

Van Arty Association and RUSI Van Members News May 25, 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)

- May 26** Wednesday 'Zoom' Lunch meeting
UBIQUE 150 'Good Shooting' Video Contest winner announced!
Artillery Day - RCAA Coast to Coast Toast
- Jun 02** RUSI(NS) Distinguished Speaker - The Canadian Army at an Inflection Point
Juno Beach Centre – Maple Leaf Route Webinar Series – Second Webinar

15th Field 100th Anniversary Teahouse Mess Dinner Update

Hope all is well with you and yours.

The 15th Field 100th Anniversary Teahouse Mess dinner, (along with many other events) is postponed, but technically not cancelled as yet. Our latest alternate date was Oct 30, 2021 but then we had the delay in vaccine rollouts. On April 28, 2021, the Teahouse Restaurant canceled this reservation and refunded our deposit as there is no guarantee they will reopen. Yet to be decided is what will be our next course of action. Hopefully once everyone has their second shot, provincial Covid restrictions will lift and the Teahouse Restaurant will reopen. An alternate location would be the Bessborough Armoury, pending Covid restrictions.

If you have purchased a Teahouse Mess dinner ticket and would like a refund, please email me with your request along with your mailing address and I will process accordingly.

Meanwhile there are many events that are still scheduled for Ubique 150 and they are listed on the RCAA website: <https://rca-arc.org/heritage/ubique-150/>

Hope to see you on May 26 during the Coast-to-Coast Toast. **Don't forget to register.**

Ubique,
Don Foster
HLCol

Canada to Purchase AEGIS Combat System from US for \$1.7 Billion

Marcello Sukhdeo Vanguard May 11, 2021



CSC rendering. Image: DND.

Canada has been approved to purchase the AEGIS Combat System and related equipment from the United States at an estimated cost of \$1.7 billion. The US State Department made the decision to approve the possible Foreign Military Sale to the Government of Canada. Canada has requested to buy from the US:

- Four (4) Shipsets of the AEGIS Combat System (ACS)
- One (1) AEGIS Combat System Computer Program
- Four (4) Shipsets of AN/SPY-7 Solid State Radar Components
- Four (4) Shipsets of Cooperative Engagement Capability (CEC)
- Three (3) Shipsets of the MK 41 Vertical Launch System

According to a news release from the Defense Security Cooperation Agency, which delivered the required certification notifying Congress of this possible sale yesterday, the purchase will include:

- Mode 5/S capable Identification Friend or Foe (IFF) equipment
- Early ACS development activities for the Canadian Surface Combatant (CSC) Project to include US Government and contractor representative engineering activities supporting design, integration, testing, technical documentation, modeling, and training
- Hardware to support development and testing in US facilities
- Software
- Documentation (including combat system capabilities and limitations)
- Training devices and services
- Technical support
- Other related elements of logistical and program support

“This proposed sale will support the foreign policy and national security objectives of the United States by helping to improve the military capability of Canada, a NATO ally that is an important force for ensuring political stability and economic progress, and a contributor to military, peacekeeping and humanitarian operations around the world,” according to the release. It will also help increase Canadian maritime forces’ interoperability with the United States and other allied forces, as well as their ability to contribute to missions of mutual interest by delivering the first AEGIS-capable Canadian Surface Combatant. This will significantly improve network-centric warfare capability for the US forces operating globally alongside Canada. The prime contractor will be Lockheed Martin Rotary and Mission Systems, Moorestown, NJ.

Russia to Try to Clone Army of 3,000-Year-Old Scythian Warriors

Good luck with that. *Caroline Delbert Popular Mechanics May 11, 2021*



Russian Geographical Society

When you hold a job like Defense Minister of Russia, you presumably have to be bold and think outside the box to protect your country from enemy advances. And with his latest strategic idea—cloning an entire army of ancient warriors—Sergei Shoigu is certainly

taking a big swing. In an online session of the Russian Geographical Society last month, Shoigu, a close ally of Russian President Vladimir Putin, suggested using the DNA of 3,000-year-old Scythian warriors to potentially bring them back to life. Yes, really. First, some background: The Scythian people, who originally came from modern-day Iran, were nomads who traveled around Eurasia between the 9th and 2nd centuries BC, building a powerful empire that endured for several centuries before finally being phased out by competitors. Two decades ago, archaeologists uncovered the well-preserved remains of the soldiers in a kurgan, or burial mound, in the Tuva region of Siberia. Because of Tuva’s position in southern Siberia, much of it is permafrost, meaning a form of soil or turf that always remains frozen. It’s here where the Scythian warrior saga grows complex, because the frozen soil preserves biological matter better than other kinds of ground.

