



Van Arty Association and RUSI Van Members News Dec 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 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 08 Wednesday 'Zoom' Lunch meeting
Dec 15 Wednesday 'Zoom' Lunch meeting
Dec 22 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.

Canada Confirms Boeing Super Hornet is Out of Fighter Competition

Gripen E and F-35A are in. Skies Magazine | December 1, 2021

The Government of Canada on Dec 1 announced that after evaluating proposals submitted to replace the Royal Canadian Air Force's fleet of legacy CF-188 Hornets, two bidders remain eligible under the Future Fighter Capability Project (FFCP) competitive procurement process: Sweden-based Saab with its Gripen E offering, and US-based Lockheed Martin with the F-35A Lightning II. Boeing and its F/A-18E/F Super Hornet Block III bid are no longer in the running. The news from the federal government comes six days after FFCP representatives said that Boeing's bid did not meet their requirements. The federal government said in a press release issued on Dec 1 that the "proposals were rigorously assessed on elements of capability, cost, and economic benefits. The evaluation also included an assessment of economic impact."



*Boeing Super Hornet.
Jamie Hunter Photo*

The airframe manufacturers in the competition were required to demonstrate how their fighter jet would meet the military's requirements for missions

at home and abroad, as well as how a contract win would bring substantial economic benefits to Canada — as the country's Industrial and Technological Benefits Policy, including the Value Proposition, applies to this procurement. The acquisition and sustainment project for 88 advanced fighter jets is valued between \$15 billion and \$19 billion. Boeing in October 2020 said if the Super Hornet was selected, it would generate \$61 billion and nearly 250,000 jobs for the Canadian economy over the 40-year life of program. This data was compiled by Canadian technology market analysis firm, Doyletech, through an economic impact study. During a media event at Boeing's St Louis facility in early November, Boeing compared the cost per flight hour of the Super Hornet to its competition, the F35A. The F-35A's cost per flight hour was US\$33,600 in fiscal year 2020 (which Lockheed has said it is trying to reduce), while the Super Hornet has a cost per flight hour of around US\$18,000.

As well, Boeing said the Super Hornet jet offers significant capability for multiple combat missions and has room for future technological growth. "We are disappointed and deeply concerned by Canada's announcement that the USG-Boeing F/A-18 Super Hornet proposal for Canada is rejected. The F/A-18 Super Hornet Block III is the only competitor in the Future Fighter Capability Project competition that offers proven capability and interoperability to allied nations, including the United States and Australia, as well as a compelling industrial/economic package," Boeing said in an email to *Skies*. "We are working with the US and Canadian governments to better understand the decision and looking for the earliest date for a debrief to then determine our path forward." Meanwhile, Lockheed is now the only US bidder remaining in the competition, offering the F-35A — which is the only fifth-generation fighter in the running. "We are honored the Government of Canada determined the F-35 remains eligible for the next phase of the Future Fighter Capability Project," said Lorraine Ben, chief executive, Lockheed Martin Canada. "As a cornerstone for interoperability with NORAD and NATO, the F-35 will strengthen Canada's operational capability with our allies. The F-35 gives pilots the critical advantage against any adversary, enabling them to execute their mission and come home safe."



*Lockheed Martin F-35 Lightning II
Joint Strike Fighter.*

Jamie Hunter Photo

In an online media briefing on Aug. 6, 2020, Steve Callaghan, Lockheed Martin’s vice president of F-35 development, shared the results of an economic impact assessment that suggested selection of the F-35 could impact GDP by almost \$17 billion and generate more than 150,000 jobs over the life of the program. Callaghan added that more than 2,500 F-35s could be operating in North America past 2060, resulting in “a large number” of potential sustainment opportunities. “I think Canadian industry is in a very good position to capture quite a few of those contracts,” he said. Canada has been paying into the F-35 program to maintain its seat at the table of nations that are participating in the US-led development program. The latest payment of US\$71.7 million occurred in July, bringing Canada’s total investment in the F-35 to US\$613 million since 1997. The government said the investment brought US\$2 billion in contracts to Canadian businesses.

Last, but not least, Saab is the only European contender in the competition. “The Government of Canada has informed Saab that we have passed all aspects of the evaluation including capability, security, and interoperability requirements,” the company said. “We look forward to continued collaboration with the Government of Canada on this matter. Saab is offering 88 state-of-the-art Gripen E aircraft – a ‘Made in Canada’ solution for the Royal Canadian Air Force.” Gripen E is the beefed-up, single-seat variant of Gripen. Saab refers to the aircraft as “the smart fighter.” The jet features an all-new electronic warfare system that Saab calls a “digital shield,” as well as an agile avionics architecture. Saab also said Gripen E has the lowest associated maintenance costs as it is designed to be serviced and turned around by a small team. The OEM noted that if the Gripen E is selected, it would be the first time “in generations” that a fighter is built in Canada.

