years of alliance operations in Afghanistan were doomed by “mission creep,” as allied nations poured undue effort and resources into helping rebuild the country rather than focus on their core mission of defeating terrorism, says the head of the North Atlantic Treaty Organization. Secretary-General Jens Stoltenberg said on Dec 1 that NATO went into Afghanistan to prevent terrorists from continuing to use the country as an operations and training base. On that score, it succeeded—at least for now. But Stoltenberg said it must be recognized that “over the years, the international community set a level of ambition that went well beyond the original aim of fighting terrorism. And, on that, we were not able to deliver.” US-led forces, including Canadians, entered the country within weeks of the 9/11 attacks in 2001, quickly establishing a foothold and driving surviving Taliban and al-Qaida forces into the mountains of neighbouring Pakistan. Allied nations were streaming billions of dollars in aid into Afghanistan. Acting on the credo that an attack on one is an attack on all, NATO established the Kabul-based International Security Assistance Force in 2003 as enemy fighters regrouped and battles gradually escalated. While coalition troops were combatting a relentless insurgency, however, they were also helping build and train a national army said to be 300,000-strong. Allied nations were streaming billions of dollars in aid into Afghanistan, helping establish democratic institutions and building roads, schools and other infrastructure.

A member of the 3R22R Battle Group patrols a village outside Kabul during NATO operations in 2004.

Stephen J Thorne



“That broader task proved much more difficult, so we must ensure that our levels of ambition remain realistic,” Stoltenberg said in Latvia after chairing a meeting in which foreign ministers discussed a report on lessons learned in Afghanistan. Afghan army and national police were “hampered by corruption, poor leadership, and an inability to sustain their own forces,” he said. “For the future, we must ensure that NATO training efforts create more self-sustaining forces.” The Afghan National Army quickly collapsed as the final coalition withdrawal approached and Taliban fighters advanced district-by-district, province-by-province last August. Allied nations evacuated more than 120,000 people in the frantic days after the Afghan capital fell, the vast majority of them borne by the Americans. Canada, which ceased combat operations in 2011 and withdrew its training mission in 2014, got 3,700 people out before the emergency airlift was abandoned. Most were Canadian citizens or special visa-holders.



A member of the 3RCR Battle Group bids farewell to Sgt Robert Short and Cpl Robbie Beerenfenger—the first Canadian troops killed by enemy action in Afghanistan.

Stephen J Thorne

A co-ordinated suicide attack by Islamic State—Khorasan Province, a Taliban enemy also known as IS-KP or ISIS-K, killed at least 182 people, including 169 Afghan civilians and 13 US military personnel, in the midst of the evacuation at the Kabul airport on Aug 26. At least 150 others were wounded. US forces launched an airstrike the next day which

they claimed killed three suspected ISIS-K members in Nangarhar Province. On Aug 29, a second US drone strike took out a suspected ISIS-K vehicle in Kabul. It turned out to be an Afghan aid worker. Ten Afghan civilians were killed, including seven children. “We should explore how to strengthen NATO’s ability to conduct short-notice, large-scale, non-combatant evacuation efforts,” said Stoltenberg. “The road to hell may indeed be paved with good intentions but that hardly means we should give up good intentions.”

Lt Tim Partello of the 3RCR Battle Group watches over his trainees during NATO-sponsored Afghan National Army training in 2003.

Stephen J Thorne

A paper delivered during a 2020 conference at the University of Windsor in Ontario defined mission creep as “the unintended but almost inexorable tendency of military actions to broaden beyond their original scope.” “The road to hell may indeed be paved with good intentions but that hardly means we should give up good intentions,” said *The Problem of Mission Creep: Argumentation Theory Meets Military History*, a paper co-authored by three experts from Oslo and one from Waterville, Maine. “Rather, it means we should be prepared to look for exit ramps whenever we find ourselves going down that road. This sage advice is easier to give than follow, and perhaps nowhere is it more important but harder to heed than in military actions.” Though the phrase had not yet been coined, Welsh Labour MP Aneurin Bevan famously warned against the threat of mission creep during the Suez Crisis 65 years ago.



