

Van Arty Association and RUSI Van Members News July 28, 2020

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

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

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

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

July 29 ‘Wednesday Lunch’ Zoom meeting

Aug 04 ‘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 29th: The USS Indianapolis (which had just carried the atomic bombs to Saipan) is sunk by I-58; due to a clerical error, the sinking is not noticed for several days by which time sharks, sunstroke and dehydration have whittled the number of survivors down to 316 out of a crew of 1,196 men. Commander Michitsura Hashimoto has been a Japanese submariner since the very start of the war when the submarine he served on as torpedo officer took part in the Pearl Harbor attack. His survival and record so far have brought him command of I-58 and a 1st Class Award of the Order of the Golden Kite. After the war, he will testify at the court martial of the Indianapolis' commander, Captain Charles McVay, to the effect that McVay could not have avoided his attack. Hashimoto dies in 2000 at 91, a Shinto priest at the Mmenomiya Shrine.

July 30th: 19 Allied carriers finish pounding the remaining IJN warships in and around the Inland Sea ports. At Samarinda on Borneo, 144 Dutch prisoners plus their families are massacred by the Japanese garrison.

July 31st: Pierre Laval is arrested by American troops in Austria – he will soon be turned over to French authorities for trial and execution. British mini submarines are busy as two raid Singapore harbor and cripple the Japanese cruiser Takao while two others cut telephone cables in the South China Sea, damaging communications links between Tokyo, Singapore, Hong Kong and Saigon.

RCN RAdm Lashes Out at Hateful Comments as Navy Looks to Drop 'Seaman'

Navies around the world have described their junior sailors as 'seamen' for decades.

Lee Berthiaume · The Canadian Press · Jul 26, 2020



Junior sailors have been referred to as 'seamen' for decades, but in Canada, the term is set to be replaced in an effort to diversify the military's ranks.

(Chap Hipolito/The Canadian Press)

The Royal Canadian Navy's deputy commander has responded to a series of online posts criticizing the military's plan to drop the term "seaman" by warning that there is no place in the force for sailors who subscribe to "hateful, misogynistic and racist" beliefs. Rear Admiral Chris Sutherland issued the admonition in a Facebook post over the weekend as sailors and members of the public are being asked to vote on a new title for the navy's most junior members by replacing "seaman" with a more gender-neutral term. "To those of you currently serving with these beliefs, I would like to emphatically state you have no place in our navy," Sutherland said. "If you cannot live by or support the values of the Canadian Charter of Rights and Freedoms, then you cannot defend them." Navies around the world have described their junior sailors as "seamen" for decades if not centuries, with the Royal Canadian Navy using "ordinary seaman," "able seaman," "leading seaman" and "master seaman." But those terms are being replaced in Canada as the navy — which is short hundreds of sailors — charts new waters to become more diverse and inclusive. Navy officers have said the move is also designed to ensure junior members feel safe and proud of their ranks and jobs.

Members of the navy as well as the public at large have until Friday to vote online on two alternatives, with both variants substituting "sailor" in place of "seaman" in different ways. One simply replaces "seaman" with "sailor" in the existing ranks. The other would do away with adjectives such as "able" and "leading" in favour of labels such as "sailor first class" and "sailor second class." There is also an option to suggest alternative terms. But while the move has been applauded by some as long overdue, there has also been varying degrees of criticism online as some have blasted what they see as an overabundance of political correctness and others decrying a loss of tradition. Some of those posts appear to have crossed a line for navy commanders.

Adm Sutherland apologized for not speaking up sooner, saying he "needed a minute to come to terms with some of the comments that have been posted," before targeting not only active-duty

sailors but anyone who has made "hateful, misogynistic and racist comments." "I am shocked that you think that your comments would be acceptable, and that you are not able to recognize that those you are disparaging are the very people dedicating their lives to afford you the freedom to comment," he said without expanding on the offending posts. "These comments serve as a reminder of our need to call out cowardly attacks such as these and remind us also that we should take every opportunity to show support for minority and marginalized groups." He went on to invite any sailor who wanted to know why the initiative is a priority for the navy — "and would like to engage in constructive discussion on the topic" — to contact him directly. The move to drop "seaman" comes amid a broader push by the military to become more reflective of Canadian society, which includes trying to recruit more women, visible minorities and members of the LGBTQ community while cracking down on hateful conduct. At the same time, navy officials have suggested the use of "seaman" has been a potential barrier for recruitment at a time when the navy is short about 850 sailors. Officers have said they can manage the shortfall at the moment but are worried about the longer-term implications.

