

## Van Arty Association and RUSI Van Members News July 21, 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](mailto: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](http://www.vancouvergunners.ca) and the RUSI Vancouver website at: <http://www.rusivancouver.ca/newsletter.html> . Both groups are also on Facebook at: <https://www.facebook.com/search/top/?q=vancouver%20artillery%20association> and <https://www.facebook.com/search/top/?q=rusi%20vancouver>

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

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

**July 22** ‘Wednesday Lunch’ Zoom meeting

**July 29** ‘Wednesday Lunch’ Zoom meeting

**Aug 19** RUSI(NS) - Distinguished Speaker on Zoom

### World War 2 – 1945

*John Thompson Strategic analyst - quotes from his book “Spirit Over Steel”*

**July 24<sup>th</sup>:** President Harry Truman decides to use America's atomic bombs on Japan. The massive Allied fleets appear again off Japan – 15 US fleet carriers and four RN carriers, nine battleships (plus numerous cruisers and destroyers) resume a six day course of titanic air attacks and bombardments around the Inland Sea; the Fleet Air Arm makes the first raid by British aircraft on Japanese soil. It has been months since the Americans moved on from Bougainville and now a grab-bag of Australian and other units is sitting on the isolated remnants of the Japanese garrison... which doesn't mean this is an easy task. Today, a patrol of Australian militia from the 8<sup>th</sup> Battalion is looking for a well-hidden enemy post. They find it when a heavy machinegun opens up on them, inflicting severe casualties. Private Frank John Patridge is badly wounded but retrieves the Bren gun from a dead comrade and passes it to another man to provide covering fire while he rushes the bunker. He kills its occupant but is too faint from loss of blood to continue to attack another. Still he rallies enough strength to remain in action while his platoon withdraws to safety. He is awarded the Victoria Cross, the last of the twenty earned by Australia's fighting men in the Second World War.

**July 26<sup>th</sup>:** The UK elections results are in and Churchill’s Conservative Party was hammered by Labour – this is not a criticism of Churchill’s wartime leadership but reflects a concern for post-war prosperity.

**July 27<sup>th</sup>:** The Japanese fall back from the former B-29 base at Kweilinas as part of a massive withdrawal in China.

**July 28<sup>th</sup>:** The Japanese government decides to ignore the Potsdam Declaration (demanding their unconditional surrender but pledging no punitive damages) because it was not privately communicated through diplomatic channels. It still doesn’t occur to the Japanese government that the Allies are little interested in subtle political nuances or the niceties of pre-war diplomacy

## **Mack Defense Completes Military Truck Program in Canada**

*Andy Warfield – Triad Business Journal. Feb 14, 2020*



*Mack Defense has assembled the final truck for Canada’s Medium Support Vehicle System Standard Military Pattern program. The truck rolled off the assembly line on Feb. 13 in Saint Nicolas, Quebec. Courtesy of Mack Defense*

Mack Defense, a division of Greensboro-based Mack Trucks, has completed assembly of the 1,587th and final truck for the Medium Support Vehicle System Standard Military Pattern program for the Canadian Armed Forces. The program, which began in 2015, was valued at \$725 million Canadian. In ceremonial fashion, the last truck rolled off the assembly line on Feb. 13 in Saint Nicolas, Quebec, before a group of dignitaries, military officials and Mack Defense employees, marking completion of the manufacturing portion of the program. “Mack Defense is proud to have completed the build-out of these trucks, and we look forward to continuing the program and supporting the more than 1,500 MSVS trucks that will be in service,” said Mack Defense President David Hartzell. “This program demonstrates the global reach and collaboration Mack Defense is capable of.”

Mack Defense, part of the Sweden-based Volvo Group, leveraged the parent company's global industrial footprint and capabilities to engineer and produce the MSVS SMP trucks. Before final

production took place in Saint Nicolas at a manufacturing plant for Prevost buses and motor coach shells, preliminary assembly work was completed at two facilities in France and components shipped to Canada. The MSVS SMP program was coordinated through Mack Defense headquarters in Allentown, Pennsylvania. Volvo Group, whose Volvo Trucks North America is co-located with Mack Trucks World Headquarters in Greensboro, is listed by Triad Business Journal as the Triad's 15<sup>th</sup> largest employer.

