



'The Vancouver Gunners'
2025 West 11th Avenue, Vancouver, BC
V6J 2C7 www.vancouvergunners.ca



2025 West 11th Avenue, Vancouver, BC V6J 2C7
www.rusivancouver.ca

Van Arty Association and RUSI Van Members News Sept 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)

Sept 08 Wednesday 'Zoom' Lunch meeting
Sept 15 Wednesday 'Zoom' Lunch meeting
Sept 22 Wednesday 'Zoom' Lunch meeting
Sept 29 Wednesday 'Zoom' Lunch meeting
RUSI NS Distinguished Speaker - John Spykerman: Information Resilience

RUSI(NS)-NORAD & USNORTHCOM - Distinguished Speaker

Information Resilience: Countering Russian Propaganda and Disinformation-29 Sept 2021

The Royal United Services Institute of Nova Scotia and the North American Aerospace Defense Command and United States Northern Command (NORAD and USNORTHCOM) extend an invitation to hear a video-conference presentation Wednesday, 29 September by Mr John Spykerman, Director, Russia Team, Global Engagement Center (GEC), US Department of State (DOS). The topic of his presentation is "Information Resilience: Countering Russian Propaganda and Disinformation." His bio is attached. (*see poster section of newsletter*) Propaganda, disinformation, and misinformation have the potential to polarize societies, create distrust and suspicion, cause societal conflict, and undermine democracies and the democratic system. The mission of the US Department of State Global Engagement Center is to "direct, lead, synchronize, integrate, and coordinate efforts of the Federal Government to recognize, understand, expose, and counter foreign state and non-state propaganda and disinformation efforts aimed at undermining or influencing the policies, security, or stability of the United States, its allies, and partner

nations." Mr Spykerman will speak about the DOS GEC Report - Pillars of Russia's Disinformation and Propaganda Ecosystem (available at: <https://rusi-ns.ca/dos-gec-pillars-of-russias-disinformation-and-propaganda-ecosystem-aug-20/>) during the presentation. The event will start at 1 pm Halifax time, Wednesday, 29 September, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. To register, email RUSINovaScotia@gmail.com by close of business Sunday, 26 September. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 29 September 2021 Registration. In addition to your name, please provide your organization. Participation will be limited. If after registering your availability changes and you are no longer able to attend, please advise RUSI(NS) as soon as possible so your spot can be re-assigned. The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 27 September. RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

A Jazz-Playing Comedian in the Marines Gave Us the Name “Bazooka”

Jesse, Guest Author WarhistoryOL Sep 8, 2021



Recruits undergoing bazooka training for World War II, circa 1941. Photo by Underwood Archives/Getty Images

The word bazooka is synonymous with shoulder-fired anti-tank weaponry today, but this strange term actually dates all the way back to WWI, when it was used to identify a much more peaceful, yet still-tubular object. As long as there have been tanks, engineers have come up with ways to destroy them. To begin with, the most effective and available method was with large-caliber guns that were heavy, slow to reload, and difficult to transport. When troops faced tanks without such weapons, they had essentially no chance of stopping them, aside from relying on tank traps and obstacles. Early attempts to combat tanks saw German troops being armed with K bullets, which were a type of armour-piercing ammunition. When these became ineffective the Germans then introduced the Mauser T-Gewehr, the world's first anti-tank rifle. However, as tanks kept improving and their armor became thicker, more capable weapons were needed.



A US Army sergeant holds up a bazooka shell in front of his men. It is a new type of anti-tank weapon.

© Hulton-Deutsch Collection/CORBIS/Corbis via Getty Images

US engineer and professor Dr Robert H. Goddard designed the early ancestor of the bazooka during WWI, but the development of this promising weapon was canceled when the war ended. The design was revived in the early 1940s under the guidance of Army Colonel Leslie Skinner. He assigned Lieutenant Edward Uhl to the task of delivering the M10 shaped-charge grenade to the target. "I was walking by this scrap pile, and there was a tube that . . . happened to be the same size as the grenade that we were turning into a rocket," Uhl said. "I said 'That's the answer!' Put the tube on a soldier's shoulder with the rocket inside, and away it goes." This resulted in the overall design of the M1 "Bazooka." A tube that fired a rocket-powered high explosive anti-tank (HEAT) projectile up to a maximum range of about 300 meters. The weapon was able to penetrate between 75 and 100 mm of armor.



