



Van Arty Association and RUSI Van Members News June 1, 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)

Jun 02	Wednesday 'Zoom' Lunch meeting
	RUSI(NS) Distinguished Speaker - The Canadian Army at an Inflection Point
	Juno Beach Centre – Maple Leaf Route Webinar Series – Second Webinar
Jun 05	Juno Beach Online Historical Tour – See Invitation in Poster section
Jun 09	Wednesday 'Zoom' Lunch meeting
Jun 16	Wednesday 'Zoom' Lunch meeting
	Juno Beach Centre – Maple Leaf Route Webinar Series – Third Webinar

With a Few Guns – Canadian Gunners in Afghanistan

The RCAA has commissioned a new book to tell the story of Canadian Gunners in Afghanistan and is requesting assistance from members. See information in the Poster section.

CF Delayed Pension Class Action Receives Approval

Julia Lennips 29 May 2021

The Federal Court certified a class proceeding on May 6, 2021, that will address delayed payment of Canadian Forces Superannuation Act pension benefits between 2007 and 2017. Canadian Armed Forces (CAF) members who served time in the Reserve Force, and released from the CAF

between 2007 and 2017, could be Class members. Individuals of the Class may be entitled to a payment if the class proceeding succeeds at trial or is settled. According to a press release, this class action seeks damages for delays in the processing of immediate pension entitlements owed to veterans discharged from the Canadian Armed Forces. "The class action is against the Attorney General of Canada and alleges, among other things, that Canada has engaged in chronic, excessive and unreasonable delay in the payment of pensions to discharged members of the Canadian Armed Forces," the press release informed.

The CAF member who acts as representative plaintiff on behalf of the Class is Douglas Jost. As stated in a press release, the Federal Court has defined the Class as all individuals who:

- served in the Canadian Armed Forces Reserve Force;
- released from the Canadian Armed Forces between March 1, 2007, and October 31, 2017;
- were entitled to receive an Immediate Annuity, Transfer Value, Annual Allowance and/or Bridge Benefit under the Regular Force Pension Plan or the Reserve Force Pension Plan; and
- did not receive payment of the Immediate Annuity, Transfer Value, Annual Allowance, and/or Bridge Benefit for more than 60 days from the date of release.

Class members don't have to do anything to participate, and individuals won't be automatically included in the proceeding and bound by the results unless they opt-out, according to the press release. Adam Tanel, lawyer, Koskie Minsky LLP, said, "The most important thing is to identify yourselves. In class actions, often times, there is money that goes unclaimed that people are entitled to receive in terms of benefits through a class action settlement or a class action decision, but they don't come forward and claim the benefit." Tanel continued and said it's important to reach out and contact the communications department at Koskie Minsky LLP in the Class Actions tab. When money becomes available, if they have an email address for the member of the Class, an e-blast will go out, and they'll get it. This is to try and help make sure that everybody who's entitled to compensation receives it. If the case is unsuccessful, there will be no legal fees. If the case succeeds, whether at trial or by settlement, the Federal Court must approve Class Counsel's fees and any settlement of the class proceeding. If anyone wishes to opt-out, they need to sign and deliver an Opt-Out Coupon available from the lawyers for the Class (Class Counsel), Koskie Minsky LLP, Toronto, no later than August 14, 2021.

When the Reserve Force Pension Plan came into effect in 2007, Reserve Force members were required to contribute to the plan. They could also elect to buy back past service. The Defendant is responsible for both the Regular Force Plan and the Reserve Force Plan. Some pension entitlements are payable immediately upon release. These entitlements are Immediate Annuities, Transfer Values, Annual Allowances, and Bridge Benefits. Adam Tanel noted that the pension program for reservists was a good thing to provide men and women of the Canadian Armed Forces (CAF) with a pension. However, he said that the problem came when reservists retired and went to access their pensions. He also explained that "once members released, they found

themselves dealing with the pension administration system for months trying to get straight answers and trying to get the money they were owed." Since the Reserve Plan was first introduced, the Reserve Plan and the Regular Plan have had various issues with massive delays in processing Immediate Pension Entitlements, according to a document from Tanel.

