

To Whom It May Concern:

I have reviewed the proposals for the changes to the securities policies and regulations and would like to provide the following comments:

1. In a day where we are constantly reminded to be safe with financial and personal information you are proposing that as investors we provide confidential information to sales people when dealing with securities and investments. This does not make sense. Identity theft has increased significantly over the past while and this opens up new doors to allow it to happen. I am not suggesting that sales people would do this but by providing this information it just means one more avenue for dishonest people to obtain it.
2. I feel that these changes could be viewed as punishment for honest people in order to catch a few dishonest. From reading the information it would seem the purpose behind the changes is to catch say "money launders" or those that are trying to hide money. There is an old adage that says "Locks only keep out honest people".
3. I am an adult and therefore should be allowed to make my own decisions regarding investments and securities. If I make a bad choice then that would definitely be my fault and regardless of the outcome it was my choice. By having someone else decide if I can or cannot make an investment it is taking away my rights to make those choices.

Please reconsider these proposals. As an investor I do not feel they are of any benefit to me.

Thank you
Sharon Vierboom