## **RCN/US Navies and USCG Strengthen Partnerships with New Strategic Plan**

ALAMEDA, Calif. — The RCN, USCG and US Navy, and signed a five-year strategic plan, laying the foundation for future coordination and joint operations. RCN RAdm Bob Auchterlonie, Commander Maritime Forces Pacific; Vice Adm Linda Fagan, Commander USCG Pacific Area; Vice Adm Scott D Conn, Commander US Navy Third Fleet; and a small delegation of their staffs participated in a Three-Party Staff Talks (TPST) meeting via videoconference which culminated in the signing of the strategic plan. “Whether it’s combating criminal activity by international drug cartels in the eastern pacific, or strengthening maritime governance and the rule of law to ensure a free and open Indo-Pacific, we rely on our Navy and Canadian partners to maximize success,” said Fagan. “This strategic plan improves interoperability and coordination across our sea services, allowing us to more effectively secure our countries’ shared maritime safety, security, and economic interests.”

Staff from the three services collaborated in February ahead of the latest TPST during a multi-day working group where the teams focused on joint operations, exercise planning, and communications. The TPST meetings and working groups provide a face-to-face forum for discussions and planning opportunities for improving defense readiness, homeland security, fisheries enforcement, counter-drug law enforcement, and search-and-rescue operations between the services. “We routinely operate together across many different mission sets,” said Conn. “However, we are always looking at ways to improve our interoperability and strengthen our partnership. Our staff talks provide a valuable forum to discuss and plan how we will continue working together to defend the homeland while ensuring a secure and stable maritime environment.”

## **DND Fined \$175,000 Under Canadian Environmental Protection Act**

July 17, 2020

On June 22, 2020, the Canadian Department of National Defence pled guilty to one charge of contravening the *Storage Tank Systems for Petroleum Products and Allied Petroleum Products Regulations*. The Department was sentenced in the Provincial Court of Alberta in St. Paul and fined \$175,000 for committing an offence under the *Canadian Environmental Protection Act, 1999*. The fine will be directed to the Government of Canada’s Environmental Damages Fund, where it will be used to advance environmental and conservation projects often in the same community in which the offence was committed. In addition to the fine, the Court ordered the Department of National Defence to complete a third-party environmental audit of the Canadian

Forces Base Cold Lake and the Cold Lake Air Weapons Range, including a review of the Department's environmental-management systems to ensure compliance with environmental legislation.

The Department of National Defence Cold Lake Air Base is the busiest fighter base in Canada. It provides general purpose, multi-role, combat capable forces in support of domestic and international roles of Canada's Air Force. An investigation by Environment and Climate Change Canada enforcement officers revealed that the Department of National Defence operated a storage tank system for which an identification number had not been issued. To ensure compliance and reduce the risk of releases of petroleum products into the environment, the Regulations require the owner or operator to identify their storage tank system and obtain an identification number for their system from the Minister of the Environment. The purpose of the Storage Tank Systems for Petroleum Products and Allied Petroleum Products Regulations is to reduce the risk of contaminating soil and groundwater due to spills and leaks of petroleum products from storage tank systems. The Storage Tank Systems for Petroleum Products and Allied Petroleum Products Regulations establish requirements for systems under federal jurisdiction.

## **NATO Force Completes First Operational Flight**

*NATO Sergeant Jordan LaBossiere July 14, 2020*



*Canadian NATO AGS Force personnel in front of the RQ-4D Phoenix aircraft. Personnel are (L-R) WO Cameron Fletcher, Sgt Jordan LaBossiere, Sgt Lee Vidler and Capt Chad Chipchase.*

*Photo: Sgt Stefan Henke*

On June 4, 2020, at 1026hrs local time, the first operational flight of a NATO RQ-4D Phoenix (Global Hawk variant) aircraft lifted off from runway 28 Left at Naval Air Station Sigonella, near Catania, Sicily. This mission was entirely crewed by NATO Alliance Ground Surveillance Force (NAGSF)

personnel, including maintenance, IT, flight crew and intelligence personnel. This marked both the first NATO-crewed mission for the recently acquired Remotely Piloted Aircraft (RPA), as well as the first operational mission of a NATO-owned Intelligence, Surveillance and Reconnaissance (ISR) asset. During the almost nine-and-half-hour mission, the aircraft collected a variety of radar data that included Synthetic Aperture Radar (SAR) spot and swath imagery, and Ground Moving Target Indication (GMTI) data. Two Canadian Airborne Electronic Sensor Operators (AESOps) collected this data at different points, while a Canadian pilot flew the aircraft. During collection, a Canadian Intelligence Operator (Int Op) analyzed the data for training and eventual dissemination. Mission data can either be collected by the flight crew autonomously or done dynamically, based on the situation.

