

Van Arty Association and RUSI Van Members News Jan 4, 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)

Jan 05 Wednesday 'Zoom' Lunch meeting
Jan 12 Wednesday 'Zoom' Lunch meeting
Jan 19 Wednesday 'Zoom' Lunch meeting

Note: Still no word on when facilities at the Armoury will open to non-serving people but you can be sure that the military will be the last to remove COVID restrictions. Keep watching this newsletter for more information. With the new surge, it will probably be 2-3 months before we see any changes in policy. Ed.



The British Army has a Blackbelt in ‘Bullshito’

Ryan Noordally Wavell Room March 19, 2021

Therefore, no plan of operations extends with any certainty beyond the first contact with the main hostile force’ but often misquoted as ‘No plan survives contact with the enemy’.

Helmut von Moltke ‘The Elder’

‘Everybody has plans until they get hit,’ Often misquoted as ‘Everybody has a plan until they get punched in the mouth’. Mike Tyson.

These two quotes are often used interchangeably. More often than not, they introduce the Clausewitzian concept of ‘friction’ i.e., everything that could go wrong between planning and execution, including the enemy ‘getting a vote’. Commentators will seldom, however, address the similarities between them. How on earth did a 19th century Prussian staff officer and Brooklyn-born boxer, Iron Mike, reach the same conclusion? Could it be something about training? After all, not all fighting methods are effective. Some are tested and proven, some are not. Combat sports use pressure testing in the form of sparring while traditional martial arts use drills to perfect form. As an Army, are we training like a bare-knuckle brawler, able to take hits and win a fight? Or are we a Tai Chi martial artist displaying skills for a panel of judges? I would argue that the British Army is the latter and has a blackbelt in ‘Bullshito’. Our training focuses on perfecting choreographed drills against predictable opponents. It looks great in a Dojo (or on Salisbury Plain) but is unproven in combat. The Army needs to prepare to win a fight that it did not start in conditions that it has not chosen. This can be achieved by adopting one of the key principles of combat sports: pressure testing.

I trained in Aikido between 1998 and 2002 for an average of 5 hours a week and I reached the rank of 1st Kyu (the level before the black belt). I learned Hung Gar kung fu between 2006 and 2009, have boxed at regimental level, and recently started training in Brazilian Jujitsu. When I was an Aikidoka I experienced an unprovoked attack in the street. The complex and fancy moves I could execute perfectly in a dojo did not help me at all. I was unable to bring any of my techniques to bear... What had happened? Had I trained hard enough? My Sensei told his students that they could be effective fighters once they reached 4th Dan black belt. I believed him, I was above that, and I was confident. However, as I exchanged ideas and blows with real fighters, including former prize fighters, I realised I had been wrong. Wrong to blindly assume that repetition and perfecting the execution of techniques would make them effective in a real combat situation. My Sensei knew a lot about his martial art but not much about fighting. I needed to apply critical thinking to my martial practice. I needed to shift my training goal to prevail in a fight rather than to flawlessly ‘perform’ a technique. The same logic applies to military training.

On an effectiveness spectrum, on the lower end would be traditional martial arts such as Tai Chi, Capoeira and Aikido. Meanwhile, Mixed Martial Arts staples, such as Brazilian Jujitsu and Muay Thai, would sit at the higher end. Both Aikido and Brazilian Jujitsu originate from the same martial art: Japanese Jujitsu. Despite this shared history, the disciplines have developed into significantly different areas. The distinctions between them demonstrate the difference between

martial arts and combat sports. Aikido is a martial art rooted in the traditional budo and it focuses on perfectly performing complex techniques and drills. In contrast Brazilian Jujitsu is a combat method focused on winning a fight against any opponent. In Japanese, the etymology of Aikido and Jujitsu highlights the differences between a martial way and martial arts. Martial arts tend to end in '-do', which roughly means "martial 'ways'". This implies physical means to a metaphysical end, such as well being, enlightenment, or inner peace. Meanwhile, the original ending in -jitsu meant 'arts' as in 'ars, the Latin for skills, but skills born on the battlefield. Aikido moved its goal from self-defence and defeating/killing opponents to embodying a peaceful philosophy focusing on partner drills. Over time, training became collaborative and more focused on form over winning. Aikidokas are assessed on how fluidly they perform complex techniques

In contrast, whilst Brazilian JiuJitsu also evolved from a hand-to-hand fighting/killing method into a sport the goal remained winning a fight. Brazilian JiuJitsu fighters are assessed on whether they can force their opponents to submit. Its founders, the Gracie family, set out to test their method in a forerunner of MMA against fighters of various martial backgrounds such as Capoeira, boxing, or Luta Livre. The Gracies assessed their methods by one metric only: did it work in submitting or knocking out opponents who actively wanted to harm them.

