

Van Arty Association and RUSI Van Members News Mar 30, 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)

- Mar 31** Wednesday 'Zoom' Lunch meeting
- Apr 07** Wednesday 'Zoom' Lunch meeting
- Apr 14** Wednesday 'Zoom' Lunch meeting

The Golden Silence Over NORAD Renewal

and the voices who want to shatter it. Liberal government keeps quiet, largely due to bruising missile debate of the early 2000s. *Murray Brewster CBC News Mar 17, 2021*



Military personnel are seen at work at NORAD, deep inside Cheyenne Mountain in Colorado, in an undated photo. (Reuters)

The old proverb "silence is golden" is pretty much the best way to describe the

unwritten rule within the halls of power in Ottawa regarding NORAD, the North American Aerospace Defence Command. The Liberal government has been largely silent on the matter. The defence policy, four years ago, made passing reference to the anticipated multibillion dollar modernization of the North Warning System, the backbone of NORAD. After that, silence. At the end of February, newly inaugurated US President Joe Biden and Prime Minister Justin Trudeau directed their defence and foreign secretaries to meet in a so-called "2+2 ministerial format" to further co-ordinate their joint contributions and renewal of the binational arrangement. After that, once again, silence. With a photo of himself smiling, Defence Minister Harjit Sajjan tweeted happily about the planned negotiations on the day they were announced but said nothing of substance. He glanced over the issue during remarks last week to the marquee annual meeting of the Conference of Defence Associations Institute, held in a virtual manner this year. As much as \$11 billion US is likely at stake in the modernization, a bill 40 per cent of which will belong to Canadian taxpayers. And with that in mind, it was left to the deputy defence minister, Jody Thomas, to fill in some of the blanks, telling the online gathering that over the next year, "the defence team will be working with a number of stakeholders to develop a series of options for government consideration." We can all go back to sleep for another year, was the message many in the defence community read into that portion of her remarks. The problem is, some of the leading experts on continental defence have long howled against the silence which has surrounded this policy issue.



Defence Minister Harjit Sajjan last week glanced over the anticipated multibillion dollar modernization of NORAD's North Warning System.

(Adrian Wyld/Canadian Press)

"With the public largely uninformed and disinterested, the media paying only sporadic attention ... it is no wonder that the Trudeau government has remained silent," said James

Fergusson, of the Centre for Defence and Security Studies at the University of Manitoba, in a recent opinion piece for the MacDonald-Laurier Institute. "Yet, repeatedly over time, silence backfires on government when the issue suddenly and unexpectedly explodes onto the public agenda." There has been an "illogical and overly fearful" approach by both the current Liberal and the previous Conservative government to NORAD modernization, and the specific issue of ballistic missile defence (BMD), says David Pratt, who was defence minister under Prime Minister Paul Martin. He speaks with authority. Pratt was at the centre of the political hurricane that was BMD just over 15 years ago when the Liberal government of the day, fearful of the weaponization of space under the George W. Bush administration, backed away from plans to participate in missile defence. It has remained a touchy topic ever since.

A Russian 9M728/R500 surface-launched cruise missile. Concerns linger about Russian and Chinese advances in hypersonic missile technology, which can deliver a conventional warhead anywhere in the world within minutes. (Russian Ministry of Defence)