Russian defense minister Sergei Shoigu knows this better than anyone because he’s from Tuva. “Of course, we would like very much to find the organic matter and I believe you understand what would follow that,” Shoigu told the Russian Geographical Society. “It would be possible to make something of it, if not Dolly the Sheep. In general, it will be very interesting.” Shoigu subtly suggested going through some kind of human cloning process. But is that even possible?

To date, no one has cloned a human being. But scientists *have* successfully executed the therapeutic cloning of individual kinds of cells and other specific gene-editing work, and of course, there are high-profile examples of cloning pretty complex animals. Earlier this year, for example, scientists cloned an endangered US species for the first time: a black-footed ferret whose donor has been dead for more than 30 years.



Russian defense minister Sergei Shoigu wants to clone Scythian warriors.

HANDOUTGETTY IMAGES

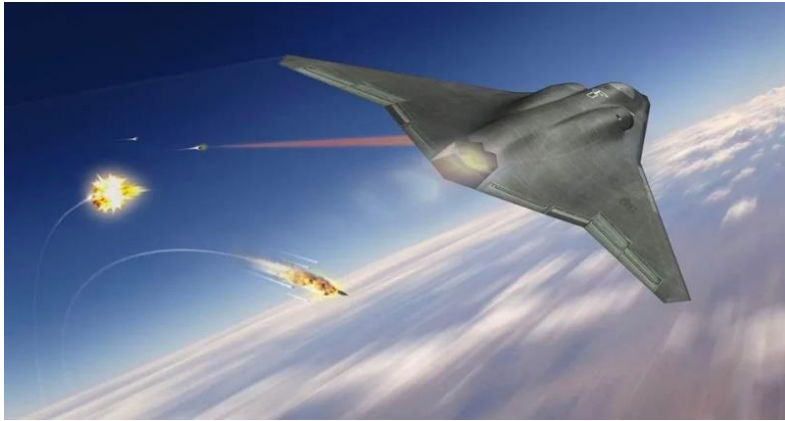
So, why are humans still off the menu? Blame a technical problem with the most common form of cloning, which is called nuclear transfer. In this process, a somatic cell (like a skin or organ cell, with a specific established purpose in the body) has its nucleus carefully lifted out, and this nucleus is deposited in an oocyte, or egg cell, with *its* nucleus carefully removed. It's like a blank template waiting to have a new nucleus swapped in. "From a technical perspective, cloning humans and other primates is more difficult than in other mammals," the National Institutes of Health's (NIH) National Human Genome Research Institute says on its website: "One reason is that two proteins essential to cell division, known as spindle proteins, are located very close to the chromosomes in primate eggs. Consequently, removal of the egg's nucleus to make room for the donor nucleus also removes the spindle proteins, interfering with cell division." You might remember spindle proteins from your mitosis diagrams back in high school biology. And while there's a relatively easy way around this problem, it's almost moot when cloning humans is considered extremely taboo in most of the world. In some places, it's also explicitly illegal. Curiously, the US hasn't banned the gene editing of embryos. But the NIH doesn't fund research on the practice, and places like in-vitro clinics aren't allowed to do any non-US Food and Drug Administration-approved manipulation of embryos under any circumstances. That example starts to illustrate why the problem is so complex—because a lot of cutting-edge genetic medicine is walking right up to the line without crossing it. Making laws that address full human embryo cloning, then, requires a jigsaw puzzle of careful language that doesn't rule out these kinds of therapeutic cloning.

But let's say Russia ignores all legality in favor of Shoigu's big plans. In that case, scientists would have to develop a way to lift out the human nucleus without damaging the cell beyond repair. Scientists have cloned certain monkeys, so primates are at least hypothetically still in the mix, despite the spindle proteins. But the success rate even for non-primate clones is already very low—it took Dolly the sheep's research team 277 attempts to get a viable embryo. And what if all of *that* went perfectly? Well, the Scythians were powerful warriors and gifted horsemen, but scientists—or the Kremlin—must carefully monitor a cloned baby version of a deceased adult warrior for illnesses and other prosaic childhood problems. Who will raise these children? Who will be legally responsible for their wellbeing? Shoigu may envision a future race of extremely

capable fighters, but ... that's at least 20 years away, with an added coin flip on nature versus nurture. After all, the Scythian warriors didn't have plumbing, let alone smartphones. This is a whole new world.

