



'The Vancouver Gunners'
2025 West 11th Avenue, Vancouver, BC
V6J 2C7 www.vancouvergunners.ca



2025 West 11th Avenue, Vancouver, BC V6J 2C7
www.rusivancouver.ca

Van Arty Association and RUSI Van Members News July 7, 2020

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 on line. 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!!

Upcoming events – Mark your calendars

Jul 08 'Wednesday Lunch' Zoom meeting
Jul 16 'Wednesday Lunch' Zoom meeting

World War 2 – 1945

John Thompson Strategic analyst - quotes from his book "Spirit Over Steel"

July 10th: Admirals Halsey and McCain lead an Allied force of 15 Carriers, eight battleships, 15 cruisers and 55 destroyers (plus many more supporting vessels) into a series of attacks on the Japanese Home Islands with today's raid of 1,022 carrier aircraft on Tokyo itself. Most of this mighty fleet are American ships, but there is a sizeable British component too.

July 11th: The Inter-Allied Council for Berlin meets as the Soviets finally agree to turn their sectors of the city over to the Americans and British.

July 12th: Progress in Borneo includes a new landing at Andus and the liberation of Maradi.

July 13th: Task Force 58 sinks 50,000 tons of shipping in the Tsugaru Straits as the massive carrier raid on Japan continues.

July 14th: Eisenhower announces the close of SHAEF and eases up on the rules about fraternization between German civilians and Allied personnel -- which were being widely ignored anyway.

US ABV Assault Breacher Vehicle

Engineer and mine clearing vehicle M1A1 tank chassis



The Assault Breacher Vehicle (ABV) is a tracked armored engineer vehicle specifically designed for conducting in-stride breaching of minefields and complex obstacles. The ABV is built on the same chassis as the General Dynamics-built M1A1 Abrams main battle tank. The Assault Breacher Vehicle (ABV) is a single

platform that will provide deliberate and in-stride breaching capability to the assault force of the Marine Air Ground Task Force. The ABV operates as part of the combined arms task force and is assigned to and employed by Combat Engineers. The ABV incorporates a number of subsystems, including a full width mine plow, dual line charges, lane marking system, remote control system, and protective weapon system. The integration of the Breaching Package onto the ABV, which uses the M1 tank chassis, shall require minimal modification to the chassis. The development and design of the ABV were carried out in the US Army Anniston Depot in Alabama who has extensive experience in the overhaul and modernisation of armoured fighting vehicles and other equipment. The US Marine Corps has ordered a total of 45 systems and by mid 2009 a total of 31 had been delivered.



For self-protection the ABV is armed with a .50 (12.7 mm) M2 HB machine gun. This machine gun is mounted to the commander cupola, A bank of standard electrically operated grenade launchers are fitted one either side of the superstructure to cover the frontal arc. The ABV is built on the same chassis as the General Dynamics-built M1A1 Abrams main battle tank. The ABV will provide

crew protection and vehicle survivability while having the speed and mobility to keep pace with the manoeuvre force. For the ABV role, the turret of the M1A1 Abrams MBT has been removed and replaced by a new all-welded steel structure to which has been added the latest explosive reactive armour (ERA) package. This provides a higher level of protection against anti-tank weapons fitted with a High Explosive Anti-Tank (HEAT) warhead fitted to weapons such as the RPG-7 (Rocket Propelled Grenade). The chassis used for these ABV were supplied from surplus Army stocks and were refurbished to a common standard with the current M1A1 Abrams MBT used by the US Marine Corps. The M1 Abrams is powered by a 1,500 horsepower (1,100 kW) Honeywell AGT 1500 gas turbine, and a six speed (four forward, two reverse) Allison X-1100-3B Hydro-Kinetic automatic transmission, giving it a governed top speed of 45 mph (72 km/h) on paved roads, and 30 mph (48 km/h) cross-country. The suspension of the ABV is composed on each side with 7 road wheels and 2 track-return rollers, on each side of the chassis. The drive sprocket is mounted at the rear, and idler at the front.