“I have been looking through the various objectives and reasons that the government have given to the House of Commons for making war on Egypt, and it really is desirable that when a nation makes war upon another nation it should be quite clear why it does so,” Bevan said in a December 1956 address to the British parliament. “It should not keep changing the reasons as time goes on.” Delivering what *The Guardian* newspaper named one of the 14 greatest speeches of the 20th century, he told fellow MPs that “there is, in fact, no correspondence whatsoever between the reasons given today and the reasons set out by the prime minister at the beginning. The reasons have changed all the time.” It was almost two decades before “mission creep” would enter the lexicon. With oil shipments through the Suez Canal hanging in the balance, a devastating war was ultimately avoided after Lester B Pearson, Canada’s external affairs minister at the time, spearheaded development and deployment of the first large-scale United Nations peacekeeping force. The future prime minister was awarded the Nobel Peace Prize for his role in de-escalating the crisis. It was almost two decades before “mission creep” would enter the lexicon, long after successive American presidents turned a small-scale advisory mission in Vietnam into what, until Afghanistan, was the country’s longest war—resulting in more than 58,000 American deaths and nearly 304,000 wounded.

The phrase itself is believed to have first appeared in 1993 articles by the *Washington Post* and *New York Times* about the Somali Civil War. Outside intervention in the East African conflict began as a US humanitarian relief operation. It evolved into an infamous UN mission that ended after the successive deaths of 23 Pakistani peacekeepers and 18 American troops. Questions surrounding the NATO coalition’s escalating involvement in Afghanistan began soon after a surge in fighting in 2006, if not before. “Has NATO, the world’s most powerful military alliance that saw off the Soviet threat and brought two Balkan wars to an end, bitten off more than it can chew in trying to pacify lawless Afghanistan?” Gareth Harding wrote for United Press International in February 2006. The somewhat rhetorical question came after the Kabul-based alliance opted to fan out into the unstable south, where American-led forces based in Kandahar had their hands full fighting an increasingly aggressive enemy. The decision boosted the number of NATO soldiers in Afghanistan from 9,000 to 15,000.



A Canadian soldier on NATO operations alongside a Kabul bakery, its façade pocked by battle damage.
Stephen J Thorne

“Despite strenuous denials from alliance chiefs,” Harding wrote, “a growing number of military experts believe the bloc is sleepwalking to disaster in the mountains of the Hindu Kush.” A Dutch Liberal party spokesman said at the time the mission was “doomed to fail. It is a reconstruction mission in a war zone, and we don’t think that will work.” “What started as a clever political sidestep to allow the Europeans to make up with Washington without going to Iraq now seems a lot less clever,” Michael Clarke, a defence studies

professor at King's College London, wrote for a 2006 edition of *Time Magazine*. "It may end up doing more harm than good—and leave the alliance looking, once again, for a viable reason to exist." Details of December's NATO report on mission creep were not immediately released, though Stoltenberg promised to make its "main findings" public. The document was assembled by NATO's 30 deputy national envoys, led by several experts and the alliance's assistant secretary general for operations, John Manza.

The Need for Underwater Surveillance in the Arctic

Col Pierre Leblanc (Ret'd), Vanguard December 6, 2021



Since at least the 1970s there have been several reported sightings of submarines in the Canadian Arctic Archipelago. Unfortunately, there are no instances of one being clearly identified and punished for being submerged in Canadian internal waters without permission. This situation will continue until such a time when we have in place the necessary equipment to monitor the subsurface activity of our internal waters and take appropriate action when necessary. That requirement has received sporadic attention over the years. It is becoming more of a necessity again. Russia has been increasing its military posture in its arctic region. It has refurbished a number of its Cold War fighter bases, deployed air defence assets, grown its naval assets including nuclear submarines, etc. It has conducted large military exercises. It has resumed long-range bomber flights that come close to the NORAD air defence identification zone. It is developing offensive weapons such as hypersonic cruise missiles and glide vehicles. They are reported to have developed a nuclear-powered, undersea autonomous torpedo and also have a long-range unmanned underwater vehicle (UUV) called Klavesin-2. A nuclear-powered unmanned and underwater drone could potentially map safe routes through the Arctic Archipelago. Although Russia states that the Arctic should be a zone of cooperation its capabilities and actions elsewhere are cause for concern and close monitoring.