A fellow former Aikidoka, Rokas Leonavičius, devoted himself to explaining the differences between martial arts and combat sports. After sparring with an MMA fighter, he realised that traditional martial arts do not work for self-defence. Applying critical thinking to his own martial art, and after reaching out to self-defence experts, Rokas has exposed some uncomfortable truths about the relationship between martial arts training and effectiveness:

1) Safety and Comfort

Many martial arts indulge in cooperative training rather than live sparring using safety as a justification. Training partners take turns performing complex choreographed defence and offensive techniques. Neither training partner wants to make the other 'look bad'; instead, they want to give their partner the emotional safety and support to correctly execute their moves. Despite students' knowledge and mastery of the techniques, students are not trained to cope with an actual attacker whose initial attack, and further reactions, do not fall into the range of techniques they learned to defend against.

2) Lack of Pressure Testing

By focussing on mastering a good form through repetitive drill and/or cooperative training the fighting method stops evolving and innovating. As such it increasingly becomes irrelevant in an actual fight. There are lessons to be learnt from taking actual hits and carrying on fighting despite the pain or learning when to tap out. One of these lessons is humility.

3) Hubris

Traditional martial arts' legitimacy as effective fighting methods rests on semi legendary narratives rather than history. Masters do not question their own masters and they, in turn, are not questioned by their students. Instead, masters in positions of authority will encourage blind

belief over a critical approach or questioning of their abilities. This reliance on authority and respect for hierarchy and traditions as the source of legitimacy undermines the learning process.

4) Circular Justification

Because traditional martial arts masters almost never confront other martial arts practitioners or sport fighters, they end up assuming that his/her teachings are effective. Compliant students, who have chosen to study under a master, and who do not know any better, will believe him/her. This will comfort and strengthen the Master's own assumptions about their martial art.

5) Over-Specialisation

Even live sparring only covers one situation: a one-on-one fight within relatively minimal rules and spatial boundaries. It does not prepare you to deal with being ambushed, multiple opponents, some opponents being armed, or 'friction'. Serious self-defence classes teach people about managing risk, raising their spatial awareness, and gauging atmospherics to avoid danger in the first place. Other preferred steps are de-escalation or flight. As such, martial artists train for the fight they want and not the fight they will encounter.

Leonavičius's list contains a number of conclusions that should sound familiar to military readers. These conclusions should worry modern military professionals.

1) Safety and Comfort

Safety is paramount and takes absolute priority when training with live ammunition. However, simulation using Simunition®, Saab's Deployable Tactical Engagement Simulation (DTES) and integration in the Virtual Battlespace 3 (VBS3), can achieve 'free sparring' between two forces. Personally, however, I have yet to hear of a genuinely free play exercise. This is despite the best efforts of Project Hannibal in professionalising opposing forces for training. It's not uncommon to hear of 'gentlemen's agreements' between opposed Commanders setting rules before exercise. Furthermore, both adversaries are drilled to operate the same way. Just like martial arts, which favour cooperative training, the opposing force is often a token force that acts as a target providing limited real resistance. The focus is on drills and form. This does not prepare us to fight an enemy whose tactics might not fall within the range of our thoroughly drilled reactions.

2) Lack of Pressure Testing

The nature of the mock fight between training troops is not a sparring bout – it's a display of skills designed to impress observer mentors. Observer mentors gauge the training troops' ability to implement doctrine through their tactics, techniques and procedures. Mentors often feed instructions to the opposing force detailing how to react ensuring adherence to doctrine over an unscripted fight. This adherence to a linear script is the same as martial arts students performing choreographed moves to perfect form over function. The winner is known beforehand. The danger here is losing sight of the possibility of defeat or failure. Training troops miss out on the opportunities offered by failure in a safe environment.

3) Hubris

The British Army's definition of doctrine is 'a set of beliefs or principles held and taught'. The Army adds that 'its development can be controversial because this is where points of view become points of principle and then authority'. Although 'trial on exercise' is briefly mentioned as one of the many sources of doctrine, doctrine is not pressure tested as a whole. The wording is self explanatory: doctrine is akin to religion rather than to science hypotheses. There is limited institutional will or resource to have these beliefs challenged, pressure tested, and reviewed constantly outside of routine rewrites.