Our First Look at the US Air Force's Secret New Fighter Jet

Kyle Mizokami Popular Mechanics April 15, 2021



A US Air Force report depicts the service's secret new fighter jet. It has built and flown the Next Generation Air Dominance (NGAD) fighter but hasn't publicly revealed the mysterious aircraft. It's unclear if the new concept art bears any resemblance to the actual aircraft.

Photo credit: US Air Force

Last fall, the US Air Force shockingly revealed it had designed, built, and tested a secret new fighter jet in the span of just one year. The mysterious fighter is part of the Next Generation Air Dominance (NGAD) program, an Air Force project designed to supplement and eventually replace the F-22 Raptor. Beyond admitting the plane exists—and uses F1-style engineering—the Air Force has told us little else about its NGAD fighter. But the service might have just dropped its most concrete clue yet: intriguing concept art of a fighter aircraft being built under the NGAD program. Is it *the* secret new fighter jet? The image above appears on page 55 (“Next Generation Air Dominance”) of the Air Force’s biennial report for acquisition, which it released last week. The aircraft depicted is a large, diamond-shaped fighter jet with large engine air intakes over the airplane’s wing, trailing to the left and right of the cockpit, where the intakes would be shielded from radar from below. The aircraft also features two engines, a bubble canopy cockpit, and two vertical stabilizers that can be retracted to fold flat into the wings. Here’s what the NGAD section of the report says: *“Designed to complement the F-35, F-22, joint, and partner forces in the Air Superiority role, Next Generation Air Dominance is an advanced aircraft program for development of penetrating counter air platforms with multi-domain awareness, agile resilient communications, and an integrated family of capabilities.”*

The image also hints at the capability to refit the aircraft with weapon and propulsion upgrades. The fighter is seen alongside three versions of air-to-air missiles, landing gear, and engines labeled V1, V2, and V3. Modern combat aircraft receive new weapons all the time but refitting an existing aircraft with new engines is generally considered too complicated. The Air Force developed the secret fighter jet with digital engineering technology designed to dramatically shorten the development time of new aircraft. Digital engineering involves the use of virtual modeling and simulation tools. NGAD’s ability to rapidly absorb new, complex upgrades may be partly due to digital engineering. So, is the image a viable NGAD design? Indeed, the aircraft looks like a fighter jet built for speed and all-around stealth. It’s hard to get a sense of the size, but it could well be bigger than the F-22. The blended body and wing configuration would yield a large internal volume that could store fuel and weapons carried in internal weapons bays. The

Air Force reportedly wants a fighter with the range to accompany bombers into deep penetration missions, just as the P-51D Mustang flew alongside the B-17G Flying Fortress in World War II. That requires a fighter with a large internal fuel supply. The folding vertical stabilizers would increase stealth in the down position, but why have them at all? Keeping them around likely has some benefit versus deleting them, such as increased maneuverability or fuel efficiency.

Photo credit: Northrop Grumman

The NGAD fighter wouldn't work alone. In the concept art, two vertical lines emanate from the aircraft nose and are aimed upward, indicating connections to satellite and airborne communications nodes.

That would allow the NGAD pilot to jack into a stream of data from nearby friendly forces, from Air Force airborne early warning aircraft to Navy destroyers and obtain a picture of the battlefield without turning on his or her own radar and other sensor systems. That's the "multi-domain awareness" to which the Air Force refers. It's impossible to know for sure if the NGAD image is representative of the real aircraft. It does seem like the image properly depicts the kind of plane and capabilities the Air Force has said it wants. Whatever the case, we'll hopefully know what the new fighter jet looks like soon.



CF Soldier Charged with Feeding Cannabis Cupcakes to Gunners

During live-fire exercise.

