

Van Arty Association and RUSI Van Members News May 11, 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)

- May 12** Wednesday 'Zoom' Lunch meeting
May 19 Wednesday 'Zoom' Lunch meeting
May 26 Wednesday 'Zoom' Lunch meeting
UBIQUE 150 'Good Shooting' Video Contest winner announced!
Jun 02 RUSI(NS) Distinguished Speaker - The Canadian Army at an Inflection Point

RUSI(NS) - Distinguished Speaker

The Canadian Army at an Inflection Point

The Royal United Services Institute of Nova Scotia extends an invitation to hear a video-conference presentation Wednesday, 2 June 2021, by BGen JJ Major, Chief of Staff Operations, Canadian Army Headquarters. The topic of his presentation is "The Canadian Army at an Inflection Point - Delivering Excellence Today and into the Future." BGen Major's bio is at: <http://www.army-armee.forces.gc.ca/en/senior-leaders/army-operations.page>.

The past year has been one of unprecedented challenges as the Canadian Army has had to meet an incredibly diverse series of concurrent demands. In addition to having to force generate soldiers who can compete and win in a world returning towards great power competition, increased domestic deployments in support of natural disasters and a global pandemic have presented many readiness challenges that need to be met and overcome. The Canadian Army also needs to transform itself through its modernization strategy and requirement to affect meaningful cultural change. Despite the challenges and the need to change, BGen Major will also highlight

the relevance of land power and the importance of interoperability in this extremely dynamic time.

The talk will start at 1 pm Halifax time, Wednesday, 2 June 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 Sunday, 30 May. As the subject line for your registration email, put: RUSI(NS) Distinguished Speaker 2 June 2021 Registration. In addition to your name, please provide your organization.

The event will be done by Zoom. Instructions will be emailed to registrants by end Monday, 31 May.

CF Laying Groundwork for Arrival of Armed Drones

Lee Berthiaume The Canadian Press May 6, 2021



*Royal Canadian Air Force commander
LGen Al Meinzinger*

OTTAWA — Canada is inching closer to the purchase of armed drones for its military as details around how the controversial weapons will be used are starting to come together after nearly two decades of delays and discussion. In an exclusive interview with *The Canadian Press*, Royal Canadian Air Force commander LGen Al Meinzinger said a formal request for bids from the two drone makers shortlisted for the competition — worth up to \$5 billion — is

set to kick off in the fall. At the same time, preparations are underway, so the military is ready to begin using the unmanned aerial vehicles when they start to arrive in the next three to four years. That includes plans to establish a central hub in Ottawa where pilots will fly the drones. “We have not finalized the basing locations, but there certainly will be a centralized ground control node in Ottawa,” Meinzinger said. “And we will have an east and a west maintenance detachment where we will locate vehicles, air vehicles and launch and recovery teams. And then we’ll have one northern base, which will be used when it’s necessary to be used.”

The entire drone force will comprise about 300 service members, he added, with technicians, pilots and others drawn from the air force and other parts of the military. The exact make-up of that force, and even how many drones will be purchased, remains a work in progress. Despite the outstanding questions, the fact the military has reached even this level of detail represents a major step forward after almost 20 years of work to identify and buy a fleet of UAVs to conduct surveillance over Canada’s vast territory and support missions abroad. Aside from purchasing a

small number of temporary, unarmed drones for the war in Afghanistan - all of which have since been retired - the military has never been able to make much progress on a permanent fleet. That was despite drones having taken on an increasingly important role in militaries around the world; a report in the *Royal Canadian Air Force Journal* in late 2015 said 76 foreign militaries were using them and another 50 were developing them.

One major reason: No federal government had authorized adding drones — armed or not — as a permanent fixture within the Canadian Forces in the same vein as fighter-jet or helicopter squadrons until the Liberal government included them in its 2017 defence policy. The government and military say the unmanned aircraft will be used for surveillance and intelligence gathering as well as delivering pinpoint strikes from the air on enemy forces in places where the use of force has been approved. Yet some have criticized the decision to buy armed drones given concerns about their potential use in Canada and numerous reports of airstrikes by other nations, particularly the United States and Russia, causing unintended damage and civilian casualties. The government has also said little around the scenarios in which force might be used, including whether they could be used for assassinations. Officials have suggested they would be used in the same way as conventional weapons such as fighter jets and artillery. “To date, there has not been much information about how Canada plans to use armed drones beyond broad sketches and assurances from leadership about their responsible use,” said Branka Marijan, a senior researcher at the arms-control group Project Ploughshares. “This is not sufficient. Clarity on when, where, how and for what purpose the armed drones would be used are needed.”

