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I am a 82-year old citizen of the USA living in Australia. I have been paying taxes in two countries since 1997, but only filing for the US taxes gives me any trouble. I sincerely believe that FBAR is a clumsy tool and another method of detecting tax launderers should be found. I do not have enough money to owe taxes either in Australia or the US, but I have to pay an expensive tax accountant to do my US taxes because I can't manage the FBAR part . All but a small part of my income is held on Australian banks or superannuation accounts. Please regulate, or better eliminate, FBAR.

Thank you for giving me a chance to comment.

Frances Oppel

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