

**From:** Robert Goldin  
**Sent:** June 27, 2011 9:58 AM  
**To:** Publicaffairs@obsi.ca/Affairespubliques@obsi.ca  
**Subject:** Re: Comments on Consultation Paper- Suitability and Loss Assessment Process

Attention Tyler Fleming  
Director, Stakeholder Relations and Communications.

**Re: Comments on Consultation Paper- Suitability and Loss Assessment Process**

In my opinion the best way to ascertain an investor's losses from unsuitable investments is set out in paragraphs D and E of Step 3 (page 12) of the consultation paper.

In addition lost opportunity costs from the date when the unsuitable investments were made until date of payment should be awarded. In this regard:-

- The GIC rate, over the period concerned, plus 5% should be awarded ----- because the investor expected to receive a larger rate than a GIC, otherwise he/she would simply have bought a GIC.

Benchmark indices should **never never never** be used, simply because they are just an **average** and only in about 1% of the cases would they be reflective of an investor's actual lost opportunities. Certainty and not **guess work** is required.

All the best,

Yours truly,

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