

Van Arty Association and RUSI Van Members News July 14, 2020

Newsletters normally are emailed on Monday evenings. If you don't get a future newsletter on time, check the websites below to see if there is a notice about the current newsletter or to see if the current edition is posted there. If the newsletter is posted, please contact me at bob.mugford@gmail.com to let me know you didn't get your copy.

Newsletter on line. This newsletter and previous editions are available on the Vancouver Artillery Association website at: www.vancouvergunners.ca and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html> . Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

Wednesday Lunches - Lunches suspended until further notice. Everyone stay safe!!

Upcoming events – Mark your calendars

Jul 16 'Wednesday Lunch' Zoom meeting
Jul 23 'Wednesday Lunch' Zoom meeting

World War 2 – 1945

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

July 16th: The secrecy of the US atomic weapons program gets compromised – the first nuclear explosion (a plutonium weapon yielding 15-20 kilotons) is visible and audible 300 km away from the Alamogordo test site in New Mexico... and as physicist Robert Oppenheimer later observes, now we "become death, the destroyer of worlds."

July 17th: The start of the Potsdam Conference: Churchill, Stalin and Harry Truman gather to discuss affairs in Europe and the fate of Japan.

July 19th: The US Congress ratifies the Bretton Wood Agreement.

Artificial Intelligence and Your Military Operations

Cornell P Pich, July 2, 2020

The Canadian Armed Forces (CAF) are currently in the process of procuring a number of Intelligence, Surveillance, and Reconnaissance (ISR) platforms and sensors, which will greatly improve its ability to collect data in support of operations at home and abroad. Collection value is not solely about the availability of platforms or sensors however, but the capability and capacity to transform massive amounts of raw data into decision-quality information and intelligence. The

CAF's second in command, Lieutenant General Rouleau, among a host of other senior leaders, have regularly stressed this point, but a viable solution to this challenge is yet to be clearly identified. At Xtract AI, we believe Artificial Intelligence (AI) technologies are the most viable.



Computer vision and machine learning, two of the most relevant fields of AI to this discussion, have evolved rapidly over the last number of years. Their military applications, however, have lagged civilian applications because of the unique conditions in which militaries operate. These challenges, most of which are loosely attributed to the “The Four V’s of Big Data” – Volume, Variety,

Velocity, and Veracity – contribute to the AI version of the Clausewitzian “fog of war”. However, there are obstacles to realizing the present and future value of AI, most of which are unique to the environmental conditions that military organizations operate in. These include, but are not limited to, insufficient volumes of quality data to train models to the required confidence levels, labour-intensive data labelling requirements and complex systems integration requirements. Significant resistance to change is to be expected from within military organizations as well, especially given that the real-world operational value of AI for Full Motion Video (FMV) interpretation has yet to be demonstrated. There are a host of other challenges that must also be addressed, such as the fact that C4ISR infrastructure is typically insufficient to meet the computational demands of AI. Nowhere is this deficiency more apparent, or relevant, than in support of real-time decision-making at the edge.

To overcome these obstacles, the “FMV interpretation challenge” must be approached by pursuing the augmentation—not replacement—of FMV analysts. Trust, whether human or machine, is earned through a well-structured process of force development, generation and employment. An agile engineering process that iteratively delivers incremental improvements to capabilities, allowing them to evolve from minimally viable to fully operational is also anticipated. AI technologies must then integrate into the existing operational systems architecture. If these conditions can be met, AI will have its best chance of evolving beyond a lab environment to its procurement, integration and adoption by military organizations. Joint Terminal Attack Controllers (JTAC) need help to manage their ROZ (Restricted Operation Zone) while keeping an eye on the action with the FMV. AI can be the tool to help reduce their workload. Whether it be building AI into an ISR platform itself to help reduce bandwidth requirements when transmitting FMV, a Remote Video Terminal (RVT) to support Sensor Operators and JTAC, or into a suite of tools used by FMV analysts at a national reach back capability like the Joint Targeting Intelligence Centre, the opportunities are vast.

