

Van Arty Association and RUSI Van Members News Nov 23, 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)

Dec 01 Wednesday 'Zoom' Lunch meeting
Dec 08 Wednesday 'Zoom' Lunch meeting
Dec 15 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. Ed.

Federal Government Won't Commit to Fighter Jet Timetable

Industry worries about delays' *Public Services and Procurement Canada says that,*
"Canada continues to work towards a contract award in 2022."

David Pugliese Ottawa Citizen Nov 15, 2021

An announcement on new fighter jets expected this month appears to be in limbo as federal officials maintain that they are continuing to work on the \$19 billion program but will no longer commit to the previously established timetable. The three aerospace firms bidding on the fighter jet program were told in writing by the federal government that a decision would be made this month on a "down select" of companies that would be allowed to advance to the final stage of the competition. That, in turn, would set the stage for the winning bidder to be announced in March/April of 2022. But now Public Services and Procurement Canada has gone silent on whether that timetable will be met. In its response to this newspaper, the department would only

say that “Canada continues to work towards a contract award in 2022.” Neither PSPC nor its deputy minister, Bill Matthews, would comment further. Questions to the department about whether the original timetable would be followed, and a down select completed this month were not answered.



The Royal Canadian Air Force currently uses the CF-18 jet.

Photo by David Bloom /Postmedia

The new fighter jets are to replace the existing CF-18 aircraft operated by the Royal Canadian Air Force. Industry sources say they are worried about delays because of the COVID-19 pandemic as federal staff have had limited access to their facilities and secure computer systems to review bids. In addition, the Liberal government is still putting in place its ministerial staff in the aftermath of the naming of new cabinet ministers. Any decision to cut one of the companies in the competition would need cabinet approval. Saab of Sweden and both Lockheed Martin and Boeing of the United States are contenders for the competition. While the project to buy the 88 aircraft is expected to cost between \$15 billion and \$19 billion, those against the purchase have noted the full lifecycle cost for the planes is estimated at \$77 billion.

The Conservative government had selected the F-35 stealth fighter as the air force’s new jet but backed away from that plan after concerns about the technology and growing costs. During the 2015 election campaign, Liberal leader Justin Trudeau vowed that his government would not purchase the F-35. But the Liberal government backed away from that promise to freeze out the F-35 and the aircraft is now seen as a top contender in the competition as it has many supporters in the RCAF. The three aircraft being considered are Lockheed Martin’s F-35, Boeing’s Super Hornet and Saab’s Gripen. A Department of National Defence update on the project noted that contracts had already been awarded to build new infrastructure to support the aircraft. The department expects delivery of the first planes to take place in 2025.

Both Saab and Boeing have highlighted the job-creation aspects of their bids. Saab has promised the jets will be built in Canada. In addition, it would establish a specialized company to develop space radar and other high-tech equipment in Vancouver. Boeing has cited a study by economists at Ottawa-based Doyletech Corp, that a Super Hornet selection could mean 250,000 jobs for the Canadian economy over the life of the program. Lockheed Martin has highlighted the contracts that Canadian firms have already received on the F-35. In addition, other nations that Canada is allied with are acquiring the F-35. But the F-35 has faced ongoing concerns. In February, US Air Force Chief of Staff Gen Charles Brown Jr said he wanted to develop a new, more affordable

fifth-generation aircraft that would have some of the F-35's characteristics but would be less costly to operate. Brown's comments generated much media coverage with the F-35 being labelled a "failure." The F-35 is estimated to cost around \$33,000 US an hour to keep the plane flying, but Lockheed Martin hopes to reduce that cost. In March, Adam Smith, head of the US House of Representatives Armed Services Committee, called for the F-35 program to be shut down completely. The aircraft "doesn't work particularly well" and is too expensive to maintain. "I want to stop throwing money down that particular rathole," Smith said. Smith admitted that the US wouldn't shut down the F-35 program, though, as it has invested too much into it.

Remembrance Day 2021

Finally got some pictures of the Nov 11 ceremonies.



RUSI Past President Jim Stanton had to take over as Master of Ceremony this year after the sudden passing of Cam Cathcart, who filled the position for many years. He will be missed. Jim said "It is an honour to follow in Cam's footsteps."

