

## Van Arty Association and RUSI Van Members News Sept 7, 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](mailto: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](http://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)

- Sept 08** Wednesday 'Zoom' Lunch meeting  
Juno Beach Online Historical Tour - The Canadians in Normandy
- Sept 12** Naden Band of the Royal Canadian Navy Concert Duncan, BC

## Naden Band of the Royal Canadian Navy Concert

**SUNDAY, SEPTEMBER 12, 2021 AT 2 PM PDT – 3 PM PDT**

Providence Farm Duncan, BC Details:- <https://fb.me/e/17p6FZavV>



The Naden Band of the Royal Canadian Navy (RCN), in operation since 1940, is comprised of thirty-five professional full-time musicians whose primary role within the Royal Canadian Navy is to support Naval Operations, ceremonial events, and public outreach initiatives. The Naden Band is a role model of service, discipline and musical

excellence, regularly engaging in collaborations with musical institutions in the local community. Recent collaborations include the University of Victoria's Faculty of Music, the Victoria Symphony, Cowichan Symphony Society and the Canadian College of Performing Arts. In

addition, the Band's educational school concerts and performances for Cadet Corps have brought military music into the lives of young people from across British Columbia.

## US Military's Gift to The Taliban



Thanks to the Government Accountability Office, we now have a clear picture of just how much US military equipment has fallen into the hands of the Taliban. This equipment was to go to the Afghan Military, but it just melted away with the rapid

advance of the Taliban.

**Aircraft:** The Taliban now ranks #26 in the world in total military aircraft thanks to the US leaving behind 208 planes and helicopters:

- 110 helicopters
- 60 transport/cargo planes
- 20 light attack planes
- 18 intelligence/surveillance planes

**Vehicles:** You've probably seen the footage of the Taliban riding around in humvees. The US left a total of 75,898 vehicles:

- 42,604 tactical vehicles
- 22,174 humvees
- 8,998 medium tactical vehicles
- 1,005 recovery vehicles
- 928 mine-resistant vehicles
- 189 armored tanks

**Weapons:** 599,690 weapons are now in the hands of the Taliban:

- 358,530 rifles
- 126,295 pistols
- 64,363 machine guns
- 25,327 grenade launchers
- 12,692 shotguns
- 9,877 RPGs
- 2,606 howitzers

And you can throw a couple thousand night-vision goggles, surveillance drones, and communication devices on that list as well.

**Price tag:** In total, it adds up to nearly \$84 billion dollars in tax-payer-funded US military equipment. [Source: GAO analysis of Department of Defense data]

# Paratrooper Bicycles Were Incredibly Popular

and Featured a Brilliant Design

Jesse, Guest Author War History Online Aug 25, 2021

*BSA Parachute Bicycle. WW2 Vintage, folding. Leather satchel behind saddle.*

*Photo Credit: Birmingham Museums Trust / Wikipedia*



As if jumping out of an aircraft laden with parachutes, equipment, and a weapon while under enemy fire wasn't daring enough, some British paratroopers made the jump while clinging onto a bicycle. The practice may seem crazy, but once a paratrooper lands, his feet are his only means of transport. A bicycle offers the soldier a much faster and more efficient way of traveling,

something that is useful during a surprise assault. The bicycle is one of the simplest and most reliable forms of transport. It doesn't need fuel and does not suffer from the same mechanical failures experienced by more complex machines. Because of this, the humble, peddle-powered bike can be an extremely helpful tool in the ever-changing conditions of war. Many European nations, including Germany, Poland, and Italy, already had bicycle units in their armies by the time WWII began. The Swiss Army's Bicycle Regiment continued using them until 2001.

