

Van Arty Association and RUSI Van Members News Nov 9, 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)

Nov 10 Wednesday ‘Zoom’ Lunch meeting

Nov 11 The Regiment will be firing their salute from HMCS Discovery, with access restricted to serving members, not Crab Park due to the City of Vancouver COVID restrictions. The Messes will only be open to serving members. The City of Vancouver has asked Jim Stanton to assume Cam's role as Director of Ceremonies at Victory Square. Like last year, this will be an abbreviated virtual ceremony carried live in Global TV starting at 10:30 on November 11th. A small audience will be permitted on site, but people are encouraged to watch from home on their TV or Facebook live. Jim said “It is an honour to follow in Cam's footsteps.”



Nov 14 Valour Canada Online Talk Series

Nov 17 Wednesday ‘Zoom’ Lunch meeting

Nov 18 RCAC Battle of Leliefontein Luncheon 2021

Why Canada Should Remember

Lucas Robertson November 5, 2021

Canada lost 61,000 of its finest young men to combat in the First World War, nearly all of them volunteers, and 42,000 killed in the Second World War. Another 240,000 were wounded or taken prisoner during the two global conflagrations. Today, as historical amnesia gradually settles over a country living in the present, some aim to subsume the civilization-saving bravery and sacrifice of Canada's soldiers by transforming Remembrance Day into a politically charged time for

celebrating socially favoured sub-groups. Lucas Robertson declares a firm “No” to such tendentious revisionism and reminds us that Canada’s war dead and what they accomplished for this nation are worth remembering in their own right.

An excellent story but too long for this newsletter. Read the full story at:-

<https://c2journal.ca/2021/11/why-canada-should-remember/>

Band of the 5th Regiment - Concert of Remembrance 9 Nov 2021

7:30 pm - Dave Dunnet Theatre - 2121 Cadboro Bay Road - Oak Bay High School

During Remembrance week, the Band of the 5th (BC) Field Regiment RCA is teaming up with the "Canadian College of Performing Arts" (CCPA) on Tuesday, the 9th Nov at 7:30pm at the Dave Dunnet Theatre - 2121 Cadboro Bay Road - near Oak Bay High School to present a Concert of Remembrance. Doors open at 7:00pm. In the first half, the band is playing music drawn from a wide range of traditional and contemporary brass-reed band music sure to please young and old alike; to be followed, after a brief intermission, by a Remembrance themed performance by the Canadian College of Performing Arts. Current COVID-19 Protocols lead to limited seating and, as well, in person attendance must wear a mask and provide proof of vaccination upon entry. At the request of some of our fans to make up for the reduced amount of seating, **an alternate option to view the free concert is live stream** (over your computer/some TV's/etc) has been arranged by CCPA.

To get a free ticket to attend in-person or via live stream just link to <http://www.ccpacanada.com/events/> and on the CCPA website look for the title Concert of Remembrance and then choose:

In-person tickets available here; or
Live streaming ticket available here.

Click on the relevant word "here" and the site will take you through the create profile and "buy" process (the cost is \$0.00) just like most theater's these days.

If attending the concert in-person, a donation is appreciated at the door ... the concert is in part assisted by the District of Oak Bay with proceeds of donations at the door going in support of the Military Family Resource Centre; the Oak Bay Public Art Fund; and the Canadian Heritage Arts Society. The Dave Dunnet Theatre is a new building, uses state of the art technology and has comfortable seats. A map of convenient parking locations is attached. We look forward to seeing you and your friends join us in-person or live-stream for our Concert of Remembrance.

