From: "Gagnon, Sandra" <Sandra.Gagnon@freedom55financial.com>

To: <jointforum@fsco.gov.on.ca> Date: Mon, Jun 18, 2007 1:13 PM Subject: Request for comments

Hello,

In response to your request for comments:

What the industry needs is to avoid another financial scandal like Norbourg and not to have to complete and hand out more documents. With everything we already have to give out at the time an account is opened, I think that clients and representatives have had enough. I have ten years' experience, and every time I open an account, the clients tell me there are far too many papers to sign, and for us as representatives, there are a lot of papers to drag around with us.

Thank you!

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