In 2011, Canada's Chief of Military Personnel, Rear Admiral Smith, acknowledged that the system put in place by the Defendant was "not adequately designed to deal with the unique part-time cases of reservists." The document informed that in 2011, the Auditor General released its report on the findings from its audit on the Reserve Plan, encompassing a review of financial statements from 2007 to 2010. The Auditor General concluded that the Reserve Plan was introduced without proper planning. The document stated the Ombudsman noted in 2014: "Disappointingly, and despite our numerous efforts to raise and discuss these concerns with the Department (of National Defence), the backlog and chronic, excessive delays in paying Reservists their entitlements persist. This is both unfair and unacceptable." The backlog continued until pension administration was transferred to Public Services and Procurement Canada (PSPC) in July 2016. The Defendant acknowledges that at the time of the transfer, the backlog was 13,549 cases.

Koskie Minsky LLP stated that they're one of the reading class action firms in the country. They handle all different types of class actions. "Unfortunately, we have numerous actions as a result of veterans being short changed. I'd say unfortunately not because I don't like doing the work, but because it's unfortunate to me that this keeps happening to people who have served the country," stated Tanel. Tanel explained that an individual in 2017, who is retired, suffered concerning these unacceptable delays and was ready and willing and able to do something about it, retained Koskie Minsky LLP for this class action. For more information visit Koskie Minsky LPP website here. https://kmlaw.ca/cases/canada-forces-delayed-pension-class-action/

National Guard Unit First to Receive New Paladin Howitzer System

Staff Sgt Mary Junell North Carolina National Guard May 24, 2021

RALEIGH, N.C. –The 1st Battalion, 113th Field Artillery Regiment (1-113th FA), 30th Armored Brigade Combat Team (ABCT) conducted an artillery live-fire exercise with the newly fielded M109A7 Self-Propelled Howitzer System at Fort Bragg May 20-21. The 30th ABCT was the first National Guard brigade to receive the newest iteration of the Paladin and trained for almost two weeks before the live-fire event. During the training, 1-113th Soldiers had the opportunities to learn the differences between the old hydraulic system and the new electric system before heading to the range. Staff Sgt Cody Fields, a section chief with C Battery, 1-113th FA, was excited to learn the new system. "The new weapons system allows us to do it a little bit faster," Fields said. "Everything went from hydraulic to electric. It allows us to mitigate some of the maintenance issues we had in the past." Col Wes Morrison, the 30th ABCT Commander, saw the opportunity to be the first Guard unit to receive the Paladins as an honor. "The 1-113th, with their history and the leadership they show in the field artillery community, they're certainly deserving," said Morrison.



Soldiers with the North Carolina National Guard's 1st Battalion, 113th Field Artillery Regiment, fire newly fielded M109A7 Self-Propelled Howitzer Systems at Fort Bragg, North Carolina, May 20, 2021. The battalion is the first National Guard unit to receive the new Artillery. (Photo Credit: Staff Sgt Mary Junell)

Soldiers with the 1-113th, who returned home from the Middle East less than a year ago, will have spent 23 days training on the new equipment, which falls in line with the Army's post-deployment training goals. "To get such a brandnew piece of equipment and be able to come out post-deployment and modernize as we talk about



in the Army; post-deployment you modernize on equipment, and then you start a new training cycle, so it's perfect for them," Morrison said. Soldiers firing the new artillery were excited to get the hands-on training and took pride in learning how the new equipment operates. "We're excited to be given that honor and get to shoot these first," Fields said. "To shoot artillery and send that 100 pounds downrange in support of our brothers downrange, it's a great feeling." The 1-113th replaced their entire fleet of Paladins with the new A7 model.

Missing US Army Plane Discovered in Melting Swiss Glacier

Hans Wiesman War History Online Aug 19, 2018

In this Dakota Hunter Blog, you'll see a series of awesome photos of a C-53 Skytrooper that flew into a Swiss glacier some 70 years ago. All 8 passengers and 4 crew members on board were extremely lucky to survive the crash that ended in a harrowing glide over the snow-covered ice mass, named the Gauli Glacier in central Switzerland. In that accident, the rugged C-53 remained remarkably intact, the reason that only a couple of occupants got lightly injured while all others stepped out unscathed. But their nightmare experience was not yet fully over, the position of the aircraft was not exactly known and hard to find in the adverse mountain weather, so it took the rescuers 6 days and nights before they reached the spot and were able to airlift the occupants to the comfort of a hospital/hotel bed. On November 18, 1946, the C-53 Skytrooper with serial 42-68846 took off from Tulln Air Base near Vienna, Austria, bound for Pisa in Northern Italy. The pilots opted for a longer 2-days detour flight to the West over Southern Germany and France in order to circumvent the prevailing bad weather over the central High Alps.