*Saab Gripen E.
Jamie Hunter Photo*

In January 2021, Saab also announced that it would establish a new facility in Canada as part of its offer for Canada’s FFCP. “This would be known as the Saab Sensor Centre and would be located in Vancouver, British Columbia, with a focus on sensor technologies such as radar,” the company said. As for a



final decision on Canada's future fighter, Ottawa has said it intends to award the contract some time in 2022. The federal government added: "Over the coming weeks, Canada will finalize next steps for the process, which, based on further analysis of the two remaining bids, could involve proceeding to final negotiations with the top-ranked bidder or entering into a competitive dialogue, whereby the two remaining bidders would be provided with an opportunity to improve their proposals."

Engine Heat: A Math Lesson That Could Save Your Life This Winter

Easy numbers to calculate how long you can idle if you need your car for heat.

Justin Pritchard Drive.ca Nov 26, 2021

With all the disasters and motorist strandings happening lately, I thought this might be of interest to readers.



*It takes more fuel to move more fuel,
but it's not a good idea to run low.*

Photo by Jil McIntosh

Let's turn your car's fuel gauge into a clock. Weird, right? But consider this: do you know how long your car's engine can run on a litre of gasoline? And do you know how much gasoline your car's tank holds? If you do, you're a very simple math lesson away from being able to calculate how many hours of heat you can generate from your vehicle's current fuel supply during survival idling — that is, running your engine to keep you warm if you're helplessly stuck or stranded in the cold, and trying to stay alive until help arrives. Whether you suffer a mechanical failure, accident, or other setback that sees you stranded in the cold, this little exercise can help you more calmly navigate things by removing an important unknown from the situation: how long can you stay warm for? Two caveats before our math lesson. First, it applies to modern fuel-injected gasoline engines. Second, nothing I'm about to explain takes higher importance than being properly prepared for winter driving emergencies, which includes keeping functional emergency survival gear and supplies in your vehicle at all times.

Here's the math: Take your engine's displacement in litres, and multiply by the number 0.6. The resulting number is how many litres of gas your car needs to idle for an hour. Let's use the Lexus IS300 AWD as an example. It has a 3.5 litre engine. Multiplying 3.5 by 0.6 gives us the number 2.1. That's roughly how many litres of gas you need to generate one hour of survival heat, by idling the engine. Put another way, every hour of running the engine for warmth reduces the fuel level by 2.1 litres. Now, let's turn the fuel gauge into a clock. For that, you need the fuel tank size. That's a quick web search away, just like your engine's displacement, by the way. The Lexus has a 66 litre fuel tank, and every hour of warmth uses 2.1 litres of fuel. If we divide 66 by

2.1, we arrive at the number 31. That's how many hours of heat you've got, if your fuel tank is full. From there, check your fuel gauge. Half full means about 15 hours of heat. A quarter tank means less than 8.



In a GMC Yukon with the 6.2 litre engine, the math gives us $6.2 \times 0.6 = 3.7$ litres per hour of idling. With a roughly 91-litre fuel tank, it's $91 / 3.7 = 25$ hours of heat on a full tank. Ford Mustang with 5-litre engine and 61-litre gas tank? The math gives us 3 litres per hour of heat, and about 20 hours of heat on a full tank. So, if you drive something sporty — say, with a big engine and a smaller fuel tank, your clock may have relatively less survival idling time on it, compared to something with a smaller engine and a

(relatively) larger tank. For instance, the Honda CR-V. With 1.5 litre engine, it's under 1L of fuel required per hour of heat. If its 53-litre fuel tank is full, it's good for 59 hours of heat. So, whether your car has a big tank and little engine, little tank and big engine, or something in between, you now know how to do the math for yourself, thereby eliminating one stressful unknown if you ever get stranded in the cold. Consider this your annual reminder to keep those fuel tanks (and batteries) full for your winter travels.

11 Bits Of Slang We Didn't Know Came From The Navy

Jesse, Guest Author WarhistoryOL Jun 1, 2021

Over the centuries, sailors at sea have created a language all of their own. They created words and phrases for particular objects, people, actions, and places, many of which have found themselves being integrated into the English language. Some of these are now everyday sayings for those of us without our sea legs, but others may be totally foreign to those who live life on dry land. Read on to find out some of the strangest nautical words and bits of navy slang.

