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October 16, 2019

British Columbia Securities Commission
Alberta Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan
Manitoba Securities Commission
Ontario Securities Commission
Autorite des marches financiers
Financial and Consumer Services of New Brunswick
Superintendent of Securities, Department of Justice and Public Safety, Prince Edward Island
Nova Scotia Securities Commission
Securities Commission of Newfoundland and Labrador
Registrar of Securities, Northwest Territories
Registrar of Securities, Yukon Territory
Superintendent of Securities, Nunavut

TO WHOM IT MAY CONCERN:

The information given to us and related discussions about CSA's proposals to change the way a Referral Party is compensated by the Portfolio Management Firm is a **BACKWARD** move in terms of how a client receives (personal) services.

Our current relationship with Foster Agency and BCV since 2007 - with our Financial Advisor (Referral Party) was positively changed from the previous unbalanced scale of mutual funds and brokerage sales people who sold us goods for their benefit and not for our long term goals as we experienced in the 30 years prior.

There was this thought, give me some money, let us see what we can do. There was **NO** thought of an overall plan to advise, show us, and develop an ongoing relationship for increasing the initial asset value and also provide advice on family oriented - financial options, planning.

The fact that our Referring Party is an Advisor on so many other related financial transactions – not just investment money related – leads to a more family advisor relationship that cannot be found in any other banking, mutual fund or brokerage firm transaction as those individuals are not always there when needed at a later time – a year or years later.

It comes down to having a **“VESTED INTEREST”** in what is being done for us as a client and having personal ongoing meetings to support what decisions that have been made and changes that need to be made for all concerned in the current time of our lives.

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