

Van Arty Association and RUSI Van Members News May 4, 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 05 Wednesday 'Zoom' Lunch meeting
May 12 Wednesday 'Zoom' Lunch meeting
May 19 Wednesday 'Zoom' Lunch meeting
May 26 Wednesday 'Zoom' Lunch meeting

UBIQUE 150 'Good Shooting' Video Contest winner announced!

Leonardo to Supply Naval Guns for the Canadian Surface Combatants

Marcello Sukhdeo Vanguard April 23, 2021



The 127/64 LW - VULCANO System.

Image: Leonardo.

Leonardo has been awarded a contract to supply Lockheed Martin Canada with four *OTO 127/64 Lightweight (LW) Vulcano* naval guns, including the Automatic

Ammunition Handling System (AAHS) as an optional solution, for the Canadian Surface Combatants (CSC). Three of the systems will be installed on-board the new naval units, while the fourth will be used for training activities. The 15 advanced and multi-mission combat ships, which will be built by Irving Shipbuilding Inc. at the Halifax shipyard in Nova Scotia, is part of Canada's National Shipbuilding Strategy. During the last decade, the OTO 127/64 LW Vulcano has been selected by six navies around the world. This gun system is equipped with a highly flexible architecture that allows installation on all types of platforms. According to a news release, the system's state-of-the-art technology and complete digitalization help to ensure continuous assistance to operators and constant support to the onboard Combat Management System (CMS) through the calculation of possible shooting solutions during mission planning.

The system also integrates seamlessly with the Vulcano 127mm ammunition, both in the Guided Long Range (GLR) and the Ballistic Extended Range (BER) versions. The OTO 127/64 LW Vulcano operates effectively even in the absence of a crew, thanks to Leonardo's AAHS solution, which guarantees automatic gun reloading by managing both Vulcano long-range precision strike and conventional ammunition simultaneously. Production of select system components will be done at Leonardo DRS' Ottawa facility, which will contribute directly ITB commitments.

US Marines Making Big Investments in Electromagnetic Warfare

Mark Pomerleau C4ISRNET 23 April 2021



The Marine Corps sees non kinetic weapons as a less expensive alternative to traditional weapons.

LCpl Rhita Daniel/Marine Corps)

WASHINGTON — Recognizing the importance electromagnetic warfare will play, the Marine Corps plans to make big investments in new systems.

As part of force design updates the Corps announced for 2030, the service is looking to invest around \$1 billion in development over the next five years, Col Dave Burton, program manager for intelligence systems and portfolio manager for command element systems at Marine Corps Systems Command, said April 21 at the virtual C4ISRNET Conference. The Corps is enhancing systems for its traditional electronic warfare operators for “peer-to-peer EW engagements,” Burton said. Broadly speaking, the Marine Corps wants to develop future systems in four categories, according to Lt Col Brian Ackerson, branch head for Marine Air Ground Task Force electronic warfare. First, the Corps is looking for systems that are platform agnostic, Ackerson explained during an Association of Old Crows virtual summit April 13. The Corps doesn't want systems designed for one platform or system, but rather systems that it can spread around to fit multiple airborne or ground systems. The service also wants systems that can be widely distributed and scalable. This means a mix of options that are portable by person, vehicle mounted

or handheld. This equates to a variety of high- and low-power systems that the Corps can use together across a wide variety of units and systems. Plus, the service needs capabilities on-demand as opposed to exquisite systems. This is especially important if the Marines expect to operate inside an enemy's sphere of influence, what the Corps calls the weapons engagement zone, Ackerson explained. Last, the Corps wants systems that it can network and are mutually supporting. Marines need the ability to control systems remotely, especially if they are operating over hundreds of miles in areas such as the Pacific, where the Corps' top officer has elevated China as the greatest threat.