To operationalize AI, industry experts must be able to work hand-in-hand with the operators and analysts living these challenges on a daily basis. The Innovation for Defence Excellence and

Security (IDEaS) program provides one such opportunity. Xtract AI has already progressed through the IDEaS component 1A selection phase on multiple projects and is now in execution of component 1B projects and are excited to be part of the innovative solutions being proposed to the Canadian Armed Forces. Xtract AI is developing core AI technologies targeted at helping solve ISR interpretation challenges for the Canadian Military. To maximize value, Xtract AI will soon be seeking sponsors within the Canadian Armed Forces and business partners to collaboratively pursue solutions that will help decision-makers leverage FMV to make better decisions faster, to achieve a decision-action cycle advantage over our adversaries.

Lieutenant Colonel (Ret'd) Victor Coroy CD 1937 – 2020



Pat and Vic Coroy receiving the official photograph of Honour House, March 2013.

In April of this year Vic Coroy, a former President of RUSI Vancouver, succumbed in an Ottawa hospital to the coronavirus. Friendly and personable, Vic's death shocked and saddened everyone he knew in RUSI Vancouver and in the Officers Mess of the 15 Field (RCA) Regiment. LCol (Ret'd) Vic Coroy (RCA) served with distinction for 39 years in the Canadian

Army and Canadian Forces. While President of RUSI Vancouver in 2006 and 2007, he initiated the idea of Honour House as a 'home away from home' for veterans, starting with a fundraising concert at Massey Theatre in New Westminster. Later, he and his wife Pat moved to Ottawa, but returned in 2010 to attend the official opening of Honour House, which now is up and running as a successful symbol of Vic's dream. In March of 2013 he received a photograph of the completed facility, Following Vic's death, Past President Jim Stanton requested Cam Cathcart, the current President, to arrange for a plaque to honour Vic Coroy's legacy in BC and to be presented to Pat Coroy.

Inscribed plaque dedicated to the memory of LCol (Ret'd) Vic Coroy, CD, 1937-2020.



The plaque has been delivered to Pat and in receiving it she responded by saying "Vic was honoured to be acknowledged when Honour House opened, and I am honoured to accept this plaque in his memory now". She went on to say "This project was very dear to his heart" adding her thanks and that of their family for the memorial plaque.

US Army to Use Space Sensors to Help Guns on the Ground See Farther

Jen Judson 6 July 2020

WASHINGTON — The Army is on a path to use space sensors to help its artillery see and shoot well beyond current capability. The service has already wrapped up an effort to achieve this capability, which took place in Europe in February and March, Gen. Mike Murray, Army Futures Command commander, told reporters in a media call. Murray was discussing how Army modernization would proceed despite COVID-19 social isolation measures in April. The Army will continue to build upon these early successes tapping into space assets to help guns on the ground hit long-range targets, an Army spokesperson told Defense News in a written statement. Conducted through Futures Command's cross functional team in charge of Assured Position, Navigation and Timing (A-PNT), the service was able to link space sensors with shooters in live-fire demonstrations in Grafenwoehr, Germany, on three separate occasions with the latest on March 23, the spokesperson wrote.



US Army Gen John Murray, head of Army Futures Command, speaks about the advancement of unmanned vehicles during a brief on equipment being tested for the Joint Warfighting Assessment 19 on May 7, 2019. (Spc Audrey Ward/US Army)

Over the course of the demonstrations, the team “successfully sensed and hit targets at ranges beyond line of sight using satellite capabilities that have not been accessible to ground forces until now,” the spokesperson said. The exercise showed the “Army’s ability to engage and defeat time sensitive targets with timely and accurate fires anywhere on the battlefield.” Tapping sensors that can help guide missiles and munitions to targets deep into the battlefield is critical to the Army’s future long-range precision fires capability and key to operating across multiple domains. But achieving such distances requires connecting sensors and shooters that have never worked together before. Long-Range Precision Fires (LRPF) is the Army’s top modernization priority as it plays a critical role in the future battlefield and will be a centerpiece in the service’s future Multi-Domain Operations doctrine currently in development. The LRPT cross functional team will continue to push the capabilities to far greater ranges than previously capable or than those distances previously allowed prior to the United States’ withdrawal from the Intermediate-Range Nuclear Forces Treaty in 2019.