While bicycles were tremendously useful during WWII, the British anticipated using them much more than they actually did. The Birmingham Small Arms Company Limited (BSA) produced over 60,000 BSA Airborne Folding Paratroopers Bicycles between 1942 and 1945. The bike could be folded completely in half by loosening two wingnuts, reducing its overall size. The frame of the bike featured brackets that would hold a soldier's rifle while traveling. Like most military equipment at the time, the BSA bikes were painted khaki, although a small number of bikes produced near the end of WWII were painted brown due to shortages of the usual khaki. Today, bikes in this color are exceptionally rare. Despite their name, they saw combat with various different units. On D-Day, bicycle troops were able to rapidly move inland from the beaches to secure key objects, including a unit that reached the strategically important Pegasus Bridge shortly after it was captured by the British. They were also used in the Battle of Arnhem. They were particularly useful for paratroopers because they are rarely dropped directly onto their objective and must travel there after landing. The bicycle can cover large distances much faster than on foot and does so much more quietly than a conventional vehicle, maintaining the element of surprise.

British paratroopers carrying a BSA bicycle would jump from the aircraft while holding the bike out in front of them. It was also attached to their equipment to prevent it from falling if the soldier's grip failed. After landing, the paratrooper would simply unfold the bike and tighten the wingnuts and they were ready to go. Once the bikes had served their purpose in securing early



objectives, they usually became more of a hindrance than a benefit, so many would end up abandoned. However, they were still handy to others, like aircraft crews who needed a form of transport while on the ground. Tank crews were also known to strap them to their vehicles for similar reasons. After the war, lots of the bikes ended up in civilian hands, particularly in countries where they were deployed in large numbers. Today, BSA bicycles can still be found in museums or in the hands of collectors. Depending on the exact model, some are now extremely

rare.

## **The Magician of WWII Who Made Tanks Disappear**

Maskelyne was approached by Brigadier Dudley Clarke who asked whether he would consider adapting his skills for espionage with MI9 as part of 'A Force'

*Claudia Mendes, Guest Author WarhistoryOL May 8, 2019*



*John Nevil Maskelyne 1839-1917,  
English stage-illusionist and inventor.*

Before the Second World War, the Maskelyne family was a well-known British stage magician fixture. John Nevil Maskelyne invented the levitation trick while his son continued in his footsteps as a magician. John's grandson, Jasper Maskelyne, was also a stage magician but became famous for his work with British military intelligence during the Second World War. In the years leading up to the war, Maskelyne had a successful career in London. But the outbreak of war led to a drop in ticket sales which damaged his finances. He joined the army as a solution to his financial difficulties and soon reported for duty with the Camouflage Development and Training Centre on October 14, 1940. While this might seem like the best place for a trained and successful magician, his concepts were often met with disdain. Camouflage was developed and implemented in a clinical and methodical fashion, and magician trickery was not welcomed. Wanting to put his talents to use, Maskelyne found a new audience in an Inspector General.

During a visit from the Inspector General, Maskelyne showed off his talents by disguising a machine gun bunker. The Inspector General was impressed with Maskelyne and signed him up for a tour of duty. Maskelyne arrived in Cairo in 1941 and was granted permission to form his own unit in exchange for performing for the troops. After one such performance, Maskelyne was approached by Brigadier Dudley Clarke who asked whether he would consider adapting his skills for espionage with MI9 as part of 'A Force'. 'A' Force was created by General Sir Archibald Wavell and specialized in deception to support MI9. 'A' Force was responsible for a number of deceptions and also conducted a series of lectures for soldiers.



*An inflatable dummy Sherman tank, one of Maskelyne's many claimed inventions although no proof exists for this particular claim.*

According to Maskelyne's book—*Magic: Top Secret*—'A' Force and Maskelyne were responsible for a number of extravagant deceptions. One of the first feats was getting a sunshield devised by Wavell to work. The sunshield was made by stretching painted canvas over half a tank to disguise it. A British reconnaissance pilot was sent to fly over the covered tanks and was unable to spot them. A 'sunshield' covering half a Matilda II tank at a workshop of the Middle East Command Camouflage Development and Training Centre, Helwan, Egypt in 1941, as used in *Operation Bertram*. One of the biggest deceptions carried out by 'A' Force was during the protection of the city of Alexandria. 'A' force was assigned to conceal the harbor, but it was deemed as too large and had too many ships to be hidden. An alternative solution was devised, with Maskelyne tasked with constructing a fake city of Alexandria. A decoy harbor was built at Maryut Bay using cardboard and mud. Lights were placed in the fake harbor along with explosives. When the Luftwaffe flew to attack, Maskelyne blew up some of the fake buildings and ships in his fake harbor. This led the pilots to believe that they had successfully dropped their bombs on the city, leaving the real Alexandria left intact.

