

## Van Arty Association and RUSI Van Members News June 30, 2020

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

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

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

### **Upcoming events – Mark your calendars**

Jun 30 RUSI AGM – on Zoom at 1330hrs  
Jul 01 'Wednesday Lunch' Zoom meeting  
Jul 08 'Wednesday Lunch' Zoom meeting



### **World War 2 – 1945**

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

#### **July 1945: Japan at Bay**

*"Now I am become death, the destroyer of worlds"* -Robert J Oppenheimer, recalling a line from the Bhagavad Gita on witnessing the first Atomic Bomb blast.

**General:** Strategic bombing over Japan (and some Chinese cities) intensifies with a new wrinkle: Japanese cities get showered with leaflets warning of a raid, and then 50% of the time a heavy raid goes in. Medium bombers out of Okinawa join in the attacks.

**July 1<sup>st</sup>:** 7<sup>th</sup> Australian Division (heavily reinforced) goes in to liberate Balikpapan on Borneo.

**July 3<sup>rd</sup>:** The Australians at Balikpapan on Borneo capture the airfield and are moving quickly to secure the rest of the oilfields.

**July 5<sup>th</sup>:** MacArthur declares the complete liberation of the Philippines. Britain and the US reluctantly recognize the new Soviet puppet government of Poland. It is voting day in Britain's

general election, but the votes won't be tallied until July 26<sup>th</sup> because of all the overseas ballots. Spatz is appointed to command the strategic air offensive against Japan.

## **CF Airbus Damaged**

*Lee Berthiaume The Canadian Press June 18, 2020*



*Can Force One in 2014*

*Artem Batuzak Via Wikimedia*

OTTAWA — Military investigators have revealed the sequence of events that led the Royal Canadian Air Force plane normally used by the prime minister to run into a tow tractor and hangar wall and suffer severe damage. The crash at Canadian Forces Base Trenton in Ontario occurred last October and left the Airbus CC-150 Polaris known as "01" with structural damage to the nose and right engine that is still being repaired. The timeline released Thursday — which reads like a comedy of errors — starts with contracted groundcrew with L3Harris towing the aircraft to a hangar "not routinely used" by the plane and too small for the tow tractor. The maintenance crew set the plane's parking brake and put chocks on its wheels to keep it from rolling while they went to hook up a smaller tractor that would fit in the hangar, according to the report. "During the tow tractor change, the aircraft started moving forward and jumped over the chocks," the report reads. "Attempts to stop the aircraft by the tow crew were unsuccessful. The right engine struck the D-12 tow tractor parked inside the hangar before the nose contacted the hangar far wall structure, finally stopping the aircraft."



In addition to the damage to the plane, which the Department of National Defence has estimated at around \$11 million, the investigators said one person received a minor injury. Investigators could not say why the parking brake disengaged. But they did cite a lack of brake training as a cause for concern and said they found the chocks used to secure the plane did not meet standards and were not installed on all the wheels. "The investigation recommends the use of approved chocks on all wheels and improved training for towing operations." Officials previously said repairs on the aircraft would be finished by August, but that has been pushed back to January due to travel restrictions from COVID-19. Defence Department spokesman Daniel Le Bouthillier

said the government has asked L3Harris to repay the cost of the repairs "as the aircraft was in their care and custody when the accident occurred."

## **In the US - Vets Walking Pets**

Strolls with shelter dogs may reduce PTSD symptoms in military veterans

*Florida Atlantic University June 23, 2020*



*A veteran takes a stroll with rescue Dachshunds 12-year-old Daisy (right) and three-year-old Heidi.*

*Credit: Alex Dolce, Florida Atlantic University*

The United States is home to more than 21 million military veterans, many of whom have difficulty reintegrating into civilian life. A staggering 20 percent of them suffer from post-traumatic stress disorder (PTSD), one of the most common trauma-induced mental illnesses. Moreover, it is estimated that 20 veterans die of suicide each day, resulting in about 6,000 deaths by suicide each year. With President Trump's announcement last week for a roadmap to increase public awareness and training to curb these deaths in our military veterans, a unique study exploring the human-animal bond could play an important role in helping this initiative.

