

Van Arty Association and RUSI Van Members News Aug 18, 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 (see Poster section at end)

Aug 19 'Wednesday Lunch' Zoom meeting
Aug 19 'Wednesday Lunch' Zoom meeting
RUSI(NS) - Distinguished Speaker on Zoom - 0900hrs PDT
Aug 26 'Wednesday Lunch' Zoom meeting

World War 2 – 1945

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

Aug 20th: The War Production Board removes most controls on production, giving the US economy a boost for peacetime construction.

Aug 21st: Lend-lease is halted just when it might have been useful to start providing civilian aid, Truman has been badly briefed here.

Aug 22nd: The Japanese Kwangtung Army surrenders, putting the rest of Manchuria into Soviet hands as their leading elements of the Red Army reach Port Arthur.

Gunner Wallace Brunt



On the **20 August 1941**, K73619 Gunner Wallace Reece Brunt, a member of 85 Bty, 15th Coast Artillery Regiment, was drowned in the waters of Sunderland Channel near Yorke Island. Gnr Brunt and Gnr Hough were attached for the day to assist with the tow of a water scow and a punt that was being filled with materials by some RCE soldiers at the beach closest to the water collection point on Hardwicke Island. They were to travel with the towboat, York, to drop off the water scow and, while it filled, assist with towing the punt back to Yorke Island. Brunt and Hough rode on the York while the Engineer soldiers rode in the punt.

As the York entered Paterson Rip, the punt started to take on water in the waves. Brunt and his comrade, at the direction of the skipper conning the York, started to short up the tow line to get the punt soldiers to the York safely. As the punt reached the York, those aboard the vessel started pulling those on the punt to safety. At that point, the punt sank, pulling the towline off the York. By chance, Brunt had his foot in a bight of the towline, was snagged and dragged overboard. Brunt grabbed Hough as he went overboard, who injured his shoulder in the attempt to save him but was unable to hold on. His body was never recovered.

Gunner Brunt joined the Canadian Active Service Force on 16 December 1940. He had served in the Non-Permanent Active Militia (NPAM) as a member of The Duke of Connaught's Own Regiment from November 1932 until March 1933. In the civilian world, he had been seaman, a cannery worker and a steward. He married Anne on 8 October 1938, and they had two daughters Sharon and Bonita. He was also survived by his father, John Brunt, and brothers John(RCAF), Billie(RCAF), Leslie, Vincent, Walter and Ray.

BCR Honorary Colonel a Valued Friend of RUSI Vancouver

Cam Cathcart Saint Julien Square 9 August 2020



Hon Col Ted Hawthorne receives a gift of Glenlivet 12-Year old Malt Whiskey from Cam Cathcart, President of RUSI Vancouver, following the 76th Anniversary Commemoration of the 28th Armoured Regiment, Hill 140, on 9 August at St. Julien Square. Photo by Bill Diamond.

On numerous occasions during the past number of years Ted Hawthorne swaps his BC Regiment beret for his lawyer's cap to assist Royal United Services Institute Vancouver Society (aka RUSI Vancouver). He is present at Annual and General Meetings, files required documentation under the **Societies Act** of BC, and generally guides and advises the RUSI Board of Directors when necessary. In 2010, he helped guide RUSI Vancouver through the process of

rewriting its Constitution and Bylaws and registering the Society under the BC Societies Act. For his contributions at that time, Ted Hawthorne was appointed Special Counsel to RUSI Vancouver in 2011 and, more recently, was presented with a RUSI badge plaque by an appreciative membership. This past month Honorary Colonel Hawthorne was again helpful with RUSI Vancouver's administrative affairs. To show its continuing appreciation, Col Ted was presented with a bottle of Glenlivet 12-year old malt Scotch whiskey by Cam Cathcart, President of RUSI Vancouver, on behalf of its members. He graciously accepted the whiskey, which took place following the 76th Anniversary Commemoration of the 28th Armoured Regiment (The BC Regiment) at Hill 140, on 9 August at St Julien Square in Vancouver.

Dawn Patrols in Australia Over Orroral Valley Fire

Major Cameron Jamieson 2 February 2020



Royal Australian Artillery soldiers gather around their workstation as they guide their AE Wasp III Small Unmanned Aircraft System over the Orroral Valley fire in the south of the ACT.