Todd Coyne Senior Digital Producer, CTV News Vancouver Island May 20, 2021



Members of the Royal Canadian Artillery School participate in Exercise Common Gunner in July 2018, when the alleged offences occurred at CFB Gagetown in New Brunswick. (Cpl Genevieve Lapointe/DND Canada)

VICTORIA -- A Canadian army Gunner is facing more than a dozen charges after she allegedly served cannabis-laced cupcakes to her unsuspecting artillery unit during a live-fire exercise. Court documents allege a sudden onset of paranoia, fatigue and confusion among the troops who ate the cupcakes, unaware of their psychoactive contents. "Several affected members were allegedly unable to properly execute safe weapons and explosive handling drills," according to a military judge's summary of the charges. The incident marks the first time that a Canadian Armed Forces member has been charged with administering marijuana to colleagues without their consent, according to the Office of the Judge Advocate General. Bombardier Chelsea Cogswell is facing 18 charges in all, including eight counts of administering a noxious substance, nine counts of conduct to the prejudice of good order and discipline, and one count of behaving in a disgraceful manner. The allegations stem from a July 2018 incident at the army's Combat Training Centre at CFB Gagetown in New Brunswick.

According to court documents, Cogswell was working the canteen during Exercise Common Gunner, an intensive three-week combat training scenario with the Royal Canadian Artillery School. Cogswell, who has served in the army's regular forces since June 2011, allegedly prepared the cupcakes and distributed them to colleagues in her artillery battery. "All the members of W Battery who consumed the cupcakes, except one, allegedly experienced symptoms which included dehydration, overheating, fatigue, confusion, dry mouth and paranoia," according to court records. Medical staff treated all of the troops who reported symptoms of intoxication and the military police were called. According to a spokesperson for the Judge Advocate General's office, Cogswell was not serving in a supervisory role with the artillery school at the time of the alleged offence, and she remains a Canadian Armed Forces member. "A review of our court martial records indicate that this is the first time a member has faced a court martial for allegedly administering cannabis to colleagues without their consent," said spokesperson Wendy Wharton in an email to CTV News. The court martial is scheduled to begin in New Brunswick in August. None of the allegations have been proven or tested in court.

Vancouver Artillery Association Yearbook Updates

Deuce and a half rebuild – We've had some progress. The piston has moved down 2 1/2 inches and I've managed to raise it back an inch using the patent pending Piston Pusher. I was hoping it would move a lot smoother once it broke free, but it appears that more work is needed. <https://www.vancouvergunners.ca/deuce.html>

Yorke Island War Diaries – Stu McDonald has sent over a bunch more of the war diaries that he spent hours photographing in Library and Archives a few years ago. Now I just need to align them, crop them, enhance the photo quality, combine into a pdf and post online. Check them out at the link and send me an email (president.vcrgunners@gmail.com) if you would like to be part of the team! <https://www.vancouvergunners.ca/war-diaries---yorke.html>

Bombardier Bertram Howard Cox – The war may have ended but Bombardier Cox has yet to be sent home. Check out the letters here. <https://www.vancouvergunners.ca/bdr-cox.html>

Donations – We've had new donations provided for our Deuce Rebuild and Vehicle Banner projects. Check out the funding campaign at the Quartermaster Stores. <https://www.vancouvergunners.ca/quartermaster-stores.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: Fritz Julius Kuhn (May 15, 1896 – December 14, 1951) was a German Nazi activist who served as elected leader of the German American Bund before World War II. He became a naturalized United States citizen in 1934,

but his citizenship was cancelled in 1943, and he was deported in 1945. He was an American supporter of the German Nazi government that ruled Germany from 1933 to 1945.

This Week: Some of our readership will remember stirring cinematic epics starring Flash Gordon or Buck Rogers. Others will have read of the exploits of Dan Dare, Pilot of the Future



(the author's favourite cosmic hero). Much was made of death rays and other devices emitting evil photons, or whatever it was they emitted. The effects were devastating, and often resulted in the complete elimination of the enemy, be it a person or an entire space ship. In spite of many attempts to replicate science fiction in actual science, not much progress seems to have been made in the past ninety years. Whether this is the fault of alien interference or boffin incompetence, we are not sure. The 1980s "Star Wars" initiative seems to have not reaped the benefits that were advertized, although the Soviet Union does appear to have disappeared, mostly. Possibly, had not the stirring epic of former President Trump's reign not come to an abrupt end, his Space Force might have made some progress in the death ray business.

