

Van Arty Association and RUSI Van Members News Aug 24, 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)

Aug 25 Wednesday 'Zoom' Lunch meeting
Sept 01 Wednesday 'Zoom' Lunch meeting
Sept 08 Wednesday 'Zoom' Lunch meeting
 Juno Beach Online Historical Tour - The Canadians in Normandy

Canadian Soldier Found Guilty of Drugging Colleagues

with cannabis cupcakes during live-fire exercise.

Todd Coyne Senior Digital Producer, CTV News Vancouver Island August 18, 2021



Bombardier Chelsea Cogswell arrives for a court martial at CFB Gagetown in Oromocto, NB, on Thursday, August 12, 2021. (The Canadian Press/Kevin Bissett)

A military judge has found a Canadian soldier guilty of drugging her comrades with cannabis cupcakes during a live-fire training exercise, calling her actions "shockingly unacceptable." Bombardier Chelsea Cogswell was found guilty Wednesday on nine charges, including eight charges of administering a noxious substance and one charge of behaving in a disgraceful manner, in the first trial of its kind for the Canadian military. Cogswell was operating a mobile canteen during Exercise Common Gunner, a major live-fire drill involving up to 150 personnel in July 2018 at Canadian Forces Base Gagetown in New Brunswick. During two videotaped statements, Cogswell told military police that she baked a dozen chocolate cupcakes for her fellow soldiers but denied adding any cannabis to them. Five soldiers who provided urine samples tested positive for marijuana while the wrapper from one of the cupcakes also tested positive for tetrahydrocannabinol (THC), the main psychoactive ingredient in marijuana.

Several soldiers testified to a chaotic scene on the firing line as intoxication quickly took hold. One gunner wandered aimlessly in front of a howitzer, staring at the trees and seemingly oblivious to his surroundings. Another soldier, who comrades described as typically health-conscious, sat eating Doritos and chain-smoking cigarettes. Others fell on the ground in laughter. The court heard that a gunner tried to load an artillery round into a weapon while the shell's protective end cap was still in place. Another testified that he improperly set a timing fuze, which controls how far down range an artillery shell will explode. A soldier slipped and fell off an ammo box while trying to load her gun. Another testified to nearly crashing his military truck into another vehicle while his passenger testified to the cartoonish appearance of the scene around them. Prosecutor Maj Max Reede argued that Cogswell's actions recklessly introduced serious risk into an already risky training scenario, and violated the integrity of her colleagues, including a member who had been in recovery from substance use for several years.

Defence lawyer Ian Kasper argued the military police were negligent in their investigation and he denied the charges against Cogswell, who pleaded not guilty to all counts. Military Judge Cmdr Sandra Sukstorf agreed with the prosecution in her finding, saying Cogswell's actions introduced "significant harm" and "potential death" into the exercise. Cogswell, who did not testify at the hearing, told police she had a prescription for medical marijuana at the time of the incident. Recreational marijuana was still outlawed in July 2018, three months before the federal Cannabis Act legalized its use and possession. Cogswell has served in the army's regular forces since June 2011. She became a qualified artillery gunner in 2013 and was promoted to the rank of bombardier in 2015. A hearing to decide her sentence will begin in New Brunswick on Nov. 16.

A US Submarine Made It Home with a Sail Made of Blankets

Jesse, Guest Author War History Online. Aug 11, 2021

By today's standards, a submarine from 1918 is rather basic, but even for a submarine of the time, using sails as a means of propulsion was firmly in the past. Except for the crew of USS R-14, who used bed sheets and blankets as a makeshift sail when their submarine lost power in the ocean over 100 miles from Hawaii. R-14 was an R-class submarine, a type used by the US Navy from 1918 until the end of WWII. Work on this new type of submarine began soon after the US

entered WWI in early 1917. 27 were built in total, but most were completed after WWI had ended, and none of them saw combat. They replaced the previous O-class of submarines and were the first US type to feature 21-inch (533 mm) torpedo tubes, which is still a standard size around the world today. On their decks, a 76 mm gun was used for anti-aircraft defense and as a general-purpose weapon.