*Jasper Maskelyne's talents as an illusionist were employed by 'A' Force (MI9) to devise and develop camouflage methods for Allied forces during the desert war.*

After successfully deceiving Luftwaffe bombers at Alexandria, 'A' Force was recruited to make the Suez Canal disappear. This was achieved using 21 searchlights to form a chain along the entire length of the canal. When the lights were turned on, they created a swirling light that reached more than 100 miles into the sky and prevented Luftwaffe aircraft from attacking Allied ships passing along the channel. One of 'A' Force's greatest deceptions came at El Alamein. Field Marshal Erwin Rommel had conquered parts of North Africa and the British wanted to take them back. Field Marshall Bernard Montgomery sought to reclaim was El Alamein since it was a strategic point for controlling North Africa. The problem was that Rommel would be able to see them coming and they needed the element of surprise. Montgomery planned to attack El Alamein from the north, while Maskelyne was ordered to make it appear that the attack was coming from the south. Using canvas and painted plywood, Maskelyne was able to make British trucks look like tanks in the south. Meanwhile, the actual tanks in the north were disguised to look like trucks.





*Field Marshal Erwin Rommel with his aides during the desert campaign, 1942.*

*Bundesarchiv, Bild 101I-785-0287-08 / CC-BY-SA 3.0*

The deception was enhanced by laying imitation tank tracks marks in the desert to ensure that the Germans believed the British tanks were to the south. They also created fake radio transmissions, imitated construction sounds, and built a fake water pipeline. Additionally, Maskelyne claimed to have invented inflatable tanks for this deception, but there is no proof backing up this claim. The deception worked successfully, and Montgomery was able to attack with the Eighth Army from the north and win the battle of El Alamein. 'A' Force was disbanded soon after the battle. Meanwhile, Maskelyne was promoted to Major before the end of the war and was even added to the Gestapo Blacklist with a bounty placed on him. Maskelyne returned to England in 1946 and later moved to Kenya in 1948 where he lived until passing away at the age of 73.

## **Vancouver Artillery Association Yearbook Updates**

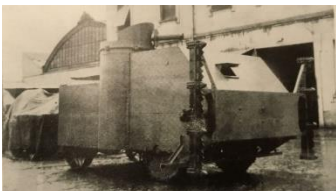
**Tour the Fort! - Sunday, 5 September 2021** – A dozen of us braved the potential for rain and met up at the Point Grey Fort at 10:00. There was no rain, and we had a great time checking out the War Shelter, Gun Stores and the Ammunition Magazine! Check out the photos. <https://www.vancouvergunners.ca/point-grey-fort-sep-2021.html>

**Yorke Island Gator project** – Another \$500.00 donation has rolled in! \$13,250.00 more to go! Check out our fundraising projects here. <https://www.vancouvergunners.ca/quartermaster-stores.html>

**Deuce and a Half Update** – The pistons have all been cleaned, re-inserted into the cylinders and torqued to the crankshaft. There's some doubt with the replacement head gasket as there is a bit of rust on the three that came with the truck. Exterior of the oil pan has been cleaned and painted as well as some of the undercarriage. <https://www.vancouvergunners.ca/deuce.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:** Armoured Car – 1 Prototype - Pavesi Autocarro Tagliafili (The Pavesi Wire Cutting Machine) Kingdom of Italy (1915-17). The article on this is too long to reproduce here. To read more go to:- <https://tanks-encyclopedia.com/ww1/italy/pavesi-autocarro-tagliafili>