The US Army is Testing a ‘Smuzzle’

It reduces machine gun noise, flash, and recoil at the same time. *Jared Keller Jul 25, 2020*

Army researchers are working on combining the control of a muzzle brake with the relative silence of a suppressor to help soldiers maintain quiet, accurate fire on the battlefield, according to multiple media reports. Partially inspired by the muzzle brake on an 155mm howitzer and initially designed for use on the 7.62mm M240B machine gun, researchers have also tested the new accessory on the Next-Generation Squad Weapon Technology Demonstrator, according to procurement website TechLink. The name of the device? The "smuzzle," according to researchers. "A few years ago, we were asked whether our next-gen squad weapon should have a muzzle brake or a suppressor," smuzzle co-inventor Greg Oberlin of the Army Combat Capabilities Development Command's Research Lab told TechLink. "We asked ourselves 'why not both?'"



*The Next Generation Squad Weapon Science and Technology prototype with "smuzzle" suppressed muzzle brake attached.
(US Army/Daniel Cler)*

Oberlin and co-inventors Daniel Cler and Eric Binter have been working on the smuzzle for the Army's CCDC Armaments Center since 2007, when the team sought to apply the lessons of the 155mm howitzer to the M240 in order to reduce recoil, muzzle flash, and the auditory signature of the machine gun. According to TechLink, their research culminated in dozens of prototypes and a handful of patents, including one granted as recently as March 2020 for a "suppressed muzzle brake." Like most small-caliber muzzle brakes, the smuzzle vents the pressurized gas of each shot to counteract the recoil of the rifle. By venting the gas through a series of tiny holes, the smuzzle purportedly reduces volume by 50 percent and flash signature by

25 percent. "Inside the can, three sound suppressing baffles lay in front of a brake baffle," TechLink's Troy Carter explains. "The design allows gas dissipation at a lower pressure over a longer duration. In this context, longer means just a few more milliseconds, but it makes a difference.

Here's a look inside, according to the March 2020 patent:

*Inside the "smuzzle"
(US Patent and Trademark Office)*

While Army researchers have so far only tested the smuzzle on the M240B machine gun and NGSW Technology Demonstrator, co-inventor Cler emphasized to TechLink that the design is largely adaptable and several different versions have been designed to fit a weapons systems chambered in a variety of calibers. "It was designed for automatic and semi-automatic weapons, but it'd be useful for anyone shooting magnum cartridges," Cler told TechLink. "It has what you could call a bottom blocker that also reduces how much dust kicks up."

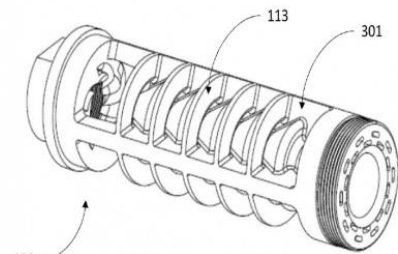


FIG 4a.

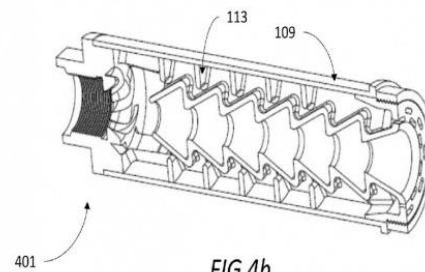


FIG 4b.

The New US Marine Amphibious Combat Vehicle

Chris Capelluto 15 Jul 2020



Here's something fascinating that has been going on behind the scenes at the Marine Corps for the past 25 years that probably none of us know about. As of last year, they are finally replacing their old Amphibious Assault Vehicle with a next-generation Amphibious Combat Vehicle with some awesome upgraded capabilities. If you ask me it looks like they basically

waterproofed the Army's Stryker and called it a day. If you think beach landings are obsolete, the Marines certainly don't. Future amphibious landings remain a strategic possibility in places like the South China Sea where near peer adversaries like China have been flexing their muscles.