4) Circular Justification

When deployed on recent COunter INsurgency (COIN) operations, the Army trained (on pre-deployment training to deal with threats from the previous year. Our tactics, techniques and procedures were rooted in the past with opponents evolving faster. The Army is now returning to focus on armoured manoeuvre warfare, a lost art since 2003. Current doctrine is thus untested in combat. Instead of testing it through training, we train to implement it as best as possible. The Army is assessed on how it conforms to doctrinal models rather than winning the fight, this is why training troops try their best to show how well they implement doctrine during exercise. It encourages commanders to think that doctrine works as opposed to pressure testing doctrine in a mock fight with opposing forces that act outside the acceptable boundaries.

5) Over-Specialisation

The focus on tactical and operational training does not prepare a deployable task force to deal with enemies that will use our political and ethical constraints against us. The 'greyzone' label that we have given to these operations shows that we had been seeing war in black and white rather than a spectrum of colours. Cyber and information warfare can, and will, be waged against us at the smallest tactical scale. Thanks to connected devices and social media, our opponents will use the rules of war to our disadvantage. Focusing exclusively on the delivery of doctrinally perfect kinetic effects means we are open to an enemy that is targeting our strategy, social cohesion, and infrastructure as well as our troops and materiel.

Conclusion

Traditional martial arts have hit conceptual pitfalls that have rendered them irrelevant and ineffective in street fights. These conceptual pitfalls are not specific to martial arts and the British Army's approach to training is plagued by the same shortcomings. Like Wushu, Tai Chi, Aikido, practitioners, believe in the display of their martial prowess, not their effectiveness. The British Army is prioritising safety and comfort over realism, cooperative training over pressure testing, infallibility of doctrine over constructive reassessment and experimentation. It is falling victim to circular justification and over-specialisation. Exercise planners and commanders of training troops should ask themselves whether they are respectively assessing and being assessed for a box ticking exercise or whether they are training to fight and win against a peer/near peer enemy.

Ryan Noordally is a sergeant in the Royal Artillery with ten years of experience in the Surveillance Target Acquisition branch. Prior to this he taught history and geography in a French college in Africa. He is an aikido brown belt and is now a novice Brazilian Jujitsu enthusiast

The CIA Once Built a Giant Claw to Recover a Sunken Soviet Sub

Jesse, Guest Author Oct 27, 2021



(Original Caption) Los Angeles, CA.: The Glomar Explorer ship used for deep sea exploration, shown tied up in Long Beach harbor.

(Photo Credit: Bettman / Getty Images)

For the United States during the Cold War, no project was too crazy or too expensive. One of these, known as Project Azorian, cost the equivalent of \$4 billion in today's money. This funded a major recovery effort

on the seafloor. The project took place in the 1970s and was an unprecedented undertaking at the time. It was one of the most complex and extensive projects of the Cold War. What was it for? Well, to find out more about the Soviets, obviously. In 1968 the Soviet submarine K-129 became the subject of intense interest from American intelligence services. At the time K-129 was a rather dated design, as it was launched in the late 1950s and many technological advancements had been made since then. She was a Golf II-class submarine (NATO's reporting name) that was 100 meters (330 ft) long and weighed 3,000 tons. In 1964 the submarine underwent extensive modernization upgrades, receiving the Soviet Union's latest electronic systems. But what made her really special was her armament of the newest submarine-launched nuclear ballistic missile, the R-21. The R-21 was the first Soviet missile that could be launched underwater, and for the 1960s, was extremely advanced technology.

A Project 629A (NATO reporting name Golf-II class) diesel-electric Soviet ballistic missile submarine K-129, hull number 722.

