BANKMONT FINANCIAL CO Form SC 13G/A

December 10, 2002

Securities and Exchange Commission, Washington, D.C. 20549

Schedule 13G

Under the Securities Exchange Act of 1934

(Amendment No. 3)*

(Name of Issuer) Extendicare Inc CDA

(Title of Class of Securities) Common Stock

(CUSIP Number) 30224T871

(Date of Event Which Requires Filing of this Statement) Annual Filing

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

[x] Rule 13d-1(b)
[] Rule 13d-1(c)
[] Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be ``filed'' for the purpose of Section 18 of the Securities Exchange Act of 1934 (``Act'') or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 30224T871

(1) Names of reporting persons...Bankmont Financial Corp I.R.S. Identification Nos. of above persons (entities only) 51-0275712 _____ (2) Check the appropriate box if a member of a group (a) (b) x (3) SEC use only..... _____ (4) Citizenship or place of organization..... A Delaware Corporation _____ Number of shares beneficially owned by each reporting person with: (5) Sole voting power...33,600..... (6) Shared voting power....0...... (7) Sole dispositive power......33,600.....

(8) Shared dispositive power....0..... _____ (9) Aggregate amount beneficially owned by each reporting person 33,600 _____ (10) Check if the aggregate amount in Row (9) excludes certain shares (see instructions)..... _____ (11) Percent of class represented by amount in Row (9)...0.059%..... _____ (12) Type of reporting person (see instructions)....HC..... _____ Item 1(a) Name of issuer: Extendicare Inc CDA Item 1(b) Address of issuer's principal executive offices: 3000 Steeles Avenue East Markham, Ontario, L3R9W2 Canada 2(a) Name of person filing: Bankmont Financial Corp 2 (b) Address or principal business office or, if none, residence: 111 W. Monroe Street P. O. Box 755 Chicago, IL 60690 2(c) Citizenship: A Delaware Corporation 2(d) Title of class of securities: Common Stock 2(e) CUSIP No.: 30224T871 Item 3. If this statement is filed pursuant to Secs. 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a: (a) [] Broker or dealer registered under section 15 of the Act (15 U.S.C. 780). (b) [X] Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c). (c) [] Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c). (d) [] Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8). (e) [] An investment adviser in accordance with Sec. 240.13d-1(b)(1)(ii)(E); (f) [] An employee benefit plan or endowment fund in accordance with Sec. 240.13d-1(b)(1)(ii)(F); (g) [X] A parent holding company or control person in accordance with Sec. 240.13d-1(b)(1)(ii)(G); (h) [] A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813); (i) [] A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3); (j) [] Group, in accordance with Sec. 240.13d-1(b)(1)(ii)(J). Item 4. Ownership 1. (a) Amount beneficially owned: 33,600.

(b) Percent of class: 0.059% (c) Number of shares as to which the person has: (i) Sole power to vote or to direct the vote 33,600. (ii) Shared power to vote or to direct the vote 0. (iii) Sole power to dispose or to direct the disposition of 33,600. (iv) Shared power to dispose or to direct the disposition of 0. Item 5. Ownership of 5 Percent or Less of a Class. If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than 5 percent of the class of securities, check the following [X]. See Exhibit 2 Item 6. Ownership of More than 5 Percent on Behalf of Another Person. Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person. Bankmont Financial Corp., a Parent Holding Company, Filing on behalf of the following subsidiaries: Bank of Montreal Holding Inc., a Parent Holding Company 350 7th Avenue S.W. Calgary, Alberta CANADA T2P 3N9 Bank of Montreal Securities Canada Limited, a Parent Holding Company First Canadian Place Third Floor Toronto, Ontario CANADA M5X 1A1 The Nesbitt Burns Corporation Limited, a Parent Holding Company One First Canadian Place Fourth Floor Toronto, Ontario CANADA M5X 1H3 Nesbitt Burns, Inc., a broker-dealer One First Canadian Place 5th Floor Toronto, Ontario CANADA M5X 1H3 Jones Heward Investments Inc., a Parent Holding Company Royal Trust Tower 77 King Street West Suite 4200 Toronto, Ontario CANADA M5K 1J5 Jones Heward Investment Management Inc., an investment adviser Royal Trust Tower 77 King Street West Suite 4200 Toronto, Ontario CANADA M5K 1J5

