

BMO Financial Group employee
Geeta Mathew-Peterson volunteers
her time to the Toronto Kiwanis
Boys and Girls Clubs. For story,
see inside cover.

What's Right

2004 Corporate Social Responsibility Report
and Public Accountability Statement

BMO  Financial Group

2004 Corporate Social Responsibility Report and Public Accountability Statement

Our Corporate Social Responsibility Report, including our 2004 Public Accountability Statement (PAS), is produced with all our stakeholders in mind – communities, customers, employees and shareholders. Our PAS contains a full reporting of factual information as required under Section 459.3(1) of the *Bank Act*, including taxes paid, number of employees and small business financing. Additionally, this report highlights our ongoing commitment to responsible and ethical corporate behaviour and to active and involved support of our communities.

Published by Bank of Montreal for the fiscal year November 1, 2003 to October 31, 2004, our PAS includes information respecting Bank of Montreal's wholly owned Canadian affiliates and prescribed affiliates, as described on page 34 of this document. We have also included some examples of our contributions to communities outside Canada.

Bank of Montreal has taken a unified branding approach under the name BMO Financial Group. The terms "BMO Financial Group" and "BMO®" as used in this document refer to Bank of Montreal and its affiliates. The terms "BMO Bank of Montreal" and "the Bank" as used in this document refer to the Canadian retail banking division of Bank of Montreal.

Corporate Profile

Established in 1817 as Bank of Montreal, BMO Financial Group (TSX, NYSE: BMO) is a highly diversified financial services organization. With total assets of \$265 billion at

October 31, 2004 and more than 34,000 employees, BMO provides a broad range of retail banking, wealth management and investment banking products and solutions.

We serve clients in Canada through BMO Bank of Montreal, our personal and commercial banking business, and BMO Nesbitt Burns®*, one of Canada's leading full-service investment and wealth management firms. In the United States, clients are served through Harris, a major U.S. Midwest financial services organization with a network of community banks in the Chicago area and wealth management offices across the United States, and through Harris Nesbitt®¹, a leading mid-market investment and corporate bank.

Our Vision

To be the top-performing Canada-U.S. financial services company.

Our Values

We **care** about our customers, shareholders, communities and each other.

We draw our strength from the **diversity** of our people and our businesses.

We insist upon **respect for everyone** and encourage **all to have a voice**.

We **keep our promises** and **stand accountable** for our every action.

We **share information, learn** and **innovate** to create consistently superior customer experiences.

COVER PHOTO

Through our Volunteer Grants Program, BMO supports employee volunteers such as Geeta Mathew-Peterson. For many years Mathew-Peterson, Senior Technical Analyst, has volunteered her services to the Toronto Kiwanis Boys and Girls Clubs. The Clubs' main focus is to help working families help themselves. Last year, along with a Volunteer Grant from BMO, Mathew-Peterson raised \$5,000 to fund a food and Christmas toy drive to buy gifts for children who might not otherwise have found a present under their tree.

A Way of Life and Business

At BMO, doing **what's right** has been a way of life and business since we first opened our doors in 1817. Throughout our 187 years, we have been there in good times and times of need for our country and our customers.

We have led the way in corporate governance and gained recognition as an employer of choice. And always, we have been active and involved supporters of our communities.

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Doing What's Right in 2004



Tony Comper (centre) with some of the winners of the 2004 1st Art! Invitational Student Art Competition.

You cannot be around this organization very long without coming to understand and appreciate the breadth, depth and bedrock importance of the relationships between BMO people and the multiplicity of communities we serve. Or without discovering just how energizing this corporate value can be.

With this publication, we get a revealing glimpse of both the relationships and the diverse actions that BMO has taken to keep these relationships strong and successful over the past 12 months.

This report highlights and reaffirms our role as a full-spectrum contributor to thousands of individual charities and causes, with support for education emerging once again as a BMO stock-in-trade. Certainly, there is almost nothing in the vital area of post-secondary education that escapes our interests, from individual chairs, scholarships, bursaries and internship programs to a state-of-the-science library at Ontario's newest university.

But we did not become the #1 bank on the list of Best 50 Corporate Citizens compiled by *Corporate Knights* magazine of Canada through financial donations and sponsorships alone. Much of what makes us what we are is etched in the way we respond in a crisis – as evidenced by our commitment of \$250,000 in support

of the tsunami disaster relief efforts. It's a quality also evidenced by the way we put together a BSE Disaster Assistance Program for our clients in the beef industry, where we are a major lender, doing our part to get them through the BSE or "mad cow" crisis.

And then, as this year's report illustrates so beautifully, there is the *personal* impact of thousands of BMO colleagues making community needs and humane causes their own. Such people and their good works turn up throughout the report – reaching out and getting involved and showing the world the kind of people we are at BMO Financial Group; and how, above all else, we strive to do What's Right.

TONY COMPER
President and Chief Executive Officer
January 2005

What's Right: A Tradition

Doing **what's right** is an honoured tradition throughout our enterprise. Since our founding 187 years ago, BMO has played a leading role in the economic, social and cultural evolution of Canada. The following are some of our contributions.



▶ Provided loans to business and government to develop infrastructure projects such as Montreal's Lachine Canal.



1817

▶ Issued first Canadian banknotes, making domestic trade easier and more efficient.

1821



1835

▶ Donated £100 to Montreal General Hospital, the first recorded charitable donation by Bank of Montreal.

1840

▶ Helped finance the first telegraph service linking Upper and Lower Canada.

1863

▶ Became banker to the new Canadian government until the Bank of Canada was opened in 1935.



1880

▶ Provided financial backing for the Canadian Pacific Railway, the country's first transcontinental railway. Above, Donald A. Smith, Vice-President, Bank of Montreal, drives in the last spike in 1885.

1912

▶ Contributed \$2,000 to aid the living and bury the dead from the SS. Titanic, which sank in the North Atlantic.

1920

▶ Pledged \$250,000 to McGill University, one of many contributions BMO has made to institutions of higher learning throughout our history.

1967



▶ Financed the Churchill Falls hydroelectric facility in Labrador, among many other mining and energy mega-projects. Above, Newfoundland Premier Joey Smallwood, in the company of Winston Churchill, Jr., Baron de Rothschild and Bank of Montreal executives, turns the first sod.

1990

▶ Established President's *Task Force on the Advancement of Women* to increase the number of women in senior management.



1992

▶ Established BMO Environmental Policy, ensuring that our commitment to the environment is a living part of our culture.

1994

▶ Opened our Institute for Learning, a tangible symbol of our commitment to employee training and development.



▶ Initiated the creation of the \$9 million *Bank of Montreal National Scholarship* program at the University of Toronto.

1996

▶ Launched BMO Fountain of Hope®, our employees' charitable foundation. In 2004, it raised \$7.2 million.



2000

▶ Along with other founding partners, we created the *Elinore and Lou Siminovitch Prize in Theatre*. The \$100,000 annual prize is the largest in Canadian theatre.



2004

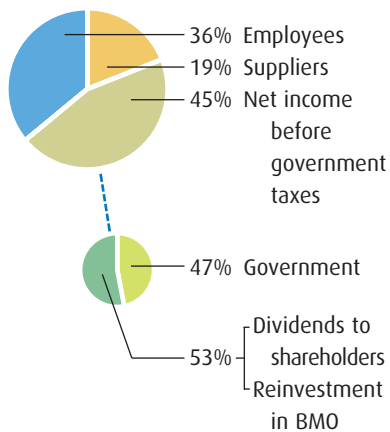
▶ Pledged \$2 million to create the BMO Financial Group Chair in Health Professions Education Research at University Health Network in Toronto.

What's Right A Vibrant and Strong



A troupe of artists from Toronto's Soulpepper Theatre Company shares experiences and talents with members of the De-ba-jeh-mu-jig Theatre Group, based in the Wikwemikong Unceded Indian Reserve on Manitoulin Island. This is one of the many community arts programs BMO supports.

Where Canadian Revenues Go



Note: **Employees** represents employee compensation. **Suppliers** represents total expenses less employee expenses and government-related expenses. **Government** represents income taxes and other government levies.

We have long been committed to doing **what's right** for Canada. For 187 years, BMO has been a key participant in our country's economic development. We remain committed to that partnership and to helping Canada remain vibrant and strong.

As a leading financial services institution, one of the most important ways BMO Financial Group contributes to Canadian society is through wealth creation.

Paying Taxes

As a major Canadian taxpayer, we help all levels of government provide the programs and services that Canadians need and deserve. In fiscal 2004, BMO Financial Group's overall tax contribution was \$1,394 million. This amount represented 47% of Canadian net income before government taxes. It included:

- \$1,005 million in income taxes
- \$91 million in provincial capital taxes
- \$144 million in GST and sales taxes
- \$118 million in payroll taxes (employer portion)
- \$30 million in property taxes
- \$6 million in business taxes

2004 HIGHLIGHTS

Taxes Paid in Canada (\$ millions)

	Income taxes	Capital taxes	Other taxes*
FEDERAL	693.0	–	172.6
PROVINCIAL AND TERRITORIAL			
Newfoundland and Labrador	2.0	1.6	1.4
Prince Edward Island	0.5	0.4	0.1
Nova Scotia	4.0	2.4	0.9
New Brunswick	2.3	1.4	0.3
Quebec	40.8	19.9	23.9
Ontario	214.4	46.9	82.6
Manitoba	4.6	3.3	2.3
Saskatchewan	3.8	2.4	1.2
Alberta	19.1	–	4.6
British Columbia	20.3	12.2	8.2
Nunavut	–	–	–
Northwest Territories	0.1	–	–
Yukon	0.1	–	–
Total Provincial and Territorial	312.0	90.5	125.5
Total	1,005.0	90.5	298.1
Income and Capital Taxes	1,095.5		
TOTAL TAXES	1,393.6		

*"Other taxes" includes payroll taxes, GST and sales taxes, and municipal property and business taxes.

Shareholder Return

We have provided our shareholders with an excellent return on investment. Our total shareholder return (TSR) for 2004 was 20%, and over the past 20 years, our average annual TSR was 17.5%. After paying government taxes, \$1,556 million was available to pay dividends to our shareholders or reinvest in our company.

Expenditures in Canada

We also generate wealth by purchasing goods and services from suppliers, large and small, across Canada. In fiscal 2004, our purchases from Canadian suppliers totalled \$1.3 billion.

Creating Jobs

Job creation, of course, is vital to the success of any society. With more than 30,000 full-time and part-time employees, BMO is one of Canada's largest employers. In fiscal 2004, our employee compensation in Canada totalled more than \$2.5 billion.

Community Contribution

Across three centuries, BMO has partnered with the communities where we do business. Our commitment and goodwill remain steadfast. In 2004, BMO Financial Group contributed more than \$37 million in corporate donations, sponsorships and events, supporting communities, charities and not-for-profit organizations in Canada

► 30,000

With more than 30,000 Canadian full-time and part-time employees, BMO is one of Canada's largest employers.

► \$1,394 million

BMO Financial Group paid \$1,394 million in taxes to all levels of government in Canada.

► \$1.3 billion

Last year, we spent \$1.3 billion to buy goods and services from suppliers across Canada.

► A leader in corporate citizenship

In 2004, BMO was again recognized by *Corporate Knights* magazine as one of Canada's Best 50 Corporate Citizens, ranking sixth overall and first among our peers in the financial services industry.

and the United States. Of this amount, \$29 million was contributed in Canada, including \$12.8 million in charitable donations, which includes \$2.2 million in community sponsorships.

At BMO, we understand that by creating wealth and employment, and by helping to build and sustain vital communities, we serve our shareholders *and* do what's right for Canada and Canadians.

What's Right Healthier and Happier

MEDICAL EDUCATION

In the fall of 2004, BMO Financial Group and **University Health Network**, made up of three Toronto teaching hospitals, announced that Dr. Lorelei Lingard would become the first recipient of the newly created *BMO Financial Group Chair in Health Professions Education Research*. Made possible by a \$2 million donation by BMO, the Chair is meant to improve and strengthen leadership in the area of health professions education. Says Dr. Lingard, who earned a PhD in English at Simon Fraser University and has spent the past seven years at the University of Toronto researching and teaching health care communication: "In particular, the Chair will enable us to explore the ways in which team communication and collaborative actions contribute to improve patient outcomes."

Communities

2004
HIGHLIGHTS

At BMO Financial Group, we take pride in our centuries-old tradition of doing **what's right** for our communities. By encouraging learning, celebrating artists and promoting civility and well-being, we make our communities healthier and happier.

At BMO, we have long believed that the strength of our business reflects the strength of our communities. That is why, over many years, we have been actively and generously involved in the places where we do business. It is also why we have always encouraged our employees to help make a difference in their communities.

The range of our commitment continues to be broad. We welcome the opportunity to contribute to large and small organizations across a range of areas including education, health, arts and culture, community development, and sports and athletics.

Focus on Learning

While we welcome opportunities to contribute to a variety of organizations, BMO remains particularly focused on supporting programs that promote learning. Whether it takes place in a child's classroom, university lab, community centre or workplace, learning gives Canadians the knowledge and understanding we need to evolve as individuals and as a people.

EDUCATION

Given our focus, financial support for education remains, of course, a priority.

We donated \$1 million to both the **University of Ontario Institute of Technology**, Ontario's newest university, and **Durham College** in Oshawa to help fund first-class library facilities. Says Terry Slobodian, Vice-President, Advancement at the university and President of Durham College: "In making this tremendous donation, BMO Financial Group is truly investing in our collective future, and is clearly demonstrating its passion for learning and knowledge."

► \$29 million

Contributed \$29 million in corporate donations, sponsorships and events, supporting communities, charities and not-for-profit organizations in Canada.

► \$2 million

Pledged \$2 million to create the **BMO Financial Group Chair in Health Professions Education Research** at **University Health Network** in Toronto.

► \$6.7 million

Committed \$6.7 million in new funding over the next 10 years to 14 universities and colleges across Canada.

What's Right



BMO employee Mary Andrews (far left) with Entrepreneurial Adventurers from Milne Valley Middle School in Toronto.

Adventures in Learning

Last June, **The Learning Partnership (TLP)**, a national organization that promotes partnerships between business, education and government in order to support lifelong learning, hosted the fifth annual *Entrepreneurial Adventure Showcase* in Toronto. The annual event is an opportunity for friends, family and visitors to see and appreciate the efforts of some of the 2,500 children, teachers and BMO volunteer "business partners" who participate in TLP's Entrepreneurial Adventure, a program supported by BMO Financial Group that encourages elementary school students to develop creativity, leadership and entrepreneurship.

The *2004 BMO Financial Group National Student Innovation Awards* were presented at the event. Among the recipients were students from **Milne Valley Middle School** in Toronto, who organized a multicultural evening of food, entertainment, costumes and the sale of their own cookbook. Says Mary Andrews, BMO employee and "business partner" to the Milne Valley students: "The Entrepreneurial Adventure gives young people an opportunity to explore their individual learning styles. As the project moves forward, children discover unknown talents and develop new skills. A wonderful sense of accomplishment develops. It's great to see."

Stanley Julien

As co-founder and former president of the Toronto chapter of the Urban Financial Services Coalition, Stanley Julien regularly visits Toronto high schools to encourage visible minority students to explore career options in financial services. A BMO vice-president and member of Investment Banking Group's Diversity Council (see page 25), Julien also serves on the Board of Trustees of the **Harry Jerome Scholarship Fund**. The fund rewards students who achieve a high academic standing and contribute to the black community.

Last fall, Julien had the happy task of presenting the *Harry Jerome BMO Financial Group Scholarship* to Amaka Ann Eneh, an honours graduate of Holy Name of Mary Secondary School in Mississauga, Ontario. An active community volunteer who was named a National Biology Scholar by the University of Toronto, where she is studying, Eneh's dream is to become a cardiovascular surgeon.

"When I was young, I volunteered with the idea that I wanted to change the world," says Julien. "Now I'm very happy if my contribution makes a small but positive change in the life of one person." This year, he achieved that objective.

Stanley Julien presents the Harry Jerome BMO Financial Group Scholarship to Amaka Ann Eneh.



Tony Comper (right) presents a \$1 million cheque to University of Ontario Institute of Technology president Dr. Gary Polonsky.

Supporting Scholarship

We continue to support exceptional young people at universities and colleges across the country. We committed \$5.4 million to scholarships, bursaries and internship programs in 2004, bringing our total contribution over the next decade to \$16.7 million.

For example, BMO donated \$150,000 to create an endowed fund that will provide the first scholarships to students in the Financial Services degree program at **Mount Royal College** in Calgary. The program prepares students for careers in the financial services industry.

Matching Gift Program

We additionally support learning through BMO Financial Group's *Matching Gift Program* for higher education. Through this program, BMO matches the donations its employees make to their favourite universities and degree-granting institutions, as well as to community colleges across the country. In 2004, we contributed \$104,000, bringing our support of the Matching Gift Program over the past five years to \$517,000.

HEALTH

A commitment to physical and emotional well-being must be a priority for every civil society. Certainly, health and

wellness remain a focus for BMO. In 2004, we committed \$4.6 million to hospitals, national and local organizations, charities and groups supporting health and medical research across the country.

Healthy Communities

St. Joseph's Health Centre serves more than 500,000 patients a year in southwest Toronto and strives to be the best community teaching hospital in Canada. For many years, BMO has provided financial support as well as the expertise of our employee volunteers. Most recently, we contributed \$600,000 toward the development of the hospital's new *BMO Financial Group Ambulatory Care Centre*. In its first year of operation, the bright and welcoming centre housed 20 clinics and provided services to more than 30,000 outpatients.

Walking for a Cure for Juvenile Diabetes

In the summer of 2004, more than 1,100 of our employees joined the *Walk to Cure Juvenile Diabetes*, raising a total of more



Vickie Roche

"I like being involved. I like making a difference," says Vickie Roche (above, left), Manager of the BMO Bank of Montreal branch in Whitehorse, Yukon. True to her word, Roche serves as Vice-President of the **Whitehorse Chamber of Commerce**. She is also Treasurer of the **Yukon Foundation**, which provides post-secondary scholarships to deserving local young people, and Vice-President of **Artspace North**, an organization devoted to revitalizing Whitehorse's waterfront through arts and cultural events. As well, Roche volunteers for *Yukon Quest*, "the toughest sled dog race in the world," where each February mushers from around the world come to compete in the 1,000 mile trek between Whitehorse and Fairbanks, Alaska.

Chantal Harvey

Although the Saguenay-Lac-Saint-Jean region is home to only a small percentage of the population of Quebec, an estimated 35% of all individuals with muscular dystrophy in the province live in the area. This fact inspired Chantal Harvey, Area Manager for BMO Bank of Montreal in Saguenay-Lac-Saint-Jean, to take action. Five years ago, Harvey participated in the local **Muscular Dystrophy Canada** annual walk-a-thon to raise funds for medical research. Over the years, her involvement grew and, in 2004, she served as the honorary president of the event. "Over 500 people participated in our walk, which raised \$50,000," says Harvey. "I was particularly happy that 75 of my colleagues from BMO not only helped to raise funds but also walked alongside me."

than \$695,000 for the **Juvenile Diabetes Research Foundation**.

Tour for Kids

BMO provided funding for the first annual *Tour for Kids*, launched to raise money for **Camp Oochigeas**, **Camp Quality** and **Camp Trillium**, three summer camps for children with cancer. More than 140 cyclists participated in the four-day, 800-kilometre bike trip to support the camps, which provide children who are receiving cancer treatment or are in remission with

the opportunity to be active, make new friends and simply have fun.