**This Week:** The search for the ideal armoured fighting vehicle has been ongoing for well over 100 years. A past quiz highlighted the innovative armoured bicycle, whose use, sadly, did not catch on. That machine aside, the argument of tracks or wheels, or a combination of both, or even the ability to convert from one to the other has been going on for just as long, if not longer. In this case, we are thinking of Leonardo da Vinci and his never-built tank-like object of yore. Actually, one could also reference the Imperial Roman “testudo”, which, while composed entirely of soldiers and their shields, was, vaguely, a kind of armoured vehicle. This reminiscing of the past brings us to this week’s photo. The AFV shown actually brings to mind da Vinci’s sketches, being rather turtle-like in appearance. The ballistic properties of the armour seem fairly advanced, due to their slope, and provided the plate is thicker than cardboard, or, indeed, not actual



cardboard (as some training vehicles were) might have proved effective in combat. However, our source assures us that these are real, armoured cars, but not ones that saw widespread use, nor were they used by anyone resembling a major, or even second-rate power.

So, are you a keen fan of all things made of

steel, manned by steely-eyed lads (and lasses, now)? Do you spend hours gluing tiny bits together to form mighty machines in 1/35<sup>th</sup> scale, or maybe space-saving 1/72<sup>nd</sup> scale? Or do you just enjoy sniffing the glue? If so, you might be the one who can tell us what these motorized tortoises are. Let us know by contacting the editor, Bob “The Snapper” Mugford ([bob.mugford@gmail.com](mailto:bob.mugford@gmail.com)), or the author, John “The Terrapin” Redmond ([johnd.\\_redmond@telus.net](mailto:johnd._redmond@telus.net)).

### **From the ‘Punitary’**

What is the opposite of cock-a-doodle-do? Cock-a-doodle-don’t.

### **Murphy’s Other Laws**

What happens is not as important as how you react to what happens.

### **Quotable Quotes**

It is better to rust out than wear out. - Edwin Markham

# COWICHAN SYMPHONY SOCIETY PRESENTS



## The Naden Band of the Royal Canadian Navy

**Sunday September 12**

**2 and 4:30 pm**



Tickets \$50 per person

Livestreaming by donation. Proceeds to Honour House.

tickets available on our website, Facebook and Eventbrite

## Providence Farm

1843 Tzouhalem Road, Duncan

Concert outside rain or shine, please bring an umbrella



## 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.

# JUNO BEACH CENTRE

## Register Now for the Maple Leaf Route Webinar Series!

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

(Seulement en anglais)



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

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

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

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

Organisée par le [Laurier Centre for Military Strategic and Disarmament Studies](#), et en partenariat avec la [Canadian Battlefields Foundation](#) et le [Gregg Centre for the Study of War and Society](#), l'Association Centre Juno Beach est heureux d'annoncer la série de webinaires « *Maple Leaf Route* ». Toutes les deux semaines, de mai à septembre, nous suivrons les soldats

canadiens et britanniques du Commonwealth qui débarquèrent le jour J en juin 1944 et se sont frayés un chemin à l'intérieur des terres lors de la bataille de Normandie.

L'inscription est **GRATUITE** et obligatoire pour tous les webinaires. Une fois inscrit, vous recevrez un e-mail de confirmation contenant un lien vers le webinaire. Tous les webinaires commencent à 19 h 00, heure de l'Est (HE) et durent environ 90 minutes. La série de webinaires ne sera disponible qu'en anglais; nous nous excusons pour toute déception.

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

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



## THE CANADIANS IN NORMANDY: ANOTHER GO-AROUND

Geoff Hayes, University of Waterloo

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

[Register / Inscrivez-vous](#)

Hosted by the [Laurier Centre for Military Strategic and Disarmament Studies](#) in partnership with the [Canadian Battlefields Foundation](#), the [Gregg Centre for the Study of War and Society](#) and the [Juno Beach Centre Association](#), the Maple Leaf Route Webinar Series follows Canadian and British Commonwealth soldiers as they landed on D-Day in June 1944 and fought their way inland at the Battle of Normandy.

