

Van Arty Association and RUSI Van Members News Mar 1, 2022

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>

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

Army Gala. The **2022** Gala has now been cancelled.
New Date:- **May 6, 2023**, at the Sheraton Wall Centre

Commemoration Cyprus 2024 – see posters

Mar 02 Wednesday 'Zoom' Lunch meeting
Mar 09 Wednesday 'Zoom' Lunch meeting
Mar 16 Wednesday 'Zoom' Lunch meeting
RUSI(NS) - Distinguished Speaker - Surveillance of Sea Surface Activities
Mar 23 Wednesday 'Zoom' Lunch meeting

The 15th Field 100th Anniversary Teahouse Mess Dinner

Hope all is well with you and yours.

Finally, the news we have been waiting for:

"Public Health Restrictions due to Covid-19 have been eased"

Note:- This does not apply to Armouries yet. The Army works to its own schedule, and we will announce here when the Armoury reopens.

Organized gatherings and events

Indoor or outdoor gatherings and events can happen at full capacity. Dancing is allowed.

- [Proof of vaccination](#) required for entry (12+)
- [Masks required](#) at indoor events, including when dancing

Upon receiving this update, the Teahouse Restaurant has confirmed they will offer full capacity for our event.

The 15th Field 100th Anniversary Teahouse Mess dinner has now been scheduled for 1800 for 1900hrs May 23 2022.

Please mark your calendars and plan accordingly. To purchase tickets or to confirm you have prepaid please contact HLCol Don Foster. email dgfoster60@gmail.com

Hope to see you on May 23, 2022.

Ubique,
Don Foster
HLCol

RUSI(NS) - Distinguished Speaker 16 March 2022

Surveillance of Sea Surface Activities in Atlantic Canada

The Royal United Services Institute of Nova Scotia extends an invitation to a presentation Wednesday, 16 March by Jan-Andrej Skopalik, Regional Manager, National Aerial Surveillance Program, Transport Canada Atlantic Region, titled "Surveillance of Sea Surface Activities in Atlantic Canada." His bio is attached. (see poster section)

This presentation will discuss the various activities conducted by the National Aerial Surveillance Program crews in support of Canada's National Oil Spill Preparedness and Response Regime and the North Atlantic Right Whales Initiative. The event will start at 1 pm Halifax time, Wednesday, 16 March, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email RUSINovaScotia@gmail.com by close-of-business Sunday, 13 March. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 16 March 2022 Registration. In addition to your name, please provide your organization (association, company or unit). Participation is limited and later registrants may have to be put on a waiting list. If after registering your availability changes and you are no longer able to attend, please advise RUSI(NS) as soon as possible so your spot can be re-assigned.

The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 14 March. If you have not received them by end 14 March, please check your spam folder and, if necessary, email RUSI(NS).

RUSI(NS) events may be cancelled at short notice. Email RUSI(NS) if there is a question about an event occurring.

CAH Darlington
Commander, Royal Canadian Navy (retired)
Vice-President, RUSI(NS)

The Lost Nuke of British Columbia

Sharon Adams *Legion Magazine* January 26, 2022



A United States Air Force Convair B-36 in flight.