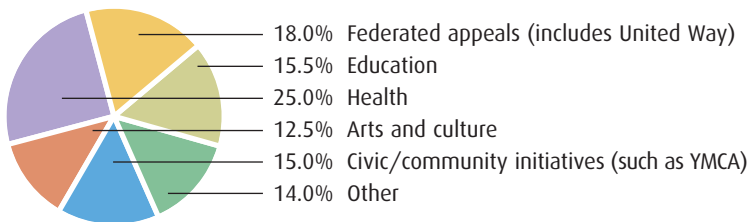
Fighting Cancer in Seattle

For the second year in a row, *Harrisdirect* sponsored the *Harrisdirect Seattle Marathon*. A tradition in the Seattle, Washington area for 35 years, the race attracts thousands of athletes and tens of thousands of cheering fans. Ranked by *Runner's World* magazine as one of the top 20 marathons in the United States, and an economic boon to the city of



Last year, tens of thousands of runners of all ages participated in the *Harrisdirect* Seattle Marathon, which raised US\$40,000 to assist children living with cancer.

Donations: Where the Money Goes



Percentages represent North American donations.

Seattle, the marathon also benefits charitable causes. Last year, the event raised US\$40,000 for the **Candlelighters Childhood Cancer Foundation** of Puget Sound, of which *Harrisdirect* contributed US\$10,000.

STARS for Health

In 1985, an Alberta study revealed a trauma-related death rate in the province that was 50% higher than for similar regions elsewhere in Canada. Members of

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Our People, Our Communities Health through Humour

“It’s important to express my thanks by trying to help those less fortunate.”

Nicole Ménard, Vice-President, South-Eastern Quebec District at BMO Bank of Montreal (above), is a volunteer *extraordinaire*. A longtime contributor to community organizations and the founder of BMO Fountain of Hope, our national employee charitable organization, Ménard

turned her fundraising talents to raising money for the **Fondation de l’Hôpital Maisonneuve-Rosemont** in Montreal. A member of the Fondation’s executive committee, Ménard made it a personal goal to raise \$1 million as part of a new \$15 million development campaign.

To achieve that goal Ménard became an impresario, developing *Health through Humour*, a spectacle of laughter and song featuring more than a dozen Quebec comedians including Michel Barrette, Maxim Martin and singer Luc De Larochellière. Presented at the Bell Centre in 2001 and again in 2004, the sold-out events raised \$500,000. Through Christmas tree sales and raffles Ménard has raised another \$500,000, in addition to BMO’s \$500,000 commitment. “I am so lucky to have the life and health I have,” she says. “It’s important to express my thanks by trying to help those less fortunate.”

the local medical community took action and developed the **Alberta Shock Trauma Air Rescue Society (STARS)**. Today, STARS is recognized in international air rescue circles as a leader in medical air transportation and emergency services. To ensure STARS keeps saving lives, BMO has pledged \$150,000 toward the organization's Vision Critical campaign, launched to purchase additional helicopters and establish a new STARS Centre for Education and Research.

ARTS AND CULTURE

At BMO, we are committed to encouraging and celebrating the great diversity and wealth of talent that exists across Canada. In 2004, we contributed a total of \$1.6 million to support the arts.

Visionary, Innovative Artist

The 2004 *Elinore and Lou Siminovitch Prize in Theatre* was awarded to Newfoundland director Jillian Keiley. Sponsored by BMO, the \$100,000 prize – the largest in Canadian theatre – is awarded in a three-year cycle to a director, playwright or designer who has made a significant contribution to theatre in Canada.

In choosing Keiley from among 59 directors nominated from every region of Canada, the Siminovitch Prize jury noted that the founding artistic director of **Artistic Fraud** of Newfoundland is a “visionary, innovative artist whose experiments with form and content have magical results for audiences and performers alike.”

Ms. Keiley was awarded a cheque for \$75,000 and her protégé, fellow Newfoundland director Danielle Irvine, received \$25,000. The prize founders have structured the Siminovitch Prize in



Dr. Lou Siminovitch, Elizabeth Comper and Tony Comper take a bow with the 2004 winner of the Siminovitch Prize in Theatre, Newfoundland director Jillian Keiley (centre) and protégé Danielle Irvine (second from right).

this way to underscore the importance of mentorship in Canadian theatre.

To further encourage mentorship, we also helped fund the first all-expenses-paid *Master Class* workshop. The event, which took place in October, brought 12 Canadian directors together with the winner of the first Siminovitch Prize, director Daniel Brooks.

Artistic Impression

BMO Financial Group's 1st Art! Invitational Student Art Competition celebrates the creativity and promise of graduating art students from post-secondary institutions across Canada. The work of University of Victoria graduate and 2004 1st Art! national winner, Matt Shane, together with that of 12 regional winners, will join our permanent corporate art collection.

Supporting Our Cultural Icons

At BMO, we have enjoyed long and rewarding relationships with many of the country's cherished cultural institutions.

We have, for instance, been a sponsor of the Stratford Festival since its opening day more than 50 years ago. And since 1988 we have been the principal corporate sponsor of the **Governor General's Literary Awards**. The most comprehensive and widely known literary awards in Canada, the “GGs” encourage and support the talented people who have given Canada a voice and identity recognized around the world.



Tony Comper (left) congratulates 1st Art! Invitational Student Art Competition national winner Matt Shane.

Our People, Our Communities



BMO employee Debbie Hiltz, with Big Brothers Big Sisters mentee Erica in Bridgewater, Nova Scotia.

Debbie Hiltz

Once a week Debbie Hiltz, Manager at BMO Bank of Montreal in Bridgewater, Nova Scotia, leaves work at lunchtime and takes a short drive to meet nine-year-old Erica at a nearby elementary school. For the next hour the two friends, participants in **Big Brothers Big Sisters of Canada's** in-school mentoring program, make crafts, play games and otherwise enjoy each other's company. Says Hiltz, who began mentoring Erica shortly after the youngster's parents divorced, "I believe I add an element of consistency to Erica's life. And fun! We have a lot of fun."

Learning and the Arts

In keeping with our focus on learning, a number of BMO's art donations involve education. We continue to support the training activities of Toronto's **Soulpepper Theatre Company**. This past summer, as part of the 2004 *Integration Project*, a troupe of Soulpepper artists took a production of *Hamlet* to Manitoulin Island. There, the company took part in an

artistic residency with members of the **De-ba-jeh-mu-jig Theatre Group**, based in the Wikwemikong Unceded Indian Reserve.

Funding from BMO also enabled Toronto-based **Tapestry New Opera Works** to launch its new *INside Opera* program. Designed to inspire understanding and love of the operatic art form, the program enabled students and teachers from seven schools in southern and central Ontario to work with Tapestry artists to create unique operatic productions.

BMO also continues to support the **Canadian Opera Company's** *BMO Financial Group Student Dress Rehearsal* program, which brings opera to young people and other new audiences. Meanwhile, *BMO Financial Group Pre-Performance Opera Chats* provide a musical, historical and social perspective on each opera performed.

As well, we remain committed to our partnership with the **Toronto Symphony Orchestra**. Last year, BMO continued to support *Mornings with the Symphony*, an educational outreach program for high school students.

Community Development

At BMO Financial Group, we believe successful communities are the foundation of individual and societal well-being. In 2004, we contributed \$1.5 million to organizations and programs that support community development.

For the Good of All

BMO continues to be one of the largest corporate contributors to the **United Way** and **Centraide** across Canada.

In Toronto alone, our contribution to the United Way was \$3 million. Of this sum, \$2 million was raised by BMO Nesbitt Burns and BMO Private Client Group employees. In keeping with tradition, employees kicked off a three-week campaign with a celebrity pancake breakfast. Throughout the year BMO Nesbitt Burns and BMO Private Client Group employees also participated in other United Way fundraising events, including the *Scotiabank Bay Street Rat Race* and the *Enbridge CN Tower Stair Climb*.

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Executives and celebrities batter up at the BMO Nesbitt Burns annual pancake breakfast in support of the United Way. From left: Toronto police chief Julian Fantino, entertainer Michael Burgess, hockey great Darryl Sittler, former Vice-Chairman of BMO Nesbitt Burns Don Johnson, Executive Managing Director of Debt Products Colleen Campbell, Global TV anchor Susan Hay, and William Downe, BMO Financial Group Deputy Chair, BMO Nesbitt Burns CEO and Investment Banking Group Head.



What's Right The Chance to Begin Again

“Thanks to BMO’s donation, we were able to raise additional start-up funding and begin accepting donations.”

For a number of years, the leaders of a group of organizations serving abused women and children in Winnipeg had sought a solution to a pressing problem. “When women and children flee a violent situation, they often do so with nothing more than the clothes on their backs,” says Lucille Bruce, Executive Director of the city’s **Native Women’s Transition Centre**. “This presents a real difficulty as families try to re-enter society and begin anew.” To address the issue, Bruce and her colleagues envisioned a warehouse facility that would serve as a depot for donated household goods and furniture where women who were re-entering the community could choose what they needed. It adopted the name **Oyate Tipi Cumini Yape**, a Dakota phrase meaning “where the community lives – sharing and recycling.”

Oyate Tipi became a reality when BMO donated a former branch to the organization. “The building was an important catalyst,” says Bruce. “Thanks to BMO’s donation, we were able to raise additional start-up funding and begin accepting donations.”

Since opening its doors in the fall of 2003, Oyate Tipi has helped more than 300 families begin again. Says Annetta Armstrong (above), Manager of Oyate Tipi: “Often when women walk through our doors, they will not make eye contact. Many of them have nothing and they feel beaten down and ashamed. But when they leave with beds for their kids, pots and dishes to cook with, and tables, chairs and a sofa, it’s a different story. You can see hope in their eyes.”



What's Right Listening to Kids

“Kids Help Phone provides a safe haven for thousands of young Canadians to express their concerns and worries.”

In 1989 BMO was a founding sponsor of **Kids Help Phone**^{®2}, Canada's only 24-hour, toll-free, anonymous bilingual helpline for children and youth. Fifteen years later our commitment to the organization, which responds to the needs of thousands of young people in nearly 3,000 Canadian communities, remains strong. As well as supporting events across the country, we are the principal sponsor of the *Kids Help Phone Student* and *Community Ambassador* programs. Ambassadors are high school and post-secondary students, as well as adults, who work within their own schools and communities to raise awareness and funds for Kids Help Phone.

Among them is Myuri Manogaran (above), a second-year human biology student at the University of Toronto, who has volunteered as a Student Ambassador since she was in Grade 9. “Kids Help Phone provides a safe haven for thousands of young Canadians to express their concerns and worries about everything from sexual abuse to drugs to peer pressure. It's meeting a real need.”

A Pillar of the Community

Contributing to the United Way is also a long tradition at Harris. In June 2004, the **United Way of Metropolitan Chicago** recognized Harris with a *Community Pillar Award* in the area of Leadership Giving. Harris, which is one of the social agency's largest corporate benefactors, and its employees raised a total of US\$1.6 million for it last year.

SPORTS AND ATHLETICS

Whatever the form – a skate with a friend at the local ice rink or elite athletes training to represent their country – there is no question that sports and athletics contribute to the overall well-being and joy of all who participate. In 2004, BMO contributed \$4.1 million in donations and sponsorships to numerous sports and athletics organizations.



Former CanSkate participant Cynthia Phaneuf captured a gold medal at Skate Canada last fall.

For the Love of Skating

Cynthia Phaneuf, the 17-year-old from Quebec who captured a gold medal at **Skate Canada** last fall, recalls the importance of Skate Canada's national *Learn to Skate* program to her skating career: "The first time I stepped on the ice, I didn't like it as the ice was too cold. But after a few weeks in the **CanSkate**^{®3} program, I loved it and begged my parents to enrol me for private lessons."

BMO has been a proud sponsor of Skate Canada since 1996, and last year renewed our partnership for an additional six years. We are particularly proud to be the presenting sponsor of the *CanSkate Learn to Skate* program, delivered through 1,475 clubs across Canada and taught by professional coaches. Close to 700,000 young skaters have participated in the CanSkate program since it began.

On the Links

We continued to help improve the skills of the next generation of Canadian golfers through our sponsorship of the *BMO Financial Group Future Links*^{®4} program, designed to provide golf instruction, clinics, camps, support materials and special programs. Last year, more than 74,000 girls and boys across the country participated in Future Links, which is conducted by the **Royal Canadian Golf Association** in partnership with the **Canadian Professional Golfers' Association**.

Spruce Meadows

BMO is the founding sponsor of **Spruce Meadows**^{®5}, one of the world's best equestrian facilities. Located near Calgary in the foothills of the Rocky Mountains, Spruce Meadows attracts hundreds of thousands of fans each year who come to



"Spruce Meadows is an extraordinary Camelot for our sport," says Ian Millar, veteran of the Canadian Show Jumping Team.

learn about show jumping and cheer on their favourite riders from around the world. Among them is Ian Millar of the **Canadian Show Jumping Team** and BMO's equestrian advisor. "Spruce Meadows is an extraordinary Camelot for our sport in Canada," says Millar. "This facility provides Canadian equestrians with a place to hone their skills and hosts the best athletes in the sport from around the world."

Our Heroes

Through our *BMO Hero of the Game* program, customers and employees have an opportunity to recognize and reward individual volunteers who are making a difference in their communities. Selected nominees receive a pair of tickets to a **Toronto Raptors** or **Toronto Maple Leafs** home game.

Among last year's heroes was Dr. Tak Mak. A world-renowned medical researcher who is director of the **Institute for Breast Cancer Research** at **Princess Margaret Hospital** in Toronto, Dr. Mak has made a great professional and medical contribution to cancer research.

What's Right Building Lasting Relationships



IN TIMES OF NEED

Longtime Alberta cattle rancher Lorne Syverson is used to dealing with tough times. However, the crisis that occurred when an Alberta-born cow tested positive for Bovine Spongiform Encephalopathy (BSE) proved more challenging than most. "Over the last two years, we've lost about \$100,000 in income," says Syverson, who with his wife Glenda operates a ranch in Foremost, Alberta. To help deal with the financial downturn, Syverson took advantage of BMO Bank of Montreal's *BSE Disaster Assistance Program*, which allows him to defer principal payments on his agricultural loan. "It's helping us cope till things get better," he says.

with Customers

Whatever the dream – a young family buying their first home, a small business client focused on expansion, empty-nesters planning retirement – at BMO we are committed to doing **what's right** by providing our customers with the customized service and innovative products they need to realize their financial goals.

OUR PERSONAL BANKING CUSTOMERS

Whether the need is simple or complex, and regardless of economic circumstance, BMO is committed to helping all our customers achieve their financial objectives.

Free of Charge

By reaching out to young customers as they become financially independent, we lay the groundwork for a relationship we hope will last a lifetime. Currently, BMO Bank of Montreal provides free banking services to 392,000 customers who are either under the age of 21 or post-secondary students under the age of 26.

In recognition of the unique needs of older Canadians, we also provide free banking services to individuals aged 60 and above. Currently, we provide these services to 841,000 customers.

Accessible Banking

At BMO, we are committed to ensuring that all our customers have access to our products and services. Part of achieving that goal is providing barrier-free access

at our branches across Canada. Today, more than 86% of our Canadian branches provide level or ramped entries to accommodate customers with disabilities. Many of our branches also offer wheelchair-height seating arrangements at service counters as well as lower automated banking machines.

Investment in Technology

One of the most effective ways to serve our customers is to provide superior products and services, supported by industry-leading technology.

In 2004, BMO Bank of Montreal redesigned our online banking web site, making banking online simpler, easier and faster for all our customers. The new site allows customers to locate financial transactions and information on products, services and rates, all from one convenient menu. Other enhancements include easily accessible and secure request forms for mortgage, loan and credit card applications; integration of investment information; and better links between customers' bank cards and their accounts.

We also introduced new technology to help our employees in branches, instores and other locations across Canada to better serve our customers. Improvements in technology include the first release of BMO Connect, a multi-year program that will enhance our sales and service capabilities.

In September 2004, BMO announced our intention to build a new state-of-the-art data centre in Barrie, Ontario. The 200,000-square-foot facility, which will employ between 250 and 300 people, is scheduled to be fully operational by 2008.

2004 HIGHLIGHTS

Personal Banking Customers

► Provided free banking services to 392,000 students under the age of 26 and to 841,000 customers aged 60 and above.

► Introduced Homeowner Readiline™, a mortgage and line of credit rolled into one.

► Were recognized as a leader in Aboriginal relations by the Canadian Council for Aboriginal Business under their *Progressive Aboriginal Relations* program.

Small Business Clients

► Extended *BSE Disaster Assistance Program* until May 2005.

► Launched BMO Bank of Montreal *Professionals Program* to provide professional customers with the personal and business products they need at every stage of life.

► Introduced BMO Bank of Montreal *Self-Employed Homeowner Mortgage* program for our self-employed customers.



Addressing a Real Need

Last summer, BMO Bank of Montreal hired Dana Thorne, a member of the Cowichan Tribes in Duncan, British Columbia, to help raise awareness of the BMO Bank of Montreal *On-Reserve Housing Loan Program*. Implemented in 2003, the program is designed to enable qualified members of the Cowichan Tribes to finance home building and renovations without government guarantees. "BMO's program addresses a real need," says Thorne. "There is minimal housing on the reserve and some overcrowding." Happily, Thorne is fulfilling her mandate. "Currently, 12 Cowichan Tribes families have been approved for housing loans," she says. "That's very good news."

BMO employee Dana Thorne is helping to meet the housing needs of fellow community members of the Cowichan Tribes in Duncan, British Columbia.

Home Ownership Made Easier

BMO continually introduces new products and services designed to meet the diverse individual needs of our customers. In 2004, we introduced a number of innovative mortgage-related products. Our Homeowner Readiline™, for instance, combines a mortgage with a line of credit (see page 19). Meanwhile, the BMO Zero Down Mortgage enables qualified individuals to buy their own homes without having to save for a down payment. Generally, the Zero Down Mortgage is appropriate for someone with a solid credit history and sufficient income to support his or her mortgage payments.

Peace of Mind

In 2004, we began to offer customers who obtain a new or refinanced mortgage a Home Warranty program. The new program protects homebuyers against the unexpected costs of non-structural

repairs, including heating, emergency plumbing and appliances such as stoves, refrigerators, washers and dryers. These items often cost thousands of dollars in repair or replacement bills at a time when homeowners are the least financially flexible – the first few months or years after the purchase of a home.

Our Asian Customers

We are continuing our efforts to service customers who are new to Canada. In particular, we remain focused on reaching out to new immigrants from Asia. According to Statistics Canada, 58% of all new immigrants to Canada who arrived between 1991 and 2001 were born in Asia.

We were one of the first Canadian banks to provide a Chinese-language option on our ABMs and to offer a Chinese-language web site. More recently, we added a simplified Chinese-character option to our web site to assist customers who have come from Mainland China.

As well, we added both Chinese-language and Korean-language glossaries to our online banking service.

We continue to make changes to our products and services to meet the needs of our Asian clients. In 2004, for instance, we increased the number of Mandarin and Korean-speaking frontline staff in branches located in the major urban centres where so many Asian newcomers have chosen to live. We have key product literature in select Asian languages. As well, we enhanced our new immigrant credit policies to enable more people to qualify for loans and mortgages.

Our Aboriginal Customers

At a gala dinner last February, the **Canadian Council for Aboriginal Business** (CCAB) honoured BMO Financial Group with a gold-level *Progressive Aboriginal Relations* (PAR) award for initiating Aboriginal community economic development. CCAB President and CEO Jocelyne

Continued on page 20



What's Right Readi, Set, Go

“When we found the property, we called Remo to arrange financing.... It was all so easy!”

Two years ago, Barbara and John Catauro contacted a BMO Bank of Montreal branch in Windsor, Ontario, to set up a line of credit to finance possible investment opportunities. Remo DiPaolo, manager of the branch, suggested that the couple consider participating in a pilot program for a new product. “After assessing our circumstances and plans, Remo

asked if we might want to consider a product combining a mortgage with a line of credit,” recalls Barbara Catauro. “It seemed like a great option, so we said yes.”