(Photo Credit: CIA / Public Domain)



In 1968 K-129 set out on a patrol in the Pacific Ocean that would last from February to May 5, but by March she had failed to make her scheduled radio check-ins to her headquarters. After repeated attempts to contact her, the Soviet Navy ordered that she break radio silence to inform them of her status. By the third week of March, K-129 had still not made contact, so the Soviets declared her missing and launched an enormous search and rescue effort conducted by 40 vessels and 53 aircraft over the course of two months. Without any sign of K-129, the search was called off. Being the 1960s, the US was naturally curious as to what could have caused such a stir in the Pacific. They knew for the Soviets to make such an effort; they had lost something important. The US was presented with an opportunity to peer behind the curtain of the Soviet Union, so they

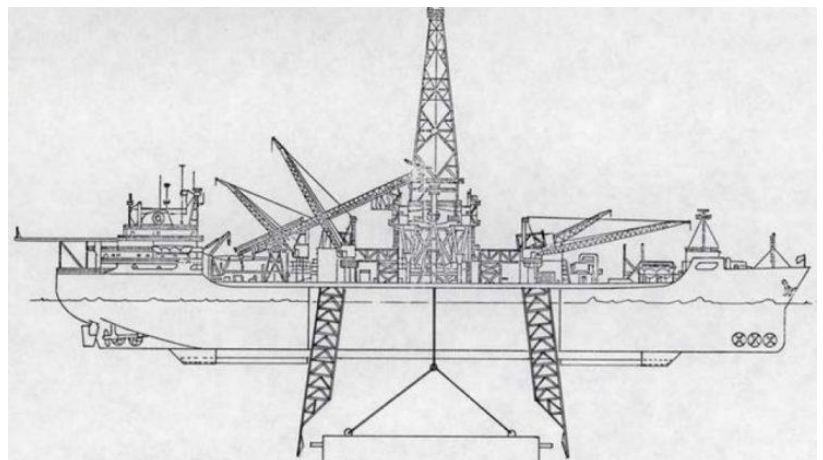
began investigating themselves. The US simply referred to their Sound Surveillance System (SOSUS) that was set up throughout the 1950s and 60s to listen to Soviet submarine activity. They quickly discovered that SOSUS had picked up an underwater explosion near the Soviet search area. They triangulated the position of the sound to a five-mile area and dispatched the submarine USS Halibut to visit this location. Before October 1968 the US found the wreckage, situated 4,900 meters (16,000 ft) below the surface. Halibut spent three weeks studying the wreck and took 20,000 photos. The US found that K-129 remained mostly intact, and still contained R-21 missiles. But finding the wreckage was not enough for the US. They wanted to raise it.



(Original Caption) The huge HMB-1 barge, companion vessel to the mystery Hughes search ship Glomar Explorer, sailed through the Golden Gate at 8pm PDT, headed for “somewhere in the Pacific.” “The submersible is 51,000 tons. The barge and the Glomar Explorer reportedly were used to raise part of a Russian nuclear sub last summer about 750 miles northwest of Hawaii.

Nothing like this had been done before, especially with the depths and weights involved with the K-129 wreckage. To keep such an enormous project a secret, the US handed it over to the CIA. To raise the submarine, the CIA discussed using rockets or inflatable balloons, but both of these were simply too unpractical. They eventually settled on using a huge claw to pick up K-129. Lockheed was tasked with designing the claw, which would be lowered from a task-specific vessel on the surface. Global Marine, a world-leading deep-sea mining company, was to construct the ship. As a result, Global Marine produced the 190-meter (618 ft) long Glomar Explorer. Its hold featured a large moon pool for the K-129 to be lifted in through. However, the CIA faced another problem: how do they convince the world that a major operation being conducted in the Pacific was not a secret government mission? They solved this problem with eccentric billionaire business magnate Howard Hughes. Hughes was extremely wealthy, was no stranger to large projects, had worked with the government before, and no one would be surprised to see him funding an ocean-floor-based mission. He was the perfect man for the job.

*Photo Credit:
American Society of Mechanical Engineers*





View looking down into the moon pool of the GSF Explorer (formerly USNS Hughes Glomar Explorer (T-AG-193)), Benicia, California, 1977.

(Photo by Janet Fries/Getty Images)

Glomar Explorer arrived above K-129 in 1974, six years after the submarine was lost. During the preparation for the task, the group was buzzed by Soviet ships, but fortunately, the cover story had worked. The claw was able

to grab onto the submarine, but during its ascent to the surface the equipment partially failed, causing over half of K-129 to drop back down into the abyss. Despite this, the mission successfully collected a large portion of the submarine. The exact contents of the recovery are still classified to this day, although it is rumored to have contained important documents and nuclear weapons. The US planned another mission to retrieve the rest of the submarine, but this was aborted when the entire operation was exposed by a reporter. The US did find six bodies and the remains of even more in the wreckage. These sailors were given a proper sea burial, which the Americans filmed and sent to the Russians in 1992. The ship was eventually turned into an oilwell drilling ship and drilled several wells all over the world. In 2015 it was sent to the breakers and scrapped.