Major components of the ABV include a Full-Width Mine Plow (FWMP), two linear demolition charges (LDC), a lane-marking system, a remote-control system, and weapon station integration on a modified M1A1 tank chassis. ABV will fill the requirement to clear a lane of sufficient width and depth for the assault forces and will be operated by a two-man crew with an option for remote control. The ABV is equipped with a variety of specialised equipment supplied by Pearson Engineering of the UK can be fitted. The HLA (High Life Adaptors), whilst providing an increased approach angle to the ABV, allows the rapid fitting and removal of the full suite of ABV front end equipment and sub-systems. For clearing minefields, the FWMP (Full Width Mine Ploughs) can be swiftly installed at the front of the vehicle which can be rapidly replaced by the CDBB (Combat Dozer Blades) that, in addition to clearing battlefield obstacles, can also be used to prepare firing positions. Another alternative installation at the front of the vehicle is the Pearson Engineering ROBS (Rapid Ordnance Removal Systems) or an SMP (Lane Marking Systems). The plow mounted on the front of the ABV lets it construct hasty earthworks for cover and to barrel through enemy obstacles. Mounted on the rear of the ABV turret structure is the Linear Demolition Charge System containing two launchers with an updated firing system. Each of these launchers is fitted with a MK 2 solid propellant rocket attached to a M58 linear charge. The ABV included the same communications system and a deep fording capability as the M1A1 Abrams MBT.

Inside Russia's Laika Next Generation Attack Submarine

The Laika class submarine follows on from the Pr.885/885M Severodvinsk Class cruise missile submarines. But it is not a straightforward successor. *HI Sutton 23 Feb 2020*

The Project 545 'Laika' was first revealed in the background of a media report on a Russian defense exhibition in December. Although it has not been officially confirmed the new design is likely to be the next generation Russian attack submarine project known as *Husky*. The name *Laika* refers to a breed of Siberian hunting dog very similar to the husky. The type follows on from the Pr.885/885M Severodvinsk-class cruise missile submarines (SSGN). But it is not a straightforward successor. Instead, it is the cheaper little brother, intended as a replacement for existing attack submarines. As the Severodvinsk-class (also known as Yasen-class) replaces the

missiles. Arguably the VLS will make the *Laika* an SSGN design. The same could be said of the US Navy's Virginia-class. But following the logic that *Laika* will replace SSNs more or less 1:1, while the Severodvinsk-class is replacing the Oscar-IIs, the "SSN" label is likely to stick. And with it the doctrine of SSN usage in the Russian Navy. *Laika* is from the same design bureau as the Severodvinsk-class, which shows. An interesting aspect is that Russia has two bureaus in charge of designing submarines: Rubin and Malachite. There does not seem to be any love lost between them. A third, Lazurit, was a victim of the post Cold War 'peace dividend' and is no longer in the submarine game. Although they have tried to get back, which would make things more interesting. So with the *Laika*, Malachite has cornered the attack submarine market in Russia for the foreseeable future. And separately the deep diving midget submarine sector. Meanwhile Rubin is dominant for strategic deterrent submarines, underwater robots (autonomous underwater vehicles – AUVs) and non-nuclear submarines. This manifests itself in interesting ways in the design of the *Laika*.

Laika inherits some thinking from the Severodvinsk-class SSGN. Norwegian Navy picture.



Many western observers will be surprised that *Laika* doesn't have pump jet propulsion. Pump jets are generally quieter, and thus stealthier, especially at higher speeds. The curved propeller (screw) looks great but it is actually a bit old fashioned for nuclear submarines. Britain, and then the US and France, made pump jets standard years ago. And Russia does have pump jets on some of its latest boats. But the best explanation as to why *Laika* doesn't, is because it is a Malachite design. Rubin has the technology, but there seems to be a barrier to Malachite using it. So the Severodvinsk-Class, and now *Laika*, still has a curved propellers. That doesn't make *Laika* noisy. There are lots of elements and compromises involved in submarine stealth. And it's a safe bet that *Laika* will be as quiet or quieter than existing Russian boats. Some Russian sources describe *Laika*, or at least the Husky project, as the basis for ballistic missile submarines (SSBN) also. It will be modular in the sense that the missile compartment could be switched to a larger one for submarine launched ballistic missiles. This is unlikely to be a quick switch, and more likely different submarines would be built, but with the same fore and aft sections. This brings Malachite into the strategic submarine space. Which is currently the territory of the rival Rubin design bureau. Perhaps to return the favor, Rubin has proposed a cruise missile version of their current strategic submarine design, the Borei-class. But with a full set of Borei-class submarines planned there does not appear to be a strong need for an SSBN version of *Laika*.