The Conservatives, who favoured taking part in the program, skilfully avoided doing so during almost a decade in power. The political sensitivity remained on display last week as Thomas tactfully tried to reframe the debate when asked about ballistic missile defence during the question-and-answer session. "As we talk about integrated air-missile defence, here at [the] defence [department], BMD is a solution to one set of problems," she said. "The range of threats, the range of solutions is what needs to be discussed, not one solution to one set of problems. There are lots of other threats to Canada that are not ballistic missiles." What Thomas is referring to is the recent advancement in ground-hugging cruise missile technology which NORAD is grappling to counter with novel concepts such as plugging into the civilian air traffic control system, as well as satellite technology that looks down on threats. Also implicit in her answer is the lingering concern about Russian and Chinese advances in hypersonic missile technology, which can deliver a conventional warhead anywhere in the world within minutes, negating existing missile defence networks. "I believe we should be in the room when something is happening to Canada or to North America and I think there are ways of achieving that goal without ... significant investment in one particular solution over another," Thomas said. Since Canada did not sign onto BMD, its officers must step aside during a potential ballistic missile crisis. "So, let's talk about the range of threats and the range of solutions, rather than getting caught up in the politics of one particular line of defence," she said. Pratt says it is absolutely essential that there be a frank, public dialogue about the existing threats ahead of negotiations with Washington. He says he believes the Canadian public will understand what's at stake. "The last time, there was a knee-jerk reaction," he said. "It didn't serve us well."

Marine F-35B Fighter Jet Shot Itself with Its Own Gun Pod

Thankfully no one was injured, but the incident caused at least \$2.5 million worth of damage to the aircraft. *Joseph Trevithick The War Zone March 24, 2021*



USMC

The underside of a US Marine Corps F-35B Joint Strike Fighter was significantly damaged when a round fired

from its underbelly 25mm gun pod exploded shortly after leaving the muzzle of the cannon mounted within. The accident, which occurred over the Yuma Range Complex in Arizona earlier this month, did not injure the pilot of the jet, who was able to bring the aircraft safely back to base. *Military.com* was first to report on the incident, which took place on March 12, 2021, during a close air support training sortie at night. The Marine Corps did not identify the unit to

which the F-35B was assigned, but said it was among those based at Marine Corps Air Station Yuma, which is collocated with Yuma International Airport. This base is home to elements of the 3rd Marine Aircraft Wing, including multiple squadrons equipped with F-35Bs, as well as other aircraft.

A gun pod-equipped Marine F-35B comes in for a landing on the Wasp class amphibious assault ship USS Makin Island during operations off the coast of Somalia in December 2020. USMC



"The mishap did not result in any injury to personnel, and an investigation of the incident is currently taking place," Marine Corps Captain Andrew Wood, a spokesman for the service, told *Military.com*. Still, the Naval Safety Center, which also handles such matters for the Marines, categorized the accident as a Class A mishap. Class A is the most severe level in the US military's mishap scale, which covers incidents in the air and on the ground. For aviation accidents, Class A mishaps are defined as those resulting in at least \$2.5 million in property damage, or the total loss of the aircraft, or one or more individuals being killed or permanently disabled. The specifics of how this particular mishap occurred are unclear. The F-35B, as well as the F-35C, can only carry the 25mm GAU-22/A Gatling-type automatic cannon in an underbelly pod, known as the GPU-9/A, while the F-35A has this weapon installed internally. The first live-fire tests of the gun pod took place in 2016. Despite concerns about the accuracy of the weapon in the past, it has since been cleared for at least some level of operational use, notably being fitted to Marine F-35Bs supporting the withdrawal of US forces from Somalia between December 2020 and January 2021.

Military.com reported that the particular type of round that blew up underneath the F-35B in this incident was a PGU-32/B SAPHEI-T type. This stands for semi-armor-piercing high-explosive incendiary-tracer. When it functions properly, impacting a target triggers a fuze with a slight delay in the nose of the PGU-32/B's projectile, which then sets off an incendiary element and a small explosive charge inside its main body. The resulting detonation then also spreads a small amount of zirconium, a compound that spontaneously ignites on contact with the air and burns at a very high temperature, causing additional damage. General Dynamics Ordnance and Tactical Systems (GD-OTS), which, among other contractors, makes PGU-32/B ammunition, says on its website that these rounds have "inherent delay function for improved terminal effectiveness" and "improved graze sensitivity." What this means is that the fuzes in these rounds are designed to give the projectiles time to penetrate through some amount of armor or other "barriers" before

detonating, for maximum effect, while the fuzes themselves are constructed in such a way to help ensure they go off even when they only glance a target, rather than hit it directly.