The Dave Dunnet Community Theatre info link is at: <http://davedunnet.ca/theatre/>

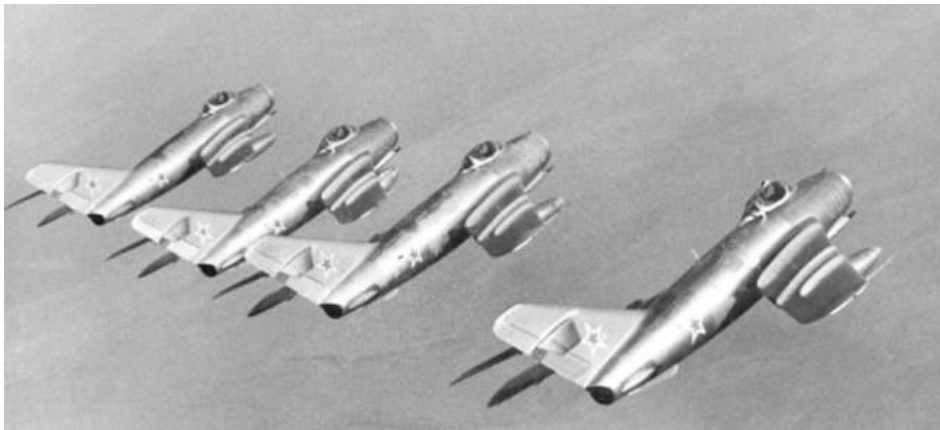
The 5RCA Band facebook link is at:

<https://www.facebook.com/pg/Bandofthe5th.MusiqueDeLa5e/>

The US 1950s Plan to Buy a Top-Secret Soviet Fighter

Operation Moolah Military History Now 19 February, 2015

“Obtaining a functioning MiG-15 became something of an obsession for western intelligence. But getting one intact was proving to be difficult.”



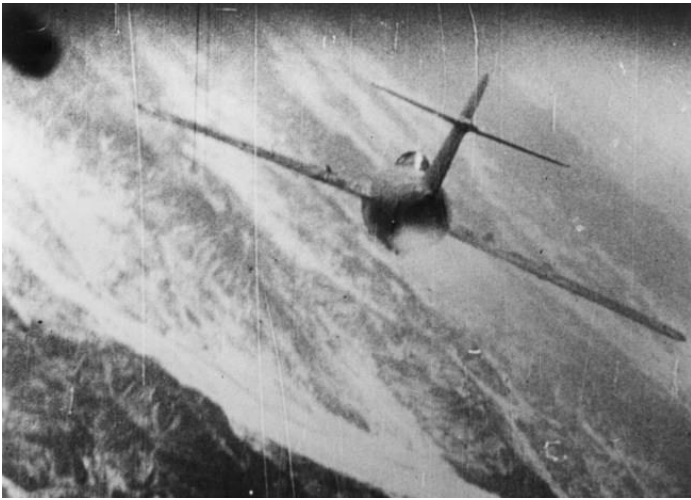
If you can't beat 'em, buy 'em — In the final weeks of the Korean War, America offered \$100,000 cash and US citizenship to any Chinese, Soviet or North Korean pilot who landed a MiG intact at a UN airbase. or allied pilots in the Korean war, the sudden and

unexpected appearance of Soviet-made MiG-15s in the skies over the 38th Parallel was a troubling development. The new, cutting-edge interceptors, which Moscow supplied to the air forces of North Korea and China by the hundreds, made their combat debut on Nov. 1, 1950, and immediately began downing Allied aircraft with virtual impunity. The MiG-15, designated “Fagot” by NATO, could easily outpace, outfly and outfight any US or British aircraft, including America's cutting-edge F-86 Saber. What's more, with a forward mounted 37mm cannon, the jet packed a shattering punch, particularly when flown by one of the skilled Soviet pilots secretly sent to North Korea to shore up Pyongyang's war effort.