The networking of capabilities also has broader application outside the Marine Corps. If systems can be networked, that services can share data to provide a better situational awareness picture of the spectrum, Burton said. "If the operational or the tactical situation calls for electronic attack, there's a full understanding of the entire spectrum and the decision can be made to do that. If a targeting solution is required based on the spectrum data, then that sensing solution can be provided to a targeting solution and maybe a kinetic strike will occur," he said. "We can see the spectrum as another part of the information environment that is crucial for future operations and understanding the spectrum and being able to maneuver in the spectrum either for electronic attack, electronic protect, to deny the adversary the use of spectrum is just another aspect of warfare." In addition to creating new structures, such as Marine Expeditionary Force Information Groups, to better compete within the larger information environment — which includes the electromagnetic spectrum — Burton said the Corps wants to develop systems for incidental operators. These systems will go to dismounted Marines down to the infantry squad level. "We're looking at visualization tools, deconfliction tools that we can use to conduct traditional signals intelligence missions while we're also managing EW missions down to the lowest level," Burton said, adding that the need to control capabilities remotely will be critical as they look to give more systems to incidental users.

Moreover, officials understand that non kinetic capabilities can be just as effective, if not more so in some cases, than more expensive kinetic weapons. Adversaries are deploying higher capable systems from long range and smarter weapons. Conventional thinking might say friendly forces need to outpace those systems with capabilities such as fifth-generation fighter aircraft and other exquisite weapons. "But from an EW perspective," Ackerson said, "perhaps I can develop a jamming system that can escort my special aircraft or weapon system into the target." "I don't have to spend a ton of money and make an exquisite platform. Maybe I need to look at new waveforms, new jamming techniques and new integrated electronic warfare capabilities with our weapon systems that can support them to get into the target," he added. "We talk about our adversaries having precision long-range fires and exquisite capabilities. If they're operated in the EMS, we need to be able to find them, and we need to be able to use their weaknesses to help drive targeting."

These systems could also help set the conditions for conflict. With so-called gray zone operations and adversaries working harder in the competition phase below the threshold of warfare, non kinetic capabilities can help sense the environment and provide potential targeting data if the situation escalates, Ackerson said. "Realizing that gray zone activities, particularly in

INDOPACOM, it's going to help us in competition to build targeting," he said. "We're going to be in competition 99 percent of the time, so having that sensing capability that we could actually use is going to be huge. In conflict, I want to have those electronic attack capabilities that are going to deny, degrade, disrupt the decision cycle of an adversary. I want to have non kinetic options that I can provide the Marine force or the joint force."

Tommy French

British, US and French Soldiers' Slang During WW1.

Published in *Everybody's Magazine* (The Ridgway Company, New York) of January 1918:

Trench Talk - Some Characteristic Slang Creations of the Soldiers

War is rich in new speech—so rich that in France, learned members of the French Academy have already begun to recognize, collect, and try to analyze some of the new language that has sprung spontaneously from the lips of poilus and Tommies in the past three years. Some of this new speech is clear to us stay-at-homes. Of others we can appreciate the flavor only when their origin is explained. "Boche," for instance, is an abbreviation of "caboche," a hobnail, with a hard, rough, and square head. It was applied long ago, because of corresponding mental qualities, to the Germans as well as to all resembling them. Similarly, the Tommies call the big German guns "Berthas" in honor of the eldest daughter of Herr Krupp, the great German munitions maker. Tommy's great word is "Blighty." "Blighty" to him means England, home, and all that's worth living for. When he has a wound serious enough to send him home, he calls it a "blighty one." The "Blighty" of the French soldier is Paris, which he affectionately and lovingly calls by a sort of pet name—"Panam." Tommy is perhaps likely to think most of "Blighty" when the "big stuff" comes over. The "big stuff" means the various kinds of large German shells. The high explosive ones are "crumps;" the big ones that give out a lot of black smoke, "Jack Johnsons" or "coal-boxes." The poilus generally call the "big stuff" "marmites" or "stew-pots." Any misfortunes that the "big stuff" may bring are spoken of lightly in the trenches. Being killed, and so requiring the services of "Holy Joe," the chaplain, is referred to delicately as being "huffed" or as having "clicked it," or "gone west." Anyway, after it is all over and, if you are lucky, you are buried—"sewed in a blanket," as it is called—and are thereafter alluded to as "pushing up the daisies."