The Liberal government’s decision to move ahead on buying drones with the ability to attack from the sky was taken without any political debate, which Marijan said stood in contrast to allies such as Germany. NDP Leader Jagmeet Singh on Wednesday indicated he opposed the purchase of armed drones, saying they did not align with his party’s belief that the military’s primary role should be emergency assistance at home and peacekeeping abroad. “So, I don’t on first blush think that is in line with what I would do,” he said. “And it’s not in line with the vision that I have for a Canada that is providing ... peace and building a safer world.”

British Army to get 148 Challenger 3 Tanks in £800m Deal.

An £800m contract has been agreed to supply the Army with 148 upgraded, fully digitised tanks as part of a major overhaul of the armed forces. *BBCNews 7 May 2021*



The Challenger 3 tanks will replace the existing Challenger 2 vehicles as part of an overhaul of the British Army IMAGE COPYRIGHTRBSL

The Challenger 3 tanks will replace the existing Challenger 2 vehicles which have been in use since 1998. The vehicles will be produced at the Rheinmetall BAE Systems Land (RBSL) plant in Telford, Shropshire. Under the military restructure, announced in March, the overall number of tanks will be cut from 227. The tank contract is part of a defence review which will see the Army's size reduced to 72,500 soldiers by 2025 as part of an increased focus on drones and cyber warfare. The Ministry of Defence (MoD) said the Challenger 3 would be able to travel up to 60mph (97kph) with an increased range and be the UK's first fully digitised tank. The digital elements mean the tank will be able to share data and information on the battlefield with attack helicopters and other ground vehicles. The contract will create 200 jobs at RBSL's plant, including 130 engineers and 70 technicians, the MoD said. It added it would also mean 450 new supply chain jobs spread across the West Midlands, Glasgow, Newcastle upon Tyne and the Isle of Wight. Defence Secretary Ben Wallace said the new jobs would ensure soldiers "benefit from the very best of British engineering". He added the new technology "allows us to deliver immense warfighting capabilities in battlespaces filled with a range of enemy threats".

The deal will see the Army's number of tanks reduced from 227 to 148.

IMAGE
COPYRIGHTBRITISH ARMY



In the words of Ben Wallace, this announcement shows "there is a future for tanks". There will though be fewer of them. The British Army has 227 ageing Challenger 2 tanks. Only 148 of them will be modernised and they won't be entirely new. The Challenger 3 tank will use the existing chassis, but it will have a new digital turret and smoothbore gun. It will also have a more powerful engine. Will there be risks in bolting on new systems to the old? A similar plan to upgrade the Army's Warrior Armoured Vehicle didn't work out. That programme's now been scrapped. Ben Wallace insists it won't happen again. He says the Challenger 3 tank will deliver the most lethal tank in Europe. It's due to come into service by the end of the decade. In reality, designing an entirely new tank from scratch would have cost too much and taken too long. While buying a tank from another country - without creating British jobs - was clearly politically unpalatable. Deputy Chief of the General Staff, Lt Gen Chris Tickell CBE, said: "The integration of Challenger 3 is key to ensure our success and integration in the land domain, ensuring that we meet our international commitments and continue to protect the nation."

VA Testing Implant That Could Allow Paralyzed Veterans to Walk Again

Patricia Kime *Military.com* 25 Apr 2021

Five years ago, Marine Lance Cpl Joshua Burch became the first paralyzed service member to walk to his own promotion ceremony, wearing an exoskeleton that helped him walk and stand to receive his corporal chevrons. Now medically retired, Burch, 26, hopes again to be a trailblazer -- the first Department of Veterans Affairs patient to regain function in his lower body -- to include taking steps -- courtesy of an electrical implant in his spine that is designed to stimulate his body's sensorimotor networks. "Even thinking about walking is crazy. I look at this as a stepping-stone to a future where others like me can walk. I look at my participation in this research as a way of helping people out," Burch said during an interview in March with *Military.com*. Researchers at Hunter Holmes McGuire VA Medical Center in Richmond, Virginia, have launched a study to determine whether epidural stimulators can help paralyzed veterans recover motor activity and/or control over their "inner systems" -- their cardiovascular and bladder functions, for example. While epidural stimulators have shown some degree of success with limb paralysis in research elsewhere, this is the first such study at the VA, explained Dr Ashraf Gorgey, chief of spinal cord injury research at the Richmond hospital.