*A swarm of MiGs over Korea.
(Image source: WikiCommons)*



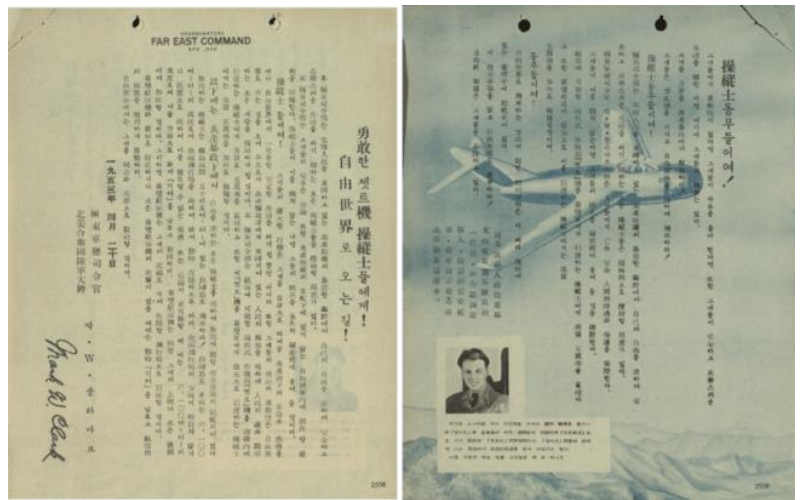
In one day alone in 1951, a group of 30 of the nimble interceptors breezed through a cordon of 100 American escort fighters and shredded a formation of three-dozen B-29s. As many as a third of the bombers were shot to bits — and all without the loss of a single communist aircraft. American commanders were so alarmed by the catastrophe they ordered a temporary suspension of all air missions over enemy territory. The MiG-15 was tipping the balance of the air war against the Allies. U.N. commanders knew they had to find a way to defeat the new jet. But to do so, they'd need to study one of the remarkable machines up close. Obtaining a functioning MiG-15 became something of an obsession for western intelligence. But getting one intact was proving to be difficult.



*A rare close-up of a MiG-15 in air combat.
(Image source: WikiCommons)*

Enter the US Army's psychological warfare division. In 1952, members of the top-secret outfit hatched a wild plan to lure disgruntled North Korean, Chinese and even Soviet pilots into defecting with their MiGs. * In exchange for delivering the jets, the fliers would receive \$50,000 in cash, political asylum and citizenship in any western democracy of their choosing. As an added incentive, a cool \$100,000 would go to the very first communist flier to take the US up on its offer. Appropriately, the operation was codenamed Moolah. If successful, the plan would not only deliver a prized piece of Soviet hardware into the hands of the US military, but would also represent an propaganda victory against the communists.

One of the 1 million leaflets American bombers distributed over North Korea in 1953. It provides details of the cash prize and references a recent Polish pilot that defected to NATO forces in Western Europe.



Beginning in April of 1953, the Pentagon mounted a public relations blitz geared at enemy pilots. Radio broadcasts announcing the cash were beamed into the north from Japan. They were followed by mass leaflet drops by B-29s on Chinese and North Korean air bases all up and down the Yalu River (an area known to Allied fliers as MiG Alley). By the end of April, more than a million pamphlets had been dispersed. More drops would follow in May. The results were disappointing. By the time the Korean War ended on July 27 of that year, not a single communist flier from the north had defected – although in an unrelated incident that same spring, one Polish pilot had fled the East Bloc with his MiG-15. Despite this, Operation Moolah wasn't a complete washout. In the days following the radio broadcasts and leaflet missions, Allied pilots noted a sudden reduction in MiG activity over enemy airspace. And on occasions when Allied fliers did engage MiGs after early May, the Russian-built jets were suddenly much easier to defeat — the crack Soviet pilots that were long believed to have shot down nearly 2,000 U.N. aircraft since 1950 evidently had been grounded. US commanders concluded that Moscow had withdrawn its elite MiG-15 squadrons for fear losing both the jets and veteran pilots to the West — the North Korean air force had been left to fend for itself.[2] Despite the lack of defections, it seemed that for the Allies, Moolah still paid off.



A 22-year old North Korea happened defected with a MiG after the war. He had no idea about Operation Moolah.