China is also becoming increasingly belligerent and aggressive. Although its public policy statements sound reassuring, it cannot be trusted at its word given its repression of democracy in Hong Kong for example. China also ignores international law when it does not suit its purposes as demonstrated by ignoring a decision of the International Court of Justice in favour of the

Philippines on matters related to the South China Sea. In the case of our two Michaels, China is not allowing consular access according to the Vienna Convention on Consular Relations or even its own China-Canada Consular Agreement. The Chinese Sue Long icebreaker has recently completed a transit of the Northwest Passage. Although China asked permission to transit with the aim of doing scientific research, they may have in fact principally done a reconnaissance of a possible route for their commercial maritime fleet and for their nuclear submarines.

The Northwest Passage, which includes several possible routes, is an option for the strategic movement of naval assets including nuclear submarines from the Arctic Ocean to the Atlantic or vice versa. Given that the various routes through the Arctic Archipelago are not recognized as internal waters of Canada, there exists the possibility that foreign submarines could claim the right of submerged transit without seeking permission because those waters are an international strait that provides the right of transit. This would be a clear challenge to Canada's sovereignty and security because Canada considers the waters of the Arctic Archipelago as internal waters using the strait baseline method established in 1985. If there was an accident affecting a nuclear-powered submarine in the Arctic Archipelago, the impact on the environment and local communities could be catastrophic. We must therefore be able to identify such activity to discourage any attempts and, if need be, take the appropriate actions to stop them. Detection under ice is difficult from above. Although long-range patrols carried out by CP-140 Auroras can drop sonobuoys in leads in Arctic Ocean ice, the opportunity is dependent on where the leads are. If a detection was made the pursuit and attack of an intruder under ice would be very difficult if not impossible. Arctic ice requires underwater sensors.

My first exposure to underwater surveillance in the Arctic was as a staff officer involved with defence procurement in 1986. It was one of those projects to fill a deficiency that was part of the White Paper on Defence published in 1987. One of the concerns then was that Soviet submarines could launch ballistic missiles from polynyas in the Arctic Archipelago. Unfortunately, like the nuclear-powered submarines, it was short-lived! The need for underwater surveillance of the Arctic Archipelago was resuscitated by the Harper Government in 2006. The Defence Research Department Canada (DRDC) was given the task to develop a demonstration project called the Northern Watch Technology Demonstration Project (NWTDP). It was to affirm arctic sovereignty and security. The Project was going to test various surface and subsurface sensors with a focus on subsurface. In accordance with the DRDC June 2016 report, the tests for underwater surveillance were conducted at Gascoyne Inlet, on the southwest corner of Devon Island, Nunavut. Over a period of some 10 years, it has successfully demonstrated the feasibility of installing a sonar array across one of the choke points.

We have made significant arctic domain awareness progress in the last two decades. The most impressive improvement has been the use of RADARSAT I, RADARSAT II, and, presently, the RADARSAT Constellation to conduct surface surveillance from space. Given the size of the Canadian Arctic, especially when you include the Exclusive Economic Zone and eventually the extended continental shelves, surveillance from space is the most cost-effective way of monitoring surface activity in the Arctic. Our fleet of CP-140 Aurora has been recently upgraded and their suite of sensors would be most useful in the detection of surface and sub-surface activity.

The North Warning System (NWS), that line of 47 air defence radar sites in the Canadian Arctic is active. Its long-range radars have recently been upgraded and planning for its replacement is ongoing. Many of its sites overlook the Northwest Passage and radar software modifications could include surface surveillance of vessels. The first Arctic Offshore Patrol Ship (AOPS), the HMCS *Harry DeWolf*, has been commissioned and the second one, HMCS *Margaret Brooke*, has been delivered to the Royal Canadian Navy. Four others will follow to ensure a physical presence in the Arctic Archipelago during the shipping season. The Inuit Marine Monitoring Program also contributes to surface surveillance of vessels. The missing piece of the puzzle in terms of comprehensive arctic domain awareness is the continuous awareness of underwater activity.