Catauro is referring to the Bank’s new Homeowner ReadiLine. Launched across Canada in 2004, ReadiLine allows homeowners to access up to 75% of the value of their home to finance their personal borrowing needs. Whether customers are looking to renovate, finance a child’s education, purchase a vacation property or borrow to make an investment, this new product combines the convenience and flexibility of a line of credit with the security and interest rates of a conventional mortgage.

“ReadiLine® is a product that makes sense for many individuals,” says DiPaolo. “Certainly, it made sense for the Catauros. They owned their own home and were considering purchasing a new property that would become a retirement home six or seven years down the road. ReadiLine would allow them to access cash at an advantageous rate when they found what they were looking for.”

In fact, a year later the Catauros (shown above with DiPaolo, standing) used their ReadiLine equity to purchase an ocean-front lot in Atlantic Canada. “When we found the property, we called Remo to arrange financing,” says Catauro. “His response was, ‘How much do you need and when do you need it?’ It was all so easy!”



Bobcaygeon, Ontario was among a number of BMO branches to celebrate its 100th anniversary in 2004. To mark the occasion, staff dressed in period costumes and donated \$1,000 to Community Care. Above George Welwood, Financial Services Manager, displays the centennial cake.

Soulodre said at the time: “The companies in the PAR program are making a significant contribution to the prosperity of Aboriginal Canadians. The work they are doing is helping to build a better future for all Canadians.”

BMO’s commitment to Aboriginal peoples began with the establishment of our *Task Force on the Advancement of Aboriginal Employment* in 1991. Following the recommendations of the task

force, we have endeavoured to dismantle barriers to employment for Aboriginal peoples and to reach out to Aboriginal communities and customers.

For example, we established an Aboriginal Banking unit and began to develop unique products and services designed to meet the needs of Aboriginal communities, businesses and individuals.

Ensuring Service

Today, we serve our Aboriginal customers through 11 full-service branches, 10 of which are located on First Nations territories. The majority of these locations have been designed to respect and reflect the culture of Aboriginal customers and are largely staffed by members of the community. Additionally, BMO has four community banking outlets that provide basic banking services to remote communities. In 2004, we opened another community banking outlet, an instore branch in an IGA Extra located on Innu territory in Sept-Îles, Quebec.

Promoting Home Ownership

We continue to address the need for adequate, affordable on-reserve housing for Aboriginal communities. Sixteen communities have implemented an On-Reserve Housing Loan Program with BMO. The program provides access to housing loans for the purchase or construction of an owner-occupied, single-family residence or to complete major renovations to an existing home. BMO also offers the On-Reserve Home Renovation Loan Program, which provides personal loans of up to \$25,000 for minor upgrades to existing houses. The program currently is available to members of four Aboriginal communities.

Retail Locations Opened and Closed in 2004

At BMO Financial Group, we serve our customers based on their current preferences as well as their future needs. We adjust our branch network to accommodate shifts in population, customer demand and market opportunities.

BMO Bank of Montreal Branches and Facilities Opened in 2004*

Location	Address	City/Province
Mount Pearl Sobeys	50 Old Placentia Rd.	Mount Pearl, NL
St. John’s Howley Estates Sobeys	10 Elizabeth Ave.	St. John’s, NL
Ropewalk Lane Sobeys	45 Ropewalk Lane	St. John’s, NL
Beauport IGA Extra	969 Rue Nordique	Beauport, QC
Boisbriand IGA Extra	25 Boul. des Entreprises	Boisbriand, QC
Lapinière IGA Extra	3260 Boul. Lapinière	Brossard, QC
Granby IGA Extra	585 Rue St-Hubert	Cantons-de-Granby, QC
Dollard-des-Ormeaux IGA Extra	11800 Boul. Salaberry	Dollard-des-Ormeaux, QC
Greenfield Park IGA Extra	300 Rue Auguste	Greenfield Park, QC
Mascouche IGA Extra	65 Montée Masson	Mascouche, QC
St-Georges-de-Beauce IGA Extra	8980 Boul. Lacroix	St-Georges-de-Beauce, QC
Sept-Îles IGA Extra	1010 Boul. Laure	Sept-Îles, QC
Queen & Chinguacousy Sobeys	8975 Chinguacousy Rd.	Brampton, ON
Bur Oak & McCowan Sobeys	9580 McCowan Rd.	Markham, ON
10th & Thomas Sobeys	5602 – 10th Line W.	Mississauga, ON
Heartland Town Centre	5800 Mavis Rd.	Mississauga, ON
8th St. & Preston Ave.	2122 – 8th St. E.	Saskatoon, SK
Sherwood Park Safeway	2020 Sherwood Dr.	Sherwood Park, AB
Lougheed Mall Safeway	9855 Austin Rd.	Burnaby, BC
Fraser Crossing Safeway	20871 Fraser Hwy.	Langley, BC
15th Ave.	4166 – 15th Ave.	Prince George, BC

BMO Bank of Montreal Branches and Facilities Closed in 2004*

Location	Address	City/Province
Zurich	14 Main St.	Zurich, ON
Cumberland Square	1501 – 8th St. E.	Saskatoon, SK
Wetaskiwin Safeway	3901 – 56th St.	Wetaskiwin, AB

*Lists do not include locations that moved less than 500 metres.

ABMs Opened and Closed in 2004

ABMs Opened in 2004

Location	Address	City/Province
Conception Bay Sobeys	31 Conception Bay Hwy.	Conception Bay S., NL
Mount Pearl Sobeys	50 Old Placentia Rd.	Mount Pearl, NL
Howley Estates Sobeys	10 Elizabeth Ave.	St. John's, NL
Ropewalk Lane Sobeys	45 Ropewalk Lane	St. John's, NL
Sydney River Sobeys	45 Keltic Dr.	Sydney River, NS
Lancaster Mall	621 Fairville Blvd.	Saint John, NB
St. Stephen	67 Milltown Blvd.	St. Stephen, NB
Beauport IGA Extra	969 Rue Nordique	Beauport, QC
Boisbriand IGA Instore	25 Boul. des Entreprises	Boisbriand, QC
Lapinière IGA	3260 Boul. Lapinière	Brossard, QC
Granby IGA Extra	585 Rue St-Hubert	Canton-de-Granby, QC
Dollard-des-Ormeaux IGA Extra	11800 Boul. Salaberry	Dollard-des-Ormeaux, QC
Greenfield Park IGA Extra	300 Rue Auguste	Greenfield Park, QC
Pharmacie Jean Coutu	1819 Ave. Dollard	La Salle, QC
Mascouche IGA Extra	65 Montée Masson	Mascouche, QC
Chris. Colomb & Mont Royal	1101 Mont Royal	Montréal, QC
Nettoyeur Teinturerie Fra	1190 Ave. Cartier	Quebec, QC
Sept-Îles IGA Extra	1010 Boul. Laure	Sept-Îles, QC
St-Georges-de-Beauce IGA Extra	8980 Boul. Lacroix	St-Georges-de-Beauce, QC
Chinguacousy Sobeys	8975 Chinguacousy Rd.	Brampton, ON
Pitt St. & 14th St.	1328 Pitt St.	Cornwall, ON
Hensall	99 King St.	Hensall, ON
Oakridge	1182 Oxford St. W.	London, ON
Dundas & Beatrice	1820 Dundas St. E.	London, ON
Bur Oak & McCowan Sobeys	9580 McCowan Rd.	Markham, ON
Square One Shopping Ctr.	100 City Centre Dr.	Mississauga, ON
10th & Thomas Sobeys	5602 – 10th Line W.	Mississauga, ON
Heartland Town Centre (3 ABMs)	5800 Mavis Rd.	Mississauga, ON
Meadowvale Village	735 Twain Ave.	Mississauga, ON
Oakville Place (2 ABMs)	183 – 240 Leighland Ave.	Oakville, ON
Sheraton Centre (2 ABMs)	123 Queen St. W.	Toronto, ON
Outlook	202 Franklin St. S.	Outlook, SK
8th & Preston	2122 – 8th St. E.	Saskatoon, SK
Canmore Safeway	1200 Railway Ave.	Canmore, AB
Sherwood Park Safeway	2020 Sherwood Dr.	Sherwood Park, AB
Lougheed Mall Safeway	9855 Austin Rd.	Burnaby, BC
Fraser Crossing Safeway	20871 Fraser Hwy.	Langley, BC
15th Avenue (2 ABMs)	4166 – 15th Ave.	Prince George, BC
Trail	1498 Bay Ave.	Trail, BC
Davie Street Safeway	1641 Davie St.	Vancouver, BC
4th & Vine Safeway	2315 West 4th Ave.	Vancouver, BC

ABMs Closed in 2004

Location	Address	City/Province
Brookfield Drugs	644 Topsail Rd.	St. John's, NL
Riverside Laundromat	1061 Kings Rd.	Sydney River, NS
Lancaster Mall	621 Fairville Blvd.	St. John, NB
De Maisonneuve & Guy	1540 Boul. de Maisonneuve O.	Montreal, QC
Avenue Cartier	1049 Ave. Cartier	Quebec City, QC
Ajax-Pickering Hospital	580 Harwood Ave. S.	Ajax, ON
Bramalea City Centre	25 Peel Centre Dr.	Bramalea, ON
Brampton Main Branch	56 Queen St. East	Brampton, ON
Keele & Wilson	1115 Wilson Ave.	Downsview, ON
East York Town Centre	45 Overlea Blvd.	East York, ON
Dixon & McArthur	222 Dixon Rd.	Etobicoke, ON
Islington & Elmhurst	2428 Islington Ave.	Etobicoke, ON
Kingston Curling Club	75 Clergy St. W.	Kingston, ON
Square One Shopping Centre	100 City Centre Dr.	Mississauga, ON
Meadowvale Town Centre	6780 Meadowvale Town Centre Circle	Mississauga, ON
Dundas & Tomken	985 Dundas St. E.	Mississauga, ON
Pearson Int'l Airport Terminal 2	Malton Rd.	Mississauga, ON
Quaker Hill Market Place	16925 Yonge St.	Newmarket, ON
Casino Niagara (15 ABMs)	5705 Falls Ave.	Niagara Falls, ON
York Gate Mall	1 York Gate Blvd.	North York, ON
Glen Abbey Golf Club	1333 Dorval Dr.	Oakville, ON
Oakville Place (2 ABMs)	240 Leighland Rd.	Oakville, ON
Rideauview S.C.	1430 Prince of Wales Dr.	Ottawa, ON
Place Bell Canada	160 Elgin St.	Ottawa, ON
Gloucester Montreal & Ogilvie	1936 Montreal Rd.	Ottawa, ON
Signature Centre	100 – 499 Terry Fox Dr.	Ottawa, ON
Ottawa Health Sciences Centre	505 Smyth Rd.	Ottawa, ON
Bells Corners	60 Northside Rd.	Ottawa, ON
Food Basics	1350 – 16th St. E.	Owen Sound, ON
Glendale & Tremont	228 Glendale Ave.	St. Catharines, ON
Sudbury Main	79 Durham St.	Sudbury, ON
County Fair Plaza	1020 Dawson Rd.	Thunder Bay, ON
Hounslow Heath & St. Clair	1743 St. Clair Ave. W.	Toronto, ON
Queen & Woodbine	1775 Queen St. E.	Toronto, ON
King & University	200 King St. W.	Toronto, ON
College & Beverley	205 College St.	Toronto, ON
Bloor & Windermere	2330 Bloor St. W.	Toronto, ON
St. George & Bloor	262 Bloor St. W.	Toronto, ON
St. Michael's Hospital	30 Bond St.	Toronto, ON
Bay & Bloor, 2nd Floor	55 Bloor St. W.	Toronto, ON
King & Yonge	6 King St. W.	Toronto, ON
Williamsburg	12348 Country Rd. 18 Csc.	Williamsburg, ON
IBM Building	251 Consumers Rd.	Willowdale, ON
Woodbridge Town Centre	5731 Hwy. 7 & Martin Grove	Woodbridge, ON
The Maples	1285 Jefferson Ave.	Winnipeg, MB
Spruce Meadows (2 ABMs)	18011 – 14th St. S.W.	Calgary, AB
Wetaskiwin Safeway	3725 – 56th Street	Wetaskiwin, AB
Westview	4729 Marine Ave.	Powell River, BC
Mr G Gas Bar	3333 – 15th Ave.	Prince George, BC
Cook & Quadra	3481 Cook St.	Victoria, BC



What's Right Franchising: A Family Affair

“The folks at BMO made it easy, and before you knew it we were in business.”

In the summer of 2003, Emerald Park, Saskatchewan resident Steve Boesch (above, centre) took a leave of absence from his long-term job as a sales associate at SaskTel to explore the possibility of opening his own franchise business. After a period of research, Boesch decided to make the leap into a solo career – no small undertaking for an individual who, along with his wife and business partner Kathy (above, left), provides for a family of seven children.

Having entered into an agreement to purchase two Quiznos™¹ Sub franchises in Regina, the Boesches approached BMO Bank of Montreal to help them turn a great idea into reality. “Initially, we went to another bank to establish a commercial account and arrange financing for a \$300,000 loan,” he recalls. “But it was a disaster. After six weeks of stress and frustration and at the suggestion of Quiznos’ head office, we switched to BMO. What a difference. The folks at BMO made it easy, and before you knew it we were in business.”

Commercial account manager Karen Welder (above, right), who works at the BMO Bank of Montreal Northgate branch in Regina, is pleased but not surprised by her client’s praise. “We want to become the premier financial institution for franchising in Canada,” she says. “We work hard to provide our franchise customers with custom-tailored solutions and to assist new and established franchisees with all financial aspects of their business.”

Although life as a business owner involves long hours and greater responsibility, Boesch says the shift to self-employment has been good for him and his family. “The five oldest kids are working part time with us,” he says. “We’re all having fun – and we never look back!”

OUR SMALL BUSINESS CLIENTS

At BMO we understand that our business customers have highly specialized needs, and our strategy is to build relationships with our clients by making sure that business owners are offered a tailored approach to achieving their financial goals. We remain committed to being a leading commercial bank in the Canadian marketplace.

Benefits for Small Business

To achieve that goal, we continue to introduce new and innovative products and services. In 2004, BMO joined forces with two leading Canadian companies to provide exclusive commercial card programs to our business customers. The initiatives included the extension of the Mosaic WestJet benefits to small business clients and the launch of the new Canadian Tire Commercial Link™ MasterCard®. Both card programs provide business customers superior commercial card payment functions and online reporting

What's Right

Small Business Expo

In Chicago last fall, Harris continued its series of free Small Business Resource and Lending Expos targeting individuals interested in starting a small business as well as current small business owners. Started in 2003, the initiative reflects Harris's efforts to deliver relevant financial education to the communities it serves. The Expos offer budding entrepreneurs an opportunity to obtain a comprehensive array of information and meet with a wide range of members of the lending community.

What's Right

Standing by Our Customers

BMO Bank of Montreal has a strong reputation for standing by our customers in difficult times. In 2004, we extended our *Bovine Spongiform Encephalopathy (BSE) Disaster Assistance Program* until May 2005 for customers who continue to be impacted by the ongoing crisis. First launched in November 2003, the program is designed to help not only affected beef producers but all rural businesses impacted by the border closure with their ongoing financial needs through a combination of payment deferrals, interest rate reductions and application fee waivers.

plus exclusive benefits available from the alliance partners.

Working for Those Who Work for Themselves

Self-employed business owners now have a better way to finance their home purchases with the launch of BMO Bank of Montreal's *Self-Employed Homeowner Mortgage* program. This new financing product allows self-employed and commission-based income customers to purchase a home with less emphasis on declared income or financial statements. Financing is based more on credit history, business stability and overall financial situation.

The Unique Needs of Professionals

In June 2004, we launched the first phase of our BMO Bank of Montreal *Professionals Program*, designed for physicians, dentists, veterinarians, chiropractors, optometrists, pharmacists and lawyers. Mindful of the unique banking challenges encountered by these busy individuals at all stages of their professional careers and life cycles, the program offers a variety of product and service solutions.

Join the Group

In 2004, BMO Bank of Montreal also introduced an enhanced Group Banking Program, which offers a competitively

priced, comprehensive suite of key banking products and services to all employees of our Business Banking customers. Business owners and their employees anywhere in Canada are now able to gain access to attractively priced personal banking products without any hassle or negotiation and at no cost to employers.

Encouraging Entrepreneurship

As well as providing superior products and services, BMO is committed to encouraging a spirit of entrepreneurship wherever we do business. For the second consecutive year, we were the lead sponsor of *PROFIT* magazine's *Top 100 Fastest-Growing Companies in Canada Awards*. As well, we continue to be the presenting sponsor of the *Rotman Canadian Woman Entrepreneur of the Year Awards*. A national program founded in 1992, these awards are focused on highlighting and celebrating the successes and economic contributions of female entrepreneurs from across the country.

Business Debt Financing

AS AT OCTOBER 31, 2004 (dollar amounts in millions)

Provinces and Territories		\$0 – \$24,999	\$25,000 – \$99,999	\$100,000 – \$249,999	\$250,000 – \$499,999	\$500,000 – \$999,999	\$1,000,000 – \$4,999,999	\$5,000,000 & Greater	TOTAL
Newfoundland and Labrador	Authorized Amount	2.7	22.2	40.5	46.2	59.6	136.0	185.0	492.2
	Number of Firms	442	411	261	135	87	69	15	1,420
Prince Edward Island	Authorized Amount	2.5	8.1	18.7	23.9	34.6	65.1	N/A*	152.9
	Number of Firms	303	153	120	66	51	36	N/A*	729
Nova Scotia	Authorized Amount	14.1	47.8	81.7	109.4	134.2	279.8	833.3	1,500.3
	Number of Firms	1,877	937	524	316	191	148	36	4,029
New Brunswick	Authorized Amount	9.5	40.3	75.6	107.4	131.6	251.7	511.3	1,127.4
	Number of Firms	1,219	766	479	310	190	134	23	3,121
Quebec	Authorized Amount	108.0	260.5	473.4	577.1	662.8	2,037.7	10,014.9	14,134.4
	Number of Firms	14,824	5,412	3,059	1,666	972	989	370	27,292
Ontario	Authorized Amount	211.5	654.6	1,262.4	1,361.5	1,465.6	4,415.9	48,827.1	58,198.6
	Number of Firms	32,317	13,034	8,188	3,955	2,173	2,144	916	62,727
Manitoba	Authorized Amount	14.9	45.0	70.2	65.8	103.5	422.8	1,557.6	2,279.8
	Number of Firms	1,842	911	463	188	150	182	68	3,804
Saskatchewan	Authorized Amount	33.0	109.0	150.4	115.3	112.1	288.2	632.7	1,440.7
	Number of Firms	4,000	2,217	966	337	172	136	41	7,869
Alberta	Authorized Amount	76.5	211.9	365.1	377.8	421.0	1,086.2	10,491.0	13,029.5
	Number of Firms	11,288	4,275	2,361	1,104	620	533	290	20,471
British Columbia	Authorized Amount	80.9	221.3	459.2	543.3	660.5	1,835.0	3,893.0	7,693.2
	Number of Firms	11,490	4,478	2,952	1,561	957	918	239	22,595
NWT/Nunavut	Authorized Amount	0.6	1.8	4.0	6.0	3.9	9.8	–	26.1
	Number of Firms	111	38	24	17	5	7	–	202
Yukon	Authorized Amount	1.0	4.4	6.0	8.7	7.7	13.4	N/A*	41.2
	Number of Firms	140	85	39	23	11	7	N/A*	305
Total	Authorized Amount	555.2	1,626.9	3,007.2	3,342.4	3,797.1	10,841.6	76,945.9	100,116.3
	Number of Firms	79,853	32,717	19,436	9,678	5,579	5,303	1,998	154,564

*Not available. For confidentiality reasons, this table excludes information that could identify borrowers.