On the morning of Sept. 21, 1953 – nearly two months after the truce that ended the Korean War – a lone MiG-15 touched down unannounced at Kimpo air base near Seoul, South Korea. A 21-year-old North Korean air force lieutenant named No Kum-Sok leapt from the cockpit of the plane and surrendered his jet to stunned Americans. Amazingly, No claimed to be unaware of any cash prize. And after learning of the offer, he maintained that the promise of \$100,000 probably wouldn't have made much of an impression on him or his North Korean comrades — few understood the value of

American currency.

No Kum Sok's MiG is now a museum piece and the US Air Force museum in Dayton, Ohio.

(Image source: US Air Force Museum)



The young pilot was awarded cash anyway and was later granted US citizenship. He settled in the United States and earned an engineering degree from the University of Delaware. After a long career in the American aerospace industry, No became a university professor and even wrote a book about his defection entitled *A Mig-15 to Freedom*. It was published in 1996. This coming Friday, No Kum-Sok will celebrate his 82nd birthday. After his fateful flight, No's North Korean MiG was evacuated to Okinawa where it was evaluated by a team of American experts that included none other than Second World War ace and X-1 pilot Chuck Yeager. The plane is currently part of the US Air Force National Museum in Dayton, Ohio. Interestingly enough, the following decade, the US military reprised the Moolah plan during the Vietnam War. Operation Fast Buck offered \$35,000 to North Vietnamese fliers that fled to the south with an intact MiG-21 Fishbed.

Royal Marines Force US Troops to Surrender Days into Training Ex

Elite commandos outperformed their US counterparts when trialling a new battle structure in California. Dominic Nicholls, Defence and Security Correspondent, 2 November 2021



Personnel from 40 Commando, Royal Marines, on October 24, 2018, in Duqm, Oman.

Dan Kitwood/Getty Images

LRG South delivered decisive blows against three waves of attack helicopters and drones within the first four hours of the exercise. Royal Marines have forced US troops to surrender just days into a training exercise after eliminating almost the entire unit. The British commandos “dominated” US forces during a training exercise in California, using a new battle structure. The Telegraph understands the US forces asked for a “reset” halfway into the five-day war fighting exercise, having suffered significant simulated casualties. At one point in the battle, the commandos’ “kill board”, an intelligence assessment of the level of damage inflicted upon enemy equipment and units, had a tick against almost every American asset, indicating it had been deemed destroyed or rendered inoperable. Exercise Green Dagger took place at the US Marine Corps’ Twentynine Palms base in the Mojave Desert in southern California. Britain will eventually have two LRGs; one based in the UK and one located in and around the Omani port of Duqm. Lieutenant Colonel Andy Dow, commander of the British force, said: “Throughout this deployment our focus has been on integrating game-changing capabilities from across the commando force to deliver disproportionate effect in the face of a free-thinking peer adversary.”

The British troops used the exercise to trial the new Littoral Response Group (LRG) structure, around which the future commando force will be built. Under reforms directed by the First Sea Lord, Admiral Sir Tony Radakin, Britain’s commando forces are to become more flexible and mobile fighting troops. Following the restructure of amphibious forces, Britain will have two LRGs each based around an existing unit of Royal Marines. The British LRG based in Oman will focus on British military activity in the Indo-Pacific region. The LRG concept aims to produce highly flexible and mobile commando forces and will operate alongside allies and partners. Nato’s northern and Baltic flanks will be covered by LRG (North), based in the UK. The second - LRG (South) - will be based afloat in and around the Omani port of Duqm, focussing on British military activity in the Indo-Pacific region. LRG (South), built around Taunton-based 40 Commando, will be held at a high state of readiness from next year. Each LRG will be able to

work with the carrier strike group to produce an expeditionary strike force capable of operating anywhere in the world for extended periods of time.



US Marine Corps Pfc Charles A Miller, a mortarman with 3rd Battalion, 2nd Marine Regiment, 2nd Marine Division, fires a M252 81mm medium weight mortar during the Fire Support Coordination Exercise (FSCEX), a sub event of Integrated Training Exercise I-22 at Marine Corps Air Ground Combat Center, Twentynine Palms, California, Oct. 5, 2021.