The collected data and imagery are then processed in-house by the NAGSF Processing, Exploitation and Dissemination (PED) Center. It can be processed in near-real time, or after completion of the mission. The RQ-4D Phoenix, which is based on the US Air Force Block 40 Global Hawk aircraft, is a high-altitude, long-endurance (HALE) RPA that can fly missions longer than 30 hours. Its payload consists of a synthetic aperture radar that enables the aircraft to collect imagery and GMTI data at ranges of more than 200 kilometres. It is controlled from a ground station through multiple direct and satellite links, as well as in a deployed mode. The Canadian Armed Forces has been involved in this program from its inception in 2015, when a two Royal Canadian Air Force members (one pilot and one AESOp) called NATO AGS home. The Canadian contingent has since grown to four, to include a second AESOp and an Int Op. When NATO AGS declares FOC, or Full Operational Capability, Canada will be represented by six CAF members, adding a second Int Op and a Mission Director (Air Ops) to the team.

## **Vancouver Maritime Museum - Celebration: 75 Years of Freedom**

The Vancouver Maritime Museum opened a new exhibition on June 25, called **Celebration 75 Years of Freedom**. In 1945, Canadian Forces played an integral role in the liberation of Europe. In honour of the 75<sup>th</sup> anniversary of the Liberation of the Netherlands, the Dutch Liberation 2020 Canadian Society has created a temporary display chronicling the liberation of the Netherlands by Canadian Armed Forces. The presentation has been created by Dr Richard Unger and Dr Peter Moogk with contributions by Mr Erik van der Ven, vice-president and Dr Adriana Zylmans, President Dutch Liberation 2020 Canadian Society.

The exhibition covers the Dutch experience under Nazi occupation, how the Canadians helped the Dutch by providing safe haven for the Royal Family and how the Canadian Forces liberated the Netherlands from the Germans. The exhibition also explores the immigration of Dutch citizens to Canada and the legacy of how the Dutch and Dutch-Canadians have worked to honour the Canadian effort to free the Netherlands during WWII. Artifacts featured in the exhibition will include souvenirs documenting how the liberation has been recognized over the past 75 years and two examples of souvenirs that were brought back from the Netherlands by Canadians involved in the liberation. The exhibition runs to Nov 15.

During the current COVID-19 health emergency the Vancouver Maritime Museum at 1905 Ogden Avenue, Vancouver (Kitsilano Point) is open on a limited schedule between 11:00 am and 5:00 pm, Thursday to Saturday until further notice. Guests are asked to book admissions online at [vanmaritime.com/covid-19-safety-measures](http://vanmaritime.com/covid-19-safety-measures).

## **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 9<sup>th</sup>, 1915, he joined a new artillery unit in Vancouver: the 68<sup>th</sup> 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 5<sup>th</sup> BC Regiment Canadian Artillery in Victoria.) By early 1916 Randolph Mann (Service Number 301027) was serving in France as an Acting Bombardier with the 22<sup>nd</sup> Battery of 6<sup>th</sup> 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 2<sup>nd</sup> 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 22<sup>nd</sup>, 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.*

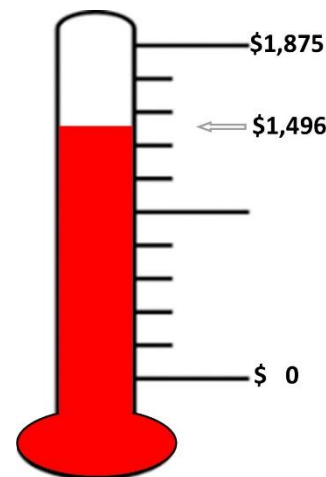
He was hospitalized in the UK for several months and then served at the Canadian School of Artillery in England. In early 1919, Bombardier Mann MM was demobilized in Vancouver and remained in BC until his death in 1955. Perhaps he was a member of the post-war Vancouver Overseas Artillery Association,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



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

*Make cheques payable to:  
15<sup>th</sup> Field Artillery Regiment RCA  
Museum Society*

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



***The medal group price is \$1,875 and we currently have \$1,496 in donations.***

*e-Transfers can be arranged by contacting Peter at: [moogk@mail.ubc.ca](mailto: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 15<sup>th</sup> Field Artillery Regiment, RCA.

