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Although I understand the US government's need to crack down on tax evaders, the FBAR is truly unfair to honest US citizens living abroad. It is a blunt instrument that does not take into account the daily reality of working, paying bills, and saving for retirement of US citizens living in another country. It is a unique and undue burden that the US could, with a small amount of effort, surely reform. Please take our concerns to heart. I realize that we are a minority, but our tax filing and FBAR burden is extraordinarily disruptive. Thank you.