Los Angeles, CA – APRIL 8, 1938: Musical comedian Bob Burns Bazooka poses at home in Los Angeles, California. Photo by William Grimes/Michael Ochs Archives/Getty Images

Bob Burns was a musical comedian from America who joined the US Marine Corps during WWI. He was part of the 11th Marine Regiment, which was supposed to be a light artillery regiment but went into action as an infantry unit. As they were sent into Europe in the final year of WWI, the 11th Marine Regiment did not see any action. This was no problem for Sergeant Burns though, as he had become the leader of the Marine Corps' jazz band in Europe. Before joining the Marines, Burns had been in a band. While practicing one evening, Burns picked up a length of pipe and blew into it, producing a particular sound. He made some additions to the pipe and named it the "bazooka." Burns created the name from the word bazoo, meaning mouth, which is suspected to originate from the Dutch word bazuin, meaning trumpet. With plenty of spare time, Burns was able to recreate his old musical instrument. This time it was constructed from a stovepipe and a whiskey funnel. Burns would sometimes play his bazooka in the Corps band. In 1919, Burns and his instrument gained popularity when they were featured in a New York Evening Telegram article. In it, he spoke about his activities in the Marine Corps band. "We play everything from Berlin (Irving) to Mr Beethoven and will tackle anything except a funeral march," Burns said. "The outfit consists of two violins, a banjo, piano, drum, and the bazooka."



Soldiers of the 9th US Inf, Div, show a new-type of rocket-firing bazooka used by the US Army, Germany 1945. Photo by Photo12/UIG/Getty Images

Fast forward to 1942, and Colonel Skinner and Lieutenant Uhl's rocket launcher was undergoing testing at Aberdeen Proving Grounds. One of those in attendance described the strange-looking device by saying it "looks like Bob Burns' bazooka." After this, the name stuck, and the M1 "Bazooka" was born. The weapon gave infantrymen a fighting chance against the newer heavily armored tanks the Allies were starting

to face. However, this bazooka quickly fell into Nazi hands, who were able to reverse engineer it. This version was given the fearsome name “Panzererschreck,” and featured a number of modifications compared to the US weapon. The bazooka was continually improved, reaching its peak with the M20 “Super Bazooka,” although this weapon missed WWII. The super bazooka was used in the Vietnam War but was eventually replaced by recoilless rifles and the M72 LAW. Today, even though the bazooka is no longer in use with the US, its name lives on as a generic term for any shoulder-fired rocket launcher.

A German Bunker Was Hidden Inside a Roman Fort

On a tiny island that still holds more mysteries

James Kosur, Guest Author WarhistoryOL Sep 6, 2021



Photo Credit: Dig Alderney

A German bunker that was discovered on the island of Alderney is also the site of a recently rediscovered Roman courtyard and other fascinating multi-period discoveries. The bunker, located within the Channel Islands between England and France, was built directly inside a Roman fort. The

island, which has been inhabited for an estimated 1,700 years, is the site of a Roman tower that is believed to have been built to protect a nearby Roman settlement. It may also be the site of the most well-preserved military structure of the Roman period. The 26-foot tall Roman tower is estimated to have been built in the 4th century CE and features 10-foot-thick walls. The tower is still considered one of the most well-preserved Roman forts in Britain according to ArtNews. It’s believed that the original Roman Fortification was approximately 320 sq feet and featured rounded corners where towers were built. While many of the structure’s outer walls are still standing, only fragments of the original tall tower remain. The tower is similar in design to Roman signal stations that were built in Yorkshire, according to Current Archaeology.