During the initial live-fire demonstrations, a unit conducted an operation using the weapons and ammunition associated with their mission — in this case the Army integrated the capability with the Multiple Launch Rocket System (MLRS) and the M777 howitzer. The demonstrations used high explosive rounds equipped with a precision guidance kit fuze fired from the M777 howitzer or MRLS launcher. The Advanced Miniaturized Data Acquisition and Dissemination Vehicle

accessed various sensors and target data was transmitted through the Joint Automated Deep Operations Coordination System and the Advanced Field Artillery Database System for the technical and tactical fire direction processes, the spokesperson detailed. The demonstrations gave “insight” into current capabilities “and their ability to link in novel ways to provide a capability down to the division operational level of combat,” the Army spokesperson said.

Originally, pre-pandemic, the Army had planned to work on the capability throughout the scaled-back Defender Europe 2020 exercise using space-based sensors to pursue deep targets that “have not been responsive to ground forces until now,” according to the spokesperson. The APNT team will build upon the demonstrations by finding ways to reduce the sensor-to-shooter timeline to meet capability needs in the future anticipated operating environments. Ultimately, the Army will integrate the capability into the future Extended Range Cannon and a “full suite of Army fires platforms.” The ERCA cannon has already reached ranges of roughly 40 miles in recent tests at Yuma Proving Ground, Arizona. The service also plans to begin integrating with aviation platforms, the spokesperson said. The demonstrations are feeding into a “targeting process multi-domain operational strategy,” according to the spokesperson. The Army also plans to work on an architecture that connects both kinetic and non-kinetic assets from across joint, interagency and multinational partners.

Canada Should Follow Australia’s Example in Defence, Foreign Policy

globalnewsdigital



Prime Minister of Australia Scott Morrison speaks during a press conference at Parliament House in Canberra, 05 June 2020. Morrison urged people not to attend Black Lives Matter protests across the nation on the weekend, citing coronavirus pandemic fears.

© EPA/MICK TSIKAS

Those who follow developments in the Indo-Pacific often claim that Australia has a far more robust security posture there than Canada because of geographic necessity. The argument is that Australia must be especially vigilant because China is closer to it than Canada is to China. That perception may partially explain why Australia spends nearly twice as much per capita on defence as Canada does with little public discussion Down Under, let alone complaint. But here's the thing. It depends where you start measuring from, of course, but the idea that Australia is physically closer to China is hokum. By the most obvious measure, Vancouver is 435 kilometres closer to Beijing (actual distance 8,508 km) than Beijing is to Sydney (8,943 km). By another measure, Sydney is only 1,000 km closer to Shanghai than Vancouver is. Mind you, it must also be said that Australia is far more reliant than Canada on trade moving through the South China Sea and the Strait of Malacca. Canada has many more shipping lanes to choose from. Despite their similarly resource-oriented export economies, extreme climates and thin populations, there are startling differences in how Canada and Australia have tackled the security challenges of this century.

The standard line from Ottawa these days is that the Canadian government cannot possibly consider any other issue at the moment because the government’s entire focus is on coronavirus.

Yet faced with the same lethal disease and the horrendous economic fallout and deficits that it's triggered; Australia has found time to address alarming security concerns in the western Pacific. Pushing the COVID-19 calamity aside for a moment, Australian Prime Minister Scott Morrison declared last week that because it was “a more dangerous world,” his country intended to increase defence spending by as much as 40 per cent, or a whopping \$255 billion over the next decade. The money will pay for submarines, greatly improved cyber capabilities, and the establishment of military partnerships with smaller nations in the western Pacific, which are constantly bullied by China. The Canadian government has often seemed paralyzed by the COVID-19 crisis and China's kidnappings of the Two Michaels and has been slow to react to the rapidly changing security environment. This includes not yet banning Huawei's G5 cellular network, as Australia has done. Nor has Ottawa indicated anything about the future of defence spending in an era when Canada's national debt has now ballooned to more than \$1 trillion.