LCol (Ret'd) Leon Jensen, President of the Vancouver Gunners, and Capt Rob Wishnicki, prepare to lay the wreath for the 'Veterans of the Canadian Army'.



15 Field Artillery Regiment fires the Remembrance Day salute from HMCS Discovery.



Historians Found a WWI Bunker ‘Frozen in Time’ in the Alps

Climate change makes it a bittersweet discovery.

Adela Suliman *The Washington Post* November 13, 2021



Stelvio Pass area and in the background the glaciers of the Ortles-Cevedale group, Italy. (Courtesy of Enrico Bigno Pozzi/Stelvio National Park)

Tucked within an icy mountain lies a meticulously preserved World War I bunker. Climate change means we can now see it. The intact cavern/barracks contains munitions, books, cigarette holders and animal bones and was once teeming with Austro-Hungarian troops. They staked out on Mount Scorzuzzo, almost 3,000 meters above sea level, on the Italian-Swiss border, now part of Italy’s Stelvio National Park territory. “These places were literally frozen in time,” Giovanni Cadioli, historian and postdoctoral researcher at the University of Padua told *The Washington Post*. Now, he added, climate change was playing a “pivotal role” in their discovery, as warming temperatures have led to the melting of glaciers and permafrost revealing a “time capsule.” Amid the backdrop of the global climate change summit COP26 taking place in Europe, Cadioli underscored that the impressive findings were bittersweet: “We’d really rather not have retreating glaciers.” The artificial caves were made back in 1915 by blowing up parts of the mountain and transforming them into makeshift barracks and shelters to house hundreds of European troops. The barracks, along with the machine gun emplacements, sheltered walkways and tunnels, were held by Austro-Hungarians who were fighting Italian troops. They vacated their position on Nov 3, 1918, in line with retreat orders, just days ahead of the Armistice agreement on Nov 11, which ended the First World War.

The cave contains well-preserved cans and pieces of a uniform. (Courtesy of Giovanni Cadioli)



From 1915-18 European soldiers were stationed in the extremely harsh mountain terrain, facing punitive climatic conditions all year long.

Ultimately nature, frostbite, falls and avalanches claimed more lives than enemy fire, said Cadioli. Another barracks on the same mountain was excavated in 2017 after ice melted, revealing an entire wooden superstructure that was disassembled and transported along with 300 artifacts to

the town of Bormio, in Lombardy, where it will be on show in a museum to be opened in 2022-2023. This latest barracks has not yet been excavated. In the cave discovered in 2017, researchers even found frozen mounds of hay that soldiers used to sleep on, containing seeds that were so well preserved that they were put in the sun to dry and later planted. They have now blossomed 100 years on, said Cadioli, in what he called a “heart warming” anecdote.



The inside of a cave being restored in the Stelvio Pass area. The structure dates back to 1915. (Courtesy of Giovanni Cadioli)

“Life was preserved even in a place that was really mainly about death,” he said. The aim of the excavations is to secure the area and preserve organic traces conserved in the ice, which through historic and scientific research will shed light on “alpine warfare” and the lives of the soldiers, said Cadioli. The various projects involve around 40 researchers in disciplines such as botanics, cartography and glaciology and is supported by the Stelvio National Park and Italy’s University of Padua. It’s highly likely there are more caves to uncover, Cadioli said, but weather conditions mean researchers can only access the sites from May to October. He added with excitement that he had felt like “a little Indiana Jones” stumbling upon treasure troves when he examined the barracks. “This is something that historians dream about.”

The Mysterious Disappearance and Discovery of the Lady Be Good

Jesse, Guest Author Warhistory online Oct 22, 2021



The crew of Lady Be Good. Left to right: Hatton, Toner, Hays, Woravka, Ripslinger, LaMotte, Shelley, Moore, Adams.

(Wikipedia / Public Domain)

On 4 April 1943, an American B-24D Liberator named Lady Be Good mysteriously disappeared while returning from a bombing run

over Naples. The aircraft seemingly vanished into thin air. In 1958 a British oil exploration team discovered the wreckage of a large aircraft laying in the Libyan Desert. Upon closer inspection, it was revealed to be the wreckage of Lady Be Good that went missing 15 years before.