What's Right An Equitable and Supportive Workplace

Doing **what's right** for our employees means ensuring that our people have the skills and knowledge they need to succeed. It also means encouraging a work environment that is based on inclusion, fairness and respect.

Our responsibility to our employees begins with our commitment to ensuring that we embrace diversity, that our workplace is free of barriers and that every employee is guaranteed respect, fair treatment and equal opportunity.

The Office of Diversity and Workplace Equity works with the *CEO's Council on the Equitable Workplace* to develop BMO's ongoing strategy for developing a diverse workforce and an equitable, supportive workplace. The council is made up of BMO's most senior executives and is supported through the grassroots efforts of Diversity Councils and Affinity Groups. These groups reflect the diversity of our workforce and help to increase awareness and provide counsel to senior decision-makers regarding diversity issues.

Raising awareness is also the purpose

ENABLING EMPLOYEES

After joining our organization as an Ability Edge intern in the spring of 2003, Michael Ovens, who has retinitis pigmentosa, a degenerative eye disease, was hired as a full-time Client Relations Manager by BMO eight months later. The Ability Edge program is designed to give post-secondary graduates with disabilities the work experience they need to move into the business world. "The program enabled me to gain skills and experience," says the 27-year-old York University graduate, who works with the assistance of specialized software. "More importantly, it gave me self-confidence. When I saw that others were entrusting me with greater responsibility, I began to believe in myself."

of BMO's Affinity Groups. For example, our Aboriginal Sharing Circle brings together Aboriginal and non-Aboriginal

2004 HIGHLIGHTS

► One of Top 100

For the third year in a row, BMO Financial Group was named one of the Top 100 Employers in Canada by *Maclean's* magazine and *Mediacorp*.

► \$634 million

Over the past decade, we have invested more than half a billion dollars in employee training and development.

► 33.7%

The percentage of women executives in our Canadian operations has more than tripled, from 9.0% to 33.7%, since we launched our groundbreaking *Task Force on the Advancement of Women* in 1990.

employees both in person and virtually through our Intranet. The employee-driven initiative enables participants to learn from one another in a respectful environment.

Continued Leadership

To ensure our continued leadership in the pursuit of diversity and workplace equity, we have launched a new study called *Above and Beyond* with Catalyst, a leading research and advisory organization. A comprehensive analysis is currently underway identifying the gaps and successes in meeting diversity goals. This analysis will be followed by an in-depth examination of specific issues causing these gaps, and will conclude with concrete strategies that address these issues across our entire enterprise.

Listening to Our People

One of the most effective ways of ensuring that we remain a leader in human resource practices is to listen to our people. With this in mind, in the early 1980s

we introduced our Annual Employee Survey (AES), a comprehensive employee opinion survey designed to encourage ongoing dialogue and measure the views of employees on a wide range of topics such as strategy, training and the work environment.

We are pleased to report that employee participation in our AES in 2004 was the highest in the survey's history. And our Enterprise Engagement Index, which measures the overall relationship between employees and our organization, is the highest score since the index was introduced in 2001. Heartening, too, is that a large number of employees sees evidence that our AES results are being used to generate positive change.

A Culture of Volunteering

Many of our employees are active volunteers in their communities, raising funds and giving generously of their time and energy. BMO supports such activities by providing financial support to a number of employee volunteer and fundraising programs. For instance, we cover the administration costs of BMO Fountain of Hope, a national charitable foundation owned and managed by our employees and pensioners, ensuring that 100% of all funds collected are distributed directly to charities (see box).

2004 RECOGNITION

Canada's Top 100

For the third year in a row, BMO Financial Group was named one of the Top 100 Employers in Canada by *Maclean's* magazine and *Mediacorp*. Selected from among more than 52,000 companies and recognized for our commitment to

Continued on page 28

Our People, Our Communities

BMO Fountain of Hope®

In response to ongoing studies that show skyrocketing childhood obesity rates, BMO Fountain of Hope (FoH), our employee-based charitable foundation, recently announced the launch of *Kids 'n Motion Endowment Fund*, a national endowment to support charities focused on recreational, health and fitness programs directed at needy kids in Canada.

That was one of the many ways FoH contributed last year. Overall, our employees raised a record \$7.2 million through FoH for more than 2,300 organizations across Canada. Their efforts supported national charities such as the United Way and Centraide as well as local charities that contribute to community well-being. Specific contributions include:

- Canadian Cancer Society: \$62,000
- United Way of Greater Toronto: \$1,947,800
- Kids Help Phone: \$298,300
- Hospital for Sick Children: \$62,500
- La Fondation de l'Hôpital de Montréal pour Enfants: \$108,700

"BMO Fountain of Hope is what unifies all our efforts and motivates our employees to become more involved in charitable giving and community service," says Marc Demers, FoH National Chair.



Our People, Our Communities Volunteer Grants

“It feels very good to know that my employer is helping me make a difference in my community.”

sports teams and arts groups to food banks and family shelters.

Among these was the *Asian North American History Timeline Project*, a new educational web-based project sponsored by the **Vancouver Asian Heritage Month Society (VAHMS)**, the charity of choice for Susan Au-Young, Financial Services Manager at our Peninsula Village instore branch in Surrey, British Columbia. Au-Young (above) has been volunteering for the VAHMS and other organizations for more than a decade. “It feels very good to know that my employer is helping me make a difference in my community,” she says.

Through our Volunteer Grants Program, BMO provides funds to hundreds of organizations that our employees support with their volunteer efforts. In 2004, we contributed \$446,000 to groups ranging from local children’s

Employment

Province or Territory	Number of employees		
	Full-time	Part-time	Total
Newfoundland and Labrador	209	76	285
Prince Edward Island	46	14	60
Nova Scotia	426	137	563
New Brunswick	241	99	340
Quebec	3,657	1,192	4,849
Ontario	14,955	2,554	17,509
Manitoba	434	146	580
Saskatchewan	351	148	499
Alberta	2,050	627	2,677
British Columbia	2,102	815	2,917
Nunavut	2	-	2
Northwest Territories	19	3	22
Yukon	13	10	23
Total	24,505	5,821	30,326

Figures include all employees of BMO Financial Group with a Canadian tax location as at October 31, 2004, including active employees, employees on paid or unpaid leave, and permanent, casual and contract employees. Figures do not include employees of Bank of Montreal Mortgage Corporation (see page 34).

employee training, we remain the only major Canadian bank on the list.

Training Top 100

In 2004, we ranked 16th overall in *Training* magazine's Top 100 North American corporations. For the third consecutive year, we were the top Canadian company on the list. BMO was also cited as a 2004 Best Practices Company in the area of leadership development.

Innovation in Diversity

Profiles in Diversity Journal recognized BMO Financial Group with an *International Innovation in Diversity Award* for our commitment to workplace accessibility. The newly created award recognizes international corporations, organizations and institutions that have developed innovative solutions in the area of workforce diversity and inclusion.

Ability Edge

BMO was recognized by the national Career Edge organization for being the

most successful Canadian corporation in employing Ability Edge interns. This is the second time that BMO has been honoured with an *Ability Edge* award.

YWCA Aurora Equity

In May 2004, Harris was presented with the YWCA's *Aurora Equity Award*, which recognizes a business or organization that has significantly advanced the role of women and minorities in the workplace. Harris is the first bank to receive the award.

Corporate Spirit

In May 2004, **MicroSkills**, a community organization dedicated to assisting women, visible minorities and new immigrants, awarded BMO Financial Group its *Corporate Spirit Award* in recognition of our enterprise-wide human resources/people management best practices.

Progressive Aboriginal Relations

In February 2004, the **Canadian Council for Aboriginal Business** honoured BMO

What's Right

Focus on Learning

Over the past decade, we have invested \$634 million in employee training and development to ensure that our employees have the opportunities to develop the skills they need to serve our customers and achieve their own career ambitions. Our corporate university, BMO Financial Group Institute for Learning – which celebrated its tenth year of operation in 2004 – is a tangible symbol of this commitment.

We continuously review our entire curriculum to ensure our learning programs are current, relevant and effective. Equipping our employees who serve our Branch and Online customers across Canada is a key strategic emphasis. For instance, training on the new technology and customer applications of BMO Connect – the Bank's multi-year Branch/Online Banking Technology Program – extended to over 16,000 employees.

As well, we continued to offer our Masters in Business Administration program in Financial Services in partnership with Dalhousie University and the Institute of Canadian Bankers. Designed to accelerate the development of our emerging leaders, this successful partnership has been in effect for nine years, involving nearly 300 Bank employees. To date, 165 have graduated with MBA degrees.

with a gold-level *Progressive Aboriginal Relations* award for initiating Aboriginal community economic development.

Women's Executive Network

The **Women's Executive Network** recognized five of our executives among Canada's Top 100 Women for 2004. Since 1990, the year BMO launched the *Task Force on the Advancement of Women*, the percentage of women executives in our Canadian operations has more than tripled to 33.7% from 9%.



What's Right Welcoming New Canadians

"BMO has given me lots of support and opportunities."

In spite of having earned two professional degrees, including an MBA, in his native India, as well as considerable work experience, Sarvpreet Gandhi (above) found it hard to secure employment after he immigrated to Canada in May 2002. That's when he turned to a work co-op program at the Mississauga-based **Dufferin-Peel Adult Learning Centre**. Last year, BMO contributed \$5,000 to the program, which enables newcomers who are professionals in their own countries to gain Canadian experience. For a number of years, BMO has also provided placement opportunities to program participants – Gandhi among them. "After eight weeks of classroom instruction, I joined BMO for a 14-week co-op student placement," recalls the 32-year-old. "During that time, BMO offered me a full-time job as a financial services manager."

The rest, as they say, is history. Less than two years after joining BMO, Gandhi is now the Manager of three instore locations in Mississauga. "BMO has given me lots of support and opportunity," he says. "If you are good at what you do, that's all that matters."

What's Right Respecting and Sustaining

At BMO, we believe that caring for the physical world we live in is simply doing **what's right**. We are committed to the principles of sustainable development and understand that the quality of our lives improves when economic growth is integrated with respect for the environment.

Environmental Policy

In place since 1992, BMO Financial Group's Environmental Policy was updated in 2004. Guided by it, we work hard to ensure our commitment to the environment is a living part of our culture, and take the environmental factors into consideration in our lending practices. We also consider the impact of our business operations on resources and climate. To that end, we are committed to purchasing goods and services from and working with environmentally responsible suppliers. Just as important, we encourage a green workplace through programs that promote recycling, energy efficiency and waste minimization.

ENVIRONMENTAL PRACTICES

Technology Disposal Program

As part of our *Technology Disposal Program*, we first ensure that the privacy and confidentiality of our customers and employees are safeguarded. Unwanted machines, including computers, fax machines and cell phones, are disposed of using environmentally friendly methods.

Reduce and Conserve

BMO has programs in place to reduce solid waste and conserve energy. As well, our office tower locations participate in recycling programs for paper, aluminum cans and bottles. We also enhanced our printer toner program to encourage greater participation in our recycling efforts. In return for each cartridge returned to Lexmark Canada, Lexmark makes a cash donation to BMO Fountain of Hope, our employees' charitable foundation.

An Ongoing Journey

At BMO Financial Group, we believe that our commitment to sustainable development must be ongoing. This year, we launched an initiative to develop and

Our Guiding Principles

To ensure that environmental responsibility is a living part of our cultural landscape at BMO, we pledge to:

- Promote environmental stewardship across our business
- Respect, protect and act to serve the environment around us
- Engage our employees in our environmental management programs
- Provide credit to borrowers in a manner that respects environmental management
- Take responsibility for our environmental performance
- Work with others to protect and preserve our environment

implement a sustainable Environmental Management System (EMS). Designed to assess the environmental impact of our operations and activities, establish baselines, set targets for performance and ensure organizational accountability, a formal EMS will ensure that environmental awareness and protection are part of our daily business.

What's Right



Conservation Education

"It's a very good way not only to demonstrate direct conservation but also to enlist people in discussions about conservation – the first step to raising awareness about environmental issues and choices." John Nightingale, President of the **Vancouver Aquarium Marine Science Centre**, is referring to the Centre's *BC Hydro Salmon Stream Project in Stanley Park*, funded in part by a \$100,000 donation by BMO Financial Group.

A man-made nursery habitat, the stream provides young salmon with the opportunity to adjust from fresh to salt water, as well as a chance to feed on wetland invertebrates before making their open ocean journey. It also enables many of the eight million annual visitors to Stanley Park, including thousands of schoolchildren, to enjoy and learn about the salmon's life cycle and habitat.

Learning about conservation at the Vancouver Aquarium Marine Science Centre.

Our Environment

Technology Disposal Program in Canada 2001–2004

	2001			2002			2003			2004			Last Four Years		
	Total	Donated	Environmentally Disposed	Total	Donated	Environmentally Disposed	Total	Donated	Environmentally Disposed	Total	Donated	Environmentally Disposed	Donated	Environmentally Disposed	Total
Desktops	3	2	1	8,428	4,928	3,500	1,313	603	710	5,323	3,846	1,477	9,379	5,688	15,067
Monitors	820	517	303	4,662	3,258	1,404	1,379	452	927	3,615	2,428	1,187	6,655	3,821	10,476
Notebooks	1	-	1	413	117	296	108	19	89	286	92	194	228	580	808
Other	856	58	798	5,345	208	5,137	2,308	47	2,261	3,454	293	3,161	606	11,357	11,963
Total	1,680	577	1,103	18,848	8,511	10,337	5,108	1,121	3,987	12,678	6,659	6,019	16,868	21,446	38,314

Totals for fiscal 2002 and to some extent for 2003 are largely the result of implementing Pathway Connect™.

Energy Audit

In 2004, we also partnered with property managers and energy consultants to conduct audits of 10 major office towers and specialty buildings in Canada. These audits will serve to identify further opportunities for energy savings and retrofits. Processes to collect, consolidate and report energy consumption and recycling information at the unit level are also in development.

Detailed information about our other environmental practices can be found on our web site at www.bmo.com/community.



FTSE4Good Index Series

FTSE4Good

BMO Financial Group has standing on the FTSE4Good Social Responsibility Index

Series. Launched by the *Financial Times* and the London Stock Exchange, the Index recognizes the performance of companies that meet globally recognized corporate responsibility standards on environmental sustainability, social issues, stakeholder relations and human rights.



United Nations Environmental Program

BMO Financial Group is a signatory to the United Nations' *UNEP Statement*

by *Financial Institutions on the Environment and Sustainable Development*. As a signatory, BMO acknowledges globally recognized principles of environmental protection and sustainable development.

What's Right



Partnering with Others

Protecting and preserving our environment is a collective effort. That is why we work with governments, the rest of the financial services industry and other organizations that share this commitment, and why we adhere to globally recognized standards of environmental protection and sustainable development.

This year, for instance, we presented a cheque to **The Nature Trust of British Columbia** to help fund its five-year *Brant Geese Conservation Project*. Each spring, thousands of Black Brant geese fly 10,000

kilometres from California to the Arctic, stopping along the way on the B.C. coast. Unfortunately, in recent years one of the birds' favourite stops – the Parksville and Qualicum Beach shoreline – has also become a favourite spot for people and dogs, with the result that the geese are not getting the food and rest they need. Through BMO's donation, the Nature Trust can continue a long-term conservation project designed to educate the public so the geese are not disturbed during their migration period.

Each spring, thousands of Brant geese stop along the B.C. coastline during their annual migration from California to the Arctic.

What's Right Being Accountable, Retaining Trust

Doing **what's right** begins with a commitment to sound principles of corporate governance and ethical behaviour. It means being accountable to and retaining the trust of our shareholders, customers, employees and communities.

Our commitment to sound governance and ethical behaviour arises from our understanding that everything we do affects our reputation. In financial services, reputation is everything.

Reputational Risk

At our last Annual General Meeting BMO President and CEO Tony Comper announced the formation of a Reputation Risk Management Committee. Launched in June 2004, the committee has the power to vet and, if necessary, veto any transaction or new product it feels does not meet our ethical standards.

Corporate Governance

Over the years, BMO has received widespread recognition for its leadership in corporate governance practices, and our achievements continue to be recognized. In 2004, BMO Financial Group ranked second overall and first among the country's banks in *The Globe and Mail's* Report On Business annual review of corporate governance practices.

Board of Directors

Our Board of Directors bears the prime ongoing responsibility for maintaining high standards and encouraging the evolution of our corporate governance program. In practice, this means that the Board operates in an effective and independent manner and ensures that BMO is accountable to all its stakeholders. Just as important, the Board serves as an example to our entire organization and ensures that the tenets of sound corporate governance – transparency, disclosure, controls and honesty – are maintained throughout our organization.

First Principles

Good governance must also be a top priority for every BMO director, officer and employee. All of our people and suppliers are therefore provided with *FirstPrinciples*, a framework for their work conduct and ethical decision-making. In addition, all BMO directors, officers and employees are required to complete an annual acknowledgement of their adherence to our *FirstPrinciples*.

FirstPrinciples states that all BMO directors, officers and employees must:

- Do what is fair and honest
- Respect the rights of others

- Work to the letter and spirit of the law
- Protect privacy and confidentiality
- Deal with conflicts of interest
- Conduct themselves appropriately at all times

FirstPrinciples guides them to ask themselves: Is it fair? Is it right? Is it legal? By keeping these questions front-of-mind in making decisions, we ensure that honesty, integrity and well-defined ethical standards are the foundation of everything we do.

Privacy: Choice and Control

In a survey conducted in September 2004 by the Ponemon Institute, Canadian consumers placed BMO among the top 10 most-trusted organizations in Canada on privacy issues.

We have worked hard to earn this trust. As a responsible company, we have long been committed to keeping all information about customers confidential. The importance of protecting personal information is reflected in our policies and practices. This is based on our belief that we have a responsibility to inform individuals and give them choices about the collection, use and disclosure of their personal information.

As documented in our Privacy Policy, BMO is committed to:

- **Respect** an individual's personal information
- **Protect** an individual's personal information
- **Resolve** disputes surrounding an individual's personal information

BMO has a Chief Privacy Officer who oversees privacy concerns, including policy, dispute resolution, education and communications activities, and reports directly to our Board of Directors and senior management. It is the responsibility of our Chief Privacy Officer to make sure that our business strategy incorporates our commitment to respect and protect the privacy of our customers' and our employees' personal information.

Social and Ethical Policies

At BMO, we strive to conduct our business and operations in accordance with society's highest ethical standards.

At BMO Financial Group, we believe that social responsibility begins with a commitment to ethical behaviour. By conducting our business and serving our customers and communities according to the principles of honesty, transparency and accountability, we earn the trust

that is the foundation of our business.

Through established standards and guidelines we:

- Exercise the fundamental rule of good banking practice, "Know your customer," in the course of all business dealings with customers and in the evaluation of prospective customers. These guidelines also apply to our relationship with suppliers.

- Will not knowingly conduct any type of business with customers whose money is derived from illegal activities. Management considers the reputation, integrity and character of a counterparty and/or its management in deciding whether to conduct business with that counterparty.

- Will not complete any transaction of any type or operate any account for customers who fail to provide evidence of their identity, source of funds, or any other information we require to establish the good faith of a customer.

- Do not provide preferential treatment when entering into banking transactions with a political party, constituency association, candidate, leadership contestant or any other public official (including any such individual's family and/or related business enterprise).

- Adhere to the principles of confidentiality and privacy in customer relations.

- Follow applicable codes of conduct and legislation that protect and respect personal information and initiate fair and timely redress of customer complaints and concerns.

- Maintain strict conflict of interest rules for employees, officers and directors.

- Consider ethical, political, social and economic factors in addition to other more traditional lending considerations in the development of foreign business.