Faced with similar public health and economic challenges as Canada, Australian diplomats, generals and admirals have recently increased military and trade ties with India and are completing a Status of Forces Agreement (SOFA) with Japan that affords troops from the two countries legal protections and presupposes that they will collaborate more closely with each other in the future. Canberra also inked a deal with Tokyo last week to collaborate on war-fighting in the space domain and closer military ties. Despite complaints of “gross interference” in China's internal affairs by Beijing's foreign ministry, Australia has also agreed to let about 14,000 visitors from Hong Kong extend their visas by five years and will offer an accelerated path for Chinese students to obtain Australian citizenship. Perhaps most alarming from Beijing's point-of-view, the Quad intelligence group, which includes Australia, Japan, India and the US, could be about to add a military dimension. Navies from all four countries are expected to take part in joint naval exercises soon in the Indian Ocean. Even before announcing a huge increase, defence spending was already at 1.9 per cent of Australia's GDP. The defence budget in Canada has remained static near 1 per cent for years, despite a pledge to NATO six years ago by former Canadian prime minister Stephen Harper, and repeated several times since by current Prime Minister Justin Trudeau, that defence spending would soar to 2 per cent. As it is, the Australian Defence Force spends about \$15 billion a year more on defence than Canada does. That money buys a lot of kit and capability. The ADF has two new fleets of frontline fighter jets, the Super Hornet and the F-35, has attack helicopters and new maritime surveillance aircraft, is building a dozen French-designed attack submarines, and already has two huge, new assault ships and other new warships. The Canadian Armed Forces are a very poor second to Australia with 40-year old CF-18 fighter jets and surveillance aircraft, 30-year old submarines that seldom put to sea and no assault ships or attack helicopters.

Aside from the red herring of geographic proximity, there are other factors that account for the stark differences in how Australia and Canada regard defence spending and the threat posed by an ascendant China. Many Canadians believe that the US will protect them so do not see why they should pay more for their own defence. Australia also has a longstanding all-party consensus that national security is a top priority. The two main political parties in Canada regard procurement as football to be kicked around. Neither of them has a declared foreign policy. A cultural contrast is that Canadians have bought into a peacekeeping myth that has never really

been true and is certainly not true today, while they largely ignore the wars its troops fought in with great distinction. Australians remain far more focused on recalling what their troops did in the Boer War, the two World Wars and Korea. As well as finally working on some joint defence procurement projects, Canada and Australia should collaborate with each other and other western nations to prevent China from playing them off against each other in trade. For example, Canadian farmers recently grabbed Australia's share of the barley market after China banned Australian barley in response to Canberra's demand for an independent investigation into what Beijing knew and when about COVID-19. The Australians did the same in reverse when Canadian canola was banned by China.

Australia has moved to protect what it regards as its national interests by calling out China on human rights and spending much more on defence with little apparent fear as to how China might retaliate. Ottawa has not yet articulated what its interests are and acts as if it is scared at how China might respond if it takes a tougher stance. What must be acknowledged in Ottawa is that the coronavirus has not caused China to abandon or even pause for a moment in pursuit of its goal of shaping a new world order not only in the western Pacific but wherever it can. Australia is seriously upping its game in response. Canada remains silent.

Help us to purchase The WWI Medals of Bombardier R. A. Mann MM

Your donation will assist our Museum in the acquisition of a significant medal group of a Vancouver gunner.

In 1915 Randolph Amos Mann volunteered to serve in a little-known Militia unit called the Vancouver Volunteer Reserve Artillery. Randolph was an immigrant to Canada (from Australia) and worked as a carpenter while living at 1415 West Georgia Street. On July 9th, 1915, he joined a new artillery unit in Vancouver: the 68th Overseas Depot Battery CFA. This new battery was initially named "Boorman's Battery", after Captain Harry Boorman who commanded it. (Captain Boorman had six years of previous service in the 5th BC Regiment Canadian Artillery in Victoria.) By early 1916 Randolph Mann (Service Number 301027) was serving in France as an Acting Bombardier with the 22nd Battery of 6th Howitzer Brigade Canadian Field Artillery He was confirmed as a Bombardier on 4 March and was an exemplary soldier, and a heroic one. In October 1916 he was wounded with 2nd degree burns to his head, face and both hands. His citation for the award of the Military Medal reads:

For exceptional gallantry and devotion to duty on October 22nd, 1916, when an explosion occurred in a gun pit, while the battery was firing, setting fire to the ammunition and the gun pit. This NCO entered the gun pit in spite of the intense heat and withdrew the dial sight and carrier from the gun carriage. In doing so, he was very severely burned, necessitating his evacuation.