Life, however, is not all one "hickboo"—as the men in the air-service and elsewhere call a rumpus, bombardment, or attack. It may even be considered "cushy"—"pretty soft," as we say—or comfortable, when you can "cadge," borrow, a "fag," that is, a cigarette, or "have a doss," sleep, in your "funk-hole" or dugout. "Kip," or sleep, is scarce, almost as scarce as "coles," i.e., pennies, to blow in. But then, you always have your "rooty" or bread and your "gippo" or bacon-grease soup and your "machonochie," or tin of scientifically balanced ration, the compounder of which is said to be marked for the last atrocity victim of the war. To top off the comforts, you occasionally get a letter from "Lonely Stab," the girl who writes and sends parcels to Tommy. Companionship of any kind is more welcome than that of the "cooties," despite the affection apparently conveyed in this name given to the trench vermin. The air service, like most special branches, has its own vocabulary. An officer of flying status, but who for some reason does not fly, is called a "penguin." This name is also applied to a type of trailing machine which does not rise from the ground. An officer in the flying service without flying status is called a "kiwi" after

an Australian bird. A pilot is generally called a “quirk.” A flight is called a “flip,” and if it is a distinguished failure, it is called a “wash-out.” An airplane is usually called a “bus.” The great hope of the airman is to “spikebozzle” or bring down a “Zepp”, or one of the smaller non-rigid dirigibles they call “blimps.” The airman’s pest is the “onion” or large flaming anti-aircraft shell which “Archie” sends up as a sort of bouquet—with sometimes an unpleasant smell. “Archie,” is the general name for the anti-aircraft gun.

The constant association of Tommy and Frenchy has resulted in some linguistic Burbanks. Tommy finds “compray” much easier and shorter to say than “Do you understand?” and “Toots Sweet” is as effective as anything to the barmaid for “hurry up,” when Tommy gets a little leave to visit an estaminet for a cup of tea. His entertainment on short leaves is usually mild, and when, on his return, his fellow Tommies ask him what happened, he replies: “father of twins”—which is his equivalent for the emphatic negative, “pas de tout.” The French soldier slang shows an even higher spirit of banter and playfulness. Poilu, that one word of national reverence, means simply brave, strong. The French soldier is also called “un bleu” from the light, gay, affectionate blue of his uniform. The enemy is referred to good-naturedly as “les Boches” or “les bobosses” or “the moles”, or simply “Fritz.” Out of “Boche” the poilus have made all sorts of expressions associated with the Germans or their qualities. “Bocherie” is German cruelty; “Bochonnerie,” is any kind of nastiness; “Bochisme” is the way the poilu alludes to German Kultur, and “bochiser” has become a common word to express spying of any kind.

Next to “Boche” the deepest term of reproach in French is to call another “un embusqué,” which means, literally, a soldier or civilian who has “ambushed” himself or taken some post free from hardship or danger. It is much more severe than our “slacker.” All who are down there fighting for France are “les copains”—literally, the sharers of bread. The poilu calls his bayonet by various pet names: “Rosalie” (especially for the new-style bayonet which makes a wound like a cross), “a knitting-needle,” “a roasting-spit,” a “Josephine,” “a fork;” and the old-style bayonet “a cabbage cutter,” “a corkscrew.” A motorcycle is a “teuf-teuf”. His machine gun is a “coffee-mill” or an “unsewing machine.” Small bombshells are called “sparrows,” and bullets are “prunes” or “chestnuts.” The poilu’s knapsack is his “crystal closet.” The famous .75 field piece is called “the little Frenchman” or “Charlotte”. “Un cou-cou” is a small bombshell; and a large bombshell is called “un colis a domicile”, literally a COD. The American poilu is not going over unprovided with a lingo. He calls himself, by the way, a “doughboy” or “crusher,” which is fairly American-sounding. Cavalrymen he calls “bow legs;” a soldier who shares his shelter is his “bunkie;” the company barber is “butcher;” a soldier who works for an officer is a “dog robber;” the commanding officer is alluded to as “K.O.,” a junior officer is called a “goat;” the provost sergeant is a “hobo;” a teamster is a “mule skinner;” an old officer is called “old file;” the drum-major is the “regimental monkey;” the doctor is “saw-bones;” a new second lieutenant is a “shavetail;” field artillerymen are “wagon soldiers;” and a trumpeter or bandsman is a “windjammer.” And our doughboys are like Tommy and poilu in that they never “bellyache” or complain when the “slum,” i.e., the meat or vegetable stew, or the “sowbelly,” as the bacon is called, are bad. It’s all in the game—the game of “Kan the Kaiser”—which is the only American equivalent thus far of any of the French war slogans like “Ils ne passeront pas,” or “On les aura,” “We’ll get them,” “They shall not pass.”