Help us to purchase **The WWI Medals of Bombardier R. A. Mann MM**

Your donation will assist our Museum in the acquisition of a significant medal group of a Vancouver gunner.

In 1915 Randolph Amos Mann volunteered to serve in a little-known Militia unit called the Vancouver Volunteer Reserve Artillery. Randolph was an immigrant to Canada (from Australia) and worked as a carpenter while living at 1415 West Georgia Street. On July 9th, 1915, he joined a new artillery unit in Vancouver: the 68th Overseas Depot Battery CFA. This new battery was initially named "Boorman's Battery", after Captain Harry Boorman who commanded it. (Captain Boorman had six years of previous service in the 5th BC Regiment Canadian Artillery in Victoria.) By early 1916 Randolph Mann (Service Number 301027) was serving in France as an Acting Bombardier with the 22nd Battery of 6th Howitzer Brigade Canadian Field Artillery. He was confirmed as a Bombardier on 4 March and was an exemplary soldier, and a heroic one. In October 1916 he was wounded with 2nd degree burns to his head, face and both hands. His citation for the award of the Military Medal reads:

For exceptional gallantry and devotion to duty on October 22nd, 1916, when an explosion occurred in a gun pit, while the battery was firing, setting fire to the ammunition and the gun pit. This NCO entered the gun pit in spite of the intense heat and withdrew the dial sight and carrier from the gun carriage. In doing so, he was very severely burned, necessitating his evacuation.

He was hospitalized in the UK for several months and then served at the Canadian School of Artillery in England. In early 1919, Bombardier Mann MM was demobilized in Vancouver and remained in BC until his death in 1955. Perhaps he was a member of the post-war Vancouver Overseas Artillery Association, the group most responsible for encouraging the creation of the 15th Brigade, Canadian Field Artillery, in Vancouver in 1920. Perhaps he actually joined the 15th Brigade. We do not know, but our research continues. We do know, however, that Bdr Mann MM is buried in Mountain View Cemetery in Vancouver.

The medal group price is \$1,875 and we currently have \$717 in donations.



Any donation is welcome, but you might consider a commemorative contribution of \$68, or perhaps \$100 (this being the 100th Anniversary of the 1920 establishment of 68 Field Battery RCA).

Make cheques payable to: 15th Field Artillery Regiment RCA Museum Society

*Mailing address:
Maj (Ret'd) Peter Moogk (Curator)
4645 W 6th Ave
Vancouver, BC V6R 1V6*



e-Transfers can be arranged by contacting Peter at: moogk@mail.ubc.ca

All donations will receive a 2020 federal Charitable Gift Donation receipt from our Museum Society.

Any donation surplus will be earmarked for the purchase of other significant medals connected to the 15th Field Artillery Regiment, RCA.

Vancouver Artillery Association Yearbook Updates

VAA Virtual Lunch every Wednesday at Noon PDT - <https://zoom.us/j/710845848>

Attendance at the Zoom meeting has been dropping off. The Sunday RCAA coffee meeting has been cancelled for lack of attendees. Please drop in and say hello this week at our Wednesday lunch meeting. Look forward to seeing more of you there

Honours and Awards – The Battery Sergeant Major of the 5th Canadian Siege Battery, Canadian Garrison Artillery, Warrant Officer Class II John Arthur Ware was awarded the Distinguished Conduct Medal for his service in the First World War.

<https://www.vancouvergunners.ca/distinguished-conduct-medal.html>

The awarding of the Military Cross to Lieutenant Frank Randolph May was featured in the newspaper. <https://www.vancouvergunners.ca/1917---5th-csb-cga-cef.html>

Regimental promotions! <https://www.vancouvergunners.ca/2020.html>

More names continue to be added to our online nominal roll. Gunner Allan Gow Carruthers, Gunner Frank George Hickling. Is yours up to date?

<https://www.vancouvergunners.ca/nominal-roll.html>

First World War reunions were featured in the newspaper.

<https://www.vancouvergunners.ca/1938.html>

Photos from the Bowden museum featuring a uniform from Bombardier Harold Poyser of the 5th Canadian Siege Battery <https://www.vancouvergunners.ca/1917---5th-csb-cga-cef.html>

Remember – Stay healthy and stay safe!