He was hospitalized in the UK for several months and then served at the Canadian School of Artillery in England. In early 1919, Bombardier Mann MM was demobilized in Vancouver and remained in BC until his death in 1955. Perhaps he was a member of the post-war Vancouver Overseas Artillery Association, the group most responsible for encouraging the creation of the 15th Brigade, Canadian Field Artillery, in Vancouver in 1920. Perhaps he actually joined the 15th

Brigade. We do not know, but our research continues. We do know, however, that Bdr Mann MM is buried in Mountain View Cemetery in Vancouver.

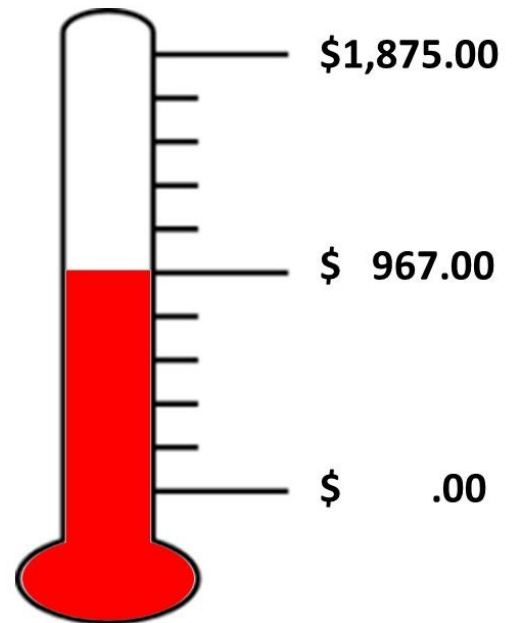
The medal group price is \$1,875 and we currently have \$967 in donations.

Any donation is welcome, but you might consider a commemorative contribution of \$68, or perhaps \$100 (this being the 100th Anniversary of the 1920 establishment of 68 Field Battery RCA).



Make cheques payable to: 15th Field Artillery Regiment RCA Museum Society

*Mailing address:
Maj (Ret'd) Peter Moogk (Curator)
4645 W 6th Ave
Vancouver, BC
V6R 1V6*



e-Transfers can be arranged by contacting Peter at: moogk@mail.ubc.ca

All donations will receive a 2020 federal Charitable Gift Donation receipt from our Museum Society.

Any donation surplus will be earmarked for the purchase of other significant medals connected to the 15th Field Artillery Regiment, RCA.

Vancouver Artillery Association Yearbook Updates

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

The third chapter of the Regimental Centennial Picture History Book is now on line. It's a draft copy of the 1970s so that you can point out any errors or omissions. Check it out here.

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

Join the Regiment and see the Olympics news clipping.

<https://www.vancouvergunners.ca/1976.html>

68th Depot Battery in 1917. New photos added from the Vancouver Archives.

<https://www.vancouvergunners.ca/1917---68-depot.html>

An additional name has been added to our list of Fallen. Sergeant John Stanley Clarke was killed in action on 4 November 1917. <https://www.vancouvergunners.ca/the-fallen.html>

Thanks to some great work from Bdr (ret'd) Eric Halstead, more names continue to be added to our online nominal roll. Gunner George Edward Cretchley, Sergeant Alfred Adamson Copping, Sergeant Joseph Henry Connor, Battery Sergeant Major Thomas Francis Coakley. Is your information up to date? <https://www.vancouvergunners.ca/nominal-roll.html>

More photos from the Dolan Magrath collection.

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

Remember – Stay healthy and stay safe!

Vancouver Artillery Association – Many years ago, The Royal Canadian Artillery Association offered reduced membership rates for affiliated Association members to join the national organization. We were not in a position at that time to join the Montreal Artillery Association and the Toronto Artillery Association in jumping on board and the RCAA did not extend the offer again as it was brought into effect as a one-time trial. Now, after what appears to have been 13 years, the RCAA has voted that the trial was a success and to proceed with expanding it to other affiliated Associations. What it means for the Vancouver Artillery Association is that we become members of both organizations for the same \$25.00 membership fee that we currently pay and we gain the ability to apply for the reduced TD Meloche Monnex Home Insurance Plan, access to the members' only portal on the website and our own digital workspace where we can communicate between ourselves and with gunners across Canada. Bob Mugford is currently working out the details but you should get a welcome email in the very near future. **(if you haven't paid your dues yet, please do so ASAP. You can send payment by e transfer to Leon Jensen president.vcrgunners@gmail.com**

Who (or What) Is It?