Human-animal interaction is known to reduce stress. Yet, few studies have examined the health effects of interacting with dogs, specifically in the veteran population. With about 6 to 8 million dogs ending up in shelters in the U.S. each year—half of which won't get adopted—researchers enlisted the help of two no-kill shelters for a study evaluating the effects of walking with a shelter dog on psychological and physiological stress indicators in military veterans. The randomized study was led by Cheryl Krause-Parello, PhD, lead author, a professor and director of Canines Providing Assistance to Wounded Warriors (C-PAWW), within Florida Atlantic University's Christine E. Lynn College of Nursing, and a faculty fellow of FAU's Institute for Human Health and Disease Intervention (I-HEALTH), who conducted the study while at the University of Colorado, in collaboration with researchers from the University of Maryland's School of Nursing and SUNY Fredonia. The study was funded in part by the ISAZ/Waltham Petcare Science Institute Collaborative Research Award and C-PAWW. Results, published in the journal *Anthrozoös*, provide evidence that walking with a shelter dog may affect psychological and physiological stress indicators in veterans—with particular potential benefits for veterans with an increase in PTSD symptom severity. Researchers compared the effects of walking with a shelter dog versus walking with a human on psychological stress indicators, PTSD symptoms, and perceived stress in reintegrating military veterans.

Krause-Parello and collaborators evaluated three physiological stress biomarkers: heart rate variability, salivary cortisol, and the enzyme alpha-amylase over four weeks of walking with a dog and walking with a human. The body's reaction to stress affects these biomarkers. The

researchers included the heart rate variability biomarker because of its strong correlations with human physical stress and psychosocial stress. The clearest indicator for decreases in stress came from the heart rate variability data, which was most apparent for veterans with greater PTSD symptom severity. Heart rate variability was measured before, during and for 30 minutes after walking. "Based on heart rate variability, our study provides evidence that walking with a shelter dog may benefit veterans with higher symptoms of post-traumatic stress. Severity of symptoms and perceived stress tended to decrease more after walks with a dog than walks with a human," said Krause-Parello.



*Cheryl A Krause-Parello, PhD, lead author, a professor and director of Canines Providing Assistance to Wounded Warriors ( C-PAWW), within FAU's Christine E Lynn College of Nursing, and a faculty fellow of FAU's Institute for Human Health and Disease Intervention (I-HEALTH), with 12-year-old Daisy (left) and three-year-old Heidi, her rescue Dachshunds.*

*Credit: Alex Dolce, Florida Atlantic University*

Responses to walking with a dog and a human from week one to week four were different depending on PTSD symptom severity. Walking with another person did not change stress levels, as measured with cortisol, in those with high PTSD symptom severity. Walking with a dog or another person led to decreases in cortisol among those with low PTSD symptom severity. For individuals with high PTSD symptom severity, walking with a dog did not change stress levels, as indicated by alpha amylase, but walking with a person led to increased stress. For individuals with lower PTSD symptoms, alpha amylase did not change significantly for either type of walk. "Our findings emphasize the need for more research to determine if this form of human-animal interaction is beneficial to veterans with PTSD and to help us identify the optimal level of interaction that will be most impactful for them," said Krause-Parello.

This unique pairing has the potential to be mutually beneficial for veterans and humankind's "best friend" alike. The researchers emphasize the obvious benefits of human-animal interaction for shelter dogs. They need to be walked and socialized on a consistent basis to develop a positive relationship with humans, maintain a good quality of life, reduce their stress, expand the boundaries of a mundane kennel cage, and improve the likelihood that they will be successfully adopted. The dogs involved in the study resided in the two shelters and were awaiting adoption. "Considering the large number and availability of shelter dogs in the United States, it really makes sense to consider the potential for these dogs to be involved in a unique intervention that combines the benefits of human-animal interaction with the benefits of altruistic action like volunteerism," said Erika Friedmann, PhD, co-author, a professor and associate dean for research at the University of Maryland School of Nursing.