encountered a violent downdraft (katabatic wind), comparable to a microburst that can 'push' even big jets into the ground on approach flights. The downdraft made the aircraft lose height rapidly in poor visibility. At 2.45 PM, it hit terrain and crashlanded into the Gauli Glacier at an altitude of 3,350 meters, located about 8 miles south of the Swiss Air Force Base Meiringen. The immense luck of hitting a snow-covered near-flat terrain with a slightly sloping hill in an aircraft, stepping out alive and telling your family, was a God Gift. Only

The Dakota Hunter

Soon after they flew over Innsbruck in the Western Austrian Alps, the crew encountered adverse weather conditions. While flying over Switzerland (Canton of Bern), they had lost their orientation and their actual flight path ended deeper South into the Alps of Central Switzerland. At a speed of 170 mph (280 km/h), the aircraft



a few people experienced similar situations of flying into terrain and tell the story afterwards! The crew was able to send a distress call from the stricken plane that was picked up in Paris and Lyon. They presumed that it had crashed in the French Alps. Two days later, an officer based in the control tower of the Meiringen airbase, received a message on his frequency as well and gave the alert of a new radio bearing, narrowing the search area to the Gauli Glacier. During a break in the overcast, an aerial spotting of the C-53 was executed by the crew of an RAF Lancaster in the morning of Nov. 22^{nd} and coincidently, an overhead flying USAAF B-29 on its way to Munich was also able to locate the wreckage one day later.



The photo depicts the two Fieseler Fi-156 Storch (Stork) aircraft of German origin that airlifted the passengers and crew of the crashed C-53.



After several low flyovers made by Swiss aircraft, an Alpine ski-equipped Rescue patrol of Swiss soldiers went up to the glacier and was the first to make physical contact with the stricken aircraft and the 12 occupants who had survived the long days and nights in their deep freezer container aka the C-53 cabin. It took the rescuers 13 hours to get up there and it was too late to descend that same day. The next day, they took all occupants downhill to the Gauli Alpine Hut at 2,200 m. altitude. Once the location of the accident was known, the US Military started their own Rescue Operation with a rapid deployment of tons of special transports. By train, there arrived the Jeeps, Ambulances, and a number of Snowcats.). Unfortunately, the Weasels were of no avail in the typical Swiss environment with deep glacier snow and steep mountain terrain. Those conditions were better handled with the Swiss expertise of mountain rescue operations and their special transports.



The Dodge Ambulance standing at right took the injured to the hospital.

The Swiss deployed two 'Special Operations' Aircraft for the Rescue Operation. Of that Reconnaissance/Liaison Light Aircraft, more than 2,900 were built before, during, and after WW II by Fieseler (who also built the V-1 Buzz-Bomb) and Morane. The 6-days stay in their Glacier prison came to a good end for all 8 passengers and 4-man crew of

the stricken C-53. Two versatile German aircraft Fieseler Storch planes airlifted all of them from the Gauli Glacier to the Swiss Meiringen Air Force base, only 8 miles away, where this photo was made. High ranking US Military and two women were under the passengers, seen here, a bit shaken but relieved with the Happy Ending of their Nightmare.

Vancouver Artillery Association Yearbook Updates

Ubique 150 Videos – Congratulations to the producers of the two excellent videos that were produced for the Ubique 150 "Good Shooting" Contest. Check out their work on our 2021 Yearbook page here. https://www.vancouvergunners.ca/2021.html

Good Shooting Video Contest – All of the videos are being posted on the Ubique 150 page. Check out the stiff competition here.

https://rca-arc.org/ubique-150-good-shooting-contest-videos/

The Fallen – Gunner Frederick Kitson – Added Gunner Kitson to our list of those that had died while on active service. Lest we forget.

https://www.vancouvergunners.ca/whats-new/the-fallen-gunner-frederick-kitson

25 Pounder Panoramic Telescope – Discovered an opportunity to buy a better sight for our 25 pounder. Care to chip in?

https://www.vancouvergunners.ca/whats-new/25-pounder-panoramic-telescope

Yorke Island War Diaries – July 1941 has been uploaded. There's talk of bring to rounds, a man overboard issue, and update on the lighting plant report and other reports. We've also uploaded August 1941 with reports of tractor repairs, Gunner Brunt and the wearing of lanyards. https://www.vancouvergunners.ca/war-diaries---yorke.html