Photo: Captain Shaun Montgomery

A new era of dawn patrols has arrived in the Australian Capital Territory with the deployment of Army Small Unmanned Aerial Vehicles to monitor spot fires during the early morning hours when conventional aircraft are preparing for the demanding hours ahead. Integrated into the extensive ACT Emergency Services Agency's intelligence collection capabilities, the small reconnaissance aircraft are fitted with an infrared video camera which is ideal for looking into the heart of a spot fire. The Wasp III Small Unmanned Aircraft System, a light-weight air platform that provides beyond-line-of-sight imagery, is being used to observe the Orroral Valley fire.

The aircraft is equipped with two on-board cameras to provide real-time intelligence to its operators, and its small size makes it easier than larger unmanned aircraft to integrate into the air movements coordination that is necessary in modern firefighting. Gunner Scott Fressand, of the 20th Regiment, Royal Australian Artillery, is a team member operating the Wasp III over the burning slopes of Mount Tennant, near the village of Tharwa in the south of the Australian Capital Territory. He said the system was normally used at the tactical level for tasks such as providing imagery of what is over the next hill. "For this operation we've been watching the fire

and looking for spot fires, which can be concealed by smoke,” he said. “Then we relay the information to our headquarters. It’s been great to help, and it’s a valuable tool to use at a time of day when other air assets aren’t available.”

A Dane with the CEF

Sharon Adams August 12, 2020



Lieutenant Thomas Dinesen, VC

by artist Howard Somerville.

CWM/19710261-0664

In 1918, a member of the Canadian Expeditionary Force was awarded the Victoria Cross—but he wasn’t Canadian at all. In fact, Lieutenant Thomas Dinesen was from a wealthy and influential Danish family. He had graduated as a civil engineer in 1916 and wanted to enlist. Although he had served in his country’s army reserve, Denmark was neutral in the First World War. His military ambitions were also frustrated by Britain, France and the United States: all turned him away when he attempted to enlist. While in the US, he came across a Canadian

recruiting poster (as many as 40,000 Americans joined the CEF). Although unfamiliar with Scottish-Canadian culture and knowing only a few words of English, he was welcomed into the Canadian army and transferred to the Royal Highlanders of Canada. He later wrote that at first he couldn’t understand why his Regiment had been named for a black watch. He was sent to France in March 1918.

*Canadians advance through
a German barrage east of Arras,
France in September 1918.*

LAC/PA-3522265



He was experienced in battle by the time his battalion was assigned, on Aug 12, to clear the maze of enemy trenches near Parvillers, where the Canadians were being held up by wire between the trenches. His company's task was to bomb the German front and support trenches. They met stiff resistance. "The Germans were hardly demoralized," wrote Robert Smol in a 2017 article for *Esprit de Corps*, noting the battalion's operations report said the enemy "fought with determination and in many cases the attack was pressed home with the bayonet." Dinesen, then a private, single-handedly put machine guns out of action. Throwing a dozen or so Mills bombs and using his bayonet, he killed at least a dozen enemy. "I turn a corner quickly—two grey Germans stand straight in front of me...Two red flashes straight into my face...but they haven't hit me, so now it is my turn," he wrote in his memoir, quoted by Smol. "A snap-shot at one of the two, and the other disappears round a corner.... At the next corner a shower of rifle bullets and 'sticks' whizz past my head from a machine-gun post.... I fire away madly till my magazine is empty; then I fling down my rifle and hurl my bombs at them...and then we reach the next machine-gun post and throw ourselves against it, yelling and roaring, with bombs and bayonets, battle-mad...."

King George V invested Dinesen with the Victoria Cross in December 1918 for "most conspicuous and continuous bravery displayed during ten hours of hand-to-hand fighting, which resulted in the capture of over a mile of strongly garrisoned and stubbornly defended enemy trenches," says the citation. "Five times in succession he rushed forward alone, and single-handed put hostile machine guns out of action, accounting for twelve of the enemy with bomb and bayonet. His sustained valour and resourcefulness inspired his comrades at a very critical stage of the action and were an example to all." He was appointed lieutenant before the end of the war and after hostilities ceased, joined his celebrated sister Karen Blixen, author of *Out of Africa*, on her farm in Kenya before also launching a career as a writer. His memoir *Merry Hell: A Dane with the Canadians*, was translated into English in 1930.

Wings and Wheels Drive Thru Automotive and Plane Show



The 360 Group of Companies presented Wings and Wheels 2020, billed as the largest indoor drive-thru spectacular in North America, in support of the Crystal Gala. The event, featuring 120,000 square feet of vintage buses, tractors, 9-1-1 vehicles, some of the best collector, antique, hot rod and exotic cars from private collections in British Columbia as well as vintage airplanes from across the region, was held on August 15th and 16th at the Fraser Valley TRADEX in Abbotsford, BC. As usual, Ian Newby and his company, International Movie Services, were prominent at this event, entering 11 vehicles(two shown above). The event was also being supported by the Greater Vancouver Food Truck Festival. All proceeds were donated to the Crystal Gala Foundation for breast cancer.