# Vancouver Artillery Association Yearbook Updates

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

Recent Regimental Update –

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20207640846>

OP PALACI – AVCON 2011 - <https://www.vancouvergunners.ca/avcon-2011.html>

OP PALACI – AVCON 2006 - <https://www.vancouvergunners.ca/avcon-2006.html>

Pay Scale 1989 - <https://www.vancouvergunners.ca/whats-new/yearbook-update-19893029966>

A collection of Regimental Dinner invites. Were you there? Can you find the dinner photos in the yearbook pages? Have you got any photos to add to the collection?

<https://www.vancouvergunners.ca/whats-new/regimental-dinners>

A collection of newsletters from the late 1980s early 1990s. Have you got any more to add to the collection? <https://www.vancouvergunners.ca/whats-new/officers-mess-newsletters>

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 this 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](mailto:president.vcrgunners@gmail.com)**

## Who (or What) Is It?



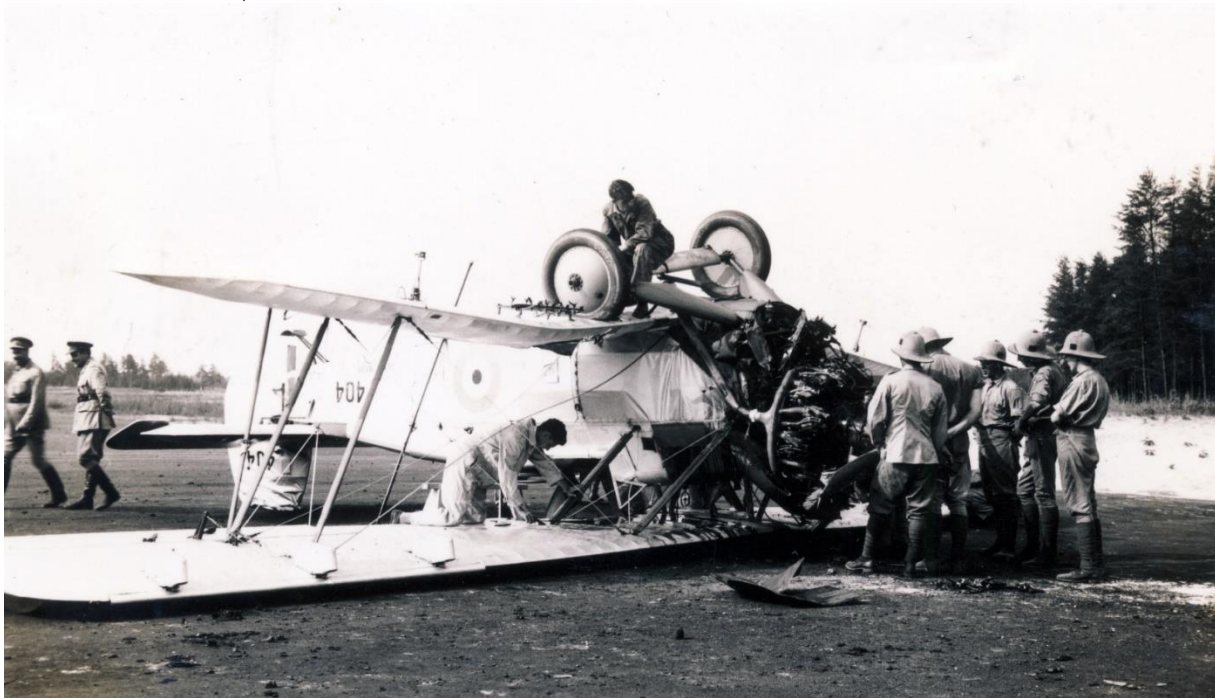
**Last Week:** This is a 5.5" gun of the 5 Medium Regt RCA, training in Sennybridge Wales in the summer of 1942, after suffering a premature in the barrel. The vertical balancing gears, distinctive features of that and the similar 4.5", were

*Intact 5.5in*



blown away by the explosion, which made it difficult to identify for most of our subscribers. Other than a few surface cuts, no one was hurt.