Men and women ages 22 to 69 years old participated in the study. A total of 72 different dogs participated in 124 walks and ranged in size from toy (7.2 pounds) to giant (90 pounds). Each dog walked one to six times. Veterans were asked to draw a name to determine what dog they would be walking with to ensure randomization and to minimize the risk of becoming attached to a shelter dog that might be adopted during the course of the study. "This innovative research confirms the importance of the human-animal bond. It brings to life an unexpected connection between shelter dogs and veterans, serving to meet a need for both and providing direction for holistic programming that addresses both the health of veterans and that of shelter dogs. It is a win-win," said Patricia Liehr, PhD, associate dean of research and scholarship at FAU's Christine E Lynn College of Nursing. Study co-authors are former C-PAWW research assistants Kelly Blanchard and Megan Payton; and Nancy R Gee, PhD, a professor of psychiatry, Department of Psychiatry, and director of the Center for Human-Animal Interaction, Virginia Commonwealth University School of Medicine, who conducted the research while at SUNY Fredonia. "At Mars Petcare we believe we have a responsibility to take scientific exploration further when evidence to date shows us that pets can be part of addressing conditions like PTSD," said Kay O'Donnell, vice president, Waltham Petcare Science Institute. "It's important we undertake rigorous studies to understand how companion animals may provide a benefit and we're proud to be part of this study, which takes us another step forward in understanding the human-animal bond."

## **The US Air Force Wants to Pit an AI Drone Against a Fighter Pilot**

A dogfight that could change aerial combat. *Ryan Pickrell, Business Insider Jun 8, 2020*



*The 33<sup>rd</sup> Fighter Wing flew the F-35 Joint Operational Test Team on June 12, 2018 at Eglin Air Force Base, FL. (Air Force photo / SSgt Brandi Hansen)*

The US Air Force plans to put an artificial intelligence-driven drone up against a fighter pilot in air-to-air combat next year. The dogfight is expected to be held in July 2021, Air Force Lt Gen Jack Shanahan, head of the

Joint Artificial Intelligence Center, revealed Thursday, Air Force Magazine reported. The event is admittedly aspirational. Speaking at a Mitchell Institute event Thursday, Shanahan acknowledged that there are "lots of autonomous systems in [the Department of Defense] today," but "there are very few, and I would say really no significant, AI-enabled autonomous systems." He said he envisions a future with smaller, cheaper, more disposable, swarming, AI-enabled autonomous systems. Shanahan revealed that work is currently underway, in partnership with the Air Force Research Laboratory, to develop a drone that could challenge a manned fighter. Shanahan said that Steven Rogers, the head of autonomy at the laboratory, hopes to field an autonomous system in July of next year "to go up against a manned system in some sort of air-to-air" dogfight. He called the plan a "bold, bold idea." He said that Rogers and his team will likely "have a hard time" getting to the point where "the machine beats the human" by next year.

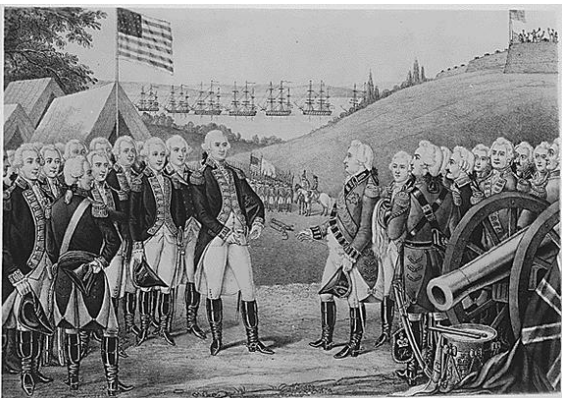
"This is less about the success of beating a human in 2021," Shanahan said, "but learning about what does it take to build a different kind of system."

Rogers first revealed that AFRL's Autonomy Capability Team 3 was working to develop an unmanned, artificially intelligent fighter aircraft in 2018, Inside Defense reported at the time. It is unclear what next year's air-to-air battle will look like, assuming it happens. It is also unclear exactly what the AI-driven autonomous drone might look like, but the aircraft could be optimized for performance without having to take into consideration requirements to protect a human pilot. Another advantage is that it would likely be able to make decisions much faster than a human being. In February, tech innovator and billionaire Elon Musk tweeted that the competitor to the fifth-generation F-35 Lightning II Joint Strike Fighter, an advanced stealth aircraft, should be "a drone fighter plane that's remote controlled by a human, but with its maneuvers augmented by autonomy." Musk said that the F-35 "would have no chance against it." During the 2018 interview with Inside Defense, Rogers revealed that AFRL was also interested in augmenting the capabilities of fighter pilots through machine learning. Explaining that top pilots have thousands of hours of experience, he asked, "What happens if I can augment their ability with a system that can have literally millions of hours of training time?"