Bombed First World War Tunnel Found

Remains of 270 German soldiers still in it.

'It was like Pompeii. Nothing had moved' in French battlefield site.

Shari Kulha March 17, 2021



The bodies of more than 270 German soldiers from the First World War have been found where they lay for more than a century — after they died agonizing deaths. Pierre Malinowski

In a surprising irony, a tunnel built by the Germans in French territory during the First World War has been found after more than 100 years — and it's of utmost urgency that its location be kept secret. By 1917, German troops had held a hilly area some 200 km

northeast of Paris for two years. From there, on what became known as the Chemin des Dames battlefield, they were able to watch for advancing French soldiers. During this time, the German soldiers, from the 10th and 11th companies of the 111th Reserve Regiment, had dug an intricate system of tunnels into the limestone for underground defences and stores, some as deep as 20 metres. One was a supply tunnel that ran 300 metres from the north side of the hill to the south side, to where the first line of German trenches lay.

In May 1917, the French tried to retake those hills, seeking to break the stalemate along the Western Front. They knew where the entrances to that Winterberg tunnel were and bombed them. One shell closed off the entrance, the BBC reports, and triggered explosions from ammunition stored inside, sending poisonous fumes into the shaft. Another shell closed off the exit. Inside, the 270 soldiers, one by one, over the next six days, either suffocated or took their own lives as their oxygen ran out. Some asked comrades to kill them. Miraculously, just a day before the Germans retreated, three men were rescued, and one wrote an account of the horror they had faced in the tunnel.

Nine of the 270 soldiers, including these three, whose lives were lost in the Winterberg tunnel have now been identified.

Hohenzollern Memorial Book 1914-1918



That French attack was one small victory in what was one of the greatest disasters in French military history, [HistoryNet.com](https://www.historynet.com) writes. Because of their complex defensive system, the Germans were able to stop the majority of the French advance. But the French got in that one parting offensive. In the aftermath of the German withdrawal and France's disinterest in saving German soldiers, the tunnel was abandoned, soon forgotten, and eventually its location was lost to the overgrown forest. Today, the BBC says, the spot is popular with dog-

walkers. But one local man, Alain Malinowski, didn't forget it. He was certain it was out there on the ridge. For 15 years he researched the military archives in the Château de Vincennes, gathered descriptions, maps and prisoner interrogations. But the area had been so damaged that identifying it seemed impossible. Then in 2009, he lucked on to a wartime map that showed the tunnel location and two paths to it, and, after careful analysis, he was able to locate it. At least he found an area of unremarkable woodland that he thought must be it. "I felt it. I knew I was near. I knew the tunnel was there somewhere beneath my feet," Malinowski told Le Monde.



An entrance to the tunnel can be seen at left on the war-torn hill.

Pierre Malinowski

The authorities paid no heed to his information. Perhaps it was because they thought him just another odd duck hunting for war treasures in the forest — or perhaps they had no desire to open up a mass war grave. But as fate would have it, Malinowski's son, Pierre, was running a foundation tracing war-dead from the Napoleonic and other eras — so he added the First World War site to his must-find list. The 34-year-old former soldier wasn't going let paperwork or permissions get in his way. He put the French and German governments on notice by opening up the tunnel himself. This was illegal, as the BBC reports, but he thought it would be worth the punishment. Under cover of darkness, Malinowski brought in a mechanical digger to the spot his father had identified, had his team dig out four metres — and found the entrance to the tunnel. There they saw a bell that was used to sound an alarm, hundreds of gas-mask canisters, rails for transporting munitions, two machine-guns, a rifle, bayonets and the remains of two bodies. "It was like Pompeii. Nothing had moved," one of the team said.