The “Russian Spitfire” Completes Her Flight Testing

Jan 25, 2021

Affectionately known as the “Russian Spitfire” due to her combat heritage flying with the Soviet Air Force during WWII, Supermarine Spitfire Mk.IX PT879 has completed her flight testing following a long-term restoration effort. Following a number of successful engine runs on October 26th, at Biggin Hill, near London, England, she underwent preparations for final CAA inspections and the issue of her all-important “permit to test” approvals which took place soon after. The momentous occasion of her first flight took place in the morning of October 28, 2020, when she went up for a 25-minute hop, thus marking her first foray into the blue in 75 years. PT879, set to become part of the [Hangar 11 Collection](#) at North Weald, is a rare bird indeed. Despite a relative plethora of airworthy Spitfires around the world, this aircraft represents a significant milestone, being the first Soviet Lend-Lease Spitfire to fly since the late 1940s. She rolled off the production line at Vickers-Supermarine’s Castle Bromwich Aeroplane Factory near Birmingham on August 4, 1944. That October, after flight testing, PT879 made the long journey by sea from Cardiff, Wales, to the Russian port at Murmansk. Here she joined the 2nd squadron, 767th Regiment, 122nd Division of the Soviet Air Force, operating in the Murmansk region.



*(c) Darren Harbar
Photography*

PT879 did not enjoy a long flying career, being involved in a collision with another Spitfire over the Kola Peninsular on May 18, 1945 with just 18 hours or so on her clock. Inverted and in a flat spin, Lt Semyonov thankfully managed to escape his stricken Spitfire before she hit the ground. In 1997, a recovery team moved PT879’s badly battered, but substantially complete airframe from the battlefield to St Petersburg. After some ‘interesting negotiations’, noted Spitfire restorer, Peter Monk, acquired the wreck and brought her home to England. Monk initially sold PT879 to Angie Soper in 1998, and she in turn passed the project on to Peter Teichman. Teichman stored the airframe for a number of years before commissioning

Airframe Assemblies to restore the fuselage at their facility on the Isle of Wight. The world-renowned workshop completed this assignment after three years, returning the fuselage to her proud owner in 2014. In the interim, Teichman collected a lot of the missing parts for the rest of the airframe, before moving the final rebuild to Peter Monk's [Biggin Hill Heritage Hangar](#) in 2018. They have now completed this magnificent restoration in the same livery PT879 wore in the Spring of 1945. This Spitfire is the eleventh example which the Biggin Hill Heritage Hangar have completed – a remarkable achievement! Interestingly, a substantial number of components from the original wreck were reported to be of sufficient quality to refurbish for reuse in the restored airframe, which is unusual these days. Peter Teichman, who operates the Hangar 11 Collection, entrusted former British aerobatic champion Pete Kynsey, to be PT879's test pilot. Following the taxi trials on October 26th, Kynsey indicated that everything seemed to be functioning correctly with all system temperatures and pressures at optimum levels, and brakes performing properly.



Heading out to test brakes, T&Ps with Pete Kynsey at the controls. Image (c) Darren Harbar Photography

So, then it was off to fly! Following the initial flight on October 28th, the aircraft underwent some minor adjustments before flying again on November 6th. Since that time, PT879 has undertaken the rest of her scheduled test flight regime, with Pete Kynsey reporting ecstatically about her exceptional performance. So now the team at Hangar 11 are just awaiting the CAA's approval before she can make her way to her new home following a marathon rebuild at the Biggin Hill Heritage Hangar.