- Do not knowingly lend, in North America or internationally, for purposes that support the suppression of basic individual freedoms, encourage racial discrimination or national hatreds, or promote the use of violence or repression.

- Are committed to truthful and ethical practices in advertising.

- Champion principles of inclusion through our diverse workforce and supportive and equitable workplace.

- Take reasonable precautions to ensure that, as best we can, we provide credit only to environmentally responsible borrowers.

Our Affiliates

The following are the prescribed affiliates whose relevant activities are included in this Public Accountability Statement as required by the *Bank Act*:

BMO Life Insurance Company, Toronto
BMO Nesbitt Burns Corporation Limited and subsidiaries, Montreal
BMO Trust Company, Toronto

Bank of Montreal has also included in this statement information respecting its other wholly owned Canadian subsidiaries*, except where otherwise indicated, including the following major operating companies:

BMO Capital Corporation, Toronto
Bank of Montreal Finance Ltd., Toronto
Bank of Montreal Global Capital Solutions Ltd., Calgary
Bank of Montreal Holding Inc., Calgary
Bank of Montreal Securities Canada Limited, Toronto
BMO Investments Inc., Toronto
BMO InvestorLine Inc., Toronto
BMO Nesbitt Burns Equity Partners Inc., Toronto
BMO (N.S.) Holdings Co., Halifax
Guardian Group of Funds Ltd., Toronto

*As stipulated by the Trust and Loan Companies Act, *Bank of Montreal Mortgage Corporation*, wholly owned by Bank of Montreal, is required to publish a separate Public Accountability Statement (see box below).

Bank of Montreal Mortgage Corporation 2004 Public Accountability Statement

Because of the specific nature of its activities, Bank of Montreal Mortgage Corporation (BMMC) provides the information below in response to the requirements set out in section 444.2(1) of the *Trust and Loan Companies Act* and in the applicable regulations.

BMMC, a wholly owned, fully integrated subsidiary of Bank of Montreal, raises funds for mortgage financing by issuing deposit instruments (such as GICs, RICs and RRIFs) through the Bank's retail branch network and other proprietary channels, where the Bank acts for BMMC, as well as through third-party channels. BMMC does not operate branches or other facilities at which deposit accounts are opened through natural persons and with customers in person, or at which deposits are accepted or cash is distributed to customers.

BMMC employs 18 full-time and five part-time employees. These employees are based in Montreal.

The income and capital taxes paid in Canada by BMO Financial Group, of which BMMC is a member, are listed on page 5 of Bank of Montreal's

2004 Corporate Social Responsibility Report and Public Accountability Statement.

Because of the integration of BMMC within BMO Financial Group, BMMC shares its community goals as described in Bank of Montreal's Public Accountability Statement. The community development activities of BMMC's employees are integrated with those of BMO Financial Group and its employees, as described in Bank of Montreal's Public Accountability Statement, and include, for example, participation in the BMO Fountain of Hope Foundation. BMO Financial Group's donations and sponsorships for the fiscal year ending October 31, 2004 totalled \$29 million, including \$12.8 million in charitable donations, which includes \$2.2 million in community sponsorships.

As detailed in Bank of Montreal's Public Accountability Statement, debt financing for small business and programs for improving access to financial services are engaged in by Bank of Montreal for BMO Financial Group. BMMC has no other affiliates in respect of which this Public Accountability Statement is published.

Supporting Our Communities

As one of Canada's largest corporate donors, BMO Financial Group is committed to improving the quality of life in the communities where we do business. Today, we fund charities and not-for-profit organizations in hundreds of towns and cities across the country. Here are some of the organizations we supported in fiscal 2004.

101 Reiners Club, Port-aux-Basques, NL
1st Gros Morne Beavers, Rocky Harbour, NL
1st Hebron Brownie Pack, Yarmouth County, NS
519 Church Street Community Centre, Toronto, ON

Abbeyfield House Banff Society, Canmore, AB
Abbotsford Swinging Hubs, Abbotsford, BC
AboutFace, Toronto, ON
Acadia University, Wolfville, NS
Aces Ringette, Regina, SK
Agora Foundation Funders' Alliance for Children, Youth & Families, Toronto, ON
AIDS Committee of Toronto, Toronto, ON
AIESEC Canada Inc., Toronto, ON
Air Cadet League of Canada – New Brunswick Provincial Committee, Saint John, NB
Ajax Budokan Judo Club, Ajax, ON
Ajax Lions Major Bantam Girls BB Club, Ajax, ON
Ajax Pickering Dolphins Football Club, Ajax, ON
Ajax Raiders Girls Fastball Association, Ajax, ON
Albatros Lanaudière, Joliette, QC
Alberta Children's Hospital Foundation, Calgary, AB
Alexander Forbes Community Playground Society, Grande Prairie, AB
Alexandra Children's Centre, Halifax, NS
Algonquin College of Applied Arts and Technology, Nepean, ON
Alvinston Public Library, Alvinston, ON
Alzheimer Society of British Columbia, Vancouver, BC
Alzheimer Society of Newfoundland, St. John's, NL
Amherst College, Amherst, NS
Anduhyaun Inc., Toronto, ON
Annex Cat Rescue, Toronto, ON
Apex Steel Fastball Team, Victoria, BC
Aphasia Institute, Toronto, ON
Argonaut Rowing Club – Adaptive Rowing Program, Toronto, ON
Armenian Community Centre of Toronto, Toronto, ON
Arran-Tara Elementary School Breakfast Club, Tara, ON
Art Gallery of Hamilton, Hamilton, ON
Art Gallery of Ontario, Toronto, ON
Arthritis Society of New Brunswick, Fredericton, NB
Arthritis Society of Nova Scotia, Halifax, NS
Arthritis Society of Saskatchewan, Regina, SK
Arthur Minor Hockey – Novice Team, Arthur, ON
Association des ressortissants de la Grenade de Montréal, Montréal, QC
Association du cancer de l'Est du Québec, Rimouski, QC
Association of Fundraising Professionals (AFP) Foundation for Philanthropy (Canada), Ottawa, ON
Association pulmonaire du Québec, Sherbrooke, QC
Association québécoise des personnes de petite taille, Montréal, QC
Association régionale de ringuette Outaouais Inc., Gatineau, QC
Atlantic Provinces Economic Council, Halifax, NS
Atlantic Salmon Federation, Saint Andrews, NB
Atom B Islanders Rep Hockey Team, Gananoque, ON
Atom B Rec League – Orleans Crushers, Ottawa, ON
Auberge communautaire du Sud-Ouest, Montréal, QC
Auberges du cœur, Montréal, QC
Augustana University College, Camrose, AB
Aurora Public Library, Aurora, ON
Aurora Tigers Peeewee A Hockey Team, Aurora, ON
Autism Society of Ontario, Willowdale, ON
Aylmer Junior C Hockey Club, Aylmer, ON

B90 Strikers, Edmonton, AB
Ball Squad, White City, SK
Bands on the Boardwalk, Winnipeg, MB

Barbra Schlifer Commemorative Clinic, Toronto, ON
Barrie Soccer Club, Barrie, ON
Barrie Women's Hockey Association – Midget AA, Barrie, ON
Barry's Bay Public Library, Barry's Bay, ON
Battlefords United Way Inc., North Battleford, SK
Bay St. George Diabetes Association, Stephenville, NL
Bay Street Children's Foundation, Toronto, ON
Baycrest Centre Foundation, Toronto, ON
BC Children's Hospital Foundation, Vernon, BC
BC Table Tennis Association, Vancouver, BC
BC Women's Hospital and Health Centre Foundation, Vancouver, BC
Beaconsfield Junior High Volleyball, St. John's, NL
Beausejour Otters Swim Club, Beausejour, MB
Beaverbrook Auditorium, Fredericton, NB
Bell Centre for the Performing Arts, Surrey, BC
Belle River Midget Major Team, Belle River, ON
Belleville General Hospital Foundation, Belleville, ON
Bentley Museum Society, Bentley, AB
Bereaved Families of Ontario, Toronto, ON
Big Ben Project, Perth, ON
Big Brothers Big Sisters of Abbotsford, Abbotsford, BC
Big Brothers Big Sisters of Canada, Burlington, ON
Big Brothers Big Sisters of Corner Brook, Corner Brook, NL
Big Brothers Big Sisters of Eastern Newfoundland, St. John's, NL
Big Brothers Big Sisters of Fredericton, Fredericton, NB
Big Brothers Big Sisters of Greater Halifax, Dartmouth, NS
Big Brothers Big Sisters of Pictou County, New Glasgow, NS
Big Brothers Big Sisters of Yukon, Whitehorse, YK
Big Lake Community Association, Mindemoya, ON
Bill Reid Foundation, Vancouver, BC
Bishop's Falls Junior Broomball, Bishop's Falls, NL
Bishop's University, Lennoxville, QC
Bleasdel Boulder Preservation Corporation, Frankford, ON
Blenheim Foxtales Swim Club, Blenheim, ON
Blenheim Minor Baseball, Blenheim, ON
Bloorview MacMillan Children's Foundation, Toronto, ON
B'nai Brith Canada Foundation, Toronto, ON
BonSecours Inc., Montréal, QC
Bothwell & District Optimist Club, Bothwell, ON
Boundless Adventures Association, Toronto, ON
Bowness High School Music Parents' Association, Calgary, AB
Boys & Girls Club City of Kawartha Lakes, Lindsay, ON
Boys & Girls Club of Saint John Inc., Saint John, NB
Brampton Adult Soccer, Brampton, ON
Brampton Youth Hockey Association, Brampton, ON
Brams United Lions Girls Soccer Team, Brampton, ON
Brandon & District United Way Inc., Brandon, MB
Brant United Way, Brantford, ON
Brantford Minor Softball Association Inc., Brantford, ON
Brighton Health Services Centre, Brighton, ON
British Columbia Institute of Technology, Burnaby, BC
Brock University, St. Catharines, ON
Brockville Hospital, Brockville, ON
Brockville Public Library, Brockville, ON
Bucelea Haven, Walkerton, ON
Buddies in Bad Times Theatre, Toronto, ON
Burin Peninsula Health Care Foundation, Burin, NL
Burlington Barracudas Girls Hockey Club, Burlington, ON
Burlington Ice Image Synchronized Skating Teams, Burlington, ON

C.D. Howe Institute, Toronto, ON
Cadette AA Outaouais, Gatineau, QC
Caledonia Agricultural Society, Caledonia, ON
Calgary Canucks Royal Football Club, Calgary, AB
Calgary Chamber of Commerce, Calgary, AB
Calgary Health Trust, Calgary, AB

Calgary Homeless Foundation, Calgary, AB
Calgary Urban Project Society, Calgary, AB
Calgary Zoological Society, Calgary, AB
Calmar Preschool Society, Calmar, AB
Calvary Baptist Church Group, Regina, SK
Cambridge Minor Hockey – Bantam Hawks, Cambridge, ON
Cambridge Roadrunners Girls Hockey Association, Cambridge, ON
Cambridge Shelter Corporation, Cambridge, ON
Camp Jumokey, Toronto, ON
Camp Oochigeas, Toronto, ON
Camp Quality, Stratford, ON
Campbell River and District United Way, Campbell River, BC
Campia Gymnastics, Mount Pearl, NL
Camrose Minor Hockey, Camrose, AB
Canada Council for the Arts (Governor General's Literary Awards), Ottawa, ON
Canada Pops Orchestra, Toronto, ON
Canada World Youth, St. John's, NL
CanadaHelps.org, Toronto, ON
Canada-Israel Children's Centres, Vaughan, ON
Canada's National History Society, Winnipeg, MB
Canada's Sports Hall of Fame, Toronto, ON
Canadian 4-H Foundation, Ottawa, ON
Canadian Association of Food Banks, Toronto, ON
Canadian Breast Cancer Foundation – Alberta/NWT, Calgary, AB
Canadian Breast Cancer Foundation – Calgary, Calgary, AB
Canadian Breast Cancer Foundation – Ontario, Toronto, ON
Canadian Breast Cancer Foundation – Ontario – York Region Branch, Unionville, ON
Canadian Breast Cancer Foundation – Winnipeg, Winnipeg, MB
Canadian Cancer Society – Alberta/NWT Division, Calgary, AB
Canadian Cancer Society – British Columbia and Yukon Division, Vancouver, BC
Canadian Cancer Society – New Brunswick Division, Fredericton, NB
Canadian Cancer Society – Newfoundland and Labrador Division Western Region, St. John's, NL
Canadian Cancer Society – Quebec, Montréal, QC
Canadian Centre for Architecture, Montréal, QC
Canadian Centre for Ethics & Corporate Policy, Toronto, ON
Canadian Centre for Philanthropy, Toronto, ON
Canadian Chamber of Commerce, Toronto, ON
Canadian Community Dragon Boat Association, Milton, ON
Canadian Council for Aboriginal Business, Toronto, ON
Canadian Council of Christians and Jews, Toronto, ON
Canadian Crime Victim Foundation, Newmarket, ON
Canadian Cystic Fibrosis Foundation, Toronto, ON
Canadian Diabetes Association – Parkland Region, Dauphin, MB
Canadian Executive Service Organization, Toronto, ON
Canadian Film Centre, Toronto, ON
Canadian Foundation for AIDS Research (CANFAR), Toronto, ON
Canadian Foundation for the Preservation of Chinese Cultural and Historical Treasures, Scarborough, ON
Canadian Friends of the Hebrew University, Toronto, ON
Canadian Friends of the Israel Museum, Toronto, ON
Canadian Guide Dogs for the Blind, Manotick, ON
Canadian Institute for Environmental Law & Policy, Toronto, ON
Canadian Institute of Child Health, Ottawa, ON
Canadian Institute of International Affairs, Toronto, ON
Canadian-Italian Business and Professional Association (CIBPA), Montréal, QC
Canadian Journalism Foundation, Toronto, ON
Canadian Liver Foundation, Toronto, ON
Canadian Mental Health Association – Newfoundland and Labrador, St. John's, NL