WIKIMEDIA

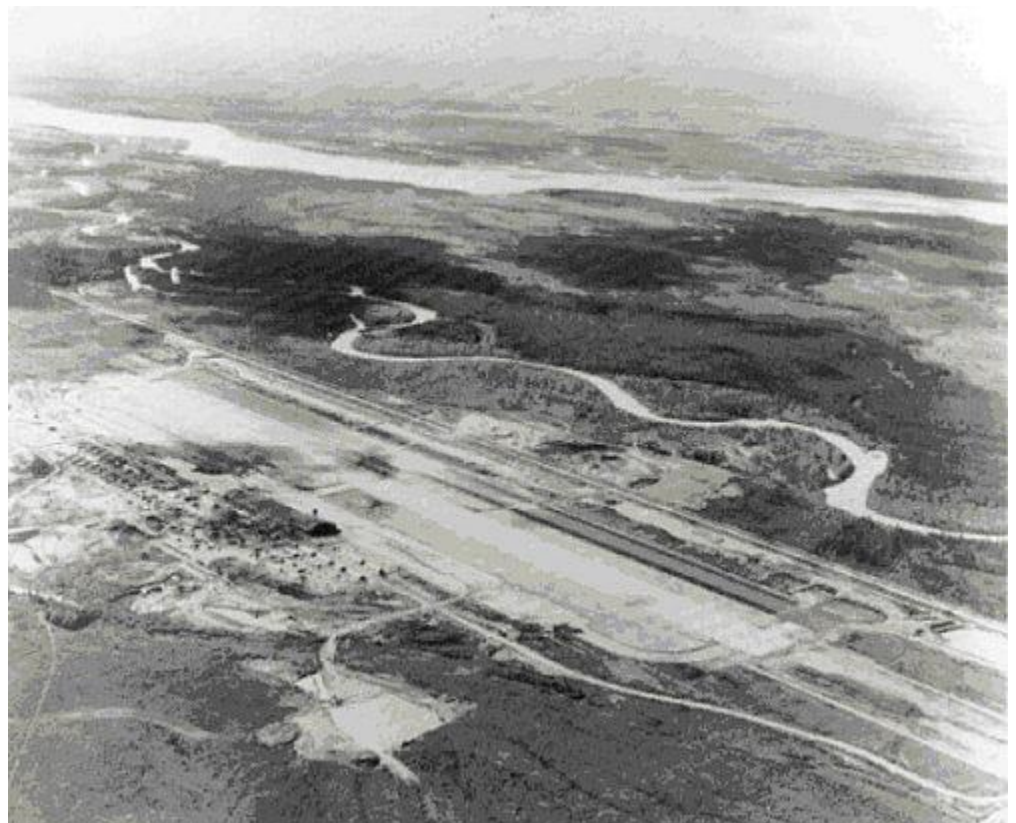
In September 1949, US President Harry Truman announced the Soviet Union had detonated an atomic device. Early in the following year, US air crews were practising in case they were ever called upon to bomb the Soviet Union. On Valentine's Day 1950, the United States suffered the first of many Cold War 'broken arrows'—a jettisoned

nuclear weapon, in this instance lost in the crash of a Convair B-36 in northwestern BC, during a mock bombing mission. Plans called for the B-36 to fly non-stop for 24 hours from Eielson Air Force Base, about 40 kilometres south of Fairbanks, Alaska, along the Alaska panhandle and the coast of BC, perform simulated bomb runs in California then continue on to Texas. The aircraft was carrying 15 crew plus a weaponeer and bomb commander, two tonnes of explosives—and a Mark IV nuclear bomb.

An airfield at Alaska's Eielson Air Force Base in 1945.

WIKIMEDIA

From the start of the flight, things did not go well. It was -40 to -45 C and some minor cold-related problems were noted before the aircraft took off. In the air, the crew was in constant radio contact with US Strategic Air Command in Nebraska. The bomber was carrying a heavy load and the engines became strained when ice began to accumulate on the fuselage.



Seven hours into the flight, the crew reported three of the plane's six engines were shooting flames and had to be shut down. He said he saw it explode in mid-air. That put a heavier burden on the three remaining engines; the aircraft was quickly losing altitude. Captain Harold Barry

told the crew to bail out. But they were under orders not to allow the nuclear weapon or its components to fall into enemy hands. “The pilot said we had to bail out, but that before we did, we had to go out over the water and get rid of this nuclear weapon. So, we did that,” said survivor Dick Thrasher in a media interview. He said he saw it explode in mid-air. Barry set the autopilot to take the bomber out over the ocean. The crew bailed out over Princess Royal Island, across the strait from Haida Gwaii.

Within minutes, 40 US and Canadian aircraft were searching for the men. A dozen were rescued by a fishing boat and a Canadian navy vessel, but five crew were missing, likely succumbing to hypothermia after landing in the frigid ocean waters. Meanwhile, the bomber veered and flew about 300 kilometres inland before crashing on a B.C. mountaintop. The search for the bomber began immediately. Royal Canadian Air Force aircraft were pulled off the search for another US aircraft carrying 41 military personnel and three civilians that had disappeared after crossing the BC/Yukon border three weeks earlier.



A Mark IV nuclear bomb was detonated—sans core—seven hours after the flight left Alaska.