NORAD is in the process of reviewing its infrastructure. It already has a maritime alert warning. Underwater surveillance would be an essential addition to its comprehensive domain awareness of the Arctic. In recent years, successive NORAD Commanders have stated the need for better situational awareness in the Arctic. On 17 August 2021, during a session held at the US Center for Strategic and International Studies (CSIS), General VanHerck, the Commander of NORAD, in the context of arctic domain awareness, twice mentioned the need for underwater data to feed developments with the use of artificial intelligence and machine learning projects designed to increase comprehensive domain awareness and warning time. Comprehensive underwater surveillance of the complete Arctic Archipelago would be too expensive a program. What is feasible however is the monitoring of the access choke points to trigger a hunt. The DRDC Northern Watch project did recommend a number of choke points on page 44 of its June 2016 report. Even this limited number of surveillance stations would be financially and technically challenging. However, the waters of the Arctic Archipelago are relatively shallow. When combined with the thickness of the ice, the multitude of islands restricting maneuver, and limited bathymetry, the shallow waters of the Arctic Archipelago make it a very dangerous area for submarines to venture into. If detected, a submarine would not be able to use speed or depth to escape. It would therefore be more cost-effective to select a few of the deeper straits to install underwater surveillance equipment. Resolute Bay, where the Northwest passage is only 56 kilometers (30 nautical miles) wide, making surface and subsurface easy, would have to be one of those locations given that many of the options across the Archipelago sail by it. At a minimum, we should monitor the main access points: the Amundsen Gulf and McLure Strait on the western side of the Archipelago, and the entrance of Hudson Strait and Lancaster Sound on the east side. Some of them could be supported for power and communications from North Warning System sites. The information would be provided to the Canadian Joint Operations Command (CJOC), Regional Joint Operations Centre (RJOC), Maritime Security Operations Centre (MSOC), Acoustic Data Analysis Centre (ADAC), and NORAD.

Based on the experience gained by DRDC in the development of Northern Watch it is entirely feasible to deploy sensors combining magnetic, electric field, and acoustic sensors to monitor the choke points from remotely controlled stations. Underwater unmanned vehicles such as ISE Explorer could be installed in the summer and perform surveillance using seafloor nodes where data transfer and regular charging can take place. This approach could overcome the challenges of the shoreline movements of sea ice and the scouring of the seabed by icebergs. Those systems are improving year after year in terms of their range, navigation, and communication systems.

Canada is often criticized for not doing enough to protect its own sovereignty. It was so again recently in a Modern War Institute article. At the moment, there is no project listed in the Defence Capabilities Blueprint to deal with monitoring submerged submarines or underwater unmanned vehicles in the Arctic Archipelago. As a sovereign nation, we have the duty to know what is going on in our own backyard. Canada needs to change that!

Vancouver Artillery Association Yearbook Updates

Regimental Glassware

Did you know that we still have Regimental Birthday glasses in stock?

Scotch glasses \$6.00 each

Beer mugs \$8.00 each

Shot glasses \$5.00 each

Do you know a gunner that needs a gift? Do you need to buy yourself a gift? Order via email to president.vcrgunners@gmail.com

Membership Dues

It's that time of year again. Have you paid your \$25.00 for the year? The VAA passes your dues along to two other agencies to provide you additional benefits. \$15.00 per member goes to the RCA Association which provides full membership including access to the [TD Meloche Monnex affinity program](#). Check it out for cheaper rates on your home insurance. Let me know if you received a competitive quote. \$10.00 per member goes to the National Rifle Association and provides us the coverage required to fire black powder blanks. Our treasurer accepts interac e-transfers at dj4loney@shaw.ca.

End of the Year Charitable Tax Donations

Are you looking for a Charitable Tax Receipt for 2021? We've got a couple of great ideas where you can help out the Regimental Museum and the Vancouver Artillery Association. Some members have stepped up and the totals have gone down on some of the projects. Would you like to finish them off?

Museum Archive Shelves - \$750.00

Volunteer Docent Guides - \$250.00

Yorke Island Gator - \$13,250.00

Iltis refurb - \$750.00

Deuce and a half refurb - \$2,800.00

Vehicle collection upkeep - \$1,300.00

Whatever fits YOUR budget! Let's talk. Send me an email to president.vcrgunners@gmail.com

Check out the items on our Quartermaster Stores page. <https://www.vancouvergunners.ca/quartermaster-stores.html>

Vehicle Updates – Added some material to the Iltis page. Did you know what a Munga was? <https://www.vancouvergunners.ca/iltis.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!

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 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 or by mail to –

Richard Dunn
1998 Ogden Avenue
Vancouver, BC V6J 1A2

Who (or What) Is It?