Photo Credit: Dig Alderney

The BBC says the site “has been occupied for about 1,700 years, containing the remains of structures from the medieval, Tudor and Napoleonic eras built on top of each other.” The British are believed to have refurbished the Roman fort in 1793, leveling off the tower walls in the process, according to Heritage Daily. When the German’s invaded the island it



appears they inserted a Type 501 bunker “neatly between the tower ruins, using the north and south internal walls effectively as shuttering to pour their concrete, according to Dr Jason Monaghan, who is helping lead the excavation efforts. Sadly, in completing their work on the bunker, the German’s “dug out the entire interior of the tower to do this, destroying any evidence for internal structures or floors” Monaghan told the BBC. As German forces sought strategic defensive and offensive positions during WWII they converted the Roman Fort into “Resistance Point Piratenschloss (Pirate’s Castle). The Nunnery’s position to Longis Bay, a natural harbor, was considered a strategic stronghold for the Nazis. The location is just 60 miles off the coast of England and approximately 10 miles from France.



Photo Credit: Dig Alderney

From 1940 until 1945, Alderney was controlled by the Nazis. Along with the bunker, the Nazis used the island to house several concentration and forced labor camps including “Lager Norderney located at Saye, Lager Helgoland at Platte Saline, *Lager Sylt* near the old telegraph tower at La Foulère and Lager Borkum, situated near the Impot,” according to Wikipedia. Two of the camps on the island were the only Nazi concentration camps to ever be located on British soil. The island’s original residents were fully evacuated during the war and Hitler ordered nearly 6,000 prisoners to the small island by 1942. The forced laborers who were brought to the island were forced to build anti-tank bunkers, air raid shelters, concrete barricades, and other features that could help fortify the island. Hitler ordered that the island become an “impregnable fortress.” Much of the island’s history during the Nazi occupation was lost after the war. German officers who were left in charge of the facilities on the island burned the camps to the ground and destroyed as many records as possible. It wasn’t until May 16, 1945, that British forces liberated the island. In December 1945, residents were allowed to return to Alderney. In 2021, the team at Dig Alderney discovered a courtyard they had been looking for over the past several years. An update on Dig Alderney’s Facebook page says, “We’ve been looking for it for years; Trenches 2,3,5,6, and 8 came up blanks. But this year we have it in Trench 6E. Once we have reviewed the notes made on site we may also be able to confirm it also survives in 6B...”

Dig Alderney made some excellent progress from August 19 through August 29, and they plan to return next year to further excavate the site. The focus for the Spring 2020 excavation will be the medieval and Tudor components that still remain to be rediscovered. They will also examine nearby Iron Age and Roman ruins. Visitors to the island can still see part of the Roman Tower that remains on display to the public. The Nunnery Heritage Site is also quickly becoming a visitor attraction that houses education rooms, exhibits, and more. If you’re interested in the progress of all excavation and restoration efforts currently underway and completed in Alderney, the States of Alderney has put together an official government document that showcases those efforts along with some interesting historical findings. You can view the full document from the

States of Alderney here. Given the complex multi-period history of the fort, it will likely be years before excavation efforts on the island are fully completed.

Assistance for Veterans and Serving Members to Access Education

Commanding Officers,

I have a request for you to help me distribute and encourage our soldiers to fill out another survey. I realize that we seem to get a few of these each year but I feel this one is very important as it is a program by BCIT to identify and later remove barriers that Veterans or current serving Members may face when accessing education.

BCIT has won a grant to outline and better understand the future educational plans of **servicing CAF Members and Veterans** to tailor the National Advanced Placement & Prior Learning (N-APPL) program to their future goals. Soldiers could potentially have military courses applied as credit to civilian educational programs. The survey takes a maximum of 5 minutes. No personal info is required unless the member wants to be entered into a prize draw, they will then have to leave an email address. I filled out the survey myself to test it and it was not onerous at all. A soldier just needs to use the QR code on the attached media and the survey will pop up. BCIT would like to get max participation by the end of Sep when their survey closes. The need to get 300 responses to make the survey valid.