Sure, we haven't landed on a contested beach in a half-century, but that doesn't mean it couldn't happen again.

Three different companies have created a version of the Corps' next amphibious vehicle, and all of them are competing for the multi-billion dollar contract. And while General Dynamics, Lockheed Martin and BAE Systems were originally the running, BAE Systems won the bid just last year to produce 30 of the new



ACVs for testing and evaluation. The new ACV will outmatch the old AAV in all the places that matter for a next-generation future conflict. The new vehicle will have a 30mm autocannon mounted on top, which is leagues more powerful than the Mark 19 system. It will carry less troops and move slower in the water which, while ostensibly a disadvantage, is not necessarily a bad thing due to recent changes in Marine Corps doctrine.

Former Undersecretary of the Navy Robert Work believed one of the two would happen in any future amphibious conflict: Either Marines would land unopposed like in Grenada, or they would have to bomb the living heck out of the beach first. Basically, the idea of fighting on a contested beach would make no sense in a future conflict, and the Navy's thinking here is that you don't need a fast troop transport if you land uncontested — something that F-35s and cruise missiles launched from ships can help achieve with regards to beach defenses.

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 75th 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.

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

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

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

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



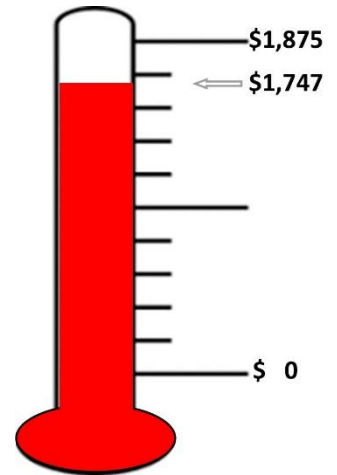
He was hospitalized in the UK for several months and then served at the Canadian School of Artillery in England. In early 1919, Bombardier Mann MM was demobilized in Vancouver and remained in BC until his death in 1955. Perhaps he was a member of the post-war Vancouver Overseas Artillery Association, the group most responsible for encouraging the creation of the 15th Brigade, Canadian Field Artillery, in Vancouver in 1920. Perhaps he actually joined the 15th Brigade. We do not know, but our research continues. We do know, however, that Bdr Mann MM is buried in Mountain View Cemetery in Vancouver.



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

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

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



The medal group price is \$1,875 and we currently have \$1,747.46 in donations.

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

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

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

Vancouver Artillery Association Yearbook Updates

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

Warrant Officer (Ret'd) Lester Denis (Bud) Taylor CD sadly passed away 17 July 2020.
<https://www.vancouvergunners.ca/obituaries-2020.html>

Recent Regimental training Update – <https://www.vancouvergunners.ca/covid-19.html>

Christmas 1990 <https://www.vancouvergunners.ca/christmas-1990.html>

Newspaper articles regarding the formation of 15th Brigade, Canadian Field Artillery in 1920 have been uploaded <https://www.vancouvergunners.ca/1920.html>

A 1916 group photo from the 15th Field Brigade, Canadian Field Artillery formed for service in the First World War <https://www.vancouvergunners.ca/1916-15th-brigade-cfa.html>

More Dolan Magrath photos <https://www.vancouvergunners.ca/dolan-magrath.html>

The 2000s Regimental Pictorial Yearbook draft.
<https://www.vancouvergunners.ca/history-book.html>

Gunner Harold George Davies added to the Fallen
<https://www.vancouvergunners.ca/the-fallen.html>

Remember – Stay healthy and stay safe!

Vancouver Artillery Association – Many years ago, The Royal Canadian Artillery Association offered reduced membership rates for affiliated Association members to join the national organization. We were not in a position at that time to join the Montreal Artillery Association and the Toronto Artillery Association in jumping on board and the RCAA did not extend the offer again as it was brought into effect as a one-time trial. Now, after what appears to have been 13 years, the RCAA has voted that the trial was a success and to proceed with expanding it to other affiliated Associations. What 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**

Who (or What) Is It?