However, we have been sent a photo that could be of an early attempt at death-ray boogie science. It certainly has that retro-science look to it. However, an informed source states that this device, deadly as it may have been, was not of the ray variety. So, informed space cadets, can any of you tell us what this thingie actually

is? It's real; that we can assure you, as are the editor, Bob Mugford (bob.mugford@gmail.com), and the author, John Redmond (johnd.redmond@telus.net), to whom you may send your answers. To infinity, and beyond!

From the 'Punitary'

How do porcupines play leapfrog? Very carefully.

Murphy's Other Laws

Everything takes longer than you think.

Quotable Quotes

Those who say it can't be done are usually interrupted by others doing it. *James Baldwin*



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Brigadier-General J.J. Major
Canadian Army Headquarters



The Canadian Army
at an Inflection Point
Delivering Excellence Today
and into the Future

1-3 pm Halifax time, Wednesday, 2 June 2021
via Zoom (register through RUSINovaScotia@gmail.com)

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!

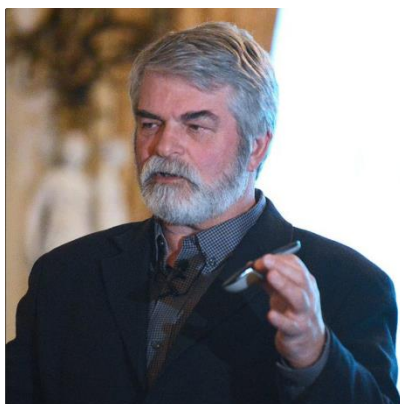


JUNO BEACH, 1944–2014: AN OVERVIEW

Terry Copp, Laurier Centre for Military Strategic and Disarmament Studies

May 19th at 7:00 pm ET (le 19 mai, à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



STOPPING THE PANZERS: CANADA'S FORGOTTEN OVERLORD ROLE

Marc Milner, University of New Brunswick

June 2nd at 7:00 pm ET (le 2 juin à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



A WOMAN'S TOUCH: SUPPORTING CANADIAN SERVICEMEN'S RESILIENCE IN EUROPE, 1943–47

Sarah Glassford, Leddy Library, University of Windsor

June 16th at 7:00 pm ET (le 16 juin à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association*

July 14th at 7:00 pm ET (le 14 juillet à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



"J'IRAI REVOIR MA NORMANDIE": FRENCH-CANADIAN INFANTRY UNITS IN NORMANDY

Dr. Caroline D'amours, Parks Canada

July 28th at 7:00 pm ET (le 28 juillet à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

August 11th at 7:00 pm ET (le 11 août à 19 h 00 h HE)

[Register / Inscrivez-vous](#)



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](#)



10% off your purchase from the [online boutique in Canada](#). Valid May 1-June 6, 2021 using the code JUNO77

10% de rabais avec le code JUNO77.
Valide le 1 mai-6 juin 2021 pour
le [boutique en ligne au Canada](#)

Wednesday Digital Video Lunch

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

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

Password:- Ubique



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

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

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

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

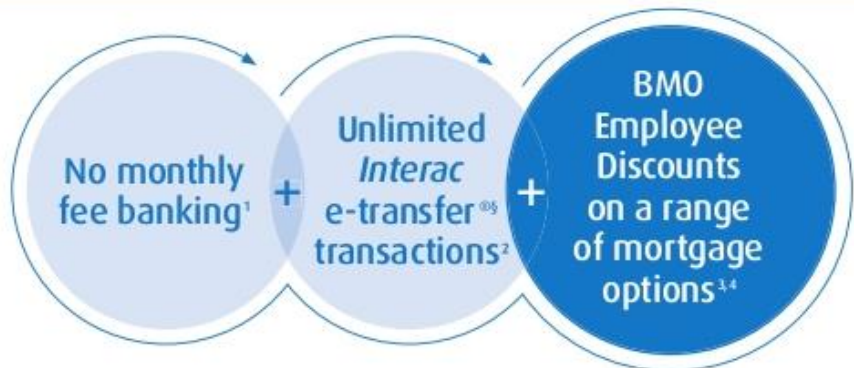
Bank of Montreal

The official bank of the Defence Community

Our strategy is simple –
Do more for you.



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



Mortgages

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



Bank Accounts

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- 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^{9,2} – 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.