Commenting on the restoration in a recent press release, Peter Teichman stated, *“This joyous day brings me to the final chapter that started back in year 2002. I acquired the whole aircraft, complete with original engine and prop hub, inside a 20ft container on a farm in Essex. So starts*

a new chapter in the life of this unique Mk IX Spitfire, which it was my dream to restore to the skies. I always said that was my legacy, my promise, and today it came to pass. I feel deeply indebted and thankful to the many people involved in this wonderful project. Peter Monk of course and his whole brilliant and talented team at BHHH. Airframe Assemblies, RAS and I should also pay tribute to Steve Atkin of Warbird Colour who has ensured that she is presented today as she flew on her last mission in 1945 along of course with my whole team at Hangar 11.” Bravo to everyone involved in this magnificent resurrection, and many thanks indeed to the superlative Darren Harbar, whose magnificent images grace this article!

Vancouver Artillery Association Yearbook Updates

Bombardier Bertram Howard Cox – The letters from Bombardier Cox who signed up with the 59th Battery, 15th Brigade Canadian Field Artillery in 1916 continue. He’s with the 5th Division in England waiting to go overseas. <https://www.vancouvergunners.ca/bdr-cox.html>

Great War Huts – Print out your own copy of some of those ancient barracks you spent the summer of 1970 in! Cut out the building profile, glue the sides together and tell your grandchildren those wonderful stories of when you lived with 40 other soldiers. Lights Out! Reveille! <https://www.vancouvergunners.ca/whats-new/great-war-huts>

Yearbook Update 1916 – The Governor-General visits the 68th Depot Battery, Canadian Field Artillery. <https://www.vancouvergunners.ca/1916---68-depot.html>

Lest We Forget - Soldiers with a connection to the 15th Field Artillery Regiment RCA that died during active service continues to grow. The latest additions have been added to our list of The Fallen and their biographies have been updated in the nominal roll section of the website. The latest additions include Signaler Robert Godfrey Hunter, Driver James McNaughton Pottinger, Bombardier Gilbert Bryan Davies, Corporal Julius Opel Lewis and Gunner William Holmes Walker. <https://www.vancouvergunners.ca/the-fallen.html>

Bank Gunners – The last of the group of eight from the Bank of Commerce that joined the 59th Battery has been found and his nominal roll entry updated. Find their stories here. <https://www.vancouvergunners.ca/bank-staff.html>

Canadian Forces Liaison Council – Former Commanding Officer Brent Purcell has been busy presenting awards to Companies that support their Reservist employees. Check out the story here. <https://www.vancouvergunners.ca/whats-new/canadian-forces-liaison-council>

M 135 Deuce and a half – The weathers been terrible the last week and zero work was done. <https://www.vancouvergunners.ca/deuce.html>

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

Who (or What) Is It?