Registration is **FREE** and required for all webinars. Don't miss the next two webinars in this fascinating series:

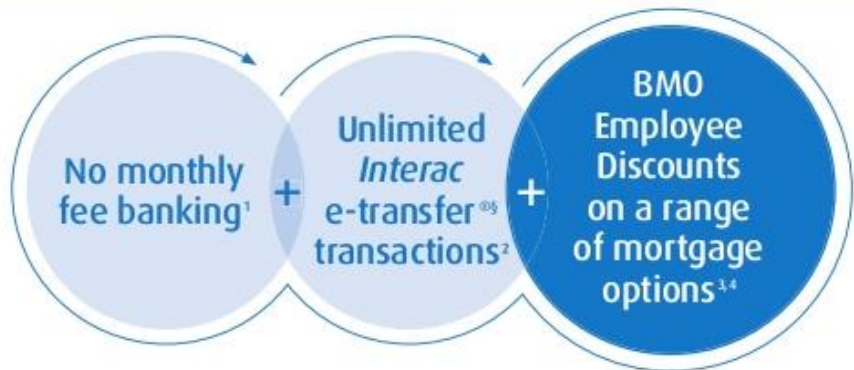
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- OnGuard<sup>06</sup> Identity Theft Protection Service at no charge<sup>7,8</sup>
- Keep the same accounts no matter how many times you relocate
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- BMO employee discounts on unsecured and secured personal lines of credit<sup>3</sup>
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- Choose the BMO Support Our Troops CashBack<sup>011</sup> or AIR MILES<sup>012</sup> MasterCard<sup>013</sup>
- No annual fee<sup>11</sup>
- Support Canadian Forces Morale and Welfare Services with every purchase you make
- Visit [bmo.com/sot](http://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<sup>®</sup> 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](http://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.<sup>12</sup>

### 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](http://bmo.com/cdcb) to learn more.



Scan the QR code to get more information.



<sup>1</sup>The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. <sup>2</sup>The 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. <sup>3</sup>Interac e-transfer<sup>®</sup> transactions are subject to maximum transfer dollar amounts. <sup>4</sup>Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. <sup>5</sup>Some conditions may apply. These special offers are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner ReadLine. To qualify for the CDCB special rates on 5-year fixed and 5-year variable rate mortgage, you must have a Canadian Dollar Primary Chequing Account (Chequing Account) with a CDCB Performance or Premium Plan, and set up the Chequing Account as the funding account for the BMO Mortgage, and have one (1) recurring direct deposit into the Chequing Account. <sup>6</sup>Some conditions may apply. <sup>7</sup>We 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. Applicable 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 15, 2020. <sup>8</sup>Plan, transaction, service and product fees may still apply. <sup>9</sup>You're eligible for OnGuard<sup>®</sup> if you are a BMO customer who has a lead account<sup>10</sup> 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 account holders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>®</sup> 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<sup>®</sup> service. <sup>11</sup>The 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. <sup>12</sup>OnGuard<sup>®</sup> retail value is \$155.88 annually (charged at \$12.99 per month). <sup>13</sup>OnGuard<sup>®</sup> 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](http://www.bmo.com/onguard/SIGconditions). <sup>14</sup>CreditView<sup>™</sup> 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. <sup>15</sup>You 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. <sup>16</sup>Ongoing 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](http://bmo.com/rates-fees) for current rates and fees. <sup>17</sup>The 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. <sup>18</sup>Registered trade-mark of Bank of Montreal. <sup>19</sup>Interac e-Transfer is a registered trademark of Interac Inc. <sup>20</sup>OnGuard is a service of Sigma Loyalty Group. OnGuard<sup>®</sup> is a trademark of Sigma Loyalty Group Inc. Identity Guard<sup>™</sup> is a registered trademark of Intersections Inc. <sup>21</sup>CreditView is a trademark of TransUnion LLC. <sup>22</sup>MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.