*The Consolidated B-24D Lady Be Good as it appeared when discovered from the air in the Libyan desert.
(Photo Credit: United States Air Force)*

The story of her disappearance, her time capsule-like rediscovery, and her crew's grit is nothing short of incredible. Lady Be Good was a new aircraft when she was assigned to the 514th Bomb Squadron on March 25, 1943. Her crew was also fresh, having arrived in Libya the previous week. Lady and her nine-man crew flew their first, and what would be their last mission together on April 4. The formation was to take off in waves from Soluch airstrip in Libya and make their way to Naples in Italy, 700 miles away. Lady was one of the last aircraft to depart from Soluch. On the way, the formation ran into powerful sandstorms, which forced most of them to return back to base. Lady Be Good carried on. When she reached Naples at 7:30 pm at an altitude of 25,000 feet, the target was hidden by poor visibility, so the bombers turned around and headed home. The aircraft dropped their ordnance into the Mediterranean Sea to reduce their weight and conserve fuel.

*Nose view of Consolidated B-24D Lady Be Good crash site. The plane made a surprisingly good pilotless belly landing and skidded 700 yards before breaking in half and stopping.
(US Air Force photo)*



On their return to Soluch, Lady Be Good, who was flying alone, encountered problems. At 12:00 am, the aircraft's pilot, Lieutenant William Hatton, radioed Soluch informing them that their automatic direction finder was not working and that they needed the directions to the airfield. However, these directions never came, causing the B-24 to fly straight over the airfield and deep into the Sahara Desert. By 2:00 am the aircraft was running on fumes, so the crew parachuted out. Without anyone onboard, the ghostly aircraft carried on alone for another

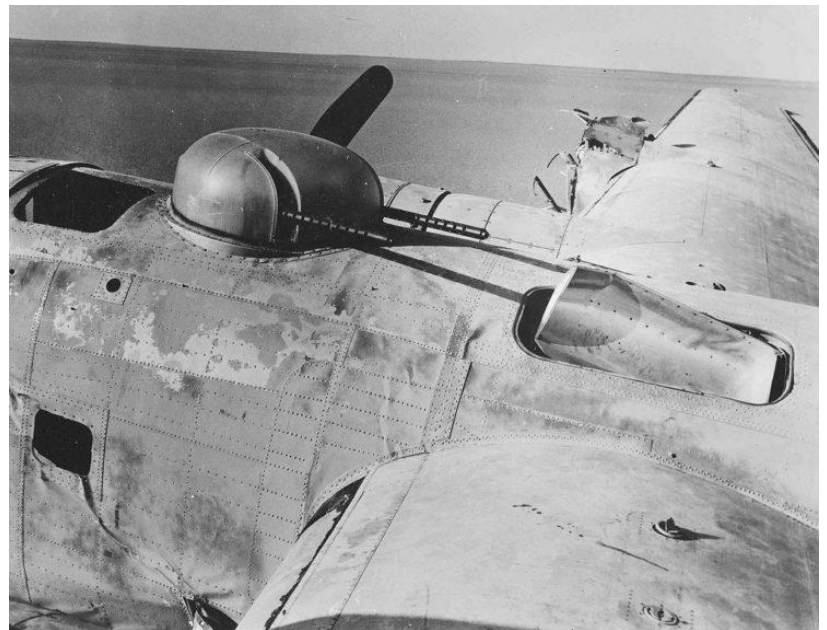
16 miles, descending along a shallow trajectory and hitting the ground relatively gently. A search and rescue mission was launched but did not find the aircraft or its crew. It was assumed that Lady Be Good had crashed into the Mediterranean Sea. Its loss was a mystery.



US Air Force Photo. Aircraft parts were strewn by the Consolidated B-24D Lady Be Good as it skidded to a halt amid the otherwise emptiness of the desert. (Photo Credit: US Air Force)

Lady Be Good remained one of WWII's many unsolved mysteries until 1958. A British Petroleum exploration team was flying over the Libyan Desert in November 1958 when they spotted the wreckage of a large aircraft. They were unable to inspect the wreckage themselves but reported its location. In May 1959 a team ventured out to the location of the wreckage and found it to be the missing plane Lady Be Good. They instantly noticed its remarkable, time-warp-like condition. Lady Be Good was broken in two, but the gentle nature of the crash and bone-dry conditions of the desert meant the aircraft was perfectly preserved. The team found containers still filled with water, a flask that still contained coffee, and the crew's personal possessions such as clothes and the navigator's logbook.