Last Week: Russians in the Service of the Japanese Emperor



Peter Harmsen

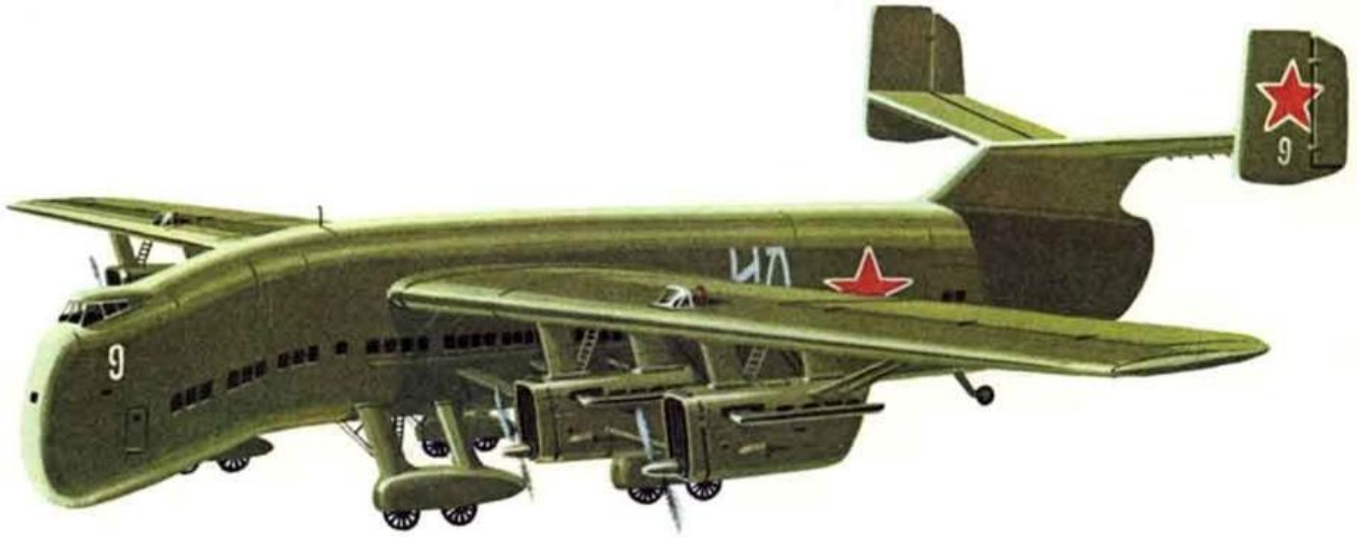
Caucasians in Japanese-looking uniforms like the group in the photo to the left do not belong to the average type of World War Two imagery. In fact, the men in the picture are Russians. The background story is complicated and reflects the way the tumultuous first decades of the 20th century moved people across continents to lands far removed from their countries of birth. Following Russia's 1917 Bolshevik revolution and the ensuing civil war, tens of thousands of followers of the losing side ended up beyond the Russian empire's eastern borders, mostly in Manchuria in what is now northeast China. Manchuria was a natural choice, since it had been the scene of considerable Sino-Russian economic exchange during the preceding decades. Anti-Bolshevism

and in many cases direct Fascism became important ideologies for these Russian emigres, who often were guided by an ambition to "retake" the Russia that had been lost to communism. Armed bands, frequently equipping themselves with Fascist symbols such as the swastika and the black shirt, emerged among the Russians. This provided the basis of a tenuous alliance with the Japanese empire, which was a growing political factor in Manchuria in the 1920s and early 1930s.

Once the Japanese had set up a puppet regime in Manchuria in 1932, naming it Manchukuo, some Russians ended up directly serving the interests of Japanese imperialism in northeast Asia. Some served in the Manchukuo Army, but the best-known example was the Asano Detachment, a unit under the Kwantung Army, the main Japanese military force in northeast China. Despite its name, alluding to its senior Japanese officer, Asano Takashi, the detachment was made up almost exclusively of Russians, albeit in Japanese uniforms. Its members wanted nothing more than fighting the communists who had usurped their homeland, and they did see action in some of the border clashes between Japan and the Soviet Union in the late 1930s, but mostly they were unable to do as much as they wanted and were limited to scattered acts of sabotage across the Soviet border. The reason was simple: they were at cross-purposes with the Japanese Empire during almost the entire period until 1945. Japan's military was deeply involved first in China and then in the Pacific, and the last thing it wanted was an additional front opening up against the Soviet Union in the north. In the end of course, exactly that front opened up, to the detriment of Japan. In August 1945, the Soviet Union launched its massive attack against Japanese forces in north China and Korea, contributing decisively to the eventual defeat of the empire. The Russian units serving in Japanese uniforms made no difference whatsoever. Their leaders were captured by the advancing Soviet forces, and most were executed. It was an abrupt end of a weird chapter in Asian military history.