Vancouver Artillery Association Yearbook Updates

Vancouver Gunners Website Update

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

We've had quite a few of our musicians transfer to the Regular Force over the years. Congratulations to Chief Warrant Officer Heidi Twellman on her appointment as the Canadian Forces Music Branch Chief Warrant Officer.

<https://www.vancouvergunners.ca/whats-new/august-16th-2020>

Congratulations to Captain James Morrison and his lovely bride, Rachel Catherina.

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20205310451>

There were new qualifications to the Developmental Period I level of training. Congratulations to Gunner Thomas Antrim Gunner Huessner, Gunner Karis Mischenko, Gunner Bryce Pugh and Private Priscilla Wong.

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20206813081>

There was also a promotion in the Officers' mess. Congratulations to Lieutenant Heydenrych who is attached posted from the Royal Artillery while employed in Vancouver.

<https://www.vancouvergunners.ca/whats-new/yearbook-update-20203407579>

Captain Rob Wishnicki deployed to Honour Ranch near Ashcroft, BC for a week of training between 4 and 11 August. Training included Light Urban Search and Rescue (LUSAR) techniques, Tiger Dam training, S100 Firefighting and water diversion.

<https://www.vancouvergunners.ca/honour-ranch.html>

Russell Heyman has provided some photos from his time with AVCON in 1993. I know of one attachment in the early 70s; this one in 1993, 2006 and 2011. Were there any others?

<https://www.vancouvergunners.ca/avcon-1993.html>

A new photo of the officers of the Regimental Headquarters, 67th Battery and 68th Battery of 16th Brigade, Canadian Field Artillery has been uploaded.

<https://www.vancouvergunners.ca/68th-bty-16th-bde-cfa.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 this 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)

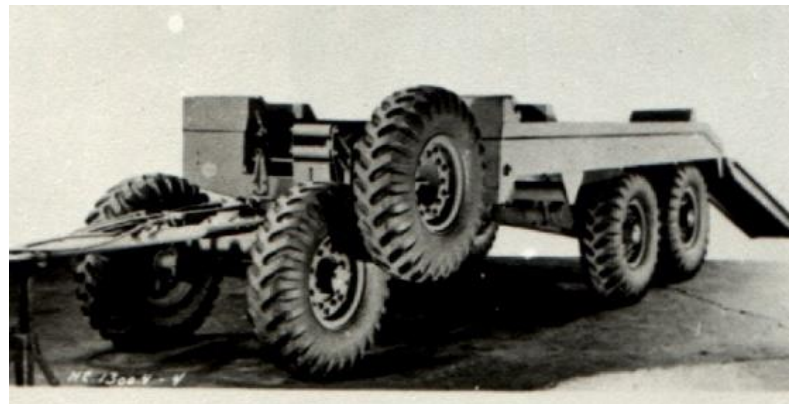
Who (or What) Is It?



side after an accident. The wheel behind the gun belongs to an Artillery Trailer. These trailers were too small and flimsy to carry ammunition for this gun, so it was probably being used to transport gun stores.

CMP Light Recovery Trailer

This Week: Summer has always been training time for the army (and, I assume, for the other two services, also). The long hours of sunlight, the clear air, the birds, the butterflies: all are cherished by our khaki clad (other colours are available) lads and lasses. So, too, do they relish the smell of gasoline and diesel fumes, that of cordite and various carcinogenic explosives,



rubber, salt tablets (do they still take them?), and perspiration, or “glowing”, if referring to soldiers of the female variety (other types are available, too). All of the above seems to be applicable to the photo below. Square-jawed gunners sit rigidly in the back of powerful tractors, as their officers enjoy a more comfortable ride in a swish convertible, complete with radio reception. This is the modern army of which the Dominion can be proud. Everything is up to date and thoroughly modern, save for one item that is only partially modernized, but that will possibly change, once the budget is approved, or not.



Which leads us to our quiz questions.....what is the item that we have referred to as not quite cutting edge? What, indeed, are the other vehicles in this interesting collection? Can you hazard a guess as to when and where? And, if you are exceedingly erudite, can you tell us what unit of plucky Canucks this is? Be so kind as to send your responses to the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net). Thanks for helping us keep up to date.

From the ‘Punitary’

How far can a fox run into a grove? Only halfway - then he’s running out of it!