Paralyzed Marine Lance Cpl Joshua Burch uses an exoskeleton to attend his promotion to corporal at the Hunter Holmes McGuire VA Medical Center in 2016. (Photo courtesy of Joshua Burch)

Gorgey said the study has several goals: to see how well an epidural stimulator made by Medtronic for pain management can work on spinal cord injuries and to demonstrate the promise of the technology, which can be implanted with minimum surgery. "With this study, we might get companies like Medtronic and Boston Scientific to start creating something more specific for spinal cord injuries," he said. "We also want to show that you don't need invasive surgery to use this device. We use just a needle under fluoroscopy, and through the needle, we thread the leads in. On the same day Josh had his surgery, he was down in this room working out on the mat." Gorgey plans to implant the epidural stimulators in 20 veterans, who will then take part in a year of intensive physical rehabilitation therapy and training. Gorgey and Burch say that with any success, Burch may be able to take steps on his own within that period, going from strengthening his legs in an exoskeleton to walking across a floor with a walker. "In Josh's circumstance, the signal that's coming from his brain through his spinal cord is interrupted. So now we are going to replace this signal with external signals that help trigger a step-in movement.

By using the exoskeleton, we can train him to ... hopefully stand up and walk again," Gorgey explained.



Joshua Burch is participating in research conducted by Dr Ashraf Gorgey, the chief of spinal cord injury research at Hunter Holmes McGuire VA Medical Center, that uses a medical implant to help paralyzed people regain some function.

(Patricia Kime/Military.com)

Burch lost much of the use of his hands and all use of his legs in a September 2015 accident in Guam. He actually doesn't know what happened. He remembers being in a hotel room talking to his sergeant in the afternoon and waking up the next day on the ground outside the hotel, unable to move. At 21, he had fractured his seventh cervical vertebrae, the lowest bone in his neck. Burch underwent several surgeries in Hawaii before he was transferred to McGuire's Polytrauma Rehabilitation Center, where he met Gorgey and first learned about exoskeletons. Fit, in good health and eager to push his broken body to its limits, he was the perfect candidate for using an Ekso GT, a lower-body, battery-powered exoskeleton, Gorgey said then. "A person with a spinal cord injury who has the ability to stand and walk is a breathtaking thing," Gorgey told Military Times in 2016. "Not only are there obvious physical and psychological benefits, but the physiological impact is huge. The act of walking can prevent so many other health issues associated with long-term paralysis, including heart disease, diabetes, muscular atrophy, bone loss."

The first time Burch used the Ekso GT, he took 256 steps along a hospital hallway. Gorgey had to rein him in a bit, concerned Burch would injure himself. "He definitely did not want to stop," Gorgey said. The second time Burch used the exoskeleton, he clocked 486 steps. He also wore it later that afternoon to his promotion ceremony. Now, the retired Marine hopes his new implant -- he received a temporary one March 8 to see how well he tolerated it, then got his permanent implant April 2 -- will let him one day take steps at the hospital and around his apartment free of the exoskeleton. "That's what I'm working toward," he said. Burch has reason to be hopeful: In 2018, in similar research conducted at the University of Louisville in Kentucky and the Mayo Clinic in Rochester, Minnesota, three people -- Jeffrey Marquis, 35; Kelly Thomas, 24; and Jered Chinnock, 29 -- were able to walk after receiving the same implants. Marquis eventually graduated to walking with balance poles, and Thomas now walks unassisted.

Lance Cpl Joshua Burch is shown at work in this undated photo.

(Photo courtesy of Joshua Burch)



Claudia Angeli, one of the scientists at the Kentucky Spinal Cord Injury Research Center at

the University of Louisville, has been studying epidural stimulators for spinal cord injuries since 2009. Her past research focused on motor restoration. Currently, she is looking at controlling the systems of the body that regulate blood pressure and bladder control. Rare individuals are able to achieve "full overground ambulation," Angeli said. But nearly everyone who has received an implant in her research has been able to take a few steps at a time during therapy, she added. "In humans, spinal injuries are all different, so we find that the parameters are very individualized," Angeli explained. "We are working hard to improve the technology. A lot of potential exists for it to interact with the healthy spinal cord below the injury. It allows restoration of some of the functions that were there before the injury." The VA study was made possible by a \$3.7 million grant from the Defense Department under the Congressionally Directed Medical Research Program. Dr Robert Trainer, a pain management specialist familiar with the Medtronic devices, does the implantation while Gorgey oversees the program and manages the veterans' post-operative physical therapy. Burch says he already has seen a benefit from his implant: a decrease in involuntary movements in his legs known as spasticity that he hopes will help improve his therapy at the VA and the gym near his home.



