

Dear Mr Stevenson and Honorable Evans,

Re: N1 31-103

What is happening to our Democratic rights to be responsible for our own Due Diligence??

Individuals who believe they have the financial ability should be able to make their own decisions about their own investments. It is not the government's right to have all our financial information. We are not children!! We work hard, pay our taxes and lead responsible lives as citizens. If it is the criminals that you are wanting to catch, do not penalize the masses. Find other means to discover the law breakers.

There are many items that the government or securities have approved to invest in for RRSP. People invest in Mutual Funds every February. Interesting how these funds look so attractive a few months before February and then after March the prices slide. People are looking for growth in these investments not losses. If we want to invest in land or some other development then we need to do our own research. We should have the freedom to do so. I want to have the freedom to invest the way I want and not be dictated to by some "removed body/committee" that has no interest in my personal wellbeing.

Is it a way to keep the Middle Class in their place? Or destroy the Middle class?? Canada was built on being adventurous and forward thinking. Please do not legislate this proposal. Already there are comments about how little Canadians invest in their country. Let's look to ways that the population can be encouraged to invest and help Canada grow. The Government and the Securities already have huge powers. Do not disempower our people!!

I hope you will see reason and not go forward with this Proposal N1 31-103

Sincerely,
Laura Brown