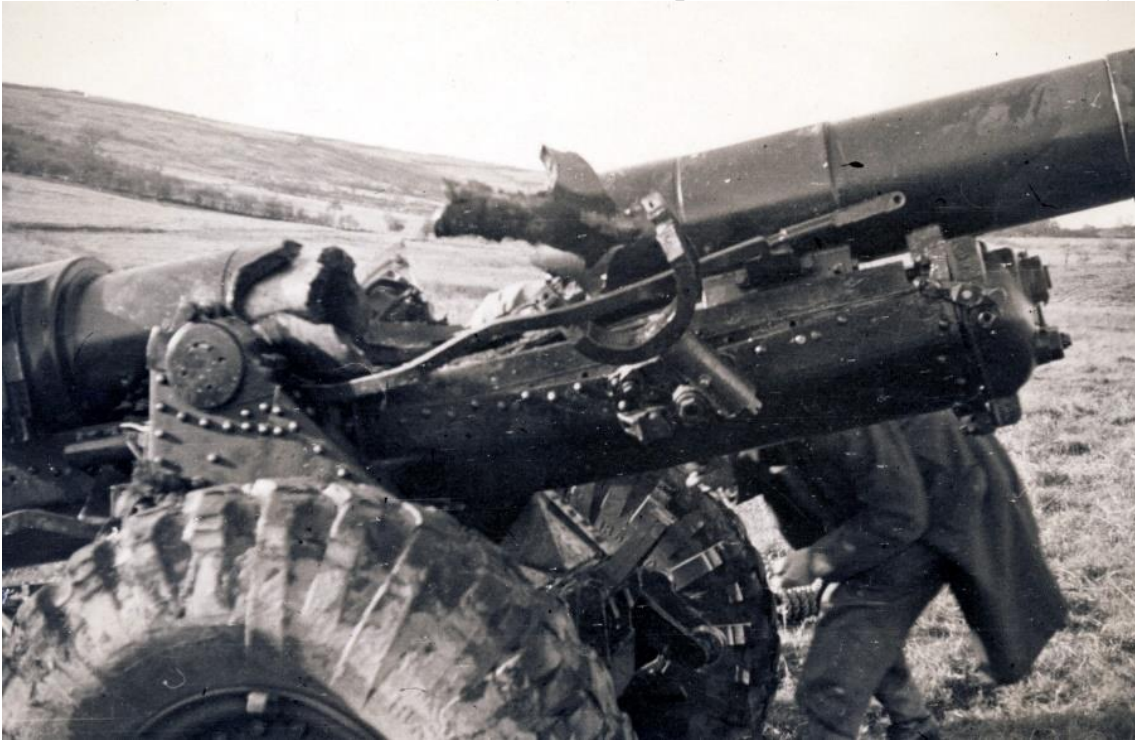
Last Week: The Viper Mk I was an experimental submachine gun developed in the UK for use



by military policemen in post-WW2 occupation of West Germany. It was a simplified Sten gun (full-auto only, without the semiauto option normally included in the Sten trigger mechanism) put into a wooden housing. It was intended to be carried slung over one shouldered fired under the arm with just one hand. To this end, it had neither sights nor trigger guard. The whole

concept seems pretty questionable, and while multiple different Viper submachine guns were designed to fill this role, none were ever adopted.

This Week: As summer warms up, so we switch to our new feature: name that gun. As you can see from this week's photo, things don't always go as planned. Occasionally, someone does something wrong, which, in the old days, resulted in the BSM's drill cane being used in a manner that is best not described. Suffice to say, it made sitting difficult. In other cases, it was the fault of the manufacturer. Some of you may remember the shell crisis of the Great War. In that situation, the opposite of what happened here was the case. The shells did not explode, either when they were supposed to, or when they weren't. Unless Fritz received a direct hit on his head, no damage was done. Fortunately, the crisis passed, and we won, in case you didn't know.



So, can you identify the gun in this photo (which comes from the collection of the late Lt Col Webb)? Bonus points for identifying the landscape, and the regiment. And, for those of a sensitive nature, which includes most ex-service personnel, no one was injured in this

event, according to the caption in the album. Please be so kind as to send your responses to the hard-working editor, Bob Mugford (bob.mugford@outlook.com), or the relaxed, and wondering-what-to-do-in-this-pandemic author, John Redmond (johnd.redmond@telus.net).