This Week: It is unquestionable that dictatorships can get things done faster than can democracies, due the lack of any need for consensus, focus groups, attention to human rights, etc. Just look at China's Great Leap Forward of the late 1950s. Mao Zedong was able to eliminate millions of potential class enemies by cleverly destroying the agricultural potential of the country

in one clean stroke. Similarly, the young leader of the Democratic People's Republic of Korea has eliminated COVID-19 in his land of plenty by volunteering those with the virus to pilot various missiles that are then shot over Japan into the Pacific Ocean. Sadly, some dictatorships of the past have fallen by the wayside, the Union of Soviet Socialist Republics being one of them. To say that Putin is any kind of replacement for Comrade Stalin, the Man of Steel, is similar to comparing Boris Johnson with Winston Churchill, mere shadows. Putin has, so far, failed to send millions to the Gulag, as most Russian citizens are more interested in consumerism than they are in counter-revolution. However, we can never accurately predict what the future will bring.



All of the above leads us to this week's photo of an elegant aircraft. We cannot disguise its nationality, as that is obvious both from the markings and the attractive colour. However, it is of a type shrouded in secrecy, as were many objects in the former USSR. The elders amongst our readers will remember the days of the Cold War when the only photos of Soviet kit were fuzzy black and white ones. It was once quipped by a wit that they built them that way, and, given the oddness of many WarPac models, that might have been true. So, what is this streamlined aeroplane of the labouring masses? What accounts for its fine lines, and unusual undercarriage? Why the cockpits on each massive wing? If you know, and can safely tell us, please contact our editor, Comrade R Mugford (bob.mugford@gmail.com) or the writer, Sub-Comrade JD Redmond (johnd.redmond@telus.net). Having done so, please report to the nearest police station.

From the 'Punitary'

Now is not the time to be surrounding yourself with positive people.

Murphy's Other Laws

Anytime you have a 50-50 chance of getting something right, there is a 90% probability you'll get it wrong.

Quotable Quotes

The way to get started is to quit talking and begin doing. -*Walt Disney*

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.

UBIQUE 150 “Good Shooting” Video Contest



UBIQUE 150 “Good Shooting” Video Contest

In conjunction with the commemoration of 150th Anniversary of A & B Batteries, The Royal Regiment of Canadian Artillery is pleased to announce a video production contest.

Prizes will be awarded to 3 winners: 1st place winner receives \$2,000; 2nd place winning entry receives \$1000; 3rd place prize is \$500.

Important dates

Submissions accepted between	1 January – 30 April 2021
Judging starts	1 May 2021
Winners announced	26 May 2021

Eligibility

Submissions are open to **teams** consisting of **current and/or retired members of The Royal Regiment of Canadian Artillery**. Each team can submit more than one entry but only one prize will be awarded to any unit.

*If you missed it, the **Free webinar** recording and accompanying resources are available on our website.*

Learn about:

- Part 1: Pre-Production (Planning for Your Shoot)
- Part 2: Production (Getting the Shot You Need)
- Part 3: Post-Production (Bringing Your Vision Together)

All details on the contest and the free Webinar are at
ubique150.org

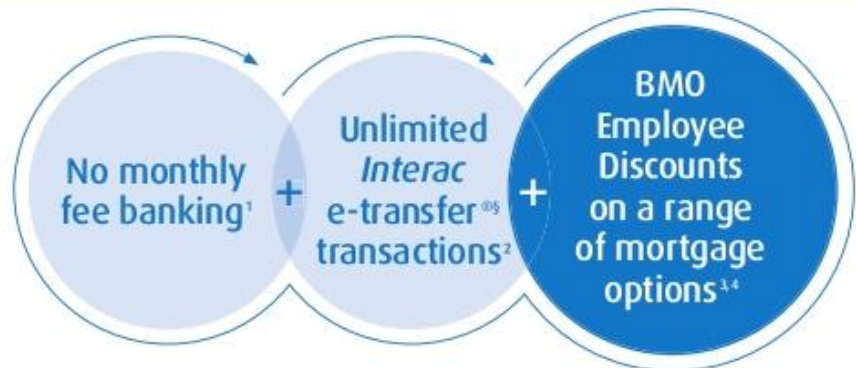
Bank of Montreal

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.