Bombardier Bertram Howard Cox – Bombardier Cox is still in England! Check out the letters here. https://www.vancouvergunners.ca/cox-may-1919.html

Nominal Roll – Bdr Eric Halstead has been doing some excellent work on our online nominal roll. Are you looking for something to do on those rainy days? We have room for you on the team. Send me an email at president.vcrgunners@gmail.com https://www.vancouvergunners.ca/whats-new/bombardier-cyrus-burchell-1896-1947

Yorke Island 2009 – Check out the newly uploaded photos of Yorke Island from 12 years ago. There's a reason that Ross Keller is the Honorary Battery Commander. He's been doing a great job on Yorke for a long time and continues today. Anyone ready for a Yorke visit as soon as COVID is done? https://www.vancouvergunners.ca/yorke-island-2009.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 **Holman Projector** was an anti-aircraft weapon used by the Royal



Navy during World War II, primarily between early 1940 and late 1941. The weapon was proposed and designed by Holmans, a machine tool manufacturer based at Camborne, Cornwall. A number of models were produced during the war years, but all worked on the principle of a pneumatic mortar, using compressed air or high-pressure steam to fire an explosive projectile at enemy aircraft. Intended primarily as a stop-gap defensive weapon for British merchant ships, which had been suffering heavy losses from Luftwaffe aircraft flying anti-shipping missions, the low altitude at which such strikes often took place (such as during torpedo attacks by Heinkel He 111s or skip-bombing attacks by Focke-Wulf Fw200 Condor)

meant that a weapon of such limited range and velocity could throw up an effective screen of fire over a vessel, even if only to create a distracting or deterrent effect, obliging the enemy to bomb from greater heights which reduced bombing accuracy.

While ineffective against normal bombing attacks from higher altitudes, the weapon was far cheaper, easier to build and install in great numbers than conventional anti-aircraft artillery. Holmans specialised in producing gas compressors and pneumatic equipment and its owner, Treve Holman, conceived a way that his firm could aid in the war effort beyond the production of tools. Recalling the World War I-era Stokes Mortar and its successor, the Ordnance ML 3 inch Mortar, Holman believed that it would be possible to produce a version powered by compressed air. Preliminary tests showed that the idea was feasible, with an early prototype throwing an eighteen-pound steel weight nearly 100 yards (91 m).

This Week: We continue with a land-themed subject in this week's quiz. Recently, a young reader, Master P Moogk, sent us a photo of the armoured might of the Royal Canadian Regiment in around 1936. It might surprise some that armour and the RCRs can be mentioned in the same breath, but strange things were done with armour in the period between the wars. The idea of a main battle tank did not take hold until after the Second World War, so infantry tanks, cruiser tanks, and tankettes were all in the inventory. It was the latter with which our lads were equipped (being tiny, and cheap, the Treasury Board must have liked theme). As for their use on the battlefield, well, they were easy to hide.



All of the above brings us to this week's vehicle. It was not issued to our little army but was used experimentally by one of our Great War allies after the end of that unpleasantness. We apologize for the fuzziness of the photo (no, it's not a Soviet fuzzy foto), but it's the best we can find, and, sadly, gives no hint at the size of the tracked beast. In fact, it wasn't very

large, as it actually wasn't designed to hold one item that had previously been thought of as essential. If you know what that was, you will then be able to guess what kind of tank this was. And, no, it wasn't amphibious, in spite of the submarine-like look of the hull. However, it did something that was quite ahead of its time.

So, if you know what it did, and what it was, please let the world know by contacting our world-leading editor, Bob Mugford (bob.mugford@gmail.com), or the insular author, John Redmond (johnd_redmond@telus.net).

From the 'Punitentary'

What is dirty after washing? Bath water.

Murphy's Other Laws

Murphy's Three Laws of Thermodynamics: You can't win. You can't break even. You can't quit.

Quotable Quotes

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



The Royal United Services Institute of Nova Scotia presents

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



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

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

Juno Beach Online Historical Tour • June 5, 2021

Valour Canada presents...