Top turret and center fuselage wreckage of the Consolidated B-24D "Lady Be Good." (Photo Credit: US Air Force)



In addition, the B-24's .50 caliber machine guns still worked, with the investigators actually firing one, and the aircraft's radio was still functional. One of the engines was found to work too. However, they did not find any crew or their parachutes, indicating that

they bailed out. Around a year later the US military became involved and began a search for the remains of the missing crewmen. The search did not find their remains, but it discovered personal artifacts and markers strewn across the desert. In 1960, in a way similar to how the aircraft itself was found, a British oil exploration team found five of the crewmen's remains, prompting another US search for the last four. The search found two bodies, while yet another British oil team found a third. The ninth airman has never been found. Experts at the time estimated that with their supplies, the men could not have made it more than 30 miles in the brutal desert. Incredibly, the furthest man was found 109 miles from the aircraft. The discovery of the bodies also returned many items used by the men during the trek, including a sobering diary by Lieutenant Robert Toner, which detailed the crew's final days.

The artifacts found at the wreckage and on the remains of the crewmen have enabled experts to piece together what likely happened to Lady Be Good and its novice crew. When returning home from Naples, the crew likely thought that the desert below them was the Mediterranean Sea, which is why they bailed out instead of attempting to land the aircraft. One of the crewmen died immediately on impact. The rest managed to meet up and established that they were 100 miles from Soluch. In reality, they were 400 miles away. They knew they had to head north, and all eight were able to travel an exceptional distance of 85 miles with just half a canteen of water. However, at this point, five of the men were too weak to carry on, so the remaining three continued north for another 20 and 27 miles before also succumbing to the desert. It is thought that if the men returned to their aircraft, they may have survived the ordeal thanks to its working radio and large stocks of supplies. The men of Lady Be Good are a testament to the sheer strength of the human will to survive. They managed to walk a distance many thought impossible, through some of the harshest conditions anywhere on the planet. Today, the eight airmen found in the desert rest in the US.

Vancouver Artillery Association Yearbook Updates

5th Draft, 68th Overseas Depot Battery, Canadian Field Artillery – The 5th Draft name project continues as we discover more information on each of the soldiers.

The Heppell family story, 2 brothers and their father from Surrey, BC served together with the 2nd Brigade, Canadian Field Artillery <https://www.vancouvergunners.ca/whats-new/68th-overseas-depot-battery-5th-draft-the-heppells>

The list of our Fallen has grown with the addition of:

Gunner Henry Hicks

Gunner Leslie Kelly

Gunner Edward Quinn

Bombardier Leslie James Moran

Gunner James McDonald

Gunner Rudolph Francis Revsbech

Gunner Joseph Richardson

Gunner Henry Steele

The list of the Fallen can be found here <https://www.vancouvergunners.ca/the-fallen.html> and their gravesites here <https://www.vancouvergunners.ca/cemeteries.html> Lest we forget.

Remembrance Day 2021 – Additional photos from 39 Canadian Brigade Group Public Affairs have been added. <https://www.vancouvergunners.ca/remembrance-day-2021.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: **Boris III** (Bulgarian: Борѝс III; 30 January [O.S. 18 January] 1894 – 28 August 1943), originally **Boris Klemens Robert Maria Pius Ludwlg Stanislaus Xaver (Boris Clement Robert Mary Pius Louis Stanislaus Xavier)**, was the Tsar of the Kingdom of Bulgaria from 1918 until his death in 1943. The eldest son of Ferdinand I, Boris assumed the throne upon the abdication of his father in the wake of Bulgaria's defeat in World War I. Under the 1919 Treaty of Neuilly, Bulgaria was forced to, amongst other things, cede various territories, pay crippling war reparations, and greatly reduce the size of its military. That same year, Aleksandar Stamboliyski of the agrarian Bulgarian Agrarian National Union became prime minister. After Stamboliyski was overthrown in a coup in 1923, Boris recognized the new government of Aleksandar Tsankov, who harshly suppressed the Bulgarian Communist Party and led the nation through a brief border war with Greece. Tsankov was removed from power in 1926, and a series of prime ministers followed until 1934, when the corporatist *Zveno* movement staged a coup and outlawed all political parties. Boris opposed the *Zveno* government and overthrew them in 1935, eventually installing Georgi Kyoseivanov as prime minister. For the remainder of his reign, Boris would rule as a *de facto* absolute monarch, with his prime ministers largely submitting to his will.



