



Bank of Montreal

55 Bloor Street West  
Toronto, Ontario  
M4W 3N5

December 16, 2002

To Whom It May Concern:

RE: The Magic and Illusions of Coby

Coby entertained at our office holiday luncheon. He mingled amongst the many tables with the comments reeling: "how did he do that", "that's amazing", "someone must have set this up before hand."

Coby's work was described as edgy and cool. We believe he is very innovative in his approach providing exciting illusions delivered in a humorous manner.

He provided a wonderful addition to our event.

  
Gail Kassie

Director Product Management  
Consumer Lending  
Bank of Montreal