AN ONLINE HISTORICAL TOUR OF JUNO BEACH

Hosted by Sean Claxton and Alexander Braun

on Saturday June 5th at 1100 hrs (MDT)

Admission: FREE

(Limited number of tickets available)

To register, please email: contact@valourcanada.ca.

ABOUT THE HOSTS:



Alexander Braun is a guide and author. A frequent visitor to Normandy, he wrote a comprehensive guide book to the D-Day beaches and lectures on the subject to the German Army Reserves. Alexander lives near Stuttgart, Germany.

Sean Claxton has been working as a guide and lecturer in Normandy since 2004. Before that he worked for the Imperial War Museum in London for eleven years. Sean lives in the heart of the Norman bocage near Coutances, France.







Register Now for the Maple Leaf Route Webinar Series!

Inscrivez-vous maintenant à la série de webinaires « Maple Leaf Route »!

(Seulement en anglais)



Hosted by the Laurier Centre for Military Strategic and Disarmament Studies, and in partnership with the Canadian Battlefields Foundation and the Gregg Centre for the Study of War and Society, Juno Beach Centre Association is pleased to announce the Maple Leaf Route Webinar Series. Every two weeks from May to September, we will be following Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Once you have registered, you will receive a confirmation e-mail containing a link to the webinar. All webinars begin at 7:00pm Eastern Time (ET) and are approximately 90 minutes in length. The webinar series will only be available in English. We apologize for any disappointment.

If you have any questions about the Maple Leaf Route Webinar Series, please e-mail Eric at eric.story@canadianmilitaryhistory.ca.

We look forward to seeing you at one of our webinars!

Organisée par le Laurier Centre for Military Strategic and Disarmament Studies, et en partenariat avec la Canadian Battlefields Foundation et le Gregg Centre for the Study of War and Society, l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « Maple Leaf Route ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La

série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

Si vous avez des questions sur la série de webinaires « *Maple Leaf Route* », veuillez envoyer un courriel à Eric à eric.story@canadianmilitaryhistory.ca.

Nous avons hâte de vous voir à l'un de nos webinaires!



STOPPING THE PANZERS: CANADA'S FORGOTTEN OVERLORD ROLE

Marc Milner, University of New Brunswick

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

Register / Inscrivez-vous



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

Sarah Glassford, Leddy Library, University of Windsor June 16th at 7:00 pm ET (le 16 juin à 19 h 00 h HE)

Register / Inscrivez-vous



THE AIR SUPPORT ROLLERCOASTER: CANADIAN SOLDIERS' MORALE IN NORMANDY

Alexander Fitzgerald-Black, Juno Beach Centre Association*

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

Register / Inscrivez-vous



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

Dr. Caroline D'amours, Parks Canada

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

Register / Inscrivez-vous



CANADIAN ARMY OFFICER DISCIPLINE AND MARTIAL JUSTICE, 1944–45

Matthew Barrett, Canadian War Museum

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

Register / Inscrivez-vous



THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

September 8 at 7:00 pm ET (le 8 septembre à 19 h 00 h HE)

Register / Inscrivez-vous



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

10% de rabais avec le code JUNO77. Valide le 1 mai-6 juin 2021 pour

le boutique en ligne au Canada

Wednesday Digital Video Lunch

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

https://zoom.us/j/710845848 Password:- Ubique



Zoom is the leader in modern enterprise video communications, with an easy, reliable cloud platform video for and audio conferencing, chat. and webinars mobile. across 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 together in teams 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.

With a Few Guns - Canadian Gunners in Afghanistan



What is it?

- Print and ebook
- Your stories and experiences from 2001 to 2014
- · Capture what we did and what we learned
- · Pass on our history to all

What are we looking for?

Que cherchons-nous?

des histoires

Vos histoires, anecdotes, souvenirs et réflexions À rejoindre ceux qui souhaiteraient partager

- Your stories, anecdotes, memories and thoughts
- Contacts for others who want to share stories



We need your help!

To complete this project we need people that can dedicate some time and skill for:

- Research
- Editing
- Production and archiving
- Communications
- Web design

Who do you need to call?