WIKIMEDIA

But the bomber search was fruitless. It was assumed the aircraft was at the bottom of the ocean. In 1953, however, while the RCAF was searching for yet another missing aircraft, the wreckage of the bomber was spotted on Mount Kologet, about 80km east of the Alaskan border, in the wilderness northwest of Hazelton, BC. Wilderness and weather defeated the first US air force teams sent to investigate that year. A team reached the site in 1954, retrieving classified components from the plane before blowing up the remnants. The bomb’s uranium components were lost and never recovered. According to the US Air Force, the plutonium core wasn’t present. In 1997, the US and Canada sent expeditions to check the site for environmental assessment. No radiation was found. The site was declared protected in 1998.

In 2016 a diver looking for sea cucumbers off the coast of Pitt Island discovered what was initially thought to be a piece of the atomic bomb, but that claim was dismissed as too far from the site where the crew reported dropping the bomb. Five decades after the crash, partial remains of one of the crew members was recovered by a fisherman in 1952 and were identified as those of Staff Sergeant Elbert Pollard. The remains had been originally buried as a memorial to the missing flight’s crew in Jefferson Barracks National Cemetery in St Louis, Mo. After his identity was confirmed by DNA analysis, he was reburied by his daughter in San Francisco National Cemetery in 2012.

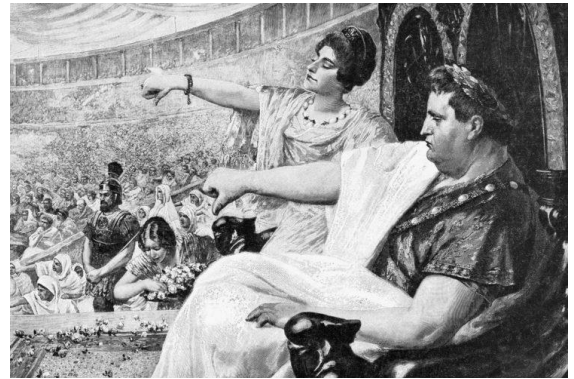
How Sunglasses Evolved to Support the Military

Todd Neikirk, Guest Author War History Online Feb 11, 2022

Come spring and summer, people all over the world buy the latest sunglasses. They don't only shield people's eyes from bright rays; they make a fashion statement as well. The shades that now help people feel cool, though, have their roots in the military and among military leaders. Sunglasses also go back further than most people probably realize. Here's the history of sunglasses and how they changed the battlefield.

The Romans Were First

BPA2# 4513



Like with many innovations, the Romans were the first to come up with the idea for sunglasses. Back then, the shades were only for the wealthiest of people. While the concept matches today's premise in many ways, there are noticeable differences. Unlike materials that are readily manufactured today, the Romans used naturally occurring materials to produce sunglasses. The lenses, in this case, were crafted from concave emeralds. Roman Emperor Nero would use the emeralds to watch gladiator fights. The gemstone lenses both blocked the sun's glare and aided with his nearsightedness.

Snow blindness and the Inuit



Image Per Wikimedia Commons/Public Domain

The Inuit people, chiefly found in Alaska, Canada, and Greenland, protected their eyes with unique sunglasses such as those shown above. Their concern, however, was the damaging rays that occurred in extremely snowy conditions. The form of glasses worn by Inuit were circular pieces of ivory with tiny slits carved out. These glasses almost completely protected the wearers from the dangerous combination of strong sunlight and ice. The shades were also effective in keeping snowflakes and other debris out of the eyes of the wearer.

Sunglasses in the Civil War

Image Via eBay Seller losttreasurestoo



The first more modern version of sunglasses popped up in the American Civil War. Soldiers in both the Union and the Confederacy spent long hours traveling on foot in intense heat. Some of these soldiers were lucky enough to have sunglasses to shield their eyes from the bright rays. In this instance, the sunglasses were more about keeping soldiers comfortable and alert to their surroundings. While there had been snipers in previous wars, the

Civil War was the first American skirmish to prominently feature them. And some of these snipers wore interesting shades. The very center of the glasses featured a yellow lens. The other part of the lens was completely frosted. The intention of these glasses, though, wasn't to block the sun's rays. Blocking out everything other than the very center of the lens allowed the shooter to focus on their target wholly.