Last Week: The Kugelpanzer. The Kugelpanzer is a one-man armoured vehicle built by Germany during World War II. The vehicle, manufactured by the famous Krupp company, is believed to be a one-man scouting vehicle. It is definitely not an offensive AFV, as the armour is only 5 mm at its thickest. The only armament it would've carried may have been an MG 34 or 42, mounted a few inches below the vision slit. The port is now welded over.



The tank consists of a centre cylindrical compartment with a single direct vision slit at head height, and a large ingress/exit hatch at the rear. The vehicle moved via two rotating hemispheres that make up the sides of the vehicle. These hemispheres were powered by a single cylinder two-stroke engine, which powered the vehicle to a meagre 8 km/h. It's believed that it used the smaller wheel on the rear of the tank to steer and keep it stable. The history of the vehicle is practically unknown other than the fact that at least one example was exported to Japan and used by the Kwantung Army. The history of the vehicle is practically unknown other than the fact that at least one example was exported to Japan and used by the Kwantung Army. Only one example of the Kugelpanzer still exists today. It was captured by the Soviets in Manchuria and is on display in the collection of German armored vehicles at Moscow's Kubinka Tank Museum where it is

described simply as "exhibit no 37". There is no record of it ever having been used in combat. However, another report states that it was captured at the Kammersdorf proving grounds along with the infamous Maus. The vehicle was modified after its capture, repainted and its drive removed. In 2000 the original paintwork was restored.

This Week: This week's photo is a rather sad one of a small, simple headstone in a distant cemetery. The name is visible, Colonel W.R. Dockrill, as is the date of the subject's death, 11 August, 1942. There is nothing funny to recount this week, as Colonel Dockrill's cemetery recounts a sad story, but one of service and sacrifice.

The headstone is surrounded by both military and civil graves, those of both men, and of women who died in battle. Most of these graves date from one month, not the one on this particular headstone, but one from a few months earlier. That month marked a dark period in history, and one that is now being commemorated in at least three countries.



Our quiz asks you several questions this time. Who was Colonel Dockrill, and where is he buried? What is his connection to Vancouver? What mansion was once his, and how did he lose possession of it (there is a certain irony in this)? What tragic battle is commemorated by the graves that surround his? If you are a good sleuth, then send your

answers to either the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net). Lest we forget.

From the 'Punitentary'

What kind of candies do mummies eat after dinner? Parch mints.

Murphy's Other Laws

You are not Superman, but sometimes thinking you are will save your ass!

Quotable Quotes

Children have never been very good at listening to their elders, but they have never failed to imitate them. - *James Baldwin*

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.

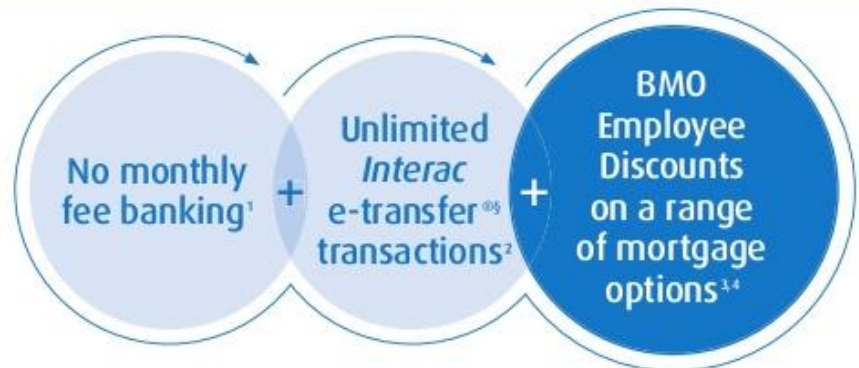
Bank of Montreal

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-transfer⁰⁵ transactions²
- OnGuard⁰⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView⁰⁹ – 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 CashBack⁰¹¹ or AIR MILES⁰¹² MasterCard⁰¹³
- 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.



¹²The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ¹The 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. ²Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ³Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁴Some 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. ⁵Some conditions may apply. ⁶We 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. ⁷Applicable 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. 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 accountholders 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 Interactions Inc. Sigma Loyalty Group and Interactions 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 trademark 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 Interactions 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.