Vancouver Artillery Association Yearbook Updates

Wednesday Lunch Zoom – **The next lunch Zoom** may not happen as your president will hopefully be skiing on Whistler at that time. However, it might still be worth a check. You never know. Circumstances might change. <https://us02web.zoom.us/j/710845848>

Thursday VAA Directors Briefing Meeting has been postponed until February due to ski activities at Whistler.

Membership Dues - It's that time of year again. Have you paid your \$25.00 for the year? The VAA passes your dues along to two other agencies to provide you additional benefits. \$15.00 per member goes to the RCA Association which provides full membership including access to the [TD Meloche Monnex affinity program](#). Check it out for cheaper rates on your home insurance. Let me know if you received a competitive quote. \$10.00 per member goes to the National Rifle Association and provides us the coverage required to fire black powder blanks. Our treasurer accepts interac e-transfers at dj4loney@shaw.ca.

Military Medal Award - A new addition has been placed in our lists of Military Medals awarded to members of the unit. Gunner Cyril Stafford Wilson, MM was taken on strength with the 62nd Battery, 15th Brigade, Canadian Field Artillery on 13 May 1916. He was absorbed into 61st Battery, 14th Brigade, Canadian Field Artillery on the reorganization of the Canadian Field

Artillery. After recovering from wounds suffered in France, he volunteered with the 67th Battery, 16th Brigade, Canadian Field Artillery, North Russia Expeditionary Force where he was awarded the Military Medal for gallant conduct in the field. Check out the Military Medals page here. <https://www.vancouvergunners.ca/military-medal.html>

New Years Day Levee – Another year starts with a virtual Levee. Let's hope we can all meet in person next year!

Lieutenant Richard Crichton Gilliland Hawkshaw – Wo knew that the #1 BC Lions fan was a former member of the 15th Brigade, Canadian Field Artillery? <https://www.vancouvergunners.ca/whats-new/lieutenant-richard-crichton-gilliland-hawkshaw>

Major Carl Seymour Gonnason MC diary – The diary extracts continue with the month of September 1916. <https://www.vancouvergunners.ca/gonnason-diary.html>

Corporal Helmcken Diary – The diary continues with entries from 21 October 1917 to 31 December 1917. In his words, *"I was and still am the happiest man on earth."* <https://www.vancouvergunners.ca/helmcken-diary.html>

Would you like to participate in the search of our regimental history? Send me an email to president.vcrgunners@gmail.com Always looking for new members to the team.

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!

Dues 2022

As of Jan 1, 2022, dues for both the Vancouver Artillery Association and RUSI Vancouver are payable.

VAA

Dues payments for VAA 2022 are payable on 1 Jan 2022. Dues are \$25. Payment may be made by:- etransfers to the treasurer at dj4loney@shaw.ca or by cheque to

Doug Loney
5-10736 Guildford Dr
Surrey BC V3R 1W6

RUSI Vancouver

Dues for 2022 are payable as of 1 Jan 2022. Dues are \$50 for regular members and \$25 for student members. Payment may be made as follows:-

ettransfer to the Treasurer at richmark@telus.net or by mail to –

Richard Dunn
1998 Ogden Avenue
Vancouver, BC V6J 1A2

Who (or What) Is It?

Last Week: Target Berlin: The First Air-Raid on the German Capital

The first air raid on the German capital was carried out at night by an antiquated French bomber. C G Sweeting Historynet.com



The crew of the Farman NC.2234 "Jules Verne" escapes from Berlin after bombing the German capital on June 7, 1940, in a painting by Roy Grinnell.

As the French auxiliary bomber *Jules Verne* approached Berlin at midnight on June 7, 1940, the crew was amazed to see the capital of the Third Reich fully illuminated. The aircraft commander, naval Captain Henri Daillière, instructed pilot Henri Yonnet to act as though they were landing at Berlin's Tempelhof Airport, but then to overfly the field and head at low altitude in the direction of Tegel. Daillière called out "Attention!" as they drew near the target, the Siemens factory. Dropping bombs at low altitude was dangerous because the plane could be caught in the blasts, but when the bombs were released, their luck held. Meanwhile, Corneillet, the flight mechanic, and Deschamps, the bombardier, were busy dropping incendiary bombs. *Jules Verne* had racks for the demolition bombs but none for the small incendiaries, so they simply opened the passenger door and tossed them out by hand. The explosions finally brought the German air defenses to life. Sirens screamed, and searchlight beams suddenly stabbed the night sky. Several anti-aircraft guns began uncoordinated firing. Still flying low and at top speed, the bomber headed west toward home. But could *Jules Verne*'s crew avoid the German air defenses and reach safety in France?