Following the outbreak of World War II, Bulgaria initially remained neutral. In 1940, Bogdan Filov replaced Kyoseivanov as prime minister, becoming the last prime minister to serve under Boris. Later that year, with the support of Nazi Germany, Bulgaria received the region of Southern Dobrudja from Romania as part of the Treaty of Craiova. In January 1941, Boris approved the anti-Semitic Law for Protection of the Nation, which denied citizenship to Bulgarian Jews and placed numerous restrictions upon them. In March, Bulgaria joined the Axis. In exchange, Bulgaria received large portions of Macedonia and Thrace, both of which were key targets of Bulgarian irredentism. Boris refused to participate in the German invasion of the Soviet Union and largely resisted German attempts to deport Bulgarian Jews as part of the Holocaust. In 1942, *Zveno*, the Agrarian National Union, the Bulgarian Communist Party, and various other far-left groups united to form a resistance movement known as the Fatherland Front, which would later go on to overthrow the government in 1944. In August 1943, shortly after returning from a visit to Germany, Boris died at the age of 49. His six-year-old son, Simeon II, succeeded him as tsar.

This Week: Over the years, we have featured several interesting aeroplanes and aircraft, ranging from the recent flying gun emplacement, the Ilyushin Il-18, to the elegant, if doomed, Humbley-Pudge “Gallipoli” heavyish bomber. Those have all been multi-place, larger aircraft, so, this week we bring you something a bit smaller. What we have is an aeroplane of the late, not-lamented (save by a few nuts) Nazi-era Luftwaffe. From its size and shape, we can deduce that it was a fighter. Now, Hitler’s air force had more aircraft types than a large German shepherd has fleas (the canine shepherd, we hasten to add). This has been a tremendous boon to the plastic model industry, which has, for over 65 years, been issuing kit after kit of weird and wonderful things that flew, and many that didn’t even take off from the sketchpad.



This one, however, did fly, and quite successfully, although never in numbers that would confuse a certain former US president. Nonetheless, we don’t actually recognize what it was. Can the fly boys and girls (no disrespect meant) help us to identify this elegant machine? If you can, let the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net) know the answer. By the way, thanks for all those who have been sending answers in recently. More than a couple of people actually seem to read this column: my mother, maybe my brother.....hmmm. I am sure there are a few more.

From the ‘Punitary’

What happened when I told my contractor I didn’t want carpeted steps?
They gave me a blank stair.

Murphy’s Other Laws

Work is accomplished by those who have not yet reached their level of incompetence.

Quotable Quotes

If life were predictable it would cease to be life and be without flavor. *-Eleanor*

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.

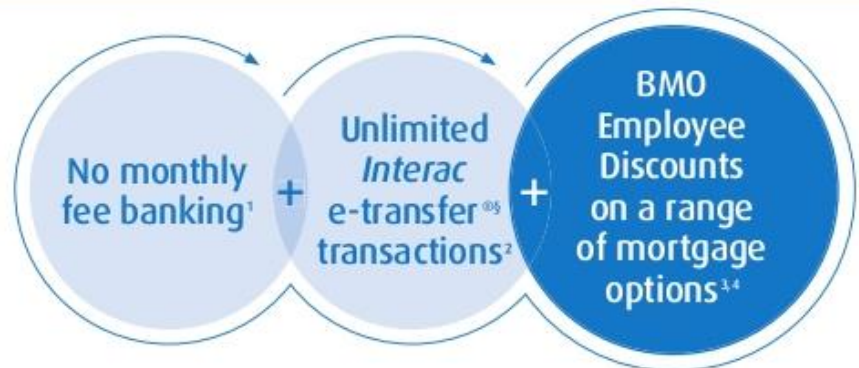
Bank of Montreal

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-transfer⁰⁵ 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 Intersections Inc. Sigma Loyalty Group and Intersections 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 Intersections 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.