

January 5, 2006

BMO Nesbitt Burns

I can't let this opportunity go by without telling you how well your team supported me during the last year. As you know, my husband Ian died suddenly last March after a 40 day battle in hospital. My son Matthew and I were devastated and our world was suddenly turned upside down. Being unwell myself, the fear attached to my future financial position was overwhelming.

My lawyer had an independent financial planner sit in on our estate meeting. The planner assured me he could generate an adequate annual income for us but his monthly fees were extremely high based on our income. I came home and telephoned Patrick and explained the situation. He arranged for Matthew and me to come down and meet with him so that he could look at the details of the monies available for investment.

Patrick gave me an extremely well planned presentation of how our money could indeed give us an annual income we could live on. We opened the necessary accounts that day and from then on he did all that he could to help me in wading through the mire of insurance companies and forms. Ian had Bank of America Stock with two brokerages in the United States and it is only now that the last shares have been transferred to BMO Nesbitt Burns after a 9 month procedure. As I have told Patrick, he seemed genuinely happy at the first monthly cheque which was above the water mark we had set. He went far beyond what is expected of an investment advisor and I have thought so many times I don't know what I would have done without him. He, or one of your team, was always available to me and all advice was most appreciated.

Sandra Kozlovic provided invaluable help in getting me any information needed to slowly work through all of the transfers to BMO Nesbitt Burns. She took care of the transfer of Ian's RRSP's from both Canada Life and the Bank of Montreal herself for which I am grateful. She was unendingly supportive and kind to me each time we spoke. Jeff Katzin was available to me any time Patrick was away from his desk and I appreciated his help.

I look back at your connection with my father all those years ago and think he would be very pleased that you all are there to assist me now. For the 18 years after my mother died, my Dad and I spent one day a week going over all his investments and I must admit I was often less than amused. He trained me in detailed record keeping and after he went blind he got me a subscription to the National Post. Each day I went through the business section and cut out anything dealing with any of the companies he invested in or was considering. On our Friday's together I would read the articles to him. We charted all of his stocks weekly and to the end he would remember the stock prices from week to week. He is a hard act to follow and now I am so grateful he forced me into the small investment knowledge I have. And yes, I do the same record keeping he taught me.

So I would say that BMO Nesbitt Burns has indeed exceeded my expectations this year. I hope that we all continue to prosper and grow in the years ahead.

Warm Regards,

*Patricia*