

and says, "My God, my dear, they don't even speak English here."

We've only been in Los Angeles two years, and a friend of my daughter, 18-year-old young lady, came over to the house after a trip with her family through Canada, and I asked her, "What did you think of Canada?" And her answer was, "Gee I mean, you know, totally awesome!" We had a language problem.

Kidding aside, I think we do enjoy a very preferential, special, good relationship between our two countries, if we enjoy special relationships with anyone I guess it would be with one another. And anything I can do personally or professionally to encourage, foster, help improve that, I and certainly my bank would do that. As a matter of fact, the person who started Bank of America was a man named Giannini. His idea was a nationwide banking system. Some others have that idea too, now. He got the idea, frankly, from the Bank of Montreal, which at that time, early 1900's, was indeed operating a nationwide banking system. In fact, the oldest continuously existing bank charter, albeit through acquisition in the state of California, is the Bank of Montreal.

I appreciate your asking me to participate in this forum at what I would consider to be a fairly critical time, not only for the relationship between the U.S. and Canada, but in those relationships between and among all trading partners. I find it quite disturbing that in many many countries we're involved in discussions or negotiations of what sort or another addressing international trade problems. The temperature of these conversations is getting very high and the tone of the