The public's reaction has been mixed, with some historians and archaeologists believing the unsanctioned actions not only dishonour the dead, Historynow.net writes, but forced the French government to open and protect what lays buried there from looters, most of whom will be digging for purely mercenary motives. Tracking descendants of those who died in the tunnel is underway. Nine soldiers have so far been identified. The rest remain in situ, but for how long? Looters had been on site, and had dug down three metres, but missed the actual entrance. When the BBC's reporter visited the site the next day, he saw axes, spades, unexploded shells — and a human ulna, the forearm bone. Clearly the location is not too much of a mystery anymore. This is France's most important discovery from the First World War since the 1970s, and inattention will see more looters come to dig for its military artefacts. The German War Graves Commission, for its part, told German radio "to be honest, we are not very excited about the discovery. In fact, we find it all most unfortunate." Pierre Malinowski, at least, has respect for — and fascination with — the site. Remember the tunnel was where these soldiers lived from day to day — so there will be all their normal possessions," he told the BBC. "Every soldier will have a story. It will be the biggest ever reserve of human material from the First World War."

Vancouver Artillery Association Yearbook Updates

Yearbook Update 2021 – Lieutenant Colonel Dean Drysdale was remembered by the Township of Langley with the renaming of the Walnut Grove library. <https://www.vancouvergunners.ca/whats-new/yearbook-update-20218507820>

Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery during World War 1 continue to be uploaded. Their Battery Commander was recently killed while on recce. <https://www.vancouvergunners.ca/bdr-cox.html>

Deuce and a half rebuild – There were a couple of days without rain and the drip pan has been removed. No apparent sign of damage but the engine still refuses to turn. I'm glad that I'm not running a garage for profit! <https://www.vancouvergunners.ca/deuce.html>

Yorke Island war diaries – Speaking of newsletters. The December 1943 War Diary from Yorke Island has been uploaded and it makes mention of the publication of the "NEW YORKER". Has anyone seen copies of this item? This is the first I've heard of it. <https://www.vancouvergunners.ca/war-diaries---yorke.html>

Going Yorky – A little snippet of material that is available in Ottawa at Library and Archives once COVID is over and we can travel again. <https://www.vancouvergunners.ca/whats-new/yorke-island8291745>

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?

95mm in RCA Museum Gun Park



Last Week: In response to the success of the German SIG 33, the British Army required an Infantry Howitzer for direct fire against concrete structures, such as pillboxes in 1942. As a 95mm Tank Howitzer was already under development, it was considered a logical starting point. The howitzer was stripped of its counterweight and was placed on a box-trail carriage with a platform similar to the 25pdr (not shown in the quiz picture) and given a gun shield. Testing in 1943 showed that both the recoil system and the carriage were over-stressed, and redesign was needed, which delayed the introduction until 1944. However, the problems with the recoil mechanism and carriage were never fully ironed out and, the weapon was refused by the infantry and declared obsolete in April 1945 but not before several hundred examples were produced. It was never used by the Canadian Army. Some readers noted the wheel chock cleverly disguised as a rock. Not sure what the part number for that is or what Mk of 'rock' it is. Any ideas?