## **The Development of the US Pup Tent**

*Lizann Lightfoot Mar 26, 2020*

If you're in the military, you've slept in some unusual places. It's part of the job description. But whether you've sweltered in a Quonset hut or shivered on the ground in a personal sleeping system, you're probably grateful that military tent technology has improved over the years. An innovation that helped shelter soldiers and make units more self-sufficient was the development of the "pup tent." These small sleep tents were often shared by two soldiers. The weight of the material, stakes, and poles were generally around ten pounds. If two soldiers carried half, then each would only have an additional five pounds on his back. "Pup tents" were most likely named by Civil War troops, who commonly used the word "dog" for military slang, such as "dog tags." One story points to the Chattanooga Infantry who gave their tents the nickname "dog houses." From there, the name transformed into "pup tents." From canvas A-frames that rotted in the rain to modern tents with mosquito netting, check out the unexpected development of the pup tent throughout America's wars.



*Revolutionary War:* If you were fighting the British for independence, chances are you'd be billeted in civilian houses. When soldiers did stay outdoors, they used simple A-frame tents made of a single sheet of cotton duck cloth—the same material that's used for sandbags. Without floors, this cloth was held up by either tree branches or rifles. Not only were these shelters open-ended at either side, they were also prone to rotting or disintegration. Sounds like the Continental Army

established the practice of buying from the lowest bidder!

*Civil War:* During the 19<sup>th</sup> century, the pup tent shelter design evolved into two half sheets that fastened together with a row of buttons or snaps along the ridge line. Any pair of shelter half pieces could be fastened together with a watertight closure along the top line, creating a shelter 7' long by 5' wide. Although it was a great improvement over the single sheet A-frames of the Revolutionary War, these shelter halves still lacked a floor, were open-ended, not waterproof, and relied on tree branches or rifles for the frame. So yes, every infantryman slept with their rifle... but they used it to hold up their tent!



*World War II:* By the end of World War II, service members were no longer using rifles and tree branches to hold up their tents. Instead, tent pole frames transformed from a single folding unit to three separate sections comprised of wood with metal tips. This made transportation of the poles easier, particularly when divided between two men.

*Korean War:* By the time the Korean War ended, tents had two new important innovations. First, colors changed from khaki to dark green, and poles went from unpainted wood to a matching army green. But much more importantly, tent flaps were added. Finally, the military tent was able to protect troops from wind and rain. That took long enough!

*Vietnam War:*

Vietnam's tropical climate wasn't a good match for pup tents. However, some tents were used, and they developed a new A-frame style with two poles. This design created roomier accommodations for warfighters, and was used up through the Gulf War

*Vietnam War 1957 - 1975,  
American bivouac in the  
forest, South Vietnam*



*Today:* Modern military leaders struggle to balance unit speed with soldier load. The addition of electronics and armour has greatly increased the burden on warfighters. In response, the modern pup tent has moved away from the bulkier shelter-half designs of the past. Today's modern dome Pup tents are extremely lightweight (usually under 5 lbs), more durable, fully waterproof, and incorporate the use of mosquito mesh netting. All these advancements give warfighters greater mobility and protection. The most popular military-issued Pup tent is the LiteFighter 1.



These modern tents incorporate extremely lightweight water repellent materials, roomier dimensions, weatherproof gear vestibules, and advanced foldable frame systems. Additionally, shelters like the LiteFighter 1 are configurable to various missions. For example, it can attach to a standard issue cot that keeps fighters off the ground and doubles as a mosquito net. One lightweight piece of gear that serves multiple functions sounds like a major improvement in tent technology. LiteFighter Systems is the leading provider of

small tactical shelters to the US military and continues to develop innovative shelter systems that address the needs of an ever-changing battlefield. They provide warfighters with the right shelter system to increase unit speed and reduce logistical supply trains. Whether you are fighting today's wars or going on tomorrow's missions, this is one piece of gear you will want to carry with you.