Your assistance in distributing the attached poster with QR code and encouraging your troops to fill in the survey is much appreciated. Everyone should fill it out. The survey is meant for all ranks, Reg F and Reserve (and Veterans). Two posters are attached (*see poster section of newsletter*) so that you can print and distribute around the armoury or distribute through your social media.

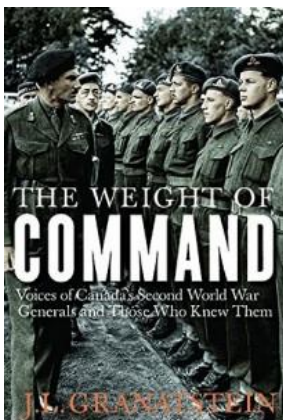
Thanks in advance.

Lieutenant-Colonel / lieutenant-colonel B.A. (Brent) Purcell, CD

Deputy Commander, 39 Canadian Brigade Group Canadian Armed Forces

A New Book by Historian Jack Granatstein

Holly Doan



The Weight of Command: Voices of Canada's Second World War Generals and Those Who Knew Them, by J.L. Granatstein; University of British Columbia Press; 312 pages; ISBN [9780-7748-32991](https://doi.org/10.1017/9780774832991); \$34.95

Historian Jack Granatstein decades ago crisscrossed the country interviewing the last surviving senior Canadian officers to serve in the Second World War. Once newsreel heroes, they were now old men, in their 80s and 90s, forgotten by the public – bitterly so, in some cases. Luckily for readers, Granatstein saved his notes. “Some of what I recorded was indiscreet, self-serving and

gossipy, no doubt, but almost all of it seemed to me to be the truth,” writes Granatstein; “During the war, several of the officers whom I interviewed had refused to be disparaging about the abilities of their leaders, despite probing questioning. They had no such qualms in disparaging politicians, but the passage of decades and the gaining of perspective relaxed such instinctive attitudes in many interviewees’ remarks on their comrades.” The result is a collection of warm, indelible profiles of fighting men, by turns poignant and pathetic. *The Weight Of Command* is a compelling account of the deathbed recollections of Canadians who participated in extraordinary events. One suffered a nervous breakdown during the war, and still teared up at the thought of being greeted by old soldiers on the streets of Vancouver. Another officer is recalled as a “bastard” who affected a black beret and liked to visit the troops in a white chauffeured scout car. A third commander was a physical coward who cringed in a trench on D-Day. “To succeed in battle, recent field experience, a willingness to learn and adapt, and the ability to lead and inspire were essential,” notes *Weight Of Command*. “No Canadian officers had those qualities at the beginning of the Second World War, and there were few keen military minds among them.”

There was General Harry Crerar of Hamilton, Ont., commander of the First Canadian Army, driven to drink after the war. An impaired driving charge scotched Crerar’s secret ambition to win appointment as Governor General. “He was so upset,” a colleague recalled. Crerar in wartime was a careful, meticulous man so lacking in spontaneity he filed away jokes written on index cards for retrieval at appropriate times. “Crerar was really a senior civil servant, not a fighting general,” said one officer. “The troops scarcely knew him.” Major General George Pearkes, a former Alberta policeman, had won a Victoria Cross in the First World War but was recalled as “no great administrator” and a vain and unintelligent man. “Whatever brains he’d once possessed had been blown out in the Great War,” one old-timer told Granatstein; “He actually traveled with a trumpeter.” Lecturing once at a Junior War Staff Course, Pearkes announced: “Tanks are stupid; can a tank go up a staircase to clear a house?” After the war he was appointed defence minister. General Andrew McNaughton of Moosomin, Sask., another defence minister, emerges as a lackluster and ineloquent commander fascinated by technology. One officer recalled attending a conference at Corps Headquarters “and finding McNaughton under a truck, looking for the source of transmission problems.” “Andy wouldn’t say hello to people in the elevator,” one interviewee recounted. “He wasn’t interested in war, but only in the instruments of war. He liked gadgets; for example, he once sent someone to Oxford to study Greek fire.” “Canadians know very little of their nation’s role in the Second World War,” Granatstein writes. “This is a terrible shame.” *Weight Of Command* in vivid reportage introduces new generations to Canada’s wartime heroes and anti-heroes.