*Lance Cpl Joshua Burch, right, is pictured with his friend, Lance Cpl Jeremy Matos, before a Marine Corps birthday ball in 2014.
(Photo courtesy of Joshua Burch)*

That immediate change following the implant bolstered confidence in his decision to enroll in the research, he added. When he is not at the VA -- he spends 90 minutes there three times a week -- Burch works with his brother, Travis, also a former Marine, renovating and flipping houses in Portsmouth, and he plays on two wheelchair rugby teams. He credits the sport, once known as murderball, and his teammates on the Oscar Mike Militia, an all-veterans team, for his recovery to date. "The first tournament I ever went to, I had my mom with me because I couldn't really do anything. And my teammates were like, 'You gonna bring your mommy to every tournament?' I was like, 'OK, I need to learn to be independent,'" Burch said. Gorgey said he is excited to see how the combination of the epidural implant and use of an exoskeleton works to improve muscle quality, cardiovascular health and bladder function in the veteran participants. "We have a whole team that has worked very hard to get to this point," he said. Burch says he will apply the same quiet strength he relied on to get through Marine Corps basic training, through military occupational specialty training as an aircraft rescue and firefighting specialist and through the dark days following his accident to get the most out of the research. "And if I don't walk? I'm going to be happy for the research that comes from the study," he said.

Vancouver Artillery Association Yearbook Updates

Website Maintenance – I'm not sure if you've noticed, but there have been some issues of font sizes on most of the pages in our website. It appears that the style sheet has been somewhat corrupted over time which has resulted in some words presented in larger font than others.

Painfully, page by page, we have been working on bring them all back in line. Main yearbook pages from 1965 to 2020 have been completed. Still hundreds more to go.

Commanding Officer Seaforth Highlanders of Canada - Congratulations to Lieutenant Colonel Kent Wickens on the announcement that he will be assuming command of The Seaforth Highlanders of Canada later this year.

<https://www.vancouvergunners.ca/whats-new/lieutenant-colonel-kent-wickens>

Gun Tractor 52-50351 – You may remember it as AC or maybe as 46B. It's still running and is being well cared for in Alberta. Paul Spurrell has set the standard for rebuilds.

<https://www.vancouvergunners.ca/52-50351.html>

Deuce and a half rebuild – Hopefully we can get near to the standard that Paul Spurrell has set. But we're still trying to dislodge that stubborn piston.

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

Red Flash – Have you ever wondered about the red flash behind the artillery hat badge in photos from the 50s? <https://www.vancouvergunners.ca/whats-new/cap-badge-red-flash> and here <https://www.vancouvergunners.ca/whats-new/the-rca-cap-badge-red-flash-1945-1969>

Powder Master – a new powder master for the 9 o'clock gun.

<https://www.vancouvergunners.ca/whats-new/9-oclock-gun-powder-master>

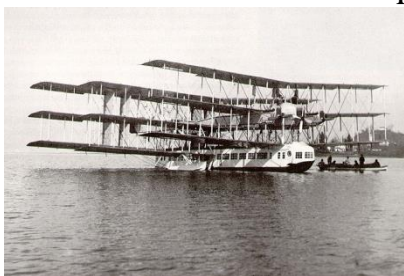
Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery during World War 1 continue to be uploaded. Their Battery Commander was recently killed while on recce.

<https://www.vancouvergunners.ca/bdr-cox.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: This is the Caproni Ca.60 Transaereo, often referred to as the Noviplano (nine-wing) or Capronissimo. It made it into the air twice. It was the prototype of a large nine-wing flying boat intended to become a 100-passenger transatlantic airliner. It featured eight engines and three sets of triple wings. Only one example of this aircraft, designed by Italian aviation pioneer Gianni Caproni, was built by the Caproni company. It was tested on Lake Maggiore in 1921: its brief maiden flight took place on February 12 or March 2. Its second



flight was March 4; shortly after takeoff, the aircraft crashed onto the water surface and breaking up upon impact. The Ca.60 was further damaged as the wreck was towed to shore and, in spite of Caproni's intention to rebuild the aircraft, the project was soon abandoned because of its excessive

cost. The few surviving parts are on display at the Gianni Caproni Museum of Aeronautics and at the Volandia aviation museum in Italy. See:- https://en.wikipedia.org/wiki/Caproni_Ca.60