1. Ships husband

A sailor may say the ship is returning to her husband when on their way to a shipyard for repairs. The husband refers to the man in charge of the shipyard repairing the vessel.



2. In through the hawsepipe

Photo Credit: S.J. de Waard / Wikimedia Commons

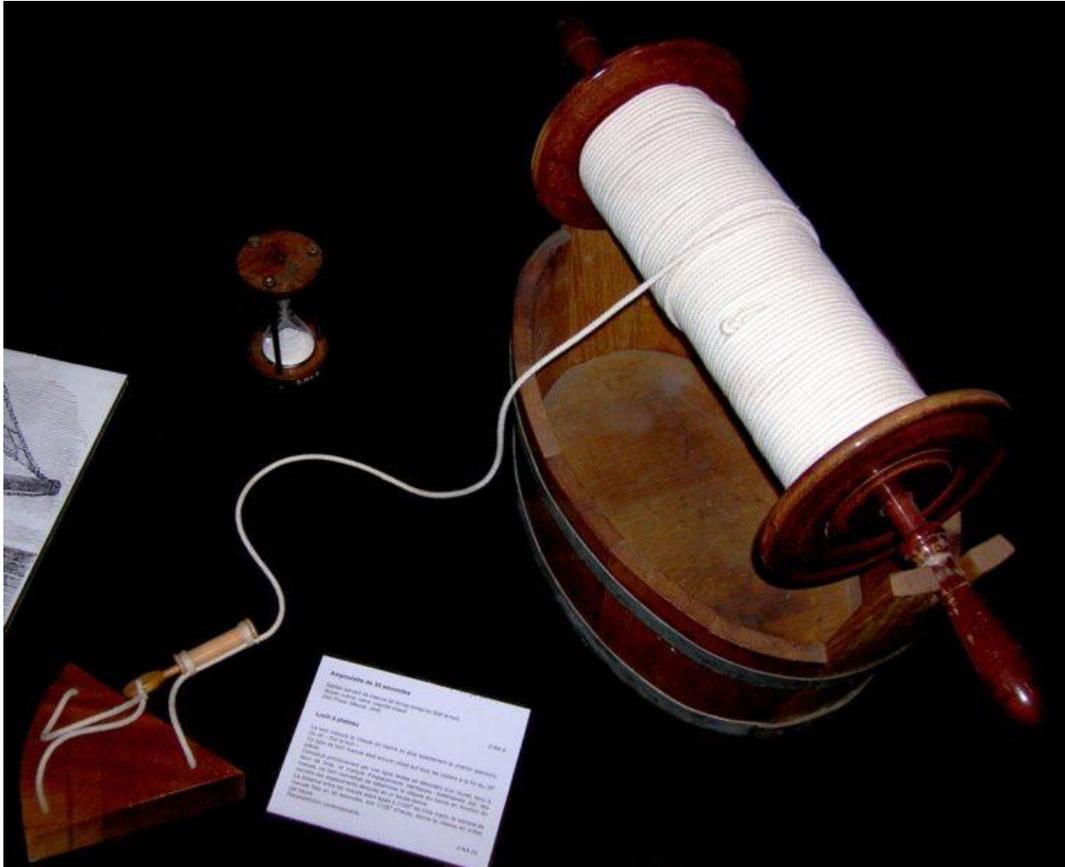
“In through the hawsepipe” is a way for a seaman who became an officer via non-traditional means to describe his ascent through the ranks of a ship. In this context, it means to start from the very bottom

of the rank structure. The hawsepipe itself, also known as the hawsehole, is the hole in the bow through which the anchor cable passes.

3. Let the cat out of the bag

Letting the cat out of the bag is an old term that describes the punishment of whipping. The cat in the phrase refers to the cat o' nine tails, a formidable multi-tailed whip that was stored in a cloth bag. When it was used, the cat o' nine tails was pulled out of the bag.

4. Knot



A chip log and associated equipment. The first knot can be seen just below the center of the reel of rope.

(Photo Credit: Rémi Kaupp / Wikimedia Commons)

A knot is a unit used worldwide as a measurement of speed through water. The term comes from the way a ship's speed was measured. A ship had a length of rope with colored knots every 47.33 feet. At the end of the rope was a buoyant piece of wood that would remain stationary in the water, unreeling the rope as the ship moved. The number of knots that passed through a sailor's fingers over a 28 second period would provide a measurement of the ship's speed.