Vancouver Artillery Association Yearbook Updates

Coast to Coast Toast – The Sequel – 16 September 2021 – This Thursday at 1600 hours. Watch updates from the Director of Artillery, Regimental Colonel and Regimental Sergeant Major. Join us in a toast to the outgoing Colonel Commandant. Register here. <https://rca-arc.org/>

Yearbook Update 1958 – Came across a few news articles about the 43rd Medium Anti-Aircraft Regiment. <https://www.vancouvergunners.ca/1958---43rd-maa-regt-rca.html>

Yearbook Update 1956 – What a year! Exercises were conducted in Fort Lewis, Albert Head, and Wainwright. Check out the news clippings and photos. <https://www.vancouvergunners.ca/1956---15th-fd-regt-rca.html>

Yearbook Update 1955 – Appears that we fired salutes for the Duke of Edinburgh's birthday back in the day. <https://www.vancouvergunners.ca/1955---15th-fd-regt-rca.html>

Reference Page Update – This should be the go to page for reference material regarding the 15th Field Artillery Regiment, RCA. We've added some new items. Can you think of other items that should be included? <https://www.vancouvergunners.ca/references.html>

Tour the Fort! - Sunday, 5 September 2021 – Additional photos have been added. The VAA has been in contact with UBC about doing some maintenance work at the Fort. We'll keep you posted. <https://www.vancouvergunners.ca/point-grey-fort-sep-2021.html>

Deuce and a Half Update – There's been some re-assembly happening. Check out the updates here. <https://www.vancouvergunners.ca/deuce.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: The **Tortuga** (Spanish for *Turtle*) was an armoured vehicle designed and built in Venezuela in 1934, during the rule of Juan Vicente Gómez. It was assembled at the Puerto Cabello shipyard by Engineer Tomás Pacanins. First displayed at a military parade in the city of Maracay, the vehicle's existence was meant to send a clear message to neighboring Colombia - which had created several border and political incidents since its victory over Perú in the Leticia Incident - as was the whole parade. On December 23, 1934, the *Tortuga* was first revealed to the public, in conjunction with two Italian Ansaldo CV 33 infantry tanks. In his "*Historia de la Artillería*" (History of Artillery), Lieutenant Pedro Arturo Omaña describes the Tortuga: "*It was a very flashy armoured car - whose external shell gave it a shape similar to a London policeman's hat - but it was hard to manoeuvre, with a nearly null ventilation system and nearly null visibility.*" Its shell was mounted on a 6x4 Ford 1934 truck. Its rear wheels were linked by treads, making it a half-tracked vehicle, its designation within the Army being "Semi-treaded Armored Recon Vehicle". It was armed with a Mark 4B 7 mm machine gun (.303 cal) installed in a dome-shaped rotating turret located on the upper part of the shell.



This Week: We have two photos for you this week. The first is of a small aircraft, belonging to the evil Nazi regime. One of the few “good” things about those people was that they appreciated variety when it came to airplanes, having a zillion models in service at any one time. For that, generations of modellers and enthusiasts are, if not appreciative, at least interested. Nonetheless, such doesn’t quite make up for heinous crimes against humanity. And it is humanity that brings us to our second photo. No, it has nothing to do with nursing, other than that of the naughty variety. Some of you might remember such things as “pin-ups”, and other misogynistic relics, happily now tossed in the dustbin of history by our progressive, forward-minded service personnel.