## **Vancouver Artillery Association Yearbook Updates**

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

**RCAA Virtual Coffee every Sunday at 1600 PDT - <https://zoom.us/j/710752062>**

The annual Canada Day salute has been cancelled due to COVID-19 concerns. We plan to host a Zoom meeting at 1200 hours on Wednesday, 1 July at which time we'll play our collection of salutes from previous years. Drop on in at <https://zoom.us/j/710845848> and say hi!

The Vancouver Artillery Association has signed on as an affiliated association of The Royal Canadian Artillery Association. Check out the affinity insurance program that is now available if you are a paid-up member. Check out the rates here and let me know if there was any cost saving to you! <http://rca-arc.org/regimental-family-affinity-programmes/>

The second chapter of the Regimental Centennial Picture History Book is now on line. It's a draft copy of the 1990s so that you can point out any errors or omissions. Check it out here. <https://www.vancouvergunners.ca/history-book.html>

More names continue to be added to our online nominal roll. Is yours up to date? <https://www.vancouvergunners.ca/nominal-roll.html>

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

We've uploaded some 1982 photos from Major (ret'd) Peter Moogk's collection <https://www.vancouvergunners.ca/1982.html>

And a few more from 1981! <https://www.vancouvergunners.ca/1981.html>



Are you still a serving member of an Artillery unit? The Commanding Officer has already paid your dues for The Royal Canadian Artillery Association. We just need you to register your membership so that you can benefit from the great member only insurance rates from the TD and also to gain entrance to the Member only forum. We're trying to get some discussion going on the new Hawkeye 105mm howitzer system. <http://rca-arc.org/the-rca-association/membership/>

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 it means for the Vancouver Artillery Association is that we become members of both organizations for the same \$25.00 membership fee that we currently pay and we gain the ability to apply for the reduced TD Meloche Monnex Home Insurance Plan, access to the members' only portal on the website and our own digital workspace where we can communicate between ourselves and with gunners across Canada. Bob Mugford is currently working out the details but you should get a welcome email in the very near future. **(if you haven't paid your dues yet, please do so ASAP. You can send payment by e transfer to Leon Jensen [president.vcrgunners@gmail.com](mailto:president.vcrgunners@gmail.com)**

## **Who (or What) Is It?**

**Last Week:** *Private RJ Travis of No 3 Leaflet Unit placing propaganda leaflets into a shell to be fired by Sergeant T McCormick, the No 1 of the 25pdr, of the 191<sup>st</sup> Hertfordshire and Essex Yeomanry Field Regiment, Royal Artillery, into German-held positions in Dunkirk, France, ca 15-25 September 1944. This Regiment supported the Canadian Army's 8<sup>th</sup> Infantry Brigade in Normandy. The cap badges and sleeve insignia have been censored (obliterated) by the Canadian Army according to Security rules of the day.*



*Photo by Lt Frank Dubervill, Canadian Army Film and Photo Unit (CAFPU), 1944.*

When Firing Units were assigned a Propaganda Mission, they would get delivery of the propaganda bundles from the Propaganda Unit. The firing units would break down Smoke (BE) or Illuminating carrier shells by prying off the base plate, removing the contents and inserting the propaganda bundles. These bundles were printed propaganda intended to undermine German morale and the leaflets were slightly perforated such that, when the “kicker ( expelling ) charge” popped the base plate off the carrier shell, the expelled bundles would tumble and “stream” above the intended area, with the “streamers” breaking apart into individual propaganda leaflets. The amount of leaflets in the bundles was adjusted to compensated for the weight of the carrier shell contents so that the ballistic properties of the shell was not affected. In Europe, Commonwealth artillery was so fierce and effective that the Germans thought we had an autoloading gun and the concept was reinforced ( in the German view ) when whole sections of the battlefield became instantly saturated with propaganda leaflets from artillery fire.