Last Week: 404 Armstrong Whitworth AW 280 Atlas Mk. I. Renumbered from 19. Served with No 2 (AC) Squadron, RCAF Stations Trenton and Rockcliffe, 1935 to 1939. Category B damage at Petawawa, Ontario on 29 July 1938, during summer exercises. With No 118 (Coast Artillery Cooperation) Squadron at Saint John, NB in late 1939. Flew this squadron's first war mission from Saint John on 11 November 1939. Search for reported submarine, returned to base after 15 minutes due to engine trouble and bad weather. Later became instructional airframe A60.



This Week: It is sometimes said that generals plan for the next war based on what happened in the last one. That statement is usually made with 20-20 hindsight, as foresight is a rare, and usually erroneous gift. I have in my possession a science magazine from 1980 that predicts the future. In just about every detail, the predictions are wrong. I am not working a one-day week

in a paperless office, served by a robot, driving a turbine-powered flying car, dressed in form-fitting lycra (except on my bike), nor visiting the government-approved free love centre (sadly). No mention of smart phones or pandemics. Therefore, it isn't strange that the tools of the last war get used in the next one. "Peace dividends" play a large role in that, as do feelings of hope that the last one will never happen again. As a result, when our Dominion went to war again in 1939, we did so equipped, partly, in a style that the fathers of the young soldiers would have recognized.



This changed so quickly that, by the end of the war, there was barely one piece of kit left from 1939, other than '37 pattern webbing, and even that was rare at the beginning of the war. Hence, we can be pretty sure that this photo was taken in the first few years of the conflict. How do we know that? Well, that's your job. Tell us by contacting the author, John Redmond ([john.d. redmond@telus.net](mailto:john.d.redmond@telus.net)), or the editor, Bob Mugford (bob.mugford@outlook.com).

From the 'Punitary'

Why don't oysters share their pearls? Because they're shellfish.

Murphy's Other Laws

There comes a time in a man's life when he must rise above principle.

Quotable Quotes

I never think of the future - it comes soon enough." - *Albert Einstein*

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 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)

2020 BMO CDCB Customer Appreciation Contest



The contest for the defence community is back!

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

Visit bmo.com/cdcbcontest for offer details.

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

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.

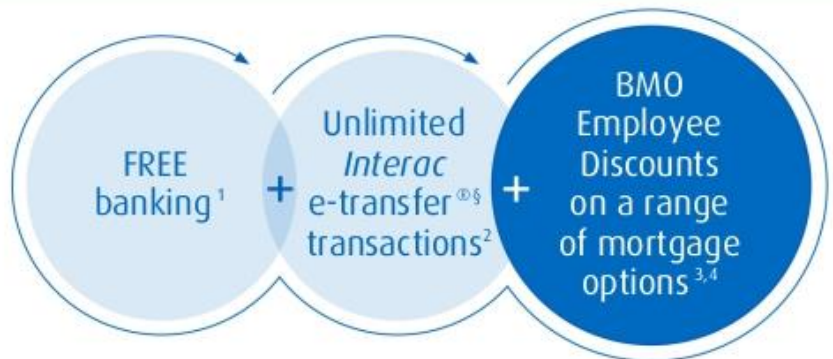
BMO  Official bank of the
Canadian Defence Community

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

Our strategy is simple –
Do more for you.



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



Mortgages

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



Bank Accounts

- FREE banking with the Performance Plan¹
- Unlimited *Interac* e-transfer[®] transactions²
- OnGuardSM Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditViewSM – the free, instant way to get your credit score⁹



Lines of Credit

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



Credit Cards

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

Frequently Asked Questions

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

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

Who is eligible for the CDCB Program?

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

Can BMO help me if I am relocated or deployed?

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

How do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops 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, \$96 each year with 4 non-BMO ATM withdrawals included each month, and \$155 each year in Identity Theft Protection at no charge.¹²

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

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

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



For more information, please contact me:

John Sample
Personal Banker
416-123-4567
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[™] 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[™]. 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[™] if you are a BMO customer who has a lead account¹¹ 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. 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[™] retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard[™] 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. CreditView[™] 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[®] cheques. Visit your branch, call the Customer Contact Centre at 1-800-363-2263, or visit bmo.com/otps-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. ¹¹Registered trademark of Bank of Montreal. ¹²Interac e-transfer is a registered trademark of Interac Inc. ¹³OnGuard 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. ¹⁴CreditView is a trademark of TransUnion LLC. ¹⁵MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.