

**From:** "Don" <wdross@cyberbeach.net>  
**To:** <jointforum@fsco.gov.on.ca>  
**Date:** Tue, Oct 2, 2007 5:15 PM  
**Subject:** RE: Fund Facts proposal

To Whom it concerns

I have been in the financial services industry for over 25 years. During this time I have seen many slick talking sales persons defraud their clients in many ways. If caught a light fine or at most a short period of incarceration with little or no restitution.

I do not agree that a client or prospective client should negotiate the compensation payed to the adviser. This would result in the quality of service being reflected by the compensation.

As for the rest of the changes proposed the information folder contains all the info the client needs to know and he confirms with a signature that he received one.

If clients were buyer aware and not greedy honest advisers could do their jobs.

Question! How about the banks ?