This photo shows an establishment wherein gentlemen (and possibly ladies) might purchase items that could be related to their libido and procreative health. Neither your author nor the editor has ever been in such a shop, but have academic knowledge of their existence, we hasten to explain.

So, dear reader, we come to the question of the week. What is the relationship between the aircraft and the shop? We assure you there is one, and that we are being serious. One final caveat is that, whilst doing your research, be prepared to avert your eyes should you come upon visuals that might disturb the more sensitive amongst you. Send your answers to the editor, **Bob Mugford** (bob.mugford@gmail.com), or the author, John Redmond (johnd._redmond@telus.net). And do your research in a private space in order to avoid embarrassment.



From the ‘Punitary’

What happens if you’re bad at haggling? You’ll end up paying the price.

Murphy’s Other Laws

There is no fate but what we make for ourselves.

Quotable Quotes

Feeling gratitude and not expressing it is like wrapping a present and not giving it."
- *William Arthur Ward*

Assistance for Veterans and Serving Members to Access Education

Scan the QRcode to go to survey



MINDS

MOBILIZING INSIGHTS IN DEFENCE AND SECURITY



**ENTER TO WIN
A GRAND PRIZE DRAW**



RUSI NS Distinguished Speaker



The
Royal United Services
Institute of Nova Scotia

&

USNORTHCOM
Command Magazine
"The Watch"

present

Distinguished Speaker John Spykerman Global Engagement Center US Department of State



Information Resilience: Countering Propaganda and Disinformation

1-3 pm Atlantic time, Wednesday, 29 September 2021

via Zoom

register through RUSINovaScotia@gmail.com



RUSI NS Distinguished Speaker - Biography



John Spykerman

John Spykerman is the Russia Team Director at the U.S. State Department's Global Engagement Center, overseeing the organization's response to Russian disinformation threats. His earlier diplomatic career has included assignments in Estonia, Germany, Afghanistan and Thailand. In Estonia (Embassy Tallinn), John served as Pol/Econ Chief and due to the absence of an ambassador at post, was Acting Deputy Chief of Mission for two years during that assignment. In Germany, he served as the political-military affairs chief for three years and one year as an exchange diplomat with the German foreign ministry advising the German government on Afghanistan-Pakistan issues. Prior to those assignments, John worked extensively on Afghanistan-Pakistan issues in Washington and at Embassy Kabul. John began his Foreign Service career with a domestic tour in the Bureau of African Affairs (regional security and conflict resolution) and at the Consulate General in Chiang Mai, Thailand (consular and political affairs). Prior to joining the Foreign Service, John worked as a journalist in his home state of Michigan and international security policy analyst in Washington, DC.

Wednesday Digital Video Lunch

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

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

Password:- Ubique



Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform for video and audio conferencing, chat, and webinars across mobile, desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their teams together in a frictionless

environment to get more done. Zoom is a publicly traded company headquartered in San Jose, CA.

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

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

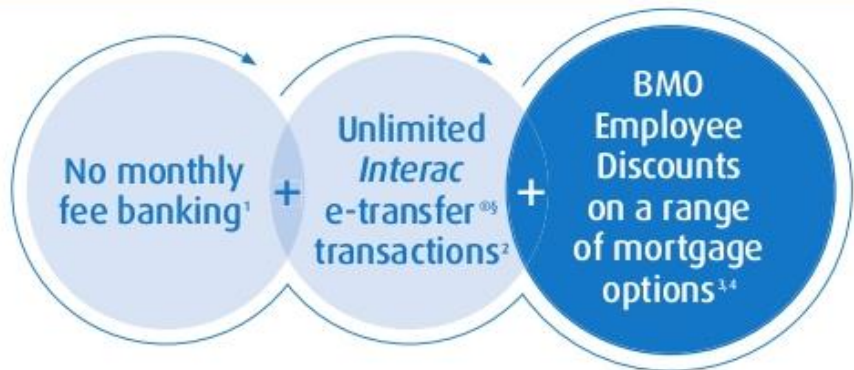
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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^{9,10} – 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.