(U.S. Marine Corps photo by Lance Cpl. Shane T.

Beaubien).

Exercise Green Dagger is attended by military forces from multiple countries and takes place in one of the biggest military training areas in the world. The exercise is designed to test US Marine Corps units prior to them being deployed overseas. The LRG managed to infiltrate the enemy's rear area, causing havoc by striking high value targets and command and control nodes. The military exercise was based around three urban areas set within a vast expanse of over 3500 square kilometres of mountainous and desert terrain. The exercise area covers over 3500 square kilometres of mountainous and desert terrain, and includes urban settings with actors playing civilians who can choose to help or hinder the military forces and do not have to follow a script.

The weeks leading up to the main exercise saw LRG (South) train with troops from the US, Netherlands, Canada and UAE. The Royal Marines' success was achieved by targeting the US headquarters and valuable equipment, paralysing counter-attacks from the Americans. The British Marines repelled a last-minute, unsuccessful enemy. British artillery also focused on destroying enemy vehicles and artillery positions. The US were eventually defeated by a British long-range commando assault supported by fighter jets. The exercise concluded with a last minute US assault which was repelled, leaving the Royal Marines in control of over 65 per cent of the entire area, having started with less than 20 per cent.

Marine Corps called BS on reports they surrendered to British troops during a training exercise stating "These exercises do not provide an opportunity to 'surrender'".

Vancouver Artillery Association Yearbook Updates

Remembrance Day 2021 – The Regiment will **not** be firing their salute from Crab Park due to the City of Vancouver COVID restrictions. They will be following the same format as last year. The Messes will not be open to non-serving members. The Vancouver Artillery Association has

been honoured as this year's group to lay the wreath for the Veterans of the Canadian Army at Vancouver's cenotaph. Check out the day's plan here.

<https://www.vancouvergunners.ca/whats-new/remembrance-day-20215357060>

Congratulations to Warrant Officer Nathaniel Senff, MMM, CD - Founded on July 1, 1972, the Order of Military Merit recognizes distinctive merit and exceptional service displayed by the men and women of the Canadian Forces, both Regular and Reserve. Many have demonstrated dedication and devotion beyond the call of duty, and the Order honours them for their commitment to Canada. <https://www.vancouvergunners.ca/mmm---senff.html>

68th Overseas Depot Battery, Canadian Field Artillery - One of our recent discoveries was a Province newspaper article headlined, "DRAFT OF 100 MEN HAVE LEFT THE CITY". This article provides a list of names from the 68th Depot Battery! We were already familiar with Gunner George Bush from the 5th Draft so we were able to surmise that these were the 95 that were shown in the group photo from 1916. Now we just need to research each name through Library and Archives Canada to get their full story and find some way of identifying the faces in the group photo. Would you like to join the research team?

<https://www.vancouvergunners.ca/whats-new/68th-overseas-depot-battery-canadian-field-artillery>

Corporal Helmcken Diary – Another week on the gun line. Digging the gun pit deeper, installing a new stove. Moving to a new location. Letters from home. Appears the family purchased a new car. <https://www.vancouvergunners.ca/helmcken-diary.html>

15th Field Regiment Museum Library – The list of books has now been published online. Thank you to the family of Cam Cathcart for the donation of 216 books for the collection. These have now been placed on the shelves and are available for loan. Honorary Lieutenant-Colonel Don Foster was also kind enough to donate another 53 books which have now been catalogued. Unfortunately, COVID prevents us from opening the library to outside guests, however, if you see a book that you would like to read, contact president.vcrgunners@gmail.com and we'll see if we can make it happen. If you're a serving member, parading at the Armoury, check with your chain of command for access. Simply record any loans in the notebook provided in the library. <https://www.vancouvergunners.ca/conference-room.html>

Yearbook Update – 1956 – Exercises in Albert Head, Wainwright and Fort Lewis. The re-rolling of the 5th Harbour Defence Battery in Victoria and the 120th Battery in Prince Rupert. Officers' Mess formals and a tale of Gallipoli. Check out the news in 1956 and the separate pages for the 15th Field Regiment and the 43rd Medium Anti-Aircraft Regiment. <https://www.vancouvergunners.ca/1956.html>

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848> - Drop in for 10 minutes or stay for an hour. Remember – Stay healthy and stay safe!