5. Scuttlebutt

Scuttlebutt is a naval term for a rumor. The word comes from "scuttle," to intentionally sink your own ship by opening holes in the side, and "butt," the water container where men would often group around and talk. Essentially, it describes the effect rumors have on morale.

6. He knows the ropes



Photo Credit: Maciej Karon / Unsplash

This term, which is commonly used in the English language today, was originally used to describe a novice sailor. It would be printed on a sailor's discharge and meant he knew the names and purpose of a ship's main ropes, which is the very basics of seamanship.

7. Spinning a yarn

Today, to spin a yarn means to tell a story, one that is perhaps slightly exaggerated. Its ocean-going origin comes from naval officers, many of whom believed that if seamen spent too much time telling stories, then no work would be done. At least once a week, though, the ship's crew would have to unravel old lines of rope. During this job, the men could converse and tell stories as much as they pleased, and the time became known "spinning yarns." Eventually, telling a tall tale would be spinning a yarn.

8. Devil to pay

This expression is used today to describe something unwanted that is looming. However, some claim the term [originates](#) from the despised task of waterproofing a wooden ship's longest seam along the keel. This is sometimes disputed, but there are many who believe it. This seam was named the "devil" and would be "paid" or covered by tar. Paying the devil was an extremely unpleasant and difficult job, and the name would eventually be used to describe any unwanted situation.

9. On the fiddle

The fiddle was a raised lip around the edge of a sailor's plate. If food touched the fiddle, this meant he had too much and was described as being "on the fiddle." This could earn a sailor a whipping.

10. Bokoo

A sailor may say the word bokoo meaning "many." This actually comes from the French word "beaucoup," which means the same thing. While the meanings are the same, the spelling was simplified over time and is an example of the many words from many languages incorporated into nautical slang when traveling the world.

11. Pea coat



Photo Credit: Sirimiri / Wikimedia Commons

A pea coat is a thick jacket worn by sailors during bad weather. One potential origin for the name was from the material used for it, which was known as pilot cloth. Sailors would refer to the coarse, heavy fabric with the initial P instead of pilot, eventually becoming the “pea” in pea coat.

12. The Bitter End

The bitter end is a nautical term. The bitt end (or bitter end) refers to the final part of the anchor rope or chain near to where it is fixed to the ship’s deck. Usually marked with coloured rags or painted red, the bitter end gets its name from the bollards (or bits) on the deck to which the anchor rope was tied. When the sailors lowering the anchor came across the rags on the bitter end, they knew there was no more rope left, meaning the water was too deep to set anchor. To go to the bitter end means to go to the very end (i.e., right to end last few yards of the anchor rope).

Vancouver Artillery Association Yearbook Updates

Membership Dues

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

End of the Year Charitable Tax Donations

Are you looking for a Charitable Tax Receipt for 2021? We've got a couple of great ideas where you can help out the Regimental Museum and the Vancouver Artillery Association. Here's a couple of the projects that we've got on the go:

Museum Archive Shelves - \$750.00

Volunteer Docent Guides - \$350.00

Yorke Island Gator - \$13,250.00

Iltis refurb - \$850.00

Deuce and a half refurb - \$2,800.00

Vehicle collection upkeep - \$1,300.00

There's some big-ticket items or you can send in a small amount to subsidize a bit of the cost. Whatever fits YOUR budget! Let's talk. Send me an email to president.vcrgunners@gmail.com Check out the items on our Quartermaster Stores page.

<https://www.vancouvergunners.ca/quartermaster-stores.html>

Yearbook Update - 2021 - OP LENTUS - Operation LENTUS is the Canadian Armed Forces response to natural disasters in Canada. 15th Field Artillery members provide support to the operation along with other members of 39 Canadian Brigade Group and the 1st Canadian Mechanized Brigade Group. Additional photos have been added to the file.

<https://www.vancouvergunners.ca/op-lentus-2021.html>

Yearbook Update – 1982 – It’s always fun to see new members get introduced to their first ever military haircut. <https://www.vancouvergunners.ca/whats-new/yearbook-update-19826503597>

Vehicle Updates – Added some material to the Iltis page. Did you know what a Munga was? <https://www.vancouvergunners.ca/iltis.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: William Stuart-Houston (born William Patrick Hitler) Adolf Hitler’s nephew served in the US Navy in WWII. William P Hitler was sworn in on March 6, 1944 and went on to serve for three years as a pharmacist’s mate receiving a Purple Heart medal for a wound he suffered. William Patrick Hitler was born March 12, 1911, in Liverpool, England. His father was Alois Hitler Jr, the half-brother of Adolf Hitler. Alois left his wife and son to travel Europe. He eventually moved to Germany, remarried (although he was still married), and started a new family. When William turned 18, he traveled to Germany and reconnected with his father. His father took him to a Nazi rally where he saw his uncle Adolf, at the time leader



of the Nazi party. William again visited Germany and met his uncle in person. Upon his return, William published some articles about his uncle. However, Adolf didn’t like the way the articles portrayed him. Calling William to Berlin, Hitler ordered him to retract the articles. The articles brought additional consequences. Now that his relationship was public, William became unwelcomed in England and was fired from his job. He moved to Germany looking for employment. Adolf then denied they were relatives and shortly thereafter, William’s father sent him back to England.