Vancouver Artillery Association – Many years ago, The Royal Canadian Artillery Association offered reduced membership rates for affiliated Association members to join the national organization. We were not in a position at that time to join the Montreal Artillery Association and the Toronto Artillery Association in jumping on board and the RCAA did not extend the offer again as it was brought into effect as a one-time trial. Now, after what appears to have been 13 years, the RCAA has voted that the trial was a success and to proceed with expanding it to other affiliated Associations. What it means for the Vancouver Artillery Association is that we become members of both organizations for the same \$25.00 membership fee that we currently pay and we gain the ability to apply for the reduced TD Meloche Monnex Home Insurance Plan, access to the members' only portal on the website and our own digital workspace where we can communicate between ourselves and with gunners across Canada. Bob Mugford is currently working out the details but you should get a welcome email in the very near future. **(if you haven't paid your dues yet, please do so ASAP. You can send payment by e transfer to Leon Jensen president.vcrgunners@gmail.com**

Who (or What) Is It?

Last Week: His Majesty's Yacht *Iolaire* (Scottish Gaelic for "Eagle") was an Admiralty yacht



that sank with great loss of life at the entrance to Stornoway harbour on the Isle of Lewis on 1 January 1919. The sinking of the yacht, which was originally the *Amalthea* but renamed in 1918, was one of the worst maritime disasters in United Kingdom waters during the 20th century. Although the *Iolaire* struck rocks just yards from shore, at least 201 men out of the 283 people on board perished — most of whom were Royal

Navy Reservists returning home at the end of the First World War — because of the appalling weather and sea conditions.

Iolaire was carrying sailors who had fought in the First World War back to the Scottish Isle of Lewis in the Outer Hebrides. She left the port of Kyle of Lochalsh on the mainland late on the evening of 31 December 1918. At 0230hrs on New Year's Day, as the ship approached the port of Stornoway, a few yards offshore and a mile away from the safety of Stornoway Harbour, she hit the infamous rocks "The Beasts of Holm" and sank. Those on board would have been able to see the lights of Stornoway. The death toll was officially put at 205, of whom 181 men were islanders but as the ship was badly overcrowded and there was a lack of proper records, the toll could have been somewhat higher. John F Macleod from Ness, Isle of Lewis saved 40 lives, swimming ashore with a heaving line, along which many of the survivors made their way to safety. Only 82 of the 283 (officially known) passengers survived the disaster; 71 percent of the people on the yacht perished in the incident. The impact of the disaster was devastating to the Islands; 205 passengers were lost, representing almost an entire generation of young men from the Islands. This sinking is one of the great tragedies of the Outer Hebrides. Had it not sunk, and taken so many of Lewis' men with her, the island might have fared better in the post-war

depression, which, in the case of the isles, lasted through to the Great Depression and beyond. One of the many who sought to flee the poverty of the 1920s was a young Gael named Mary Anne MacLeod, who later became the mother of Donald John Trump.

(see: https://en.wikipedia.org/wiki/HMY_Iolaire).

This Week: Many of our readers will have fond memories of the firearms they employed whilst serving Queen and country both here and abroad. Great Uncle Hughie used to tell me of the day he “lost” his Ross rifle, and “found” a Lee-Enfield, just in time to get blown up in the Second Battle of Ypres (obviously not fatally). Our esteemed editor well remembers his musketry drill with the old Brown Bess, and I can still sling an FN with ease. Some of us even got to play with fully automatic firearms, which makes one wonder why our C1A1s couldn’t go rat-a-tat-tat when those of our Commonwealth cousins could. Maybe the Treasury Board had a hand in that, or are we just better shots?



Well, for those who like a bit of automatic action, here is this week’s wonder weapon. As you can see, it’s obviously more than a single-shot toy, and seems to remind one of something else. It also appears to be lacking

two items that are usually considered standard issue. We will let you tell us what those are, along with the name of this interesting firearm, and for whom it was intended. Do you have one? If so, can we borrow it? Let us know: Bob Mugford, editor (bob.mugford@gmail.com), John Redmond, author (johnd.redmond@telus.net).

From the ‘Punitary’

X

Murphy’s Other Laws

X

Quotable Quotes

X

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 Wednesday lunches.

Join us to check up on your old lunch buddies.

<https://zoom.us/j/710845848>

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



desktop, and room systems. Zoom Rooms is the original software-based conference room solution used around the world in board, conference, huddle, and training rooms, as well as executive offices and classrooms. Founded in 2011, Zoom helps businesses and organizations bring their teams together in a frictionless environment to get more done. Zoom is a publicly traded company headquartered in San Jose, CA.