**This Week:** Our summer series continues with a salute to the Royal Canadian Air Force. The Brylcreem Boys (as they were once known, but, given that such is both archaic and sexist, we will cease using that term for the time being) have flown many “crates”, as they cunningly call their flying machines. Some, such as the Spitfire or the Sabre, have become legends, beloved once of 12-year-old boys addicted to Airfix plastic model kits (other brands were available), or the glue that was necessary in their construction. Others, such as the Humbley-Page Gallipoli heavyish bomber, or the Cleveland flying guppy were destined for the back pages of obscure reference books, or seldom-watched YouTube videos.



Which this formerly-fine machine is, cannot be determined by our staff at Quiz HQ, given that all are ex-army chapies and chapettes. We do think, however, that it might not have

been designed to have the wheelie bits on top, unless the Treasury Board dictated that as an economy measure.....saves the rubber, don't you know? So, aviation aficionados, can you help us to identify this machine? Was it supposed to land like this? Send your musings to the editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the author, John Redmond ([johnd.redmond@telus.net](mailto:johnd.redmond@telus.net)). Keep 'em flying!

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

How do you make a fire with two sticks? Make sure one of them is a match!

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

Common sense is the least common of all senses.

### **Quotable Quotes**

Fear is the mother of foresight. - *Thomas Hardy*



## 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.

## **RUSI(NS) - Distinguished Speaker 19 August 2020**

### **The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities.**

The Royal United Services Institute of Nova Scotia extends an invitation to members of your association to hear a video-conference presentation by Dr Peter Kikkert, Irving Shipbuilding Chair in Arctic Policy, Brian Mulroney Institute of Government, St Francis Xavier University, titled "The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities." Dr Kikkert's bio is at <https://bmig.ca/kikkert/>.

The involvement of the Canadian Rangers in the broader response to COVID-19 highlights a role that they have been playing for decades: by virtue of their presence, capabilities, and the relationships they enjoy with(in) their communities, Rangers regularly support other government agencies and are often at the forefront preparing for, responding to, and recovering from a broad spectrum of local emergency and disaster scenarios. This talk will explore how the Rangers strengthen the disaster resilience of their communities, suggest how to enhance their impact, and argue that the organization could serve as a model for how targeted government investment can build resilience in similar jurisdictions.

The talk will start at 1 pm Halifax time (1:30 pm St John's, noon Ottawa, 11 am Winnipeg, 10 am Calgary, 9 am Victoria), Wednesday, 19 August, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email [RUSINovaScotia@gmail.com](mailto:RUSINovaScotia@gmail.com) by close of business Monday, 17 August. As the subject line for your registration email, put "RUSI(NS) Distinguished Speaker 19 August 2020 Registration". In addition to your name please also provide your organization's name.

The event will be done by Zoom. Instructions will be emailed to registrants by end Tuesday, 18 August.

RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

Please forward this invitation to any whom you think may be interested in attending.

Yours,  
Colin

CAH Darlington, Cdr RCN (Ret'd)

Vice-President, RUSI(NS)

Web: <https://rusi-ns.ca> Twitter: @RUSI\_NS

Facebook: Royal United Services Institute – NS



The  
Royal United Services Institute of Nova Scotia  
presents

**Distinguished Speaker**  
**Dr. Peter Kikkert**

Brian Mulroney Institute of Government  
St Francis Xavier University



**The Canadian Rangers**  
**Cornerstone for Community Disaster**  
**Resilience in Canada's Remote and**  
**Isolated Communities**

1-3 pm Halifax time, Wednesday, 19 August 2020  
via Zoom (register through [RUSINovaScotia@gmail.com](mailto:RUSINovaScotia@gmail.com))

# 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](https://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](https://bmo.com/cdcbcontest) to enter the contest.