**This Week:** This week's quiz takes us back a bit to things naval, but also military, and, indeed, political. Often, one thing leads to another, and then to more. Had my father and some young officers not decided, at the last minute, to go to a dance at the Nova Scotian Hotel in 1942, rather than line up at the Green Lantern restaurant, as they had originally planned, I wouldn't be here, or, if I were, it would be under a different name. Similarly, had King William not cheated at the



Battle of the Boyne, and used trained, professional soldiers (almost all Dutch or Danish), I also might not be here. Rather, I'd be luxuriating on the grand estate we once had in dear old Ireland, served hand and foot by loyal servants, all tugging their forelocks. In a similar vein, had this week's subject not met a grisly end, then the current world situation might be very different. Of course, counter-factual history is something professional historians eschew, but it is fun to wonder, "what if". What if Winston Churchill had met the sharp end of a Dervish spear at Omdurman? What if Caesar had decided that the Rubicon was just too darned wide to cross, or if Napoleon's dad had decided to stay in Corsica and open a pizzeria?

So, to fill in the story, what became of this vessel, and how might that tragedy echo to today? Send your musings to the editor, Bob Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the author, John "the Jacobite" Redmond ([johnd.redmond@telus.net](mailto:johnd.redmond@telus.net)). Stay safe.

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

Why did the lion break up with his girlfriend? Because she was a cheetah!

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

Anything is possible if you don't know what you're talking about.

### **Quotable Quotes**

The most wasted of all days is one without laughter. - *e e cummings*

## 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.

# 2020 BMO CDCB Customer Appreciation Contest



## The contest for the defence community is back!

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

Visit [bmo.com/cdcbcontest](https://bmo.com/cdcbcontest) for offer details.

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

## Already a BMO CDCB customer?

Don't miss out on your chance to win.

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

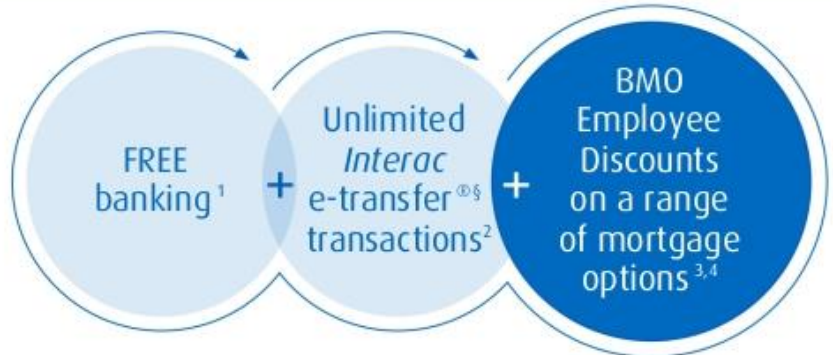
**BMO**  Official bank of the  
Canadian Defence Community

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

Our strategy is simple –  
**Do more for you.**



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



### Mortgages

- BMO Employee Discounts on a wide range of mortgage options<sup>3,4</sup>
- Flexibility to move or break your mortgage through the Integrated Relocation Program<sup>5</sup>
- 130-day mortgage rate guarantee – the longest of any major bank in Canada<sup>6</sup>



### Bank Accounts

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



### Lines of Credit

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



### Credit Cards

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

## Frequently Asked Questions

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

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

#### Who is eligible for the CDCB Program?

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

#### Can BMO help me if I am relocated or deployed?

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

#### How do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCard<sup>SM</sup> program?

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

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

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

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

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

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

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

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



For more information, please contact me:

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Bay & Bloor Branch  
55 Bloor Street West



<sup>12</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. Interac e-transfer<sup>SM</sup> transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner Roadline<sup>SM</sup>. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuard<sup>SM</sup> if you are a BMO customer who has a lead account<sup>SM</sup> with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All account holders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>SM</sup> provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard<sup>SM</sup> service. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. OnGuard<sup>SM</sup> retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard<sup>SM</sup> is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at [www.bmo.com/onguard/SGconditions](http://www.bmo.com/onguard/SGconditions). CreditView<sup>SM</sup> is a service provided to you by TransUnion. Using this service does not impact your credit score. This service is being made available to you as a customer of BMO ("Bank of Montreal") at no additional charge. You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard<sup>SM</sup> cheques. Visit your branch, call the Customer Contact Centre at 1-800-263-2263, or visit [bmo.com/rates-fees](http://bmo.com/rates-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. Registered trade-mark of Bank of Montreal. Interac e-Transfer is a registered trademark of Interac Inc. OnGuard is a service of Sigma Loyalty Group. OnGuard is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>SM</sup> is a registered trademark of Intersections Inc. CreditView is a trademark of TransUnion LLC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.