Pilots and Aviators

Via Getty Images

Aviators may be the most popular sunglasses style in history. And they were first designed for a very specific purpose. Technology was rapidly advancing when World War I began. As pilots took to the skies they reported bouts of airsickness and headaches from the glare. US Army Air Corps Lieutenant General John Macready asked Bausch and Lomb to do something about the issue. The eyeglass maker tackled the problem by designing green-lensed glasses that would cut down on the glare and allow the pilots to fly in a safer and more efficient manner. Since the glasses prevented the harmful rays from getting into the eyes of pilots, it was decided that they would be called Ray-Bans.



Sunglasses grow in popularity



Photo by Archive Photos/Getty Images

During World War II, as air fights became a regular occurrence, Ray-Ban continued to work on improving their lenses. The newest models were polarized with the top half of the lens being dark and gradually becoming lighter in the bottom half. The glasses weren't just a hit with pilots. A famous picture was taken of General Douglas MacArthur wearing Ray-Bans while in the Philippines.

The photo helped generate huge demand for Ray-Bans among the general public. Today, Ray-Bans are not only iconic, but they are also a huge seller.

Sunglasses as part of the uniform

Photo by Scott Nelson/Getty Images

Shades may or may not be approved as part of a soldier's kit. In the case where the soldier is a spy, it may be



encouraged as the glasses can clearly make the wearer less identifiable. Soldiers who perform specific jobs or work in specific environments may also be able to wear certain kinds of shades. Think snipers, troops who work in the extreme cold or heat, or soldiers who work in dusty or sandy places. The army allows: “Use of sunglasses within a garrison environment but restricts their wearing during the formation and while indoors. Soldiers are not allowed to wear sunglasses in the field, unless specifically specified otherwise by their commander. In some cases, the commanding officer might instruct the specific use of sunglasses for soldiers on a mission, because of some safety requirements for protection against high glare and other demanding field requirements.”

Modern Use

*Photo by Sergei BobylevTASS
via Getty Images*



Tactical sunglasses have become popular not only within the armed forces but also for people outside of the military as well. Of course, the average person doesn't meet the demanding technical specifics of a soldier, but that doesn't stop people from purchasing the glasses worn by an Army Ranger or a Navy Seal. Some of the most popular military sunglasses brands include Oakley, Wiley, AO Eyewear, Under Armour, and Skullerz.

UN Korean War Veterans Revisit Korea Program 2022

The South Korean Ministry of Patriots and Veterans Affairs is currently accepting applications from veterans and family members of veterans, who would like to participate in this year's revisit program.

Each year, through the revisit program, the MPVA selects applicants to visit Korea where they attend major government-organized commemorative ceremonies, banquets, participate in cultural tours and visit important sites connected to the Korean War. The revisit program is available for UN Korean War veterans, descendants of veterans, and bereaved family members of Korean War veterans who lost their life during the war.

The program provides full or partial reimbursement of round-trip flight tickets, free of charge accommodation (5 Star Hotel), meals, in-land transportation and other expenses in Korea. Anyone who would like to apply must be in good health and it is recommended for veterans to be accompanied by a care giver such as a family member or close friend.

If you would like to apply for this years or future revisit trips or would like more information, please contact Mrs Sosun Suh, Administrative Assistant, Korean Defence Attaché Office, please email: defenceaide@mofa.go.kr or call 613-244-5027.

Vancouver Artillery Association Yearbook Updates

Artillery Project

Your president has been involved in a large project for The Royal Canadian Artillery Association. Thanks to all the hard work of some of our members (Eric Halstead for one!) we have a large data collection of personnel that have been members of the Regiment at some time. The RCAA project consists of an attempt at collecting all the names of Canadian Gunners that are now deceased. Combining this list with the names of the regiments that they served in, any significant positions they held and prestigious awards presented. A second collection is that of all the significant awards presented to Gunners, both past and present. Remember - this project is still in its infancy. Would you like to get involved? Check out the progress to date here. <https://www.vancouvergunners.ca/rcaa-project.html>

Excerpts from Corporal Helmcken's Diary

March 1918 has been transcribed and uploaded. The Germans have launched their final large offensive and the Canadian artillery is on the move. Check out the details here. <https://www.vancouvergunners.ca/helmcken-diary.html>

