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As a US citizen living abroad with a modest retirement income, I am required to file a tax return in the US and in Germany. This in itself is an unnecessary democratic burden. To make matters worse I am then required to file the FBAR listing the money entrusted to foreign financial institutions although this information is already reported - at least for the most part - by the institutions themselves. I have no problem with the government's knowledge of my financial situation but it's a big yearly bureaucratic nuisance. If I fail to file, I could be subject to large fines. I think my time and your time (and money) could be put to better use. Of course money laundering should be detected and prosecuted, but please, go after the big guys.