Canadian Mental Health Association – Sarnia, Sarnia, ON
Canadian Merit Scholarship Foundation, Toronto, ON
Canadian Music Competitions Inc., Toronto, ON
Canadian National Institute for the Blind – Kingston Branch, Kingston, ON
Canadian National Institute for the Blind, Toronto, ON
Canadian Opera Company, Toronto, ON
Canadian Paraplegic Association, Ottawa, ON
Canadian Psychiatric Research Foundation, Toronto, ON
Canadian Red Cross – Bay Roberts, Bay Roberts, NL
Canadian Red Cross – Edmonton, Edmonton, AB
Canadian Red Cross – Fredericton, NB
Canadian Red Cross – Newmarket, Newmarket, ON
Canadian Shaare Zedek Hospital Foundation, Toronto, ON
Canadian Study of Parliament Group, Ottawa, ON
Canadian Tire Foundation for Families, Toronto, ON
Canadian Unity Council, Montréal, QC
Canadian War Museum, Ottawa, ON
Canadian Youth Business Foundation, Toronto, ON
CancerCare Manitoba Foundation Inc., Winnipeg, MB
CANES Home Support Services, Toronto, ON
Capitol Arts Centre, Port Hope, ON
Carberry Child Care, Carberry, MB
CARE Canada, Ottawa, ON
Caribbean Spectakula, St-Laurent, QC
Carleton University, Ottawa, ON
Carnduff School Fundraising Committee, Carnduff, SK
Casey House Foundation, Toronto, ON
Castlegar United Way, Castlegar, BC
Catholic Central High School Music Parents' Association, London, ON
Catholic Family Counselling Centre, Kitchener, ON
Catholic Family Services Society of Grande Prairie, Grande Prairie, AB
Cavalier Drive Jump 2 It Skippers, Sackville, NS
Cavalier Junior High Hockey Team, Sackville, NS
Cedar Hill Rebels, Scarborough, ON
Centraide – Bas St-Laurent, Rimouski, QC
Centraide – Centre du Québec, Drummondville, QC
Centraide – Duplessis, Sept-Îles, QC
Centraide – Estrie, Sherbrooke, QC
Centraide – Gatineau-Labelle-Hautes-Laurentides, Mont-Laurier, QC
Centraide – Grand Montréal, Montréal, QC
Centraide – Haute Côte-Nord/Manicouagan, Manicouagan, QC
Centraide – Lanaudière, Joliette, QC
Centraide – Laurentides, St-Jérôme, QC
Centraide – Mauricie, Trois-Rivières, QC
Centraide – Portage Taché, La Pocatière, QC
Centraide – Québec, Beauport, QC
Centraide – Richelieu Yamaska, St-Hyacinthe, QC
Centraide – Saguenay-Lac-St-Jean, Jonquière, QC
Central Fraser Valley Telecare Society, Abbotsford, BC
Central Kings Rural High School Hockey, Cambridge, NS
Central Newfoundland Kiwanis Music Festival, Grand Falls-Windsor, NL
Centre de Prévention de la Violence Familiale Générations, Montréal, QC
Centre for Addiction & Mental Health Foundation, Toronto, ON
Centre for Indigenous Theatre, Toronto, ON
Centre international de résolution de conflits et de médiation, Montréal, QC
Centre Saint-Columba, Montréal, QC
Century House Senior Peer Counselling, New Westminster, BC
Chalmers Regional Hospital Foundation Inc., Fredericton, NB
Champions for Children, Ottawa, ON
Charleswood Senior Centre, Winnipeg, MB
Chateauguay Strikers Soccer Team, Chateauguay, QC
Chatham Midget AAA Ironmen, Miramichi, NB
Chatham-Kent Children's Safety Village, Chatham, ON
Chatham-Kent Health Alliance, Chatham, ON
Child & Adolescent Association, Edmonton, AB
Child Development Centre of Fort St. John and District, Fort St. John, BC
Children in Dance Association of Calgary, Calgary, AB
Children's Aid Foundation, Toronto, ON
Children's Health Foundation of Saskatchewan, Saskatoon, SK
Children's Hospital Foundation of Manitoba, Winnipeg, MB
Children's Hospital of Eastern Ontario Foundation, Ottawa, ON
Children's Hospital of Western Ontario Foundation, London, ON
Children's Safety Village of Brant, Brantford, ON
Children's Welcome Centre, Gloucester, ON
Children's Wish Foundation – New Brunswick Chapter, Saint John, NB
Children's Wish Foundation of Canada – Alberta/NWT Chapter, Calgary, AB
Christine Wood Grant Fund, Toronto, ON
Church League Hockey, Peterborough, ON
Churches on the Hill Food Bank, Toronto, ON
Citizens on Patrol, Didsbury, AB
CJWW Denny Carr Secret Santa Foundation Inc., Saskatoon, SK
Clarington Gymnastics Academy, Bowmanville, ON
Clarkson Centre for Business Ethics & Board Effectiveness, Toronto, ON
Club de canotage – Otterburn, Otterburn Park, QC
Club de hockey – Wild Dogs, Saint-Nicolas, QC
Club de judo Seiko Lac-Saint-Jean Inc., Alma, QC
Club de ski Chanteclerc Inc., Repentigny, QC
Club de soccer Boisbriand, Boisbriand, QC
Club de soccer Hautes Laurentides, Saint-Jérôme, QC
Club du bonheur de Saint-Léonard, Saint-Léonard, QC
Colbequid Community Health Centre Foundation, Lower Sackville, NS
Colchester Regional Hospital Foundation, Truro, NS
Cole Harbour Minor Basketball, Dartmouth, NS
Collicutt Centre, Red Deer, AB
Columbia Valley Minor Ball, Invermere, BC
Combined Jewish Appeal, Montréal, QC
Communities in Bloom – Dawson Creek, Dawson Creek, BC
Communities in Bloom – Westport, Westport, ON
Community Care – City of Kawartha Lakes, Lindsay, ON
Community Care – St. Catharines-Thorold, St. Catharines, ON
Community Counselling & Resource Centre, Peterborough, ON
Community Crisis Society – Strathmore, Strathmore, AB
Community Enhancement Legacy, Tisdale, AB
Community Food Sharing Association, St. John's, NL
Community Foundation of Durham Region, Whitby, ON
Community Living Toronto, Toronto, ON
Community Outreach Program in Addictions, Toronto, ON
Comox Valley Minor Softball Association, Courtenay, BC
Comox Valley United Way, Courtenay, BC
Compassion House Foundation, Edmonton, AB
Computing Society to reBOOT Canada, Toronto, ON
Concert de printemps de Messines, Toronto, ON
Concordia University, Montréal, QC
Confederation Centre of the Arts, Charlottetown, PE
Confederation College, Thunder Bay, ON
Conservation Foundation of Greater Toronto, Toronto, ON
Convención del 45 Soccer Team, Toronto, ON
Cooksville Hockey Association, Mississauga, ON
Corner Brook Rotary Music Festival, Corner Brook, NL
Coro San Marco, Scarborough, ON
Corporation of Massey Hall & Roy Thomson Hall, Toronto, ON
Council for Business and the Arts in Canada, Toronto, ON
Council of Foundations – Health Smart Solutions, Grande Prairie, AB
Countryside Playground, Corner Brook, NL
Covenant House, Toronto, ON
Covitchan-Duncan United Way, Duncan, BC
Credit Counselling Services of Atlantic Canada, Saint John, NB
Credit Counselling Services of London, London, ON
Credit Counselling Services of Newfoundland, St. John's, NL
Credit Institute of Canada, Mississauga, ON
Credit Valley Hospital Foundation, Mississauga, ON
Croatia Soccer Club, Thunder Bay, ON
Crocus Plains Varsity Girls Volleyball, Brandon, MB
Crohn's and Colitis Foundation of Canada, Toronto, ON
Crosby House Society, Coldbrook, NS
Crow's Theatre, Toronto, ON
Dalhousie University, Halifax, NS
Dance for Life Group, Winnipeg, MB
Danforth BIA Charity Event Fund, Toronto, ON
Dartmouth Crusaders Swim Club, Dartmouth, NS
Dartmouth General Hospital Foundation, Dartmouth, NS
Dave Thomas Foundation, Oakville, ON
David Thompson Cultural Society, Nelson, BC
David Thompson Health Region, Red Deer, AB
Davidson Girls Midget Softball Team, Davidson, SK
Dawson College, Montréal, QC
Daytrippers Children's Charity, Toronto, ON
Deep River & District Food Bank, Deep River, ON
Défi sportif des athlètes handicapés, Montréal, QC
Delhi Community Health Centre, Delhi, ON
Delhi Kinetite Club, Delhi, ON
Deportivo Cuenca Junior Soccer Team, Toronto, ON
Design Exchange, Toronto, ON
Diabetes Hope Foundation, Mississauga, ON
Diabétiques de Québec, Ste-Foy, QC
Disabled Transportation Society of Grande Prairie, Grande Prairie, AB
Discovery Health Care Foundation, Clarendville, NL
District of Invermere – Mt. Nelson Athletic Park, Invermere, BC
District School Board of Niagara – Friends of Lakeport Football, St. Catharines, ON
Distrophie musculaire Canada – Bureau Nord-Est Québec, Jonquière, QC
Dixie Vipers Girls 1989 Soccer Rep Team, Mississauga, ON
Dominion of Canada Rifle Association, Nepean, ON
Dora Mavor Moore Awards, Toronto, ON
Douglas Hospital Foundation, Verdun, QC
Down Syndrome Association of Toronto, Toronto, ON
Downsview Hockey Club, Downsview, ON
Dr. Charles L. LeGrow Health Centre Foundation, Port aux Basques, NL
Dr. Georges-L. Dumont Hospital Foundation, Moncton, NB
Dufferin-Peel Adult Learning Centre, Mississauga, ON
Dufferin-Peel Catholic Education Foundation, Mississauga, ON
Duffield Novice Select, Toronto, ON
Duke of Edinburgh's Awards, Toronto, ON
Durham Regional Cancer Centre, Oshawa, ON
Durham West Junior Women's Hockey Club, Ajax, ON
Early Literacy Centre, Wingham, ON
East Coast Trail Association, St. John's, NL
East Elgin Community Complex, Aylmer, ON
East Kootenay Foundation for Health, Cranbrook, BC
East London Community Centre, London, ON
East York Soccer Club – Girls U13 Rep Team, Toronto, ON
Easter Seal Society of Newfoundland, St. John's, NL
Easter Seal Society of Ontario, Toronto, ON
Easter Seal Society of PEI, Charlottetown, PE
Eastern Ontario Quarter Horse Association, Clarence Creek, ON
Ecotrust Canada, Vancouver, BC
Edmonton Millwoods Warriors Soccer Club – Under 16, Edmonton, AB
Elm Housing Society, Surrey, BC
Elmbank Community Social & Sports Club of Etobicoke, Etobicoke, ON
Ensemble instrumental Appassionata, Montréal, QC
Ensemble vocal Katimavik, Ste-Rose, QC
Epilepsy Canada, Montréal, QC
Epilepsy Canada of Newfoundland & Labrador, St. John's, NL
EPOC Montréal, Montréal, QC
Erin Mills Boys 1995 All-Stars, Mississauga, ON
Erin Mills Soccer Club, Mississauga, ON
Estevan & District Music Festival Association, Estevan, SK
Estevan Family Centre, Estevan, SK
Etobicoke Dolphins Girls Hockey Midget A, Etobicoke, ON
Eureka City Schools Jazz Bands, Estevan, SK
Eva's Initiatives, Toronto, ON
Extreme Outreach Society, Victoria, BC
Factory Theatre, Toronto, ON
Faith Covenant Church, Winnipeg, MB
Faith Pentecostal Church, Conception Bay South, NL
Family Abuse Crisis Exchange (FACE), Toronto, ON
Family and Children's Services – Camp for Kids, Goderich, ON
Family Service Saskatoon, Saskatoon, SK
Fédération québécoise des sociétés Alzheimer, Montréal, QC
Female Hockey – Prince Albert, Prince Albert, SK
Festival de musique de chambre de Montréal, Montréal, QC
Festival des arts de Saint-Sauveur, Montréal, QC
Festival International du Film sur l'Art, Montréal, QC
Fife House, Toronto, ON
Fighting Irish Boys Basketball, Sarnia, ON
Firefighters of York Region Calendar, Maple, ON
Fleetwood Fastpitch Association, Surrey, BC
Fondation Alcoolisme, Drogues et Dépendances, Montréal, QC
Fondation communautaire canadienne-italienne du Québec Inc., Montréal, QC
Fondation de Hotel-Dieu de Montmagny, Montmagny, QC
Fondation de la maison Michel-Sarazin, Sillery, QC
Fondation de Laubervière, Québec, QC
Fondation de l'hôpital de Montréal pour enfants, Montréal, QC
Fondation de l'hôpital du Sacré-Cœur, Montréal, Montréal, QC

Fondation de l'hôpital LaSalle, LaSalle, QC
Fondation de l'hôpital Maisonneuve-Rosemont, Montréal, QC
Fondation de l'hôpital Sainte-Anne, Ste-Anne-de-Bellevue, QC
Fondation de l'hôpital Sainte-Justine, Montréal, QC
Fondation de l'université de Sherbrooke, Sherbrooke, QC
Fondation des jeux de l'Acadie, Petit-Rocher, NB
Fondation des maladies mentales, Montréal, QC
Fondation des Sourds du Québec inc., Beauport, QC
Fondation du Centre de réadaptation Lucie-Bruneau, Montréal, QC
Fondation du Centre des sciences de Montréal, Montréal, QC
Fondation du Centre hospitalier de Granby, Granby, QC
Fondation du Centre hospitalier Honoré-Mercier, Saint-Hyacinthe, QC
Fondation du Centre hospitalier Pierre-Boucher, Longueuil, QC
Fondation du Centre hospitalier régional de Sept-Îles, Sept-Îles, QC
Fondation du Centre hospitalier universitaire de Québec, Québec, QC
Fondation du Centre hospitalier Vallées de l'Outaouais, Hull, QC
Fondation du Centre Maria-Chapelaine, Dolbeau, QC
Fondation du Centre Maria-Chapelaine, Mistassini, QC
Fondation du Québec pour la recherche sur l'implant cochléaire, Québec, QC
Fondation familleunes Saint-Henri, Montréal, QC
Fondation Hôpital Charles Lemoyne, Greenfield Park, QC
Fondation Institut universitaire de gériatrie de Montréal, Montréal, QC
Fondation Jean Lapointe, Montréal, QC
Fondation Lina St-Cyr – Maison des greffés du Québec, Montréal, QC
Fondation Marie Enfant, Montréal, QC
Fondation Marie Vincent, St-Laurent, QC
Fondation Miriam, Montréal, QC
Fondation Père Marcel de la Sablonnière, Montréal, QC
Fondation Pointe-à-Callière, Montréal, QC
Fondation Polytechnique, Montréal, QC
Fondation pour la recherche sur la moelle épinière, Sainte-Thérèse, QC
Fondation Ressources-Jeunesse, Montréal, QC
Fondation Source Bleue, Boucherville, QC
Fondation Toujours Ensemble, Verdun, QC
Fondation universitaire de l'Université du Québec à Québec, Québec, QC
Fonds de développement du centre François-Michelle, Montréal, QC
Food Bank – Moncton, Moncton, NB
Food for Thought, Innisfil, ON
Fort McMurray Soccer Association, Fort McMurray, AB
Fort St. John Mixed Youth Basketball League, Fort St. John, BC
Fondation for Heritage and Arts Stabilization and Enhancement, Halifax, NS
Fredericton Youth Hockey Association, Fredericton, NB
Freestyle Skiing Ontario, Toronto, ON
French for the Future, Toronto, ON
Friends of Balmy Beach Community School, Toronto, ON
Friends of Fleming College Foundation, Peterborough, ON
Friends of Independent Tutoring Inc., Winnipeg, MB
Friends of Shopping Bag Ladies, Toronto, ON
Friends of St. Joseph's High School, St. Thomas, ON
Friends of the Moncton Hospital, Moncton, NB
Fromme Parent Advisory Council, North Vancouver, BC
Frontiers Foundation Inc., Toronto, ON
Future Abilities and Creative Employment, Newmarket, ON

Gaelic Athletic Association of Toronto, Ajax, ON
Gallery of Human Migration, Toronto, ON
Gardiner Museum of Ceramic Art, Toronto, ON
Gemini Gymnastics, Oshawa, ON
General & Marine Hospital Foundation, Collingwood, ON
Genesis Research Foundation, Toronto, ON
Geneva Centre for Autism, Toronto, ON
Gilda's Club Montreal, Montréal, QC
Girl Guides of Canada – Brandon, Brandon, MB
Girl Guides of Canada – London, London, ON
Girl Guides of Canada – Salt Spring District, Salt Spring Island, BC
Girl Guides of Canada – Wabush District, Wabush, NL
Girl Guides of Canada – Weyburn, Weyburn, SK
Girl Guides of Canada, Toronto, ON
Girls Under 16 Provincial Soccer Team, Charlottetown, PE
Gloucester Rangers Minor Hockey, Orleans, ON
Goderich Business Improvement Area, Goderich, ON
Good 'n' You Mixed Slo Pitch Team, Edmonton, AB
Good Shepherd Hockey Club – Hounds, Edmonton, AB

Good Shepherd Hockey Club – Sharks, Edmonton, AB
Good Shepherd Refuge Social Ministries, Toronto, ON
Governor General's Canadian Leadership Conference, Toronto, ON
Grace Restoration Community Centre, Toronto, ON
Grace United Church, Springdale, NL
Grand Bend Area Health Services Foundation, Grand Bend, ON
Grand Falls Regional Foodbank, Grand Falls, NB
Grand Valley Educational Society, Brantford, ON
Grande Prairie and District United Way, Grande Prairie, AB
Grande Prairie Children's Literature Roundtable, Grande Prairie, AB
Grande Prairie Library, Grande Prairie, AB
Grandview Fitness Centre Co-op, Grandview, MB
Greater Napanee Multi Purpose Complex, Napanee, ON
Greater Vancouver Food Bank Society, Vancouver, BC
Greater Victoria Eldercare Foundation, Victoria, BC
Greater Victoria Public Library, Victoria, BC
Green Bay Health Care Centre, Springdale, NL
Grey-Bruce Phantoms, Desboro, ON
Groupe choral Musikus Vivace, Prévost, QC
Groupe Scout de Saint-Antoine Inc., Saint-Antoine, QC
Guelph Minor Hockey Association, Guelph, ON
Guelph Royals AAA Peewee, Guelph, ON
Gunningsville Greening Grounds Group, Moncton, NB

Habitat for Humanity – Calgary, Calgary, AB
Habitat for Humanity – York Region, Aurora, ON
Hadassah-WIZO Canada Foundation, Montréal, QC
Halifax Central Minor Baseball Association, Halifax, NS
Halton Athletic Club, Oakville, ON
Halton Region Conservation Foundation, Milton, ON
Hamilton Civic Coalition, Hamilton, ON
Hamilton Family Services, Hamilton, ON
Hamilton Hawks Girls Hockey Association, Stoney Creek, ON
Hamilton Regional Cancer Centre Foundation, Hamilton, ON
Hamilton Reps Major Bantam AAA Hockey, Hamilton, ON
Hamilton/Burlington SPCA, Hamilton, ON
Hanover Centennial Committee, Hanover, ON
Happy Thought School – Upgrade & Improvement Team, Selkirk, MB
Harmony Elementary School, Châteauguay, QC
Harmony Movement, Toronto, ON
Hastings Manor, Belleville, ON
Hawberry Hoedowners Square Dance Club, Manitowaning, ON
Headwaters Health Care Foundation, Orangeville, ON
Health Care Corporation of St. John's, St. John's, NL
Health for Guelph Foundation, Guelph, ON
Hearing Foundation of Canada, Toronto, ON
Heart and Stroke Foundation of Manitoba, Winnipeg, MB
Heart and Stroke Foundation of Nova Scotia, Halifax, NS
Heart and Stroke Foundation of Newfoundland and Labrador, St. John's, NL
Heart and Stroke Foundation of Ontario, Toronto, ON
Heart and Stroke Foundation of Quebec, St-Laurent, QC
Heart to Heart, Drumheller, AB
HEC, Montréal, QC
Hellenic Hope Centre, Toronto, ON
Helping Hand Goodwill Centre Inc., Bay Roberts, NL
High Level Minor Hockey, High Level, AB
Hincks-Dellcrest Foundation, Toronto, ON
HMHA Peewee/Atom Tiger Cats, Hamilton, ON
Hockey Association for the Developmentally Challenged, Toronto, ON
Holy Family Hospital Foundation, Vancouver, BC
Holy Name Catholic School Council, Kingston, ON
Homes First Foundation, Toronto, ON
Hope Air, Toronto, ON
Hôpital Douglas, Montréal, QC
The Hospital for Sick Children Foundation, Toronto, ON
Hospitals of Regina Foundation, Regina, SK
Hôtel-Dieu de Saint-Jérôme, Saint-Jérôme, QC
Hugh Sutherland School, Carstairs, AB
Human Rights Watch, Toronto, ON
Humber River Regional Hospital Foundaton, Toronto, ON
Huntington Society of Canada – Ontario, Kitchener, ON
Huntington Society of Canada – Manitoba, Brandon, MB
Huron University College Foundation, London, ON
Huron Players Theatre Group, Midland, ON
Huskie Athletic Association, Edmonton, AB
Huskies Peewee AA, Mississauga, ON

In Kind Canada, Mississauga, ON
Indian Art-I-Crafts of Ontario, Brantford, ON
Ingersoll Library Advisory Committee, Ingersoll, ON
Inner City Angels, Toronto, ON
Innu Healing Foundation, St. John's, NL
Institut de recherches cliniques de Montréal, Montréal, QC
Institute économique de Montréal, Montréal, QC
Integra Foundation, Toronto, ON
Interlink Community Cancer Nurses, Toronto, ON
Interval House of Ottawa-Carleton, Ottawa, ON
Interval House of Saskatoon, Saskatoon, SK
Interval House of Toronto, Toronto, ON
Invest in Kids, Toronto, ON
Iqaluit Speed Skating Club, Iqaluit, NU
Iskcon Food for Life, Toronto, ON
Israel Cancer Research Fund, Toronto, ON
IWK Children's Hospital Foundation, Halifax, NS
IWK Health Centre, Halifax, NS

Jags Girls Basketball Program, London, ON
Janeway Children's Hospital Foundation, St. John's, NL
Jeux olympiques spéciaux du Québec, Montréal, QC
Jewish Public Library, Montréal, QC
Jobs Unlimited, Fredericton, NB
Joseph Brant Memorial Hospital Foundation, Burlington, ON
Junction Forum for Arts and Culture, Toronto, ON
Junior Achievement of British Columbia, Vancouver, BC
Junior Achievement of Canada (Canadian Business Hall of Fame Foundation), Toronto, ON
Junior Achievement of Central Ontario, Toronto, ON
Junior Achievement of Fredericton, Fredericton, NB
Junior Achievement of Grand Erie, Brantford, ON
Junior Achievement of Grande Prairie, Grande Prairie, AB
Junior Achievement of Kingston, Kingston, ON
Junior Achievement of Manitoba, Winnipeg, MB
Junior Achievement of New Brunswick, Fredericton, NB
Junior Achievement of Newfoundland & Labrador, St. John's, NL
Junior Achievement of Northern Saskatchewan, Saskatoon, SK
Junior Achievement of Nova Scotia, Halifax, NS
Junior Achievement of Prince Edward Island, Charlottetown, PE
Junior Achievement of South Central Ontario, Burlington, ON
Junior Achievement of Southern Alberta, Calgary, AB
Junior Achievement of Southern Saskatchewan, Saskatoon, SK
Junior Achievement of Southwestern Ontario, London, ON
Junior Achievement of Windsor/Essex County, Windsor, ON
Junior Canadians AAA Minor Bantam Hockey, Mississauga, ON
Juvenile Diabetes Research Foundation – Markham Chapter, Markham, ON
Juvenile Diabetes Research Foundation – Moncton Chapter, Moncton, NB
JVS of Greater Toronto, Toronto, ON

Kamloops & District Humane Society, Kamloops, BC
Kamloops Hospice Association, Kamloops, BC
Kanata Minor Midget AA Hockey Team, Kanata, ON
Kanata Rangers Peewee, Kanata, ON
Kanata White Blazers Minor Atom, Kanata, ON
Katts Competitive Team – Gymnastics, Kamloops, BC
Kawartha Food Share, Peterborough, ON
Kelowna Ladies Masters Soccer Club, Kelowna, BC
Kennebecasis Valley Choristers, Quispamsis, NB
Kente Kiwanis – Terrific Kids Program, Trenton, ON
Kerrisdale Community Centre Society, Vancouver, BC
Keyano College Foundation, Fort McMurray, AB
Kidi Garden Day Nursery, Winnipeg, MB
Kidney Foundation of Canada – Central Ontario Branch, Toronto, ON
Kids Eat Smart Program, Clarendville, NL
Kids Help Phone – Calgary Chapter, Calgary, AB
Kids Help Phone – Conception Bay South Chapter, Conception Bay South, NL
Kids Help Phone – Lethbridge Chapter, Lethbridge, AB
Kids Help Phone – Regina Chapter, Regina, SK
Kids Help Phone – Vancouver Chapter, Vancouver, BC
Kids Help Phone – Victoria Chapter, Victoria, BC
Kids Help Phone, Toronto, ON
Kids' Korner, Port aux Basques, NL
Kids Kottage Foundation, Edmonton, AB
Kids on Broadway, Toronto, ON
Kincardine Women's Triathlon, Kincardine, ON