Artillery Ring

Did you notice the artillery ring advertised in the Canadian Gunner News? The ring shown in the photo is the one owned by your president. Check it out the next time you see him! Order yours from the RCAA online store. <https://rca-arc.org/>

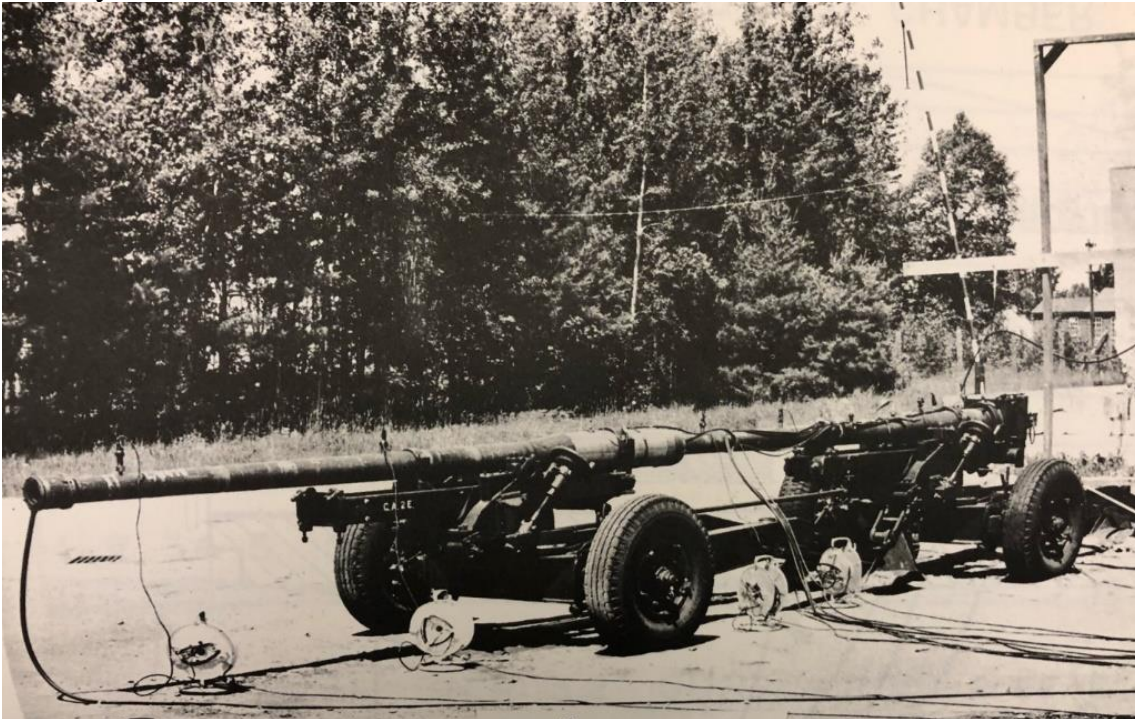
VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848> - Drop in for 10 minutes or stay for an hour. Remember – Stay healthy and stay safe!

Who (or What) Is It?

Last Week: This is Major Komori (also means "bat"), who survived the war, one of the few Japanese to be in the Wehrmacht. He was studying medicine in Germany when the war started and joined up. He was never in the IJA. There were some others who did the same, but he is the only one who is named. As you can see in the photo posted, the Nazi German uniform has a rising sun insignia on the right sleeve. It is not an accident that you have not heard about them. There were so few of them that many WW2 historians even in Japan did not believe it until they saw these pictures with their own eyes. The main thing that connected all of the Japanese soldiers that fought for Germany was their hatred of communism. He surrendered to the Americans in Austria in May 1945, and was repatriated, living until 1959. He is shown standing next to a Ju-52, somewhere on the Eastern Front.



This Week: There have been suggestions by some readers that we should focus only on guns of the regiment in this quiz. Our response is that we probably wouldn't have been able to reach the figure of 426 quizzes had this been the case, given that Canada's history doesn't quite fill the void the way the combined histories of the world's nations do, hence, the paucity of Canadian mystery ordnance in this non-award-winning feature. However, other readers, responding to this dearth, have come forward with suggestions that we have adopted with gusto. Such is the case of this week's photo, which comes to us from a young lad with a keen interest in large green metal objects that make a lot of noise. Here is one such machine, and it is as Canadian as poutine, lobster roll, or protesting truckers. The creator of this fine-looking device is actually someone my late father met during his hush-hush days (my father's, although the creator had much more secrecy in his life than all of us combined).