Photo Credits: US Naval Historical Center (Left) / U.S. Naval Historical Center Photograph NH 102849 (Right)

The 640-ton, 186 ft long vessels used a diesel-electric propulsion system, as was common for submarines at the time. Two 600 hp diesel engines powered two 470 hp electric motors, which would run on a large bank of batteries while submerged because the diesel engines' source of air was cut off. While surfaced, an R-class submarine could reach speeds of 13.5 kn (15.5 mph), and when submerged could reach 10.5 kn (12.1 mph). Construction of the USS R-14 started in 1918. She was commissioned before the end of 1919. The submarine missed WWI but would be no less busy in peacetime with the Pacific Fleet, as it was used to develop and perfect submarine and anti-submarine warfare tactics. She also helped in search and rescue operations. The USS R-14 served into WWII, where the submarine spent much of her time as a training vessel and received an overhaul in 1941. The sub was eventually struck from the Naval Vessel Register in May of 1945 and dismantled for scrap in 1946.

USS R-14 underway, probably during trials in late 1919 or early 1920. Note that her deck gun has not yet been installed. (U.S. Naval Historical Center Photograph NH 102849)



In 1921, the USS R-14 was participating in a search and rescue mission for the USS Conestoga, a US Navy ocean-going tug. Conestoga had disappeared while on her way to the South Pacific Ocean, which prompted a major search for the vessel. In May of 1921, while surfaced and searching for the Conestoga, R-14 ran out of fuel and lost radio communications. The crew was about 100 nautical miles away from Pearl Harbor when the vessel ran out of fuel, a distance too far for her to reach on battery power alone. On top of this, the USS R-14 only carried enough food to last the crew 5 days. The submarine was dead in the water, without any power and no way of calling for help. Fortunately, the submarine's engineering officer Roy Trent Gallemore came up with an unusual but smart plan. Gallemore suggested going back to the basics and sailing R-14 to Pearl Harbor under wind power.



Seen here are the jury-rigged sails used to bring R-14 back to port in 1921; the mainsail rigged from the radio mast is the topsail in the photograph, and the mizzen made of eight blankets also is visible. R-14's acting commanding officer, Lieutenant Alexander Dean Douglas, USN, is at the top left, without a hat. (US Naval Historical Center).

To do this, the crew tied together several bunk bed frames and attached them to the torpedo-loading crane in front of the conning tower. They then tied a foresail made out of eight hammocks to the bed frame assembly. With just this one sail, R-14 began to move at a speed of 1.2 mph and gained rudder control. Gallemore's plan was clearly working, so the crew added another sail made from six blankets to the radio mast, which increased the submarine's speed by a further 0.58 mph. A third sail comprised of eight blankets added another 0.58 mph to the R-14's speed. The submarine was eventually able to start charging its batteries. R-14 and all of its crew arrived at Hawaii 64 hours later, after a long and slow journey. R-14's captain, Lieutenant Alexander Dean Douglas received a

commendation for his crew's clever problem solving from Chester W Nimitz, his Submarine Division Commander. The USS Conestoga would never be found in the search, or for another 95 years. The tugboat was discovered in 2009 just off the coast of California, and its identity was confirmed in 2015.

Canadian History Being Recovered Off the Coast of Sweden

Kevin Fleming Video Journalist CTV News Calgary August 12, 2021

A search is underway to recover pieces of a Canadian plane that crashed into the Baltic Sea in 1943.