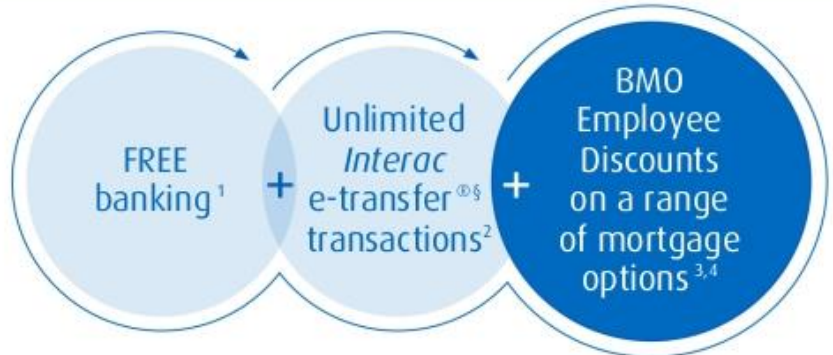
**BMO**  Official bank of the  
Canadian Defence Community

\*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](https://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<sup>3,4</sup>
- Flexibility to move or break your mortgage through the Integrated Relocation Program<sup>5</sup>
- 130-day mortgage rate guarantee – the longest of any major bank in Canada<sup>6</sup>



### Bank Accounts

- FREE banking with the Performance Plan<sup>1</sup>
- Unlimited *Interac* e-transfer<sup>®</sup> transactions<sup>2</sup>
- OnGuard<sup>SM</sup> Identity Theft Protection Service at no charge<sup>7,8</sup>
- Keep the same accounts no matter how many times you relocate
- Access to CreditView<sup>SM</sup> – the free, instant way to get your credit score<sup>9</sup>



### Lines of Credit

- BMO Employee Discounts on unsecured and secured personal lines of credit<sup>3</sup>
- Student line of credit with preferential pricing and flexibility<sup>10</sup>



### Credit Cards

- Choose the BMO Support Our Troops CashBack<sup>SM</sup> or AIR MILES<sup>SM</sup> MasterCard<sup>SM</sup>
- No annual fee<sup>11</sup>
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit [bmo.com/sot](http://bmo.com/sot) to find out about the welcome offers

# Frequently Asked Questions

## What is the Canadian Defence Community Banking (CDCB) Program?

BMO and 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 MasterCard<sup>®</sup> program?

BMO pays royalties to CFMWS each quarter. CFMWS uses the royalties to fund the Support Our Troops National Summer Camp Programs and more.

### How can I get help with home financing?

Visit a branch, find a Mortgage Specialist at [mortgagelocator.bmo.com](http://mortgagelocator.bmo.com) or call 1-866-548-7490 or collect from overseas at 514-877-7738 to get help with home financing.

### How much can I save in bank fees with the CDCB Performance Plan Chequing Account?

You can save \$191 each year in monthly plan fee, \$96 each year with 4 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.<sup>12</sup>

### How can I contact BMO to learn more about the CDCB Program?

- Visit any BMO branch
- Call 1-866-548-7490
- International customers can call collect at 514-877-7738
- Email BMO at [feedback@bmo.com](mailto:feedback@bmo.com)
- Find us on Social Media

Visit us in branch or at [bmo.com/cdcb](http://bmo.com/cdcb) to learn more.



For more information, please contact me:

John Sample  
Personal Banker  
416-123-4567  
[john.sample@bmo.com](mailto:john.sample@bmo.com)  
Bay & Bloor Branch  
55 Bloor Street West



The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. 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-transfer<sup>™</sup> 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 Roadline<sup>™</sup>. 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 OnGuard<sup>™</sup> if you are a BMO customer who has a lead account<sup>11</sup> with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>™</sup> provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard<sup>™</sup> service. 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. OnGuard<sup>™</sup> retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard<sup>™</sup> 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](http://www.bmo.com/onguard/SIGconditions). CreditView<sup>™</sup> is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. 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 Mastercard<sup>®</sup> cheques. Visit your branch, call the Customer Contact Centre at 1-800-363-2263, or visit [bmo.com/infos-fees](http://bmo.com/infos-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. <sup>12</sup>Registered trademark of Bank of Montreal. <sup>11</sup>Interac e-transfer is a registered trademark of Interac Inc. <sup>10</sup>OnGuard 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. <sup>9</sup>CreditView is a trademark of TransUnion LLC. <sup>8</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.