Nazi leaders were not anticipating a nighttime raid on the German capital in 1940. Berliners inspect bomb damage near the Brandenburg Gate. (Seuddeutsche Zeitung/Alamy)



This first air raid on Berlin is a little-known event, even to most Berliners. The German Propaganda Ministry stated the next day that an air raid drill had been held. News of the raid was no doubt suppressed because an air attack on the capital would have embarrassed Adolf Hitler and especially Hermann Göring, the air minister, who had bragged before the war, "If any bombs fall on the Reich, I will change my name to Maier." (Contrary to popular belief, this was not an anti-Semitic slur: Maier is a common German name, especially in Bavaria, and Göring was implying that he would just be a "nobody.") In France, the news of this dangerous raid may have satisfied the leaders' desire for revenge, even though symbolic, but it was obscured by the general chaos and confusion resulting from the massive German blitzkrieg that was rapidly overrunning France and the Low Countries. With the Allied invasion of North Africa in November 1942, the Germans occupied the remainder of France. *Jules Verne* met its end on November 8, when French Resistance fighters set it afire to keep it from falling into German hands.

This Week: There have been attempts to include animals in the arsenals of many military powers. Those of you with a classical education, which should include all retired officers, will recall the exploits of Hannibal's elephants in his campaigns against the Roman Republic. The Romans learned from this experience and included at least one in their Claudian invasion of Britain in 43 CE. This must be the origin of the many pubs named "Elephant and Castle"....or maybe not. War dogs were unleashed by many nations in the past, and they continue to be used, although we hope in a more humane manner than that employed by our Soviet ally in the Second World War. In that conflict, fluffy, patriotic, socialist doggies were equipped with explosives, and encouraged to run under German tanks, with fatal results for all concerned.



The Japanese, who had a long history of using the Tosa dog as a weapon of war in the samurai era, employed poochies as part of sniper teams in World War Two. Fido (or "Taro" in Japanese) would sniff out the colonialist oppressor or his stooges and run up to bite them on their sensitive bits, whilst the wily sniper would pick the enemy off when he stood up to shoo Taro away. True fact!

So, what does this week's armoured animal friend have to do with warfare? His shell is not actually the clue, but there is a large one in the photo. If you think you know, please contact the animal-loving editor, Bob Mugford (bob.mugford@gmail.com), or the friend of all fidos, and author, John Redmond (johnd._redmond@telus.net). Let's see who wins the race.

From the 'Punitary'

Why did Dracula take cough medicine? Because he was coffin.

Murphy's Other Laws

In case of doubt, make it sound convincing.

Quotable Quotes

Many things which nature makes difficult become easy to the man who uses his brains.
Hannibal Barca

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.

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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.

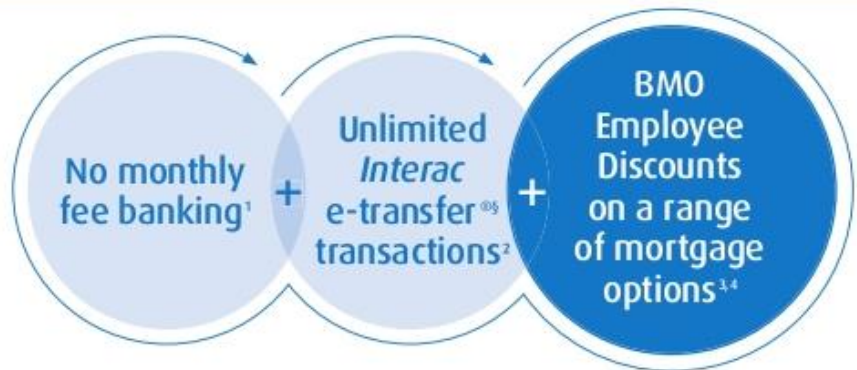
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Our strategy is simple –
Do more for you.



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Mortgages

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- Flexibility to move or break your mortgage through the Integrated Relocation Program⁵
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Lines of Credit

- BMO employee discounts on unsecured and secured personal lines of credit³
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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 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 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. 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.