Divers reveal a Halifax Bomber that's rested at the bottom of the Baltic Sea for 78 years

CALGARY -- An international team is in its second week in the Baltic Sea off the coast of Trelleborg, Sweden recovering pieces of RCAF Halifax bomber HR871 from 405 squadron, and a slice of Canadian military aviation history. Karl Kjarsgaard is the project manager overseeing the dive team charged with recovering the bits and pieces of Canada's military past. "They're actually cutting with compressed air tools and hand tools," said Kjarsgaard. "They're cutting through the bent ends of the Halifax wing main spar to get another piece of wing off and save it and its very critical to our wing build in Canada." Kjarsgaard has spent decades collecting Halifax parts from all over Europe. The goal of the project is to combine parts from the underwater Halifax with parts from the Nanton Museum to build a complete plane so it can be displayed at the museum next to the Lancaster. Those parts, it turns out, are pretty pristine considering they've been taking on water for the best part of eight decades. "What really gets me is that this airplane has been underwater for 78 years and it looks like it came out of a freshwater lake, not the Baltic Sea," said Kjarsgaard.

In 1943, a Royal Canadian Air Force Halifax bomber with a crew of seven was on a bombing mission when it was struck by lightning. Pilot Alwin Phillips headed towards safety in Sweden. Running on only two of its four engines, the crew bailed out of the bomber, and it kept flying over the Baltic Sea before crashing into the water. Bomber Command Museum historian Dave Birrell knows the story well. "Unfortunately, it went in pretty hard because it wasn't ditched but crashed-landed into the sea, so I think it's in a lot of pieces - but pieces are what we need to put it back together." Kjarsgaard found another Halifax in a lake in Norway that was fully restored between 1995 and 2009 and is now on permanent display at the National Air Force Museum of Canada. But there aren't many left in the world. "There's another one that's restored in the UK,"

said Birrell. "Not very well but it's restored and then there is one that is displayed in the Royal Museum in London which is just how they found it crashed in the bottom of a lake or the sea." Birrell said more Canadians flew in Halifaxes and more Canadians were killed in Halifaxes than any other bomber made. Over 40,000 bombing missions were done by Canadian squadrons and of those two-thirds were done by the Halifax bomber. There were three main bomber types that were used by Canadians: the Halifax, Lancaster and the Wellington. "Every single one was turned into pots and pans and it's amazing and they're not the only type, the Stirlings and the Whitleys, they didn't keep a single one of those either," said Birrell. "You'd think when they got to the very last one that (they might have said) 'maybe we should save this one', but they didn't."

Birrell said that's why this recovery project is so important to Canadians. "It's vital for us as Canadians because it's a Royal Canadian Air Force airplane, it's 405 squadron so it's pretty special," said Birrell. "The other Halifaxes are not Royal Canadian Air Force airplanes, they're RAF so we'd be happy to have Halifax pieces from any airplane but helping to put this project together using Canadian airframe and Canadian airplane is really important." The \$52,000 recovery project is funded primarily by private donations and will be finished August 15th. It has been delayed for a few years because of poor weather conditions in the Baltic. So far crews have only lost a couple days to rough seas this month. "We're doing this for our veterans," said Kjarsgaard. "We're doing this for all of you folks in Canada who had guys in Bomber Command and we're not giving up even if its rough weather we're going to be out there." For more information on the Halifax 57 Rescue project or to make a donation click here: www.57rescuecanada.com

Dazzle Camouflage Made It Harder to Hit Ships Using Unique Process

Jesse, Guest Author War History Online Aug 23, 2021



The WWI warship HMS President (1918) which has become a public artwork on London's Embankment, called Dazzle Ship London by artist Tobias Rehberger, the ship, one of the last surviving three WWI warships, has been covered in dazzle camouflage print as part of 14 - 18 Now, a programme of events to mark the centenary of World War I. (Photo by Nick Ansell/PA Images via Getty Images)

The threat presented by German U-boats led to the adoption of 'dazzle' camouflage for merchant shipping crossing the Atlantic Ocean. German submarines were a truly terrifying foe to face and were devastatingly effective. During the First World War, when submarine warfare was still

relatively new, German U-boats sank 5,700 ships and claimed the lives of almost 13,000 non-combatants in the process. The British had to do something about it. Their answer was surprising: to make their ships more visible. At sea, it is almost impossible to hide a ship. These large, slow machines chug their way through the ocean, puffing smoke high into the air as they did so, making them highly visible. On land, even large vehicles can be hidden quite successfully, by quite literally imitating its surroundings so it doesn't stand out. Interestingly, the exact opposite of this is more effective at sea.