This Week: Uniforms come and uniforms go. Who remembers the wonderfully popular No 4 Garrison attire of the 1980s and 90s? It was an attempt, by someone with much time on their hands, to dress the soldier in something that looked a bit more military than some of the polyester suits of the previous decade. Sadly, it gave us a camouflaged jacket that was not designed to be used as camouflage. Hmm. Back to the drawing board on that one. Still, some people liked the reintroduction of shoulder flashes. I also know that I am not alone in hoping for a return to khaki (and its correct pronunciation) before I meet my Maker. Now, where's my Sam Browne? Nonetheless, in some armies, tradition dictates more than fashion that which is worn by soldiers, and, thus, continuity can be observed. The kit worn by members of the French Army harkens back to days of Beau Geste, while that of Italy's Bersaglieri evokes the memory of the great Garibaldi. Therefore, it should be easy for our learned readership to identify the army of the men in this photo. They appear to be nicely dressed and enjoying their time together. One chap, in the back, is obviously waiving to a companion out of the shot.



However, in spite of their comradely poise, they appear to be from different regiments or units, as can be seen from their cap badges. In fact, the fellow with the glasses appears to have a very different tunic to those worn by his friends. Why is he dressed so differently? Did he

not get the memo? Maybe you can enlighten us by contacting our properly-kitted out editor, Bob Mugford (bob.mugford@gmail.com), or the Savile Row-clad author, John Redmond (johnd.redmond@telus.net). Thanks for your help.

From the 'Punitary'

How is a hospital gown like insurance? You are never covered as much as you think you are.

Murphy's Other Laws

It is generally inadvisable to eject directly over the area you just bombed.

Quotable Quotes

Success is walking from failure to failure with no loss of enthusiasm. -*Winston Churchill*



The
Royal United Services Institute of Nova Scotia
presents

Distinguished Speaker
Brigadier-General J.J. Major
Canadian Army Headquarters



The Canadian Army
at an Inflection Point
Delivering Excellence Today
and into the Future

1-3 pm Halifax time, Wednesday, 2 June 2021
via Zoom (register through RUSINovaScotia@gmail.com)

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.

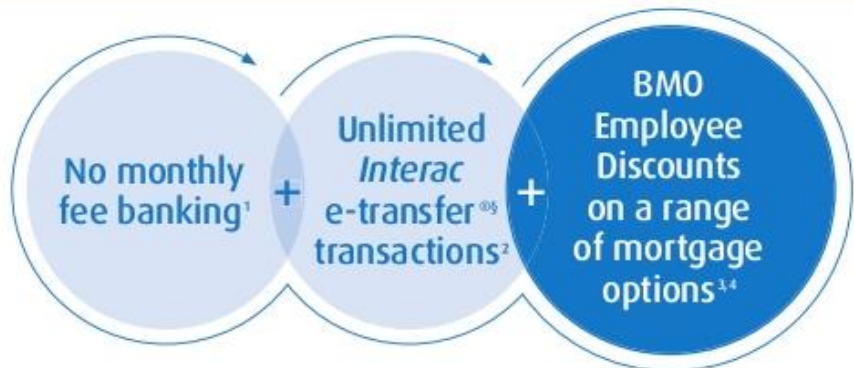
Bank of Montreal

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-transfer⁵ transactions²
- OnGuard⁸ Identity Theft Protection Service at no charge^{7,8}
- Keep the same accounts no matter how many times you relocate
- Access to CreditView^{9,10} – 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 CashBack¹¹ or AIR MILES¹² MasterCard¹³
- 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.



¹The monthly Performance Plan fee is waived. You are responsible for all transaction, service and product fees not included for free in your Bank Plan. ²The 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. ³Interac e-transfer[®] transactions are subject to maximum transfer dollar amounts. ⁴Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria. ⁵Some 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. ⁶Some conditions may apply. ⁷We 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. ⁸Plan, transaction, service and product fees may still apply. ⁹You're eligible for OnGuard[™] if you are a BMO customer who has a lead account¹⁰ 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. ¹¹The 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. ¹²OnGuard[™] retail value is \$155.88 annually (charged at \$12.99 per month). ¹³OnGuard[™] 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. ¹⁴CreditView[™] 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. ¹⁵You 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. ¹⁶Ongoing 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. ¹⁷The 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. ¹⁸Registered trade-mark of Bank of Montreal. ¹⁹Interac e-Transfer is a registered trademark of Interac Inc. ²⁰OnGuard 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. ²¹CreditView is a trademark of TransUnion LLC. ²²MasterCard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.