Jones Heward Investment Counsel Inc., an investment adviser

Royal Trust Tower 77 King Street West Suite 4200 Toronto, Ontario CANADA M5K 1J5 First Canadian Funds Inc, a Holding Company 302 Bay Street 7th Floor Toronto, Ontario CANADA M5X 1A1 First Canadian Mutual Funds, Canadian mutual funds 302 Bay Street 7th Floor Toronto, Ontario CANADA M5X 1A1 Jones Heward Funds, Canadian mutual funds Royal Trust Tower 77 King Street West Suite 4200 Toronto, Ontario CANADA M5K 1J5 The Pension Fund Society of the Bank of Montreal, a Canadian pension fund Corporate Secretary's Department First Canadian Place 22nd Floor Toronto, Ontario CANADA M5X 1A1 And filing on behalf of its parent: Bank of Montreal 1 First Canadian Place Toronto, Ontario Canada MX5 1H3 Item 8. Identification and Classification of Members of the Group See Exhibit 2 Item 9. Notice of Dissolution of Group. Not Applicable Item 10. Certification By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

in any transaction having that purpose or effect.

Dated: December 10, 2002

BANKMONT FINANCIAL CORP.

BY: (Paul Reagan) Paul Reagan Senior Vice President and General Counsel

Schedule 13G Exhibit 1

Nesbitt Burns, Inc. is a wholly-owned subsidiary of The Nesbitt Burns Corporation Limited, which is a wholly-owned subsidiary of Bank of Montreal Securities Canada Limited, which is a wholly-owned subsidiary of Bank of Montreal Holding Inc., which is a wholly-owned subsidiary of Bank of Montreal.

Jones Heward Funds are Canadian mutual funds advised by Jones Heward Investment Counsel, which is a wholly-owned subsidiary of Jones Heward Investment Management, which is a subsidiary of Jones Heward Investments Inc., which is a subsidiary of Nesbitt Burns Inc. and the Bank of Montreal.

The Pension Fund Society of the Bank of Montreal is a Canadian pension fund advised by Jones Heward Investment Counsel, which is a wholly-owned subsidiary of Jones Heward Investment Management, which is a subsidiary of Jones Heward Investments Inc., which is a subsidiary of Nesbitt Burns Inc. and the Bank of Montreal.

First Canadian Mutual Funds are Canadian mutual funds advised and managed by Jones Heward Investment Counsel, Jones Heward Investment Management, and First Canadian Funds Inc., which are wholly-owned direct or indirect subsidiaries of Bank of Montreal.

Jones Heward Investment Counsel is a wholly-owned subsidiary of Jones Heward Investment Management, which is a wholly-owned subsidiary of Jones Heward Investments Inc., which is a wholly-owned subsidiary of Bank of Montreal and Nesbitt Burns Inc.

Pursuant to Rule 13d-1(k)(1)(iii), Bank of Montreal, Bank of Montreal Holding Inc., Bank of Montreal Securities Canada Limited, The Nesbitt Burns Corporation Limited, Nesbitt Burns Inc., Jones Heward Funds, The Pension Society of the Bank of Montreal, First Canadian Funds Inc., First Canadian Mutual Funds, Jones Heward Investment Counsel Inc., Jones Heward Investment Management Inc., and Jones Heward Investments Inc. agree to this filing of Schedule 13G by Bankmont Financial Corp. This exhibit is submitted as proof of their agreement and authorization for Bankmont Financial Corp. to file on their behalf.

Dated: December 10, 2002

BANK OF MONTREAL

BY: (Velma J. Jones) Velma J. Jones Secretary

BANK OF MONTREAL HOLDING INC.

BY: (Janine Mulhal) Janine Mulhal Vice President, Chief Accountant

BANK OF MONTREAL SECURITIES CANADA LIMITED

BY: (Ron Sirkis) Ron Sirkis General Counsel & Taxation

BMO NESBITT BURNS INC.

- BY: (Robert Allair) Robert Allair Vice President and Managing Director
- JONES HEWARD INVESTMENTS INC.
- BY: (Barry Cooper) Barry Cooper Chief Executive Officer

JONES HEWARD INVESTMENT MANAGEMENT

- BY: (Barry Cooper) Barry Cooper Chief Executive Officer
- JONES HEWARD INVESTMENT COUNSEL
- BY: (Barry Cooper) Barry Cooper Chief Executive Officer
- FIRST CANADIAN FUNDS INC.
- BY: (Ed Legzdins) Ed Legzdins Executive Vice President and Chief Operating Officer
- FIRST CANADIAN MUTUAL FUNDS
- BY: (Ed Legzdins) Ed Legzdins Executive Vice President and Chief Operating Officer

JONES HEWARD FUNDS

- BY: (Barry Cooper) Barry Cooper Chief Executive Officer
- THE PENSION FUND SOCIETY OF THE BANK OF MONTREAL
- BY: (Bob Adams) Bob Adams Assistant Treasurer

Schedule 13G Exhibit 2

This Schedule is being filed by Bankmont Financial Corporation, its

parent company, Bank of Montreal.