*USS Minneapolis
Painted in Dazzle
Camouflage,
Hampton Roads,
Virginia, USA,
1917.*

*(photo by:
GHI/Universal
History Archive
via Getty Images)*

During WWI, an artist by the name of Norman Wilkinson was serving in the Royal Naval Volunteer Reserve. Wilkinson had been an illustrator and poster artist in civilian life, but in the Navy, he would use his skills to help save lives. He came to the conclusion that hiding a ship was impossible, so an entirely different approach was needed. Wilkinson realized that instead of trying to hide a ship, it would be much more effective to try and make them harder to hit. A German U-boat officer only had a few valuable seconds to view a target before the submarine's periscope was spotted. Using this small snapshot only, the submarine needed to precisely time the launch of a torpedo to meet a ship at a certain location. Knowing a ship's distance from the U-boat, its direction of travel, and its speed was vital to scoring a hit. This weakness was exploited by Wilkinson. He suggested painting ships in bright, confusing, and disorienting colors, that when viewed from a distance, broke up the outline and shape of the ship, making it difficult to establish its distance, size, and direction of travel. It was hoped that even if this skewed the submarines' estimates by a small amount, it would be enough to cause the torpedo to miss.

The patterns, which were named dazzle camouflage, were a stark departure from the usual camouflage practices of the day. Roy R Behrens, a professor of art at the University of Northern Iowa, said for "Wilkinson to come up with the ideas of redefining camouflage as high visibility as opposed to low visibility was pretty astonishing." The technique is actually seen in nature, with animals like zebras appearing to use distinct yet confusing markings to avoid predators. Wilkinson presented his idea to the Royal Navy in 1917, who put it through testing. Once it had

passed, the Navy, who were desperate for anything that would reduce losses to U-boats, set up a camouflage unit lead by Wilkinson at the Royal Academy of Arts in London. Other artists from many different styles were brought in to help with the project.



*Royal Navy
Battleship HMS
Warspite, A9701, in
dazzle camouflage
at sea, ca. 1942.*

*(Photo by
Arkivi/Getty
Images)*

To perfect the markings, modelers on the team assembled scale models of

ships for the other artists to paint in various dazzle patterns. The models were then viewed in different conditions through a periscope by experienced naval observers. King George V was surprised when he visited the workshop and peered through the periscope. He guessed a miniature ship was moving south-by-west, when in fact it was moving east-by-southeast. Once the designs had been fine-tuned, the team made guides to be used by dockyards for the painting of actual ships. The Navy approved the use of the patterns in October 1917. Wilkinson was sent to the US to meet Secretary of the Navy Franklin D Roosevelt, where he helped the US apply dazzle camouflage to their own ships. Over 2,000 British ships were painted in Wilkinson's dazzle camouflage, but it is not known how effective it was. However, it is believed to have improved survival against U-boats as less losses were reported amongst ships painted with camouflage. The markings were not the only defense against U-boats though. "It's important to remember that ships didn't just rely upon dazzle camouflage for protection from U-boats," Behrens said. "It was used in combination with tactics such as zig-zagging and traveling in convoys, in which the most vulnerable ships were kept in the center of the formation, surrounded by faster, more dangerous ships capable of destroying submarines." When all of these tactics were used together successfully, Allied ships had a much higher chance of survival.

Vancouver Artillery Association Yearbook Updates

Warrant Officer Class II George Chow CD Funeral – Additional photos have been uploaded to the funeral webpage. <https://www.vancouvergunners.ca/george-chow.html>

Yearbook Update 1959 - Looking for some assistance in placing names to faces from 1959. Can you help us out? You may notice that's WOII George Chow at the top of the page.