From the 'Punitary'

Where was the Constitution of Canada signed? At the bottom of the page!

Murphy's Other Laws

If you view a problem closely enough, you will recognize yourself as part of the problem.

Quotable Quotes

It is better to know some of the questions than all of the answers. - *James Thurber*

Wednesday Digital Video Lunch

No need to worry about COVID-19 when you go digital. Pop into our video lunch **at noon** on Wednesdays and say hi. All you need is a laptop, tablet or smartphone. These sessions are being hosted by the Vancouver Artillery Association and are **open to all** – especially those who attended Wednesday lunches.

Join us to check up on your old lunch buddies.

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

Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile,



desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their teams together in a frictionless environment to get more done. Zoom is a publicly traded company headquartered in San Jose, CA.

[Join our Cloud HD Video Meeting now](#)

Use the link above on your computer Zoom program or dial in on your phone 778 907 2071 Meeting ID: 710 845 848

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

2020 BMO CDCB Customer Appreciation Contest



The contest for the defence community is back!

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

Visit bmo.com/cdcbcontest for offer details.

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

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.

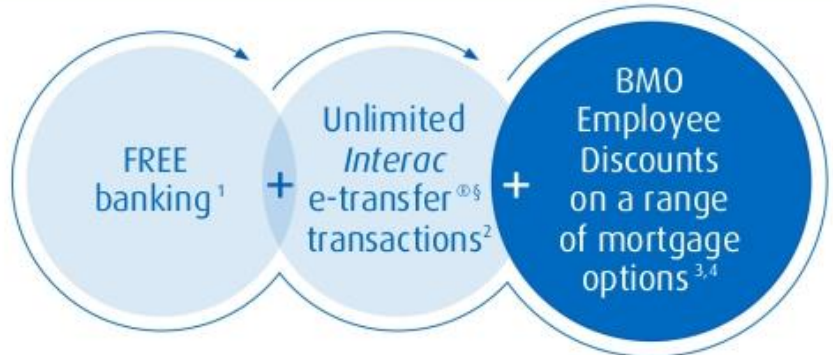
BMO  Official bank of the
Canadian Defence Community

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

Our strategy is simple –
Do more for you.



BMO is proud to be the official bank of the **Canadian Defence Community**, and to provide exclusive offers to you.



Mortgages

- BMO Employee Discounts on a wide range of mortgage options^{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

- FREE banking with the Performance Plan¹
- Unlimited *Interac* e-transfer[®] transactions²
- OnGuardSM Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditViewSM – 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 CashBackSM or AIR MILESSM MasterCardSM
- 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 the Canadian Forces Morale and Welfare Services have teamed up to offer the CDCB Program to eligible members of the defence community and their families.

Who is eligible for the CDCB Program?

Program benefits are exclusive to regular force personnel, reserves, recruits, military families, veterans and retirees, as well as Department of National Defence (DND) and Staff of the Non-Public Funds civilian personnel, the RCMP and the Canadian Coast Guard.

Can BMO help me if I am relocated or deployed?

One way BMO can help is by covering your prepayment charges when you are relocated or deployed through the Integrated Relocation Program, and have to move or break your mortgage.

How do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCardSM 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, \$96 each year with 4 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
- Email BMO at feedback@bmo.com
- Find us on Social Media

Visit us in branch or at bmo.com/cdcb to learn more.



For more information, please contact me:

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416-123-4567
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Bay & Bloor Branch
55 Bloor Street West



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. The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-transferSM transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner RoadlineSM. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuardSM if you are a BMO customer who has a lead accountSM 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 OnGuardSM 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 OnGuardSM service. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. OnGuardSM retail value is \$155.88 annually (charged at \$12.99 per month). OnGuardSM is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SGconditions. CreditViewSM is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and MastercardSM 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. The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included in the Performance Plan. Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction. Registered trade-mark of Bank of Montreal. Interac e-Transfer is a registered trademark of Interac Inc. OnGuard is a service of Sigma Loyalty Group. OnGuard is a trademark of Sigma Loyalty Group Inc. Identity GuardSM is a registered trademark of Intersections Inc. CreditView is a trademark of TransUnion LLC. MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.