Again, in 1933, William returned to Germany looking for work. By this time, Adolf Hitler was Chancellor of Nazi Germany. This time Adolf received him calmly. William worked at a bank and later with a car manufacture. Suddenly his uncle revoked his work permit. Although eventually reinstated, his comings and goings were under scrutiny. After a frightening, angry meeting with Hitler, he decided to leave Germany. Upon returning to England, William attempted to join the British armed forces but was rejected because of his direct relation to Adolf Hitler. William then moved to the United States where he went on a lecture tour sharing what he learned about his uncle and the Nazi regime. This was sponsored by William Randolph

Hearst. William tried to join the US armed forces but once again, his family ties blocked the way. He then wrote directly to President Roosevelt who passed the letter onto FBI Director J Edgar Hoover. Upon review, he was allowed to join the armed services. Sworn into the US Navy on March 6, 1944, William Hitler went on to serve three years as a pharmacist's mate and received a Purple Heart for a wound he suffered. He was discharged in 1947. William changed his last name to Stuart-Houston after leaving the service. He married, had four children, and ran a blood analysis lab. He died on July 14, 1987. His children did not produce any children of their own.

This Week: We recently had a discussion with one of our many fans (well, maybe the only one), who said, "Haven't you run out of material yet?" To which we answered, "Almost, but thanks to the efforts of avid readers, and geeky overweight chaps who live in their mum's basements and collect war memorabilia, we have enough for a few more quizzes". That brought a look of ecstasy to the visage of our fan, who is now assured of something to keep him happy for a few months until the aliens arrive and eradicate the current nasty virus, bringing us even more joy. And, speaking of aliens, that is certainly what we seem to be featuring in this week's quiz. What you see is the full-frontal image of a wheel-like armoured device into which at least one stalwart fellow can be crammed. Whether or not he can later be extricated is another matter.



It is not entirely certain if this thing is actually what it purports to be, but the museum in which it is housed is adamant that it is real. Others think it is a bit of a fantasy, or a post-war fraud, but, given that it resides in a nation not known for its openness to researchers, we can neither confirm nor deny its authenticity. So, dear reader(s?), please arise from your potato chip encrusted chesterfields (or "sofa" to youngsters), tighten your sweatpants, put aside the tins of refreshment, and attempt to find what this is in your Boy's Own library. If you

succeed, let the editor, Bob Mugford (bob.mugford@gmail.com), or the author, John Redmond (johnd.redmond@telus.net) know the results of your research, then get back to your video game.

From the 'Punitary'

Why did the hen cross the road? Because she saw what you did to her eggs.

Murphy's Other Laws

When it is not necessary to make a decision, it is necessary not to make a decision.

Quotable Quotes

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. -*Steve Jobs*

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.

[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.

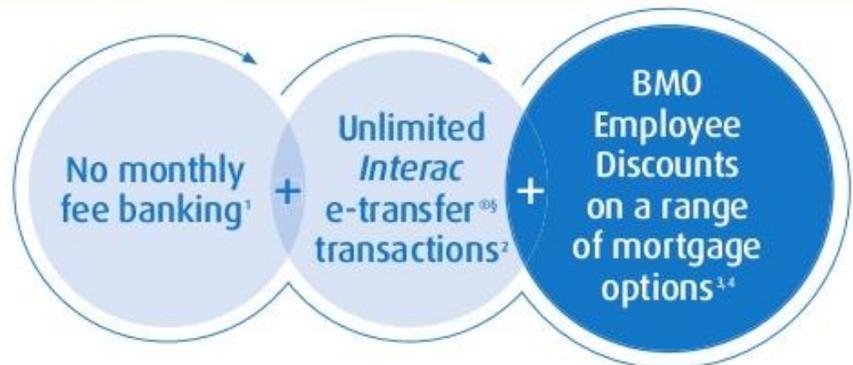
Bank of Montreal

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-transfer^{5,6} 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.