

comment CSA Discussion Paper and Request for Comment 81-407 Mutual Fund Fees

E-mail: comments@osc.gov.on.ca

Hi Secretary OSC

Please consider the advantages of free trade.

Open the market in Canada to funds from other jurisdictions especially the relatively low cost US.
Competition is wonderful in reducing costs.

Yes Canadian regulators will object. After all one of their main jobs is to keep their jobs. Note in particular the opposition to a single regulator in Canada. It is indicative of more interest in job retention than overall effectiveness and efficiency.

Simply allow free trade with other jurisdictions with adequate oversight e.g. USA.

Perhaps Canadian regulators could monitor the level of oversight in other jurisdictions and gradually expand the list of "free trade jurisdictions.

Sincerely

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