Kinette Club of Greater Winnipeg, Winnipeg, MB
 King George Community School, Prince Albert, SK
 King's University College, Edmonton, AB
 Kinsmen Foundation, Saskatoon, SK
 Kinsmen Telemiracle Foundation, Saskatoon, SK
 Kippers School of Gymnastics, Bridgewater, NS
 Kirkton Woodham Swimming Pool, Kirkton, ON
 Kiwanis Club of Summerside, Summerside, PE
 Kiwanis Club of Westview, Powell River, BC
 Kiwanis Music Festival Association of St. John's, St. John's, NL
 Koffler Centre of the Arts, Toronto, ON
 Korean Canadian Scholarship Foundation, Toronto, ON

La grande guignolée, Montréal, QC
 Ladies Volleyball Woodstock – 18 & Under, Woodstock, NB
 Lakehead University, Thunder Bay, ON
 Lakeshore General Hospital Foundation, Pointe-Claire, QC
 Lakeshore Hospital Guild, Ashern, MB
 Lambton College, Sarnia, ON
 Langley Quarter Midget Association, Langley, BC
 L'arrêt-source inc., Montréal, QC
 Le musée du domaine, Québec, QC
 Leadership Waterloo Region, Kitchener, ON
 Learning Disabilities Association of Newfoundland, St. John's, NL
 Leary's Brook Cheerleaders, St. Philips, NL
 Leave Out Violence, Toronto, ON
 Les Ballets Jazz de Montréal, Montréal, QC
 Les petits frères des pauvres, Montréal, QC
 Les Violons du Roy, Québec, QC
 Lester B. Pearson College of the Pacific, Victoria, BC
 Lethbridge Community College, Lethbridge, AB
 Lethbridge Soccer Association, Lethbridge, AB
 Leucan, l'association pour les enfants atteints de cancer, Montréal, QC
 Leukemia Research Fund Canada, Toronto, ON
 Lions Club of Newcastle, Newcastle, ON
 Listowel Memorial Hospital Foundation, Listowel, ON
 Literacy New Brunswick Inc., Fredericton, NB
 Loft Community Services, Toronto, ON
 London and Area Food Bank, London, ON
 London Badgers Baseball, London, ON
 London Health Sciences Foundation, London, ON
 London School of Business, London, UK
 Lord Beaverbrook Music Parents Association, Calgary, AB
 Lost Villages Historical Society, Ingleside, ON
 Lucan & Area Business Association, Lucan, ON
 Lucan Irish Hockey – Junior D, Lucan, ON

Maison du parc inc., Montréal, QC
 Maison Richelieu – Hébergement jeunesse Ste-Foy, Ste-Foy, QC
 Make-A-Wish Foundation of Toronto, Toronto, ON
 Malaspina University-College, Nanaimo, BC
 Malton Soccer Club, Mississauga, ON
 Manitoba Chamber Orchestra, Winnipeg, MB
 Manitoba Colts AAA Hockey, Winnipeg, MB
 Manitoba Theatre Centre, Winnipeg, MB
 Manitoba Theatre for Young People, Winnipeg, MB
 Maple Creek Skating Rink Committee, Maple Creek, SK
 Maple View Lodge Redevelopment Fund, Athens, ON
 Marble Mountain Racers, Corner Brook, NL
 Margaret Acreman Foundation, St. John's, NL
 Markham Minor Hockey Association, Markham, ON
 Markham Stouffville Girls Hockey, Markham, ON
 Markham Village Business Improvement Area, Markham, ON
 Markhaven Foundation, Markham, ON
 Massey Centre for Women, Toronto, ON
 McCormick Home Foundation, London, ON
 McGill University, Montréal, QC
 McLuhan International Festival of the Future, Toronto, ON
 McMaster Children's Hospital, Hamilton, ON
 McMaster University, Hamilton, ON
 Meadownvale Minor Hockey Association, Mississauga, ON
 Meagan's Walk, c/o BRAIN Child, Toronto, ON
 Medicine Hat Arts & Heritage Centre (The Esplanade), Medicine Hat, AB
 Medicine Hat Big League Baseball, Medicine Hat, AB
 Melville Arts Council, Melville, SK
 Melville Cobras – Football, Volleyball & Basketball, Melville, SK
 Melville Spirit Volleyball Club, Melville, SK

Melville Tru-Flite Archery Club, Melville, SK
 Memorial University of Newfoundland, St. John's, NL
 Meno-Ya-Win Health Centre Auxiliary, Sioux Lookout, ON
 Miles S. Nadal Jewish Community Centre, Toronto, ON
 Milieu éducatif La Source, Montréal, QC
 Milliken Mills Softball Association, Markham, ON
 Millwoods Soccer, Edmonton, AB
 Mindemoya Hospital Auxiliary, Tehkummah, ON
 Mint Brook Church Camp, Gander, NL
 Miramichi Bantam AAA Hockey Association, Miramichi, NB
 Mississauga Concert Bank, Inc., Mississauga, ON
 Mississauga Jets Hockey Club, Mississauga, ON
 Mississauga Ringette Association, Mississauga, ON
 Mississauga Senators Hockey Club – Bantam, Mississauga, ON
 Mississauga Southwest Baseball Association, Mississauga, ON
 Mon Sheong Foundation, Toronto, ON
 Moncton Headstart Inc., Moncton, NB
 Moncton Ringette Association, Moncton, NB
 Moncton Rotary Charities, Moncton, NB
 Moncton Wildcats Senior Hockey, Listowel, ON
 Montreal Chinese Hospital Foundation, Montréal, QC
 Montreal Economic Institute, Montréal, QC
 Montreal Heart Institute Research Fund, Montréal, QC
 Montreal Museum of Fine Arts, Montréal, QC
 Montreal Symphony Orchestra, Montréal, QC
 Mood Disorders Association of Ontario, Toronto, ON
 Moorelands Community Services, Toronto, ON
 Mooretown Hockey Association, Mooretown, ON
 Mooretownship Minor Soccer Association, Corunna, ON
 Mothers Against Drunk Driving, Mississauga, ON
 Mount Allison University, Sackville, NB
 Mount Boucherie Expansion Society, Kelowna, BC
 Mount Saint Vincent University, Halifax, NS
 Mount Sinai Hospital Foundation of Toronto, Toronto, ON
 Mount Sinai Hospital Foundation, Côte-St-Luc, QC
 Muki Baum Association, Toronto, ON
 Multiple Sclerosis Society of Canada – Atlantic Division, Dartmouth, NS
 Multiple Sclerosis Society of Canada – B.C. Division, Burnaby, BC
 Multiple Sclerosis Society of Canada – Red Deer, Red Deer, AB
 Multiple Sclerosis Society of Canada, Toronto, ON
 Multiple Sclerosis Society of Canada – Waterloo District, Waterloo, ON
 Muscular Dystrophy Association of Canada – British Columbia & Yukon Region, Vancouver, BC
 Muscular Dystrophy Association of Canada, Burnaby, BC
 Musée McCord Museum, Montréal, QC
 Museum of Contemporary Art, Toronto, ON

Nanaimo Peewee AAA Minor Hockey, Nanaimo, BC
 Nanaimo Riptide Swim Team Association, Nanaimo, BC
 Naparima Alumni Association of Canada, Scarborough, ON
 National Arts Centre, Ottawa, ON
 National Ballet of Canada, Toronto, ON
 National Colorectal Cancer, Toronto, ON
 National Ovarian Cancer Association, Toronto, ON
 National Sports Trust Fund, St. John's, NL
 National Youth Orchestra of Canada, Toronto, ON
 Nature Trust of British Columbia, North Vancouver, BC
 Necessary Angel Theatre Company, Toronto, ON
 Neepawa and District United Way, Neepawa, MB
 Nelson and District United Way, Nelson, BC
 New Glasgow Riverfront Development Society, New Glasgow, NS
 Newfoundland Cancer Treatment and Research Foundation, St. John's, NL
 Newmarket Baseball Association – Minor Mosquito, Newmarket, ON
 Newmarket Minor Hockey, Newmarket, ON
 Newmarket Minor Hockey Association – Minor Midget A/E Team, Newmarket, ON
 Newmarket Minor Hockey – Major Atom, Newmarket, ON
 Newmarket Soccer Club Inc., Newmarket, ON
 Niagara Falls Soccer Club Inc., Niagara Falls, ON
 Norfolk County Agricultural Society, Simcoe, ON
 Norfolk General Hospital Foundation, Simcoe, ON
 Norfolk Little People's Daycare Inc., Langton, ON
 North Delta Community Police Station, Delta, BC
 North Kildonan Community Club, Winnipeg, MB
 North Scarborough Soccer Club – Raiders, Scarborough, ON
 North Star Family Resource Centre, Elliot Lake, ON
 North Stormont Seniors Support Centre, Finch, ON

North Thompson Relief Fund, Kamloops, BC
 North Toronto Soccer Club, Toronto, ON
 North Xtreme Soccer Association, Edmonton, AB
 North York Baseball Association, Toronto, ON
 North York General Hospital Foundation, Toronto, ON
 North York Harvest Food Bank, Toronto, ON
 Northern Alberta Institute of Technology, Edmonton, AB
 Northern BC Friends of Children Society, Prince George, BC
 Northern Leafs Bantam Hockey Team, Meath Park, SK
 Northumberland Health Care Centre Foundation, Cobourg, ON
 Northumberland United Way, Cobourg, ON
 Northwest Handi Transit Inc., Gladstone, MB
 Notre Dame Club of Edmonton, St. Albert, AB
 Nottawasaga Foundation, Alliston, ON
 Nova Scotia Hospital Foundation, Halifax, NS
 Nova Scotia SPCA, Bedford, NS
 Nova Scotia Youth Select, Bedford, NS

Oak Bay Recreation Centre, Victoria, BC
 Oakville Hockey Team – Peewee White, Oakville, ON
 Oakville Rangers Minor Midget Hockey, Oakville, ON
 Oakville Rangers Minor Peewee A, Oakville, ON
 Oakville Royals, Oakville, ON
 Oakville Soccer Club, Oakville, ON
 Oakville Wranglers, Oakville, ON
 Oakville-Trafalgar Memorial Hospital Charitable Corporation, Oakville, ON
 Okanagan University College, Kelowna, BC
 Okotoks Minor Hockey Association, Okotoks, AB
 Old Brewery Mission, Montréal, QC
 Old Draft Pix, Newmarket, ON
 Olds College Foundation, Olds, AB
 Ontario Aboriginal Sport Circle, Ohsweken, ON
 Ontario Blue Jays, Thornhill, ON
 Ontario Competitive Trail Riders Association, Mountain Grove, ON
 Ontario March of Dimes, Toronto, ON
 Open Arms Independent Living Inc., Winnipeg, MB
 Opera Atelier, Toronto, ON
 Opera Canada, Toronto, ON
 Operation Springboard, Toronto, ON
 Orangeville Wolves Special Hockey League, Orangeville, ON
 Orchestre symphonique de Laval, Laval, QC
 Orpheus Choir of Toronto, Toronto, ON
 Oshawa Stingers Bantam Girls Fastball, Oshawa, ON
 Ottawa Economic Association, Ottawa, ON
 Ottawa Hospital Foundation, Ottawa, ON
 Ottawa Internationals Athletics, Orleans, ON
 Our Lady of Perpetual Help School, Sherwood Park, AB
 Outlook & District Health Foundation, Outlook, SK
 Owen Sound Girls Junior B Hockey Club, Port Elgin, ON
 Owen Sound Minor Hockey Association, Owen Sound, ON
 Owen Sound Rotary Club, Owen Sound, ON

Palliative Care Victoria, Lindsay, ON
 Panfinancial Charitable Foundation, Toronto, ON
 Parkinson Society of Quebec, Montréal, QC
 Parkinson Society of Saskatchewan, Saskatoon, SK
 Parkland Ravens Volleyball Club, Spruce Grove, AB
 Parks Foundation, Calgary, AB
 Parkview School Association, Komoka, ON
 Parkview Services for Seniors, Stouffville, ON
 Parliamentary Internship Programme, Ottawa, ON
 Partners in Research, London, ON
 Peace Area Riding for the Disabled Society, Grande Prairie, AB
 Peel Children's Aid Foundation, Brampton, ON
 Peewee Flyers Tier, Saskatoon, SK
 Pembroke General Hospital, Pembroke, ON
 Penetang-Midland Minor Ball Hockey Association, Penetanguishene, ON
 Percy Minor Hockey Association – Atom B, Warkworth, ON
 Peter F. Drucker Canadian Foundation, London, ON
 Peter Loughheed Medical Research Foundation, Calgary, AB
 Peterborough Festival of Trees, Peterborough, ON
 Peterborough Regional Health Centre Foundation, Peterborough, ON
 Phoenix Soccer Club, Winnipeg, MB
 Pickering Bantam AAA Hockey Team, Pickering, ON
 Pickering Baseball Association, Pickering, ON
 Pickering Heat Fastball, Ajax, ON
 Pickering Minor Peewee A Hockey Team, Pickering, ON
 Pickering Panthers Atom Select Hockey Team, Pickering, ON

Pickering Panthers Midget A Team, Pickering, ON
Pickering Panthers Minor Atom Select Hockey Team, Pickering, ON
Pickering Soccer Club – Girls Under 17 (Pickering Predators), Pickering, ON
Pickering Soccer Club – Girls Under 19, Pickering, ON
Picou Country Food Bank, New Glasgow, NS
Pine Street School, Sherwood Park, AB
Playmas Montréal, Dollard-des-Ormeaux, QC
Pleiades Theatre, Toronto, ON
Pollution Probe, Toronto, ON
Porcupine United Way, Timmins, ON
Port Morien Volunteer Fire Department, Port Morien, NS
Portage Plains United Way, Portage la Prairie, MB
Powell River & District United Way, Powell River, BC
Power Plant Contemporary Art Gallery, Toronto, ON
Pownal Sports Centre Capital Campaign, Vernon River, PE
Predators Novice Hockey Team, Lethbridge, AB
Pride and Remembrance Association Inc., Toronto, ON
Prince Albert Skating Club, Prince Albert, SK
Prince County Hospital Foundation, Summerside, PE
Prince Edward County Figure Skating Association, Cherry Valley, ON
Prince George United Way, Prince George, BC
Princess Margaret Hospital – Pencer Brain Trust, Toronto, ON
Progress Intervention Centre, Halifax, NS
Prostate Cancer Research Foundation, Toronto, ON
Providence Continuing Care Centre Foundation, Kingston, ON
Providence Healthcare Foundation, Toronto, ON
Psychology Foundation of Canada, Toronto, ON

Quebec Society for Disabled Children, Montréal, QC
Queen Elizabeth Health Complex, Montréal, QC
Queen Elizabeth II Foundation, Grande Prairie, AB
Queen Elizabeth II Health Sciences Centre Foundation, Halifax, NS
Queen's University, Kingston, ON
Quinte Therapeutic Riding Association, Belleville, ON
Quinte West Arena, Trenton, ON

R.I. Baker Middle School, Coaldale, AB
Real Deal Basketball, Regina, SK
Red Deer College, Red Deer, AB
Red Deer Ladies Soccer, Red Deer, AB
Red Deer Ringette Association, Red Deer, AB
Redeemer University College, Ancaster, ON
Reena Foundation, Thornhill, ON
Regent Park Community Health Centre, Toronto, ON
Regina-Herdman All-Star Boys Hockey, Regina, SK
Regional Civic Centre, Grand Falls, NB
Regroupement pour la trisomie 21, Montréal, QC
Renascent Foundation, Toronto, ON
Renison College, Waterloo, ON
Résident Anjou, Anjou, QC
REVIVRE, Montréal, QC
Rhythm Ropers Competitive Skipping Association, Nelson, BC
Richmond Figure Skating Club, Louisdale, NS
Richmond Girls Softball Association, Richmond, BC
Rick Meagher Benefit Golf Tournament, Belleville, ON
Rideau Hill Camp, Kemptville, ON
Ridge Meadows Arts Council, Maple Ridge, BC
Ripley Huron Skating Club, Ripley, ON
Riverside/Hutton Reunion Committee, London, ON
Robinson Memorial United Church – Hospitality Meal, London, ON
Rose Cherry's Home for Kids, Toronto, ON
Ross Memorial Hospital Foundation, Lindsay, ON
Rotary Club International, Leamington, ON
Rotary Club of Alliston – Playground Project, Alliston, ON
Rotary Club of Bathurst, Bathurst, NB
Rotary Club of Charlottetown, Charlottetown, PE
Rotary Club of Fredericton, Fredericton, NB
Rotary Club of St. John's, St. John's, NL
Rotary Club Winterama, Warton, ON
Rouge Valley Health System Foundation, Ajax, ON
Royal Canadian Air Cadet Squadron – 330 Danforth, Toronto, ON
Royal Canadian Legion – Branch 219, Kelihier, SK
Royal Canadian Legion – Branch 300, Norwood, ON
Royal Canadian Mounted Police Victim Services, Vancouver, BC
Royal City Education Foundation, New Westminster, BC
Royal City Youth Soccer Club, Vancouver, BC
Royal Conservatory of Music, Toronto, ON
Royal Victoria Hospital Foundation, Barrie, ON

Royal Victoria Hospital Foundation, Montréal, QC
Ryerson University, Toronto, ON

Sackville Minor Hockey, Sackville, NS
Safe Communities Foundation, Toronto, ON
Safety Sense Institute Inc., Ottawa, ON
Saint John Learning Exchange, Saint John, NB
Salvation Army – Little Bay Islands, Little Bay Islands, NL
Salvation Army – Ontario Central Division, Toronto, ON
Salvation Army – Ontario West Division, London, ON
Salvation Army – Québec, Montréal, QC
Salvation Army – St. John's, St. John's, NL
Sandra Schmirler Foundation, Cumberland, ON
Santropol Roulant, Montréal, QC
Sarnia & District Humane Society, Sarnia, ON
Saskatchewan Abilities Council, Yorkton, SK
Saskatchewan Cancer Agency, Saskatoon, SK
Saskatchewan Indian Federated College, Saskatoon, SK
Saskatoon City Hospital Foundation, Saskatoon, SK
Saskatoon Crime Stoppers, Saskatoon, SK
Sault Area Hospital, Sault Ste. Marie, ON
SCACT Summer Swim Club, Swift Current, SK
Scarborough Sharks, Scarborough, ON
School District No. 36 (Surrey), Surrey, BC
School District No. 44 (North Vancouver), Vancouver, BC
Schools on Board, Sanford, MB
Schreiber Figure Skating Club, Schreiber, ON
Schwachman-Diamond Syndrome Canada, Mississauga, ON
Scotia Chamber Players, Halifax, NS
Scotia Festival of Music, Halifax, NS
Scouts Canada Foundation, Ottawa, ON
Scouts Canada – 4th Erindale Group, Mississauga, ON
Scouts Canada – Haliburton Club, Toronto, ON
Scouts Canada – Newfoundland & Labrador, St. John's, NL
Scouts Canada, Timberlea, NS
Screaming Eagles Triple A, Saint John, NB
Seafair Minor Hockey Association, Vancouver, BC
Semiahmoo Women's Soccer – Division 4, White Rock, BC
Senior Outreach Services, Stoney Creek, ON
Seniors Resource Centre Association of Newfoundland & Labrador, St. John's, NL
Service alimentaire la Recette, Chicoutimi, QC
Service de nutrition et d'action communautaire, Montréal, QC
Shakespeare in the Rough, Toronto, ON
Share the Warmth, Toronto, ON
ShareLife, Toronto, ON
Sheena's Place, Toronto, ON
Shepherds' Trust, Toronto, ON
Sherwood Park Minor Hockey, Sherwood Park, AB
Sherwood Parkdale Girls Minor Hockey, Charlottetown, PE
Sherwood Under 16 Soccer Team, Charlottetown, PE
Shock Trauma Air Rescue Society (STARS), Calgary, AB
Sikh Sports Club, Mississauga, ON
Silayan Filipino Community Centre, Toronto, ON
Silverstar Society, Cambridge, ON
Simcoe & District Minor Hockey Association, Simcoe, ON
Simcoe Children's Aid Society, Barrie, ON
Simon Fraser University, Burnaby, BC
Sir Mortimer B. Davis Jewish General Hospital Foundation, Montréal, QC
Sisters of Charity Ottawa Health Service Foundation, Ottawa, ON
Skate Adventures Athletic Association, Newmarket, ON
Skate Canada, Gloucester, ON
Skate Yarmouth Society, Yarmouth, NS
Skills Canada, Kitchener, ON
Skyline Seniors Outdoor Club, Calgary, AB
Smile Theatre, Toronto, ON
Smiles of Innocence Memorial Charity, King City, ON
Snowstoppers Snowmobile Club, Melville, SK
Snowsuit Fund, Ottawa, ON
Société d'arthrite, Montréal, QC
Société Grand Village Inc., Saint-Nicolas, QC
Society of St. Vincent de Paul – Corpus Christi Chapter, St. John's, NL
Society of St. Vincent de Paul, Toronto, ON
Soldiers' Memorial Hospital Foundation, Orillia, ON
Soroptimist International of Chilliwack, Chilliwack, BC
Souleppper Theatre Company, Toronto, ON
South and Central Health Foundation, Grand Falls-Windsor, NL