Just pop us an email at: WithAFewGuns@gmail.com

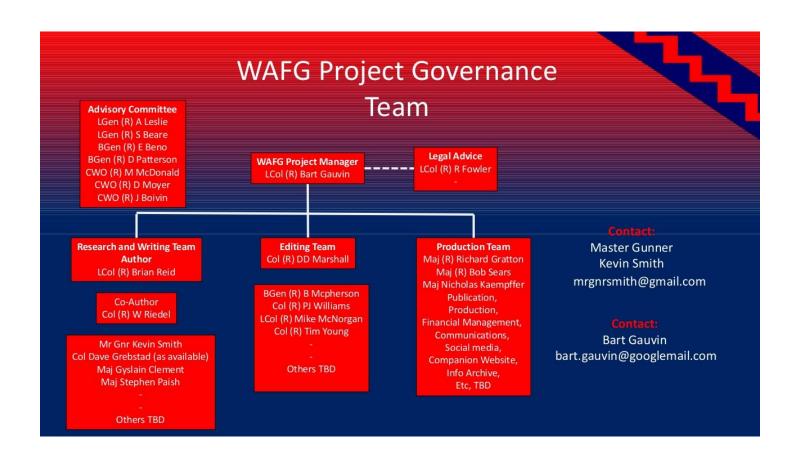
La création de sites web

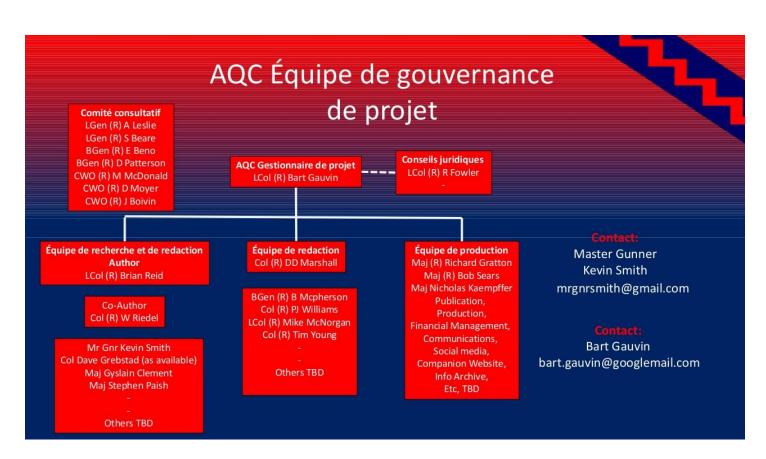
avecquelquescanons@gmail.com

Un petit courriel à :

Qui devez-vous appeler?







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.

No monthly fee banking Unlimited Interac e-transfer® transactions² BMO
Employee
Discounts
on a range
of mortgage
options**



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
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- OnGuard® Identity Theft Protection Service at no charge 7.8
- Keep the same accounts no matter how many times you relocate
- Access to CreditView®# 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 flexibility ¹⁰



Credit Cards

- Choose the BMO Support Our Troops CashBack^{®##} or AIR MILES ^{®#} MasterCard^{®#}
- · No annual fee 11
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit bmo.com/sot to find out about the welcome offers



Continued

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.





The monthly Performance Plan lee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. 1 The monthly Plan fee may still apply, 0 ther it ansaction 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 canced the transaction interace e-transfer** transaction are subject to maximum transfer dollar amounts. "Applications and the amount you can borrow are subject to maximum transfer dollar amounts." Applications and the amount you can borrow are subject to maximum transfer dollar amounts. "Applications and the amount you can borrow are subject to maximum transfer dollar amounts." Applications are subject to maximum transfer dollar amounts. "Applications for the CDCB special rates on 5-year 6MO Smart fixed Mortgage, and have one (1) recurring direct deposit into the CDcauring Account." Some conditions may apply. "We quarantee your interest rate for this selected fixed rate mortgage is not funded within the 180-day priorio, the interest rate quarantee expires. Applicable to residential properties along any and subject to Bank of Montrage, and have one (1) recurring direct deposit into the CSC applicable to residential properties and product fees may still apply. Tourse eligible to residential properties only and subject to Bank of Montrage standard liending criteria for residential properties. Longest rate guarantee of any major bank as of November 18, 2020. "Plan, transaction, service and product fees may still apply tourse eligible to residential properties and product fees may still apply tourse eligible to residential properties. If you are a BMO customers who has a lead account with one at the following Bank Plans. Performance Plan, Permitten Plan in a femployee 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 your must be most organization. The province Plan is

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