Who (or What) Is It?

Last Week: The **SAI-Ambrosini SS.4** was an Italian fighter prototype developed in the late



1930s, featuring a canard-style wing layout and a pusher propeller. Development of the SS.4 was abandoned after the prototype crashed on its second flight. Sergio Stefanutti had already experimented with canard aircraft with the **S.C.A.**

SS.2 and **S.C.A.**

SS.3 Anitra ("Duck"), light aircraft built by *Stabilimento Costruzioni*

eronautiche at Guidonia (a new city focused on aviation). The single-seat SS.2 had a canard wing configuration and fixed

undercarriage, and was powered with a two-cylinder Keller engine rated at 16 hp (11.93 kW). The SS.2 first flew in 1935, and one of the two prototypes was converted into a two-seater with a larger 38 hp (28.34 kW) CNA II engine built by *Compagnia Nazionale Aeronautica*. This new aircraft first took to the air on 2 October 1937, and was officially revealed in Milan at an international air exposition; the small fixed-undercarriage SS.2 was sent to Passignano for evaluation. Experience with this machine and the study of its aerodynamics led Stefanutti to design a canard-style interceptor and air-superiority fighter, designated SS.4, very similar in layout to the SS.2 and SS.3.

The SS.3 had a span of 12.77 m (41.9 ft), and was 6.00 m (19.7 ft) long, with an overall height of 2.01 m (6.6 ft). With a 16 hp (12 kW) engine, it was capable of a maximum speed of 87 mph (140 km/h) and able to reach an altitude of 13,120 ft (4,000 m). Stalling speed was 34 mph (55 km/h): A prototype SS.4 was built at the *Società Aeronautica Italiana - Ambrosini* factory in Passignano sul Trasimeno, Umbria. The first flight took place on 7 March 1939, but in its second flight next day, the aircraft crashed, killing Ambrosini's chief test pilot Ambrogio Colombo. A second prototype was ordered, but development priority was placed on more easily developed wooden aircraft, and the SS.4 design was abandoned in 1942.

This Week: As noted in earlier columns, anything green, olive drab, or khaki (pronounced “kar-kee”, not “kae-kee”, the latter is untutored American, the former the correct Urdu pronunciation, a word meaning “muddy or dusty in colour”) is usually labelled as a “tank” in media reports, be it only a scout car or an APC. Given the paucity of military service and knowledge in the general population, outside of the Democratic People’s Republic of Korea (neither adjective nor the possessive are actually applicable), this is understandable. In the past, it has been fairly simple to define what a tank is, at least post-war with, main battle tanks (MBTs) being supreme. Anyone

seeing a Leopard or Challenger trundling across the plains is in no doubt that they are witnessing the progress of Little Willie's descendants. Although some nations have attempted to abandon these costly beasts, a certain parsimonious northern dominion being one of them, the reality of combat has shown that nothing really beats a heavily armoured, tracked brute.



That said, the times, they are a'changin', at least such seems the case. The vehicle in this week's photo doesn't actually tick all the boxes in the tank design checklist, but actually comes up with a few of its own. What we'd like to know is what it is, where it was tested, and how we might get our hands on one.

Should you know, please let the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net) in on the secret.

From the 'Punitary'

What did the umbrella salesman do with his money? He saved it for a sunny day.

Murphy's Other Laws

The only courage that matters is the kind that gets you from one moment to the next.