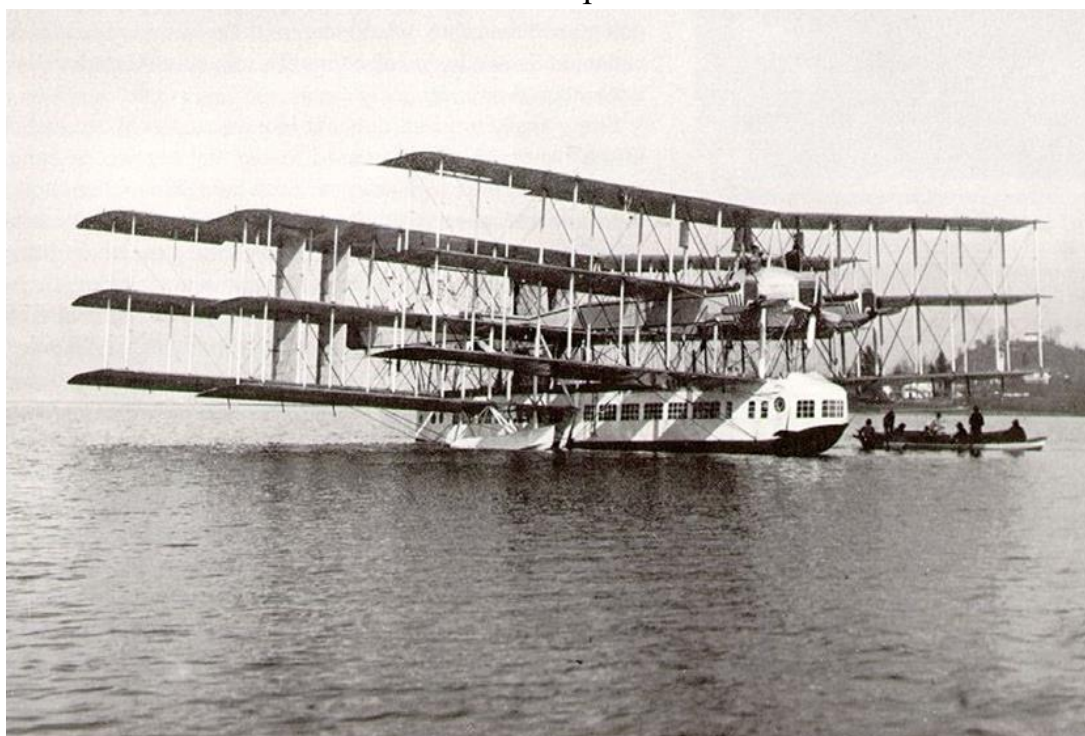


Projectile: 25 pounds (11.4 kilograms)

Range: 6,000 yards (5,486 metres)

Detachment: gun, towing vehicle, limber and 6 gunners.

This Week: We have been accused of ignoring the junior and senior services recently, so let us move to elegant objects that can live both in the air and on the sea. Those of us living in British Columbia are familiar with float planes, such as the Beavers and Twin Otters that buzz overhead frequently, carrying businesspeople, civil servants, loggers, fisherpersons, and others up and down the West Coast. The older amongst our readers, which is about 95% of them, can, when alert, thanks to their daily injection of Geritol (other brands are available, online) remember flying boats. Some even see flying elephants, but that might be a side effect of too much of the famous elixir. It wasn't too long ago that one could see the occasional Canso, or even a Seabee (more a flying amphibious canoe than a flying boat) ploughing the waters of the mighty River Fraser. There once was even a Stranraer moored in the middle arm of that river. Happily, it wasn't scrapped, and resides at the RAF museum in Hendon (although some would have been even happier had it stayed in Canada, but that's another story). However, never have any of our auld comrades seen the craft in this week's photo.



Elegant doesn't even begin to describe this beauty. Where one wing might suffice, why not add several more? And where one tiny windscreen might do the job, surely something resembling an agricultural greenhouse would be even better. Beautiful as this flying boat is, the addition of the motors seems to have been an afterthought.

So, learned readers, can you identify this streamlined wonder? If you can, shoot an electronic message to the editor, Bob Mugford (bob.mugford@outlook.com), or to the author, John Redmond (johnd._redmond@telus.net). Keep 'em flying!

From the 'Punitary'

If you see an ocean but not water, where are you? In front of a map.

Murphy's Other Laws

A hero is somebody who voluntarily walks into the unknown

Quotable Quotes

In an age of bullies, we cannot afford to be a sissy." 'Wild Bill' Donovan -1939

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.

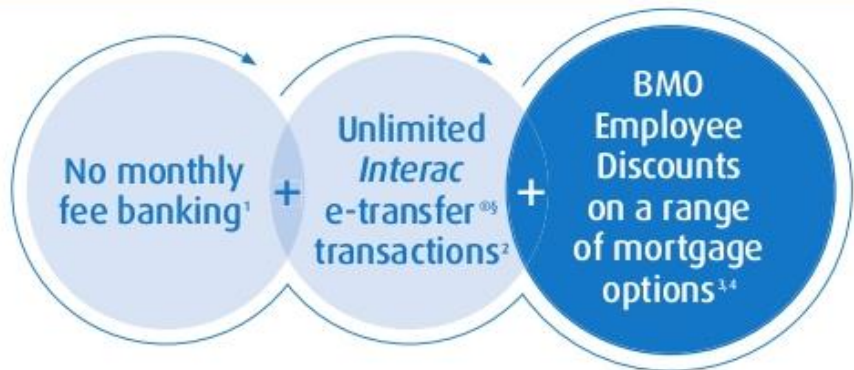
Bank of Montreal

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

- Save money with a Performance Plan chequing account with no monthly fees¹
- 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^{9,10} – 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.