South Shore Team Canadian Tire, Bridgewater, NS
Southend United Boys Division 6 Soccer, Winnipeg, MB
Southend United Soccer Club, London, ON
SPAWN (Salmon Preservation Association for the Waters of Newfoundland), Corner Brook, NL
Speak Easy Inc., Saint John, NB
Special Olympics – Elliot Lake, Elliot Lake, ON
Special Olympics – Kings West Hants, Kentville, NS
Special Olympics – PEI, Charlottetown, PE
Speed Skating Canada, Ottawa, ON
Spina Bifida & Hydrocephalus Association of Ontario, Toronto, ON
Spirit of the North Healthcare Foundation, Prince George, BC
Sports Québec, Montréal, QC
Spring Bay Children's Equipment Fundraising Group, Providence Bay, ON
Springhouse 4H Club, Williams Lake, BC
St. Andrew's Presbyterian Church, St. John's, NL
St. Bridget's Convent Past Pupils' Association, Richmond Hill, ON
St. Catharines Athletics Lacrosse, St. Catharines, ON
St. Catharines Minor Hockey – The Sabres, St. Catharines, ON
St. Christopher House, Toronto, ON
St. Clair College Foundation, Windsor, ON
St. Clair Youth Ballet, Sarnia, ON
St. Francis Memorial Hospital, Barry's Bay, ON
St. Francis Xavier University, Antigonish, NS
St. George's Society of Toronto, Toronto, ON
St. James Cathedral Men and Boys Choir, Toronto, ON
St. Jerome's University, Waterloo, ON
St. John's Chinese Congregation, Toronto, ON
St. Joseph's Care Foundation, Peterborough, ON
St. Joseph's Food Bank, Pembroke, ON
St. Joseph's Health Centre Foundation, Toronto, ON
St. Joseph's Healthcare Foundation, Hamilton, ON
St. Joseph's Lifecare Centre Foundation, Brantford, ON
St. Lawrence College, Kingston, ON
St. Mary's Hospital, Camrose, AB
St. Mary's School, Chilliwack, BC
St. Mary's University, Halifax, NS
St. Matthew's Hockey Association, Omemee, ON
St. Michael's Hospital Foundation, Toronto, ON
St. Paul's Anglican Church, Channel-Port aux Basques, NL
St. Paul's Hospital Foundation, Saskatoon, SK
St. Stephen Volunteer Fire Department, St. Stephen, NB
St. Thomas Aquinas School Council, Calgary, AB
Starlight Children's Foundation Canada, Toronto, ON
State Hermitage Museum Foundation of Canada Inc., Ottawa, ON
Stingers Ringette, Regina, SK
Stollery Children's Hospital Foundation, Edmonton, AB
Stoney Creek Girls Hockey Association, Stoney Creek, ON
Stop Community Food Centre, Toronto, ON
Storefront Humber Inc., Toronto, ON
Stratford Festival, Stratford, ON
Stratford Minor Ball Association, Stratford, PE
Strathcona Basketball Association, Sherwood Park, AB
Strathcona County Minor Football Association, Sherwood Park, AB
Street Haven, Toronto, ON
Street Kids International, Toronto, ON
Success By 6 – Edmonton, Edmonton, AB
Success By 6 – Vernon, Vernon, BC
Sudburnia Soccer Club, Sudbury, ON
Sudbury Regional Hospital Foundation, Sudbury, ON
Sun Youth, Montréal, QC
Sunnybrook & Women's Foundation, Toronto, ON
Sunshine Coast Marine Rescue Society, Sechelt, BC
Surrey Delta Indo-Canadian Seniors Society, Surrey, BC
Surrey Place Centre, Toronto, ON
Sutter Ice Atom A Hockey Team, Lethbridge, AB
Sylvia Ostry Foundation, Toronto, ON
Symphony Nova Scotia Society, Halifax, NS

Tafelmusik, Toronto, ON
Taiwanese Canadian Cultural Society, Vancouver, BC
Tamara's House, Saskatoon, SK
Tapestry New Opera Works, Toronto, ON
Tara & District Improvement Association, Tara, ON
Tarragon Theatre, Toronto, ON
Terry Fox Foundation, Québec, QC
Textile Museum of Canada, Toronto, ON
The FFCA Charter School Society, Calgary, AB
The Learning Partnership, Toronto, ON

The Lung Association, Gloucester, ON
 The Saskatoon Foundation, Saskatoon, SK
 The Soup Haven, Yorkton, SK
 The Stitchin' Sisters, Chatham, ON
 The Trails Society of British Columbia, Vancouver, BC
 Theatre Beyond Words, St. Catharines, ON
 Théâtre d'Aujourd'hui, Montréal, QC
 Théâtre du Nouveau Monde, Montréal, QC
 Théâtre français de Toronto, Toronto, ON
 Théâtre Lac Brome, Knowlton, QC
 Theatre Museum Canada, Toronto, ON
 Theatre New Brunswick Foundation Inc., Fredericton, NB
 Theatre Passe Muraille, Toronto, ON
 TheatreOne, Nanaimo, BC
 Therapeutic Paws of Canada, Brockville, ON
 Thornhill Minor Softball Association, Thornhill, ON
 Thunder Bay Croatia Soccer Club, Thunder Bay, ON
 Thunder Bay Regional Hospital, Thunder Bay, ON
 Tillsonburg Community Centre and Arena, Tillsonburg, ON
 Tim Horton Children's Foundation Inc., St. George, ON
 Tisdale Community Curling Centre, Tisdale, SK
 Tisdale Minor Ball Association, Tisdale, SK
 Tisdale Performing Arts Council, Tisdale, SK
 Titans Sainte-Julie Novice A, Sainte-Julie, QC
 Tofield Satellites Senior Men's Hockey, Tofield, AB
 Tom Thomson Memorial Art Gallery, Owen Sound, ON
 Toronto Arts Council Foundation, Toronto, ON
 Toronto Association for Community Living, Toronto, ON
 Toronto Botanical Garden, Toronto, ON
 Toronto Children's Chorus, Toronto, ON
 Toronto District School Board, Scarborough, ON
 Toronto Foundation for Student Success, Toronto, ON
 Toronto General & Western Hospital Foundation, Toronto, ON
 Toronto Intergenerational Partnerships, Toronto, ON
 Toronto Kiwanis Boys and Girls Club, Toronto, ON
 Toronto Mendelssohn Choir, Toronto, ON
 Toronto Royals Atom AA, Brampton, ON
 Toronto Scottish Rugby Football Club, Mississauga, ON
 Toronto Symphony Orchestra, Toronto, ON
 Toronto Zoo Foundation, Toronto, ON
 Town of Ponoka Centennial Committee, Ponoka, AB
 Town of Wallaceburg Baldoon Bicentennial, Wallaceburg, ON
 Town of Wingham, Homecoming 2004, Wingham, ON
 Toyich International Projects, Toronto, ON
 Traffic Injury Research Foundation, Ottawa, ON
 Trail Regional Hospital and Health Foundation, Trail, BC
 Transcona and District Pipers and Drummers Association, Winnipeg, MB
 Transitional and Supportive Housing Services of York Region, Newmarket, ON
 Trent University, Peterborough, ON
 Trinity Conception Placentia Health Foundation Inc., Carbonear, NL
 Trinity Home Hospice, Toronto, ON
 Trinity Western University, Langley, BC
 Tsuu T'ina Nation – Education Department, Calgary, AB
 TVOntario, Toronto, ON

Ukrainian Catholic Women's League – Nanaimo Branch, Nanaimo, BC
 United Catholic Women's League – Nanaimo Branch, Nanaimo, BC
 United Jewish Appeal of Greater Toronto, Toronto, ON
 United Ostomy Association of Canada, Toronto, ON
 United Way – Elgin-St. Thomas, St. Thomas, ON
 United Way – Weyburn and District, Weyburn, SK
 United Way – Yorkton & District, Yorkton, SK
 United Way Community Services of Guelph and Wellington, Guelph, ON
 United Way of Bruce Grey, Owen Sound, ON
 United Way of Burlington and Greater Hamilton, Hamilton, ON
 United Way of Calgary and Area, Calgary, AB
 United Way of Cambridge and North Dumfries, Cambridge, ON
 United Way of Cape Breton, Cape Breton, NS
 United Way of Central Alberta, Red Deer, AB
 United Way of Central New Brunswick, Fredericton, NB
 United Way of Chatham-Kent, Chatham, ON
 United Way of Colchester County, Truro, NS
 United Way of Estevan, Estevan, SK
 United Way of Fort McMurray, Fort McMurray, AB
 United Way of Greater Moncton & Southeast New Brunswick Region, Moncton, NB
 United Way of Greater Saint John, Saint John, NB

United Way of Greater Toronto, Toronto, ON
 United Way of Greater Victoria, Victoria, BC
 United Way of Halifax Region, Halifax, NS
 United Way of Kamloops & Region, Kamloops, BC
 United Way of Kingston, Frontenac, Lennox & Addington, Kingston, ON
 United Way of Lanark County, Carleton Place, ON
 United Way of London & Middlesex, London, ON
 United Way of Moose Jaw, Moose Jaw, SK
 United Way of Nanaimo & District, Nanaimo, BC
 United Way of Niagara Falls, Niagara Falls, ON
 United Way of Nipawin, Nipawin, SK
 United Way of North Okanagan Columbia Shuswap, Vernon, BC
 United Way of Ottawa, Ottawa, ON
 United Way of Peterborough & District, Peterborough, ON
 United Way of Pictou County, New Glasgow, NS
 United Way of Prince Edward Island, Charlottetown, PE
 United Way of Quinte, Belleville, ON
 United Way of Regina, Regina, SK
 United Way of Sarnia-Lambton, Sarnia, ON
 United Way of Saskatoon, Saskatoon, SK
 United Way of South Eastern Alberta, Medicine Hat, AB
 United Way of South Niagara, Welland, ON
 United Way of South Western Alberta, Lethbridge, AB
 United Way of St. Catharines & District, Thorold, ON
 United Way of Sudbury & District, Sudbury, ON
 United Way of the Alberta Capital Region, Edmonton, AB
 United Way of the Central & South Okanagan/Similkameen, Kelowna, BC
 United Way of the Fraser Valley, Abbotsford, BC
 United Way of the Lower Mainland, Burnaby, BC
 United Way of Thunder Bay, Thunder Bay, ON
 United Way of Trail, Trail, BC
 United Way of Windsor-Essex County, Windsor, ON
 United Way of Winnipeg, Winnipeg, MB
 Université du Québec à Chicoutimi, Chicoutimi, QC
 Université du Québec à Rimouski, Rimouski, QC
 University Health Network, Toronto, ON
 University of Alberta, Edmonton, AB
 University of British Columbia, Vancouver, BC
 University of Calgary, Calgary, AB
 University of Guelph, Guelph, ON
 University of King's College, Halifax, NS
 University of Manitoba, Winnipeg, MB
 University of Moncton, Moncton, NB
 University of Montreal, Montréal, QC
 University of New Brunswick, Fredericton, NB
 University of Northern British Columbia, Prince George, BC
 University of Ottawa Heart Institute, Ottawa, ON
 University of Ottawa, Ottawa, ON
 University of Prince Edward Island, Charlottetown, PE
 University of Saskatchewan, Saskatoon, SK
 University of St. Michael's College, Toronto, ON
 University of Toronto, Toronto, ON
 University of Victoria, Victoria, BC
 University of Waterloo, Waterloo, ON
 University of Western Ontario, London, ON
 University of Windsor, Windsor, ON
 University of Winnipeg, Winnipeg, MB
 Upper Ottawa Valley Genealogical Group, Pembroke, ON

Valley Regional Hospital Foundation, Kentville, NS
 Vancouver Aquarium Marine Science Centre, Vancouver, BC
 Vancouver Asian Film Festival Society, Vancouver, BC
 Vancouver Asian Heritage Month Society, Vancouver, BC
 Vancouver General Hospital and Health Sciences Centre, Vancouver, BC
 Vancouver General Hospital and University of British Columbia Hospital Foundation, Vancouver, BC
 Vancouver Summer Festival Society, Vancouver, BC
 Vantreight's Sports Association, Victoria, BC
 Vasco da Gama Social Club Inc., Hamilton, ON
 Vaughan Flames Peewee AA Girls Hockey, Maple, ON
 Vernon Dynamite Youth Soccer Association – Under 13, Vernon, BC
 Victoria General Hospital Foundation, Winnipeg, MB
 Victoria Hospice Society, Victoria, BC
 Victorian Order of Nurses – Cornwall, Cornwall, ON
 Victorian Order of Nurses – Middlesex-Elgin, Strathroy, ON
 Victorian Order of Nurses – Montreal, Montréal, QC

Villa Charities Foundation, Toronto, ON
 VOCM Cares Foundation, St. John's, NL

Wainwright Frontier and Exhibition, Wainwright, AB
 War Amps CHAMP Program, Ottawa, ON
 Waterloo Minor Soccer, Waterloo, ON
 Waterloo Regional District School Board – Elmira District Secondary School, Elmira, ON
 Waterloo Regional Hospital Foundation, Kitchener, ON
 Waterloo Tigers Volleyball Club, Toronto, ON
 Watford Community Improvements Inc., Watford, ON
 Watford Minor Hockey Association, Watford, ON
 Welland Hospital Foundation, Welland, ON
 Wellspring, Toronto, ON
 Wellwood Community Club, Neepawa, MB
 Wendat Community Psychiatric Support, Midland, ON
 West Park Health Care Centre Foundation, Toronto, ON
 West Vancouver Rotary Club, West Vancouver, BC
 Western Memorial Regional Hospital Foundation, Corner Brook, NL
 Weston Hawks Minor Atom AA Club, Toronto, ON
 Westport & Rideau Lakes Canada Day Committee, Westport, ON
 Westport Centennial Committee, Westport, ON
 Wexford Mustangs Minor Bantam Hockey, Toronto, ON
 Whitby Arrows Soccer Club, Whitby, ON
 Whitby Synchronized Skating, Whitby, ON
 Whitby Wildcats Minor Bantam AAA, Whitby, ON
 White Light Hospice, Toronto, ON
 Wildrose Polio Support Society, Edmonton, AB
 Wilfrid Laurier University, Waterloo, ON
 Willowdale Blackhawks, Toronto, ON
 Willowdale Blackhawks Bantam A, Toronto, ON
 Winchester District Memorial Hospital, Winchester, ON
 Windfall Clothing Support Service, Toronto, ON
 Windreach Farms, Ashburn, ON
 Windsor-Essex Children's Aid Society, Windsor, ON
 Winnipeg Art Gallery, Winnipeg, MB
 Winnipeg Chinese Cultural & Community Centre, Winnipeg, MB
 Winnipeg Humane Society, Winnipeg, MB
 Women & Children's Foundation, Port Couillard, BC
 Women in Capital Markets, Toronto, ON
 Women of Distinction, Montréal, QC
 Women Today, Goderich, ON
 WomenNet, Longueuil, QC
 Women's Centre of Montréal, Montréal, QC
 Women's Legal Education & Action Fund Inc., Toronto, ON
 Women's Y Foundation, Montréal, QC
 Woodstock Hospital Foundation, Woodstock, ON
 World Servants Canada Society, Richmond, BC
 Writers' Trust of Canada, Toronto, ON

Yarmouth Hospital Foundation, Yarmouth, NS
 Yee Hong Centre for Geriatric Care, Scarborough, ON
 Yee Hong Community Wellness Foundation, Scarborough, ON
 YMCA of Calgary, Calgary, AB
 YMCA of Chatham-Kent, Chatham, ON
 YMCA of Fredericton, Fredericton, NB
 YMCA of Greater Halifax-Dartmouth, Halifax, NS
 YMCA of Greater Moncton, Moncton, NB
 YMCA of Greater Vancouver, Vancouver, BC
 YMCA of Hamilton-Burlington, Hamilton, ON
 YMCA of Humber Community, Corner Brook, NL
 YMCA of Sarnia-Lambton, Sarnia, ON
 York Curling Club, Toronto, ON
 York Toros Hockey Association, Toronto, ON
 York University, Toronto, ON
 Yorkton Family Leisure Centre, Yorkton, SK
 Yorkton Ladies Curling Club, Yorkton, SK
 Young Life Calgary Northwest, Calgary, AB
 Youth Leadership Program (LEAP), Toronto, ON
 Youthfest 2004 Burlington, Burlington, ON
 Yukon Arts Centre, Whitehorse, YT

Zonta Club – Brampton-Caledon, Brampton, ON

Contacts

BMO Financial Group Corporate Social Responsibility Report including our 2004 Public Accountability Statement is available for viewing or printing on our web site at www.bmo.com.

For a printed copy, please contact:

BMO Financial Group
Corporate Communications
302 Bay Street, 10th Floor
Toronto, Ontario
M5X 1A1

(On peut obtenir sur demande un exemplaire en français.)

Requests for charitable donations should be submitted in writing. Guidelines are available at www.bmo.com/community. Applications on behalf of a national organization should be directed to:

Senior Manager, Corporate Donations
BMO Financial Group
Corporate Communications
302 Bay Street, 10th Floor
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British Columbia and Yukon Division

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“In making this tremendous donation, BMO Financial Group is truly investing in our collective future, and is clearly demonstrating its passion for learning and knowledge.”

Terry Slobodian, Vice-President, Advancement, University of Ontario Institute of Technology, and President, Durham College

“I’m hoping one spinoff (of the Siminovitch Prize) is to make Newfoundlanders and the government see the arts in Newfoundland are viable and recognized across the country, and not just good for locals.”

Jillian Keiley, Newfoundland director and 2004 winner of the Elinore and Lou Siminovitch Prize in Theatre

“The building was an important catalyst. Thanks to BMO’s donation, we were able to raise additional start-up funding and begin accepting donations.”

Lucille Bruce, Executive Director, Winnipeg Native Women’s Transition Centre

“The folks at BMO made it easy, and before you knew it we were in business.”

Steve Boesch, Quiznos Sub franchise co-owner and BMO small-business customer

“When I was young, I volunteered with the idea that I wanted to change the world. Now I’m very happy if my contribution makes a small but positive change in the life of one person.”

Stanley Julien, BMO employee and community volunteer

BMO  **Financial Group**
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BMO Financial Group was recognized as one of Canada’s Most Respected Corporations in 2004. We ranked among the top 10 corporations in the following categories:

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