Sadly, we have no information on this piece of Canuck wizardry. We only know it was short-lived, as was the inventor, thanks to a shadowy foreign organization. Do you recognize what it was? Did you work on it? Are you still in hiding because of your work, or are

you obliged to liquidate the editor simply because he allowed this previously classified photo to be published? Don't look at me; I had no idea it was so secret, and the supplier really outranks me. I am just obeying orders. So, send your answers to us: Bob Mugford (bob.mugford@gmail.com), or John Redmond (in hiding for the moment, but electronically traceable at johnd.redmond@telus.net).

From the 'Punitary'

Why was the inchworm angry? His teacher was trying to convert him to the metric system.

Murphy's Other Laws

There is a limit to human intelligence, but no limit to human stupidity.

Quotable Quotes

Little minds are tamed and subdued by misfortune; but great minds rise above them. -
Washington Irving

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.

The 15th Field 100th Anniversary Teahouse Mess Dinner

**15th Field Artillery Regiment (RCA)
Centennial Celebration Dinner**



**Monday 23 May 2022
18:00 for 19:00 hours**

at

**The Teahouse in Stanley Park
7501 Stanley Park Drive
\$150.00**

RSVP to dgfoster60@gmail.com



Timings

- 18:00 – Guests arrive
- 18:15 – Plaque unveiling
- 18:30 – 105mm Howitzer salute
- 18:45 - Presentations
- 19:00 - Dinner

Major General Albert Bruce Matthews, CBE, DSO, ED
Colonel Commandant of the Royal Regiment of Canadian Artillery
Unveils the original commemorative plaque on
16 October, 1966 at Ferguson Point



Photograph showing a group of men at unveiling of Memorial at Ferguson Point in Oct 1966. Pictured (L-R): Warrant Officer Class II R. Guttridge, Lance Bombardier Elboim, [unidentified], [unidentified], Brigadier R.T. Dumoulin, Lieutenant Colonel N.D. Elsdon, Lieutenant Colonel A.M. McGavin, General Sir Charles Loewen, Lieutenant Colonel W.S. Jackson, Major General A.B. Matthews, Lieutenant Colonel G.F. Blythe, Colonel G.M. Platt, Lance Bombardier D. Davidson, Sargeant R. Thompson, [unidentified], Warrant Officer Class I P. Smith.

RUSI(NS) - Distinguished Speaker 16 March 2022



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Jan-Andrej Skopalik
National Aerial Surveillance Program
Transport Canada



Surveillance of
Sea Surface Activities
in Atlantic Canada

1 pm Halifax time, Wednesday, 16 March 2022
via Zoom

register through RUSINovaScotia@gmail.com





Jan-Andrej Skopalik

Jan-Andrej Skopalik started his career in the Public Service with Environment and Climate Change Canada as an Ice Service Specialist, and has been with the National Aerial Surveillance Program (NASP) since 2007. Whilst working for the NASP, Jan has been involved with the Deepwater Horizon response in the Gulf of Mexico, the Lac Mégantic and the Gogama train derailments, and the MV *Manolis L* oil recovery efforts off the coast of Newfoundland and Labrador, as well as assisting with the 2014 Moncton Shootings and the search for a suspect accused of stabbing a Bridgewater, NS, police officer in 2020 for the RCMP. Jan has worked both in the field and as a part of several Incident Command Posts throughout his career.



Mission

...commémorer la contribution du Canada à la mission de l'ONU à Chypre à l'occasion du 50e anniversaire de la guerre de 1974.

...commemorate Canada's contribution to the UN mission in Cyprus on the 50th anniversary of the 1974 war.



WHAT - Cyprus 2024 Pilgrimage.

GOAL - to capture the history and stories from those who served in Cyprus with emphasis on the actions that took place during the 1974 war, **A FORGOTTEN WAR**.

WHEN - November 2024.

WHO - All Cyprus and Canadian Airborne Regiment Veterans and family members.