Quotable Quotes

The way to get started is to quit talking and begin doing. -*Walt Disney*

CONCERT OF REMEMBRANCE

November 9 2021 7:30pm

presented by the
Canadian College of Performing Arts and
**The Band of the 5th (BC) Field Regiment,
Royal Canadian Artillery**
in partnership with the **District of Oak Bay**

**Get your complimentary livestream or
in-person ticket online at tickets.ccpacanada.com.
Donations are welcome.**

Proceeds to support the Military Family Resource Center
& the Canadian Heritage Arts Society

In-person attendance must wear a mask
and provide proof of vaccination



DISTRICT OF
OAK BAY



Dave Dunnet Theatre at Oak Bay Highschool 2121 Cadboro Bay Rd

Valour Canada Online Talk Series

*As we approach Remembrance Day, please join us for an online education series
honouring Canada's military history.*

ONLINE TALK SERIES

Hosted by Sean Claxton and Alexander Braun



Available sessions (via Zoom):

- | | |
|---|-----------------------------|
| • Operation Overlord: Preparation & Assault on Juno Beach | October 24th, 1100 hrs MST |
| • Beachhead Battles & Taking Caen | October 31st, 1100 hrs MST |
| • South of Caen & Push to Falaise | November 7th, 1100 hrs MST |
| • Closing the Gap | November 14th, 1100 hrs MST |

Admission: FREE

To register, please email: contact@valourcanada.ca with the date and session you would like to attend.



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.



ROYAL CANADIAN ARMoured CORPS (CAVALRY)

BATTLE OF LELIEFONTEIN LUNCHEON 2021

You and your guests are most cordially invited to attend the annual Leliefontein Luncheon to commemorate the Royal Canadian Dragoon's battle in South Africa on 7 November 1900

THE LUNCHEON WILL COMMENCE AT 1100HRS AND CONCLUDE AT APPROXIMATELY 1400HRS TO MEET FERRY SCHEDULES.

ALL LEFT COAST LANCERS, BLACK HATS AND SUPPORTING ARMS WELCOME

THURSDAY, 18 NOVEMBER 2021

AT

SIDNEY NORTH SAANICH YACHT CLUB
1949 MARINA WAY
NORTH SAANICH,
BRITISH COLUMBIA, CANADA

DRESS

Suggested - jacket and tie

Mandatory - Mask. Vaccination Certificate

TARIFF

\$35.00 (TBC)

RSVP

David Scandrett - Tang014@outlook.com

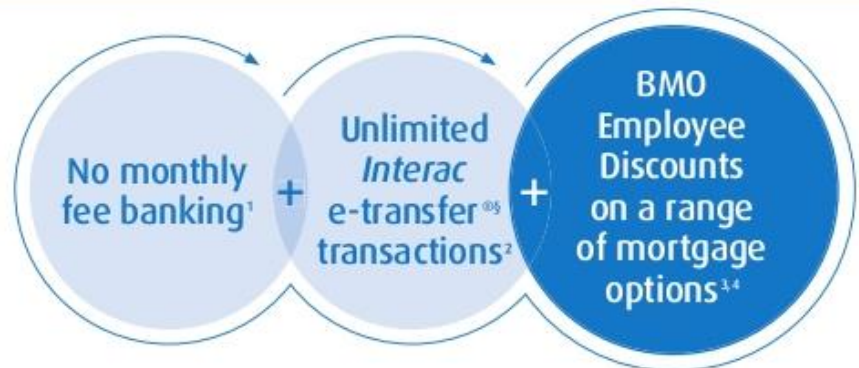
Bank of Montreal

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-transfer⁵⁵ 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 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.



¹²The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ¹The 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. ²Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ³Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁴Some 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. ⁵Some conditions may apply. ⁶We 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. ⁷Applicable 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 18, 2020. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹⁰ with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard[™] provided they meet the above-eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard[™] service. ¹¹The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. ¹²OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[™] is provided by Sigma Loyalty Group and Interactions Inc. Sigma Loyalty Group and Interactions 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 trademark 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 Interactions 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.