<https://www.vancouvergunners.ca/1959---15th-fd-regt-rca.html>

Yearbook Update 1960- Bombardier Dave Elrick and Lance Bombardier Ken Young appeared I Province article about the Young Soldier Training Plan. Did you join with that group? Are you in contact with the other members of your intake? And yes, that's WOII George Chow at the top of this page as well. <https://www.vancouvergunners.ca/1960.html>

Seaforth Highlanders Change of Command Parade - Lieutenant Colonel Kent Wickens took command of The Seaforth Highlanders of Canada on 15 August 2021. His experience as a former Commanding Officer of 15th Field Artillery Regiment, RCA and the 39 Communications Regiment provides considerable experience in his new role. Well done, Kent!. <https://www.vancouvergunners.ca/seaforth-cofc.html>

Docent's Packages - The intent is to provide guides to assist in leading tours through the battery gun positions and to provide an opportunity to see the site as it looked to the soldiers that served there in the past. Each photo page has a short description on the reverse with room to add additional notes as required. Yorke Island and Point Grey Fort draft copies have been placed in our Reference page for your review. Help us find the typos and errors!

<https://www.vancouvergunners.ca/references.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 Disston Tractor Tank (sometimes known as the Disston 6-ton Tractor Tank)



was essentially a Caterpillar tractor that was given a simplistic armoured superstructure, a turret, and a modest armament of a .30 cal (7.62 mm) machine gun and 37 mm (1.46 in) cannon. It was a Great Depression-era business venture – The idea being to sell cheap tanks to the military, knowing full well that value for money would be a key selling point during the period. However, they were, for the most part, deemed unsatisfactory, and eventually ended up being marketed to developing nations such as Kuwait, Romania, and Afghanistan for army / policing use. The vehicle is very obscure, and a lot of its history

remains a mystery. Only Afghanistan is a confirmed user of the Disston Tractor Tank, with an estimated five surviving in scrapyards to this day. There are also claims of attempts to sell the vehicle to China, Canada, New Zealand, and even the USMC.

See:- <https://tanks-encyclopedia.com/ww2/US/disston-tractor-tank/>

This Week: This quiz is the 400th since the very first, back in the Victorian Era. We must thank, or curse, MGen Stu McDonald for suggesting that we include such a column in our award-winning newsletter. At first, we only used photos from the archives of the museum of 15th Field Regiment, RCA, but then, due to popular demand (and requests from ex-service people who weren't army) moved on to items from other units and locations. We sincerely hope there are enough odd objects, people, and events to take us to number 500, should your author's health allow such, and he doesn't win the lottery, thus allowing him to purchase Cape Breton and turn it into his personal dukedom. But that's another story.

So, to mark No. 400, we have decided to do something a bit different. Our object is a cap badge, to a non-Canadian, but still good guys, regiment. It is fairly easy to guess the ethnicity of the members, but the unit is not based in their ancestral land. Rather, it is in the land of the evil Sassenach. Nonetheless, we all seem to be getting along well enough these days, Brexit aside, so let's let bygones be bygones (but never forget the perfidy of the oppressor.....sorry, that just came out to placate my ancestors).



What we would like to know is this. What did this regiment do that was the last of its kind ever to occur on British soil? We will give you one chronological hint: it was in the Second World War. Beyond that, you must put on your Google hats (although it would seem that some are still using Yahoo and Ask Jeeves hats, but that's, given the age of our readership, I wouldn't be surprised if some are telegraphing the Encyclopaedia Britannica). Your excellent editor, Bob Mugford (bob.mugford@outlook.com), and the wordy writer, John Redmond (johnd.redmond@telus.net) look

forward to your erudite responses. Begorrah!

From the 'Punitentary'

What happened to the guy that lost a job as a stage designer? He left without making a scene.

Murphy's Other Laws

The more you sweat in peace, the less you bleed in war.

Quotable Quotes

Words are, of course, the most powerful drug used by mankind. - *Rudyard Kipling*

Wednesday Digital Video Lunch

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

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

Password:- Ubique



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

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

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

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

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

JUNO BEACH CENTRE

Register Now for the Maple Leaf Route Webinar Series!

