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I have resided in Canada for 15 years and have bank accounts in Canada to conduct the business of daily living. I have consistently filed FBARs as required each year. The information requested is exactly the same as is requested on the IRS form 8938 and is therefore redundant and burdensome. Reviewing each account for its maximum balance is time consuming and for what purpose? The burden of filing my tax returns in both the US and Canada costs me about \$3500-4000 per year. This includes hiring a cross border expert who understands the US-Canada tax treaty and FBAR filing. Each year the tax return becomes more complicated and impossible for me as a lay person to file my own return and my accounting fees go up. My husband and I are retired, and this is not sustainable for us. I respectfully request that this filing requirement be reviewed for fairness and simplification.