WHERE - Nicosia Cyprus, lodged at the Hilton Hotel.

COST - Pay as you go trip with individual costs in the \$5000 to 6000 range. Costs covered will include airfare, hotel with breakfast and expenses such as transportation.

TRAVEL - Will be arranged by professional travel agents, with pre and post tour travel options available.

PROGRAM - Seven days: three days of battlefield tours, three days of excursions, and one day of Remembrance.

FURTHER INFORMATION AND UPDATES ARE AVAILABLE BY JOINING THE CYPRUS 2024 FACEBOOK GROUP [Cyprus2024 | Facebook](#)

QUOI - Pèlerinage à Chypre 2024.

OBJECTIF - capturer l'histoire et les récits de ceux qui ont servi à Chypre en mettant l'accent sur les actions qui ont eu lieu là pendant la guerre de 1974, **UNE GUERRE OUBLIÉE**.

QUAND - Novembre 2024.

QUI - Tous les vétérans de Chypre, du Régiment aéroporté canadien et les membres de leurs familles.

OÙ - Nicosie Chypre, logés à l'hôtel Hilton.

COÛT - Voyage à la carte avec des coûts individuels inclus, environ \$5000 et 6000. Les coûts comprendront le billet d'avion, l'hôtel avec petit-déjeuner et les dépenses telles que le transport.

VOYAGE - Sera organisé par des agents de voyage professionnels, avec options de voyage avant et après la réunion.

PROGRAMME - Sept jours: trois jours de visites du champ de bataille, trois jours d'excursions et une journée du Souvenir.

PLUS D'INFORMATIONS ET MISES À JOUR SONT DISPONIBLES EN REJOIGNANT LE GROUPE FACEBOOK CYPRUS 2024 [Cyprus2024 | Facebook](#)



Burial in Korea UN Memorial Cemetery

Feb 16, 2022

Korean War veterans who wish to be buried with comrades after the death in the Busan UN Memorial Cemetery in Korea, please contact us. All procedures are carried out by the Ministry of Patriots and Veterans Affairs. More information: defenceasst@mofa.go.kr / 613-244-5025 (Korean Embassy in Ottawa)

Please see the video below. <https://www.youtube.com/watch?v=Pk8PUx8BUj8>



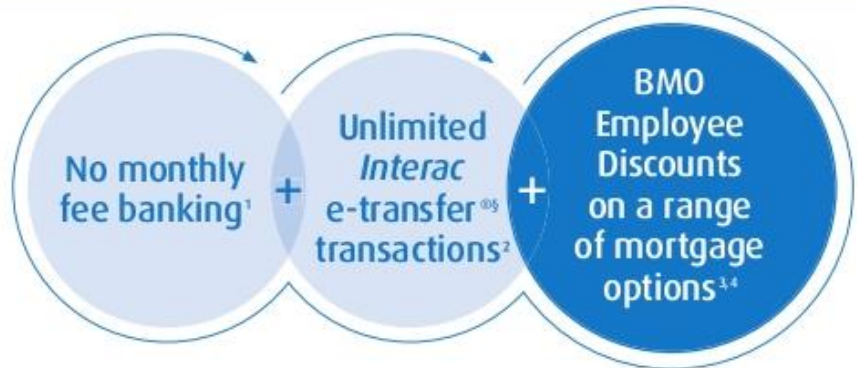
Bank of Montreal

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-transfer^{5,6} transactions²
- 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 flexibility¹⁰

Credit Cards



- Choose the BMO Support Our Troops CashBack^{®**} or AIR MILES^{®†} MasterCard^{®‡}
- 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 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. ⁴Some conditions may apply. ⁵We 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. ⁶Applicable 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. ⁷Plan, transaction, service and product fees may still apply. ⁸You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹ 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. ⁹The 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. ¹⁰OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹¹OnGuard[™] 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. ¹²CreditView[™] 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. ¹³You 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. ¹⁴Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfer, 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. ¹⁵The 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.

¹⁶Registered trademark of Bank of Montreal. ¹⁷Interac e-transfer is a registered trademark of Interac Inc. ¹⁸OnGuard 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. ¹⁹CreditView is a trademark of TransUnion LLC. ²⁰MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.