Inscrivez-vous maintenant à la série de webinaires « *Maple Leaf Route* » !

(Seulement en anglais)



Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#), and in partnership with the [Canadian Battlefields Foundation](#) and the [Gregg Centre for the Study of War and Society](#), Juno Beach Centre Association is pleased to announce the Maple Leaf Route Webinar Series. Every two weeks from May to September, we will be following Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Once you have registered, you will receive a confirmation e-mail containing a link to the webinar. All webinars begin at 7:00pm Eastern Time (ET) and are approximately 90 minutes in length. The webinar series will only be available in English. We apologize for any disappointment.

If you have any questions about the Maple Leaf Route Webinar Series, please e-mail Eric at eric.story@canadianmilitaryhistory.ca.

We look forward to seeing you at one of our webinars!

Organisée par le [Laurier Centre for Military Strategic and Disarmament Studies](#), et en partenariat avec la [Canadian Battlefields Foundation](#) et le [Gregg Centre for the Study of War and Society](#), l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « *Maple Leaf Route* ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats

canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à eric.story@canadianmilitaryhistory.ca.

Nous avons hâte de vous voir à l'un de nos webinaires!



THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

September 8 at 7:00 pm ET (le 8 septembre à 19 h 00 h HE)

[Register / Inscrivez-vous](#)

Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#) in partnership with the [Canadian Battlefields Foundation](#), the [Gregg Centre for the Study of War and Society](#) and the [Juno Beach Centre Association](#), the Maple Leaf Route Webinar Series follows Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Don't miss the next two webinars in this fascinating series:

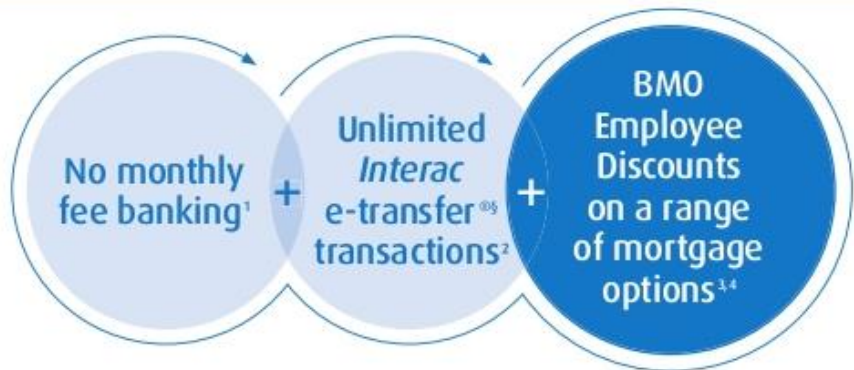
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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



Mortgages

- BMO employee discounts on a wide range of mortgage options^{3,4}
- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
- 130-day mortgage rate guarantee – the longest of any major bank in Canada⁶



Bank Accounts

- Save money with a Performance Plan chequing account with no monthly fees¹
- Unlimited *Interac* e-transfer⁰⁵ transactions²
- OnGuard⁰⁶ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView⁰⁹ – the free, instant way to get your credit score⁹



Lines of Credit

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



Credit Cards

- Choose the BMO Support Our Troops CashBack⁰¹¹ or AIR MILES⁰¹² MasterCard⁰¹³
- No annual fee¹¹
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers

Frequently Asked Questions

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

BMO and Canadian Forces Morale and Welfare Services have teamed up to offer the CDCB Program to eligible members of the defence community and their families.

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

How does Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard[®] program?

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

How can I get help with home financing?

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

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

You can save \$191 each year in monthly plan fee, \$120 each year with 5 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.¹²

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

- Visit any BMO branch
- Call 1-866-548-7490
- International customers can call collect at 514-877-7738
- Find us on Social Media

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



Scan the QR code to get more information.



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 accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[®] provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[®] service. ¹¹The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹²OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[®] is provided by Sigma Loyalty Group and 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.