Murphy’s Other Laws

If nobody measures up, check your yardstick.

Quotable Quotes

A true friend never gets in your way unless you happen to be going down. - *Arnold H Glasow*

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.

RUSI(NS) - Distinguished Speaker 19 August 2020

The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities.

The Royal United Services Institute of Nova Scotia extends an invitation to members of your association to hear a video-conference presentation by Dr Peter Kikkert, Irving Shipbuilding Chair in Arctic Policy, Brian Mulroney Institute of Government, St Francis Xavier University, titled "The Canadian Rangers: Cornerstone for Community Disaster Resilience in Canada's Remote and Isolated Communities." Dr Kikkert's bio is at <https://bmig.ca/kikkert/>.

The involvement of the Canadian Rangers in the broader response to COVID-19 highlights a role that they have been playing for decades: by virtue of their presence, capabilities, and the relationships they enjoy with(in) their communities, Rangers regularly support other government agencies and are often at the forefront preparing for, responding to, and recovering from a broad spectrum of local emergency and disaster scenarios. This talk will explore how the Rangers strengthen the disaster resilience of their communities, suggest how to enhance their impact, and argue that the organization could serve as a model for how targeted government investment can build resilience in similar jurisdictions.

The talk will start at 1 pm Halifax time (1:30 pm St John's, noon Ottawa, 11 am Winnipeg, 10 am Calgary, 9 am Victoria), Wednesday, 19 August, then be followed by Q&A and finish by 3 pm Halifax time.

Registration is required. There is no fee to attend this event. To register, email RUSINovaScotia@gmail.com by close of business Monday, 17 August. As the subject line for your registration email, put "RUSI(NS) Distinguished Speaker 19 August 2020 Registration". In addition to your name please also provide your organization's name.

The event will be done by Zoom. Instructions will be emailed to registrants by end Tuesday, 18 August.

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

Please forward this invitation to any whom you think may be interested in attending.

Yours,
Colin

CAH Darlington, Cdr RCN (Ret'd)

Vice-President, RUSI(NS)

Web: <https://rusi-ns.ca> Twitter: @RUSI_NS

Facebook: Royal United Services Institute – NS



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Dr. Peter Kikkert

Brian Mulroney Institute of Government
St Francis Xavier University



The Canadian Rangers
Cornerstone for Community Disaster
Resilience in Canada's Remote and
Isolated Communities

1-3 pm Halifax time, Wednesday, 19 August 2020
via Zoom (register through RUSINovaScotia@gmail.com)

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**¹.

Already a BMO CDCB customer?

Don't miss out on your chance to win.

Visit bmo.com/cdcbcontest to enter the contest.



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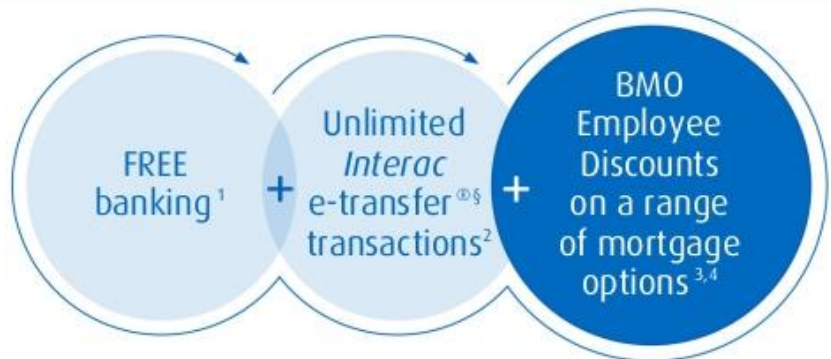
¹No purchase necessary. The 2020 CDCB Customer Appreciation Contest (the "Contest") begins on June 15, 2020, at 12:00:01 a.m. Eastern Time and ends on October 12, 2020, at 11:59:59 p.m. Eastern Time (the "Contest Period"). There are thirteen (13) prizes in total (each a "Prize"), with total prizes valued 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
- 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



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Continued

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 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, \$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.



Let's connect

For more information, please contact me:

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



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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-transfer 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 Roadline. 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 OnGuard™ if you are a BMO customer who has a lead account 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. 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. OnGuard™ retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard 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. "Creditview" 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 Mastercard cheques. Visit your branch, call the Customer Contact Centre at 1-800-363-2263, or visit bmo.com/cdcb 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. Registered trademark of Bank of Montreal. Interac e-transfer is a registered trademark of Interac Inc. OnGuard 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. Creditview is a trademark of TransUnion LLC. MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.