[Join our Cloud HD Video Meeting now](#)

Use the link above on your computer Zoom program or dial in on your phone 778 907 2071 Meeting ID: 710 845 848

Invite 2 friends! We have room for 100! See you on Wednesdays at noon. Bring your own lunch and beverage of choice.

2020 BMO CDCB Customer Appreciation Contest



The contest for the defence community is back!

Service members and their families, reserves, recruits, veterans and retirees, as well as staff of Department of National Defence, the RCMP and the Canadian Coast Guard are eligible for **FREE* banking** with the Performance Plan chequing account - no minimum balance required.

Visit bmo.com/cdcbcontest for offer details.

Open an account between June 15 and October 12, 2020 and you will automatically be entered into the "CDCB Customer Appreciation Contest" for a chance to win a **grand prize of \$20,000 cash** or one of **12 prizes of \$5,000 cash!**

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.

BMO



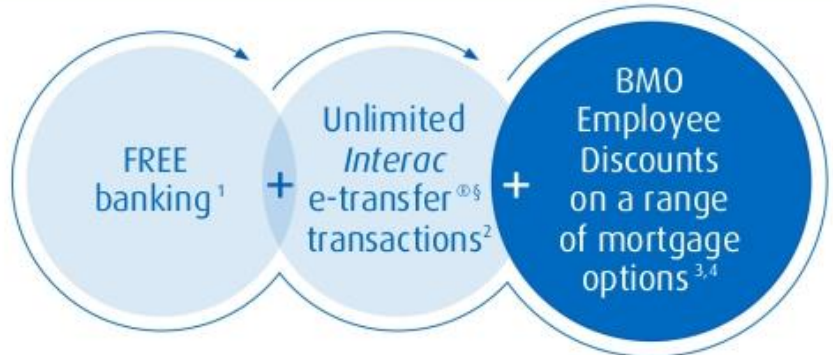
Official bank of the
Canadian Defence Community

*No purchase necessary. The 2020 CDCB Customer Appreciation Contest (the "Contest") begins on June 15, 2020, at 12:00:01 a.m. Eastern Time and ends on October 12, 2020, at 11:59:59 p.m. Eastern Time (the "Contest Period"). There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued at \$80,000 available to be won. There will be one (1) Grand Prize of \$20,000 cash and an additional twelve (12) prizes of \$5,000 cash. Odds of winning depend on the number of eligible entries received. Before being declared a winner, a correctly answered mathematical question is required. Full contest details are available at bmo.com/cdcbcontest. The monthly Performance Plan fee is waived. You are responsible for all transaction, service, and product fees not included in the Plan.

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

- FREE banking with the Performance Plan¹
- Unlimited *Interac* e-transfer[®] transactions²
- OnGuardSM Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditViewSM – 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 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 the 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 do Canadian Forces Morale and Welfare Services (CFMWS) get funded by the BMO Support Our Troops MasterCardSM 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, \$96 each year with 4 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
- Email BMO at feedback@bmo.com
- Find us on Social Media

Visit us in branch or at bmo.com/cdcb to learn more.



For more information, please contact me:

John Sample
Personal Banker
416-123-4567
john.sample@bmo.com
Bay & Bloor Branch
55 Bloor Street West



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. 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. Interac e-transferSM transactions are subject to maximum transfer dollar amounts. Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. Some conditions may apply. BMO Employee Discounts are not available for the 5-year or 10-year BMO Smart Fixed Mortgage or a Homeowner RoadlineSM. Some conditions may apply. Longest rate guarantee of any major Canadian bank as of March 2, 2020. Plan, transaction, service and product fees may still apply. You're eligible for OnGuardSM if you are a BMO customer who has a lead accountSM 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 OnGuardSM 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 OnGuardSM service. 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. OnGuardSM retail value is \$155.88 annually (charged at \$12.99 per month). OnGuardSM 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/SGconditions. CreditViewSM 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. 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. 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 MastercardSM 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. 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. SMRegistered trade-mark of Bank of Montreal. SMInterac e-Transfer is a registered trademark of Interac Inc. SMOnGuard is a service of Sigma Loyalty Group. OnGuardSM is a trademark of Sigma Loyalty Group Inc. Identity GuardSM is a registered trademark of Intersections Inc. SMCreditView is a trademark of TransUnion LLC. SMMasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.