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and

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The Secretary
Ontario Securities Commission
20 Queen Street West
22nd Floor
Toronto, Ontario M5H 3S8

Re: CSA Proposed Amendments Relating to the Offering Memorandum Exemption

Dear Madams:

I am writing to comment on the proposed amendments to NI 45-106, in particular the proposed annual investment limits for non-accredited investors.

My name is Wendy Christensen,

A number of years ago, my husband died, and like most widows, I was left with an estate to try to figure out, and unlike most widows, a family farm to learn to look after and grow.

If not for my financial planners at Financial Value Inc. and their full suite of investment and insurance products, I am not sure what I would have done.

I was left with a very large tax liability to try to pay, and without the \$100,000 Mineralfields super flow through shares, that I purchased as an eligible investor in Alberta, I would still be in arrears to the government, and would not be in the excellent and strong financial position I am in today. \$30,000 would have been of little use.

During the last number of years, I have also diversified into many different exempt products, some below \$30,000, and many far above \$30,000. All fitting properly in a diverse and in some cases 100% guaranteed investments using a combination of EMP's and Segregated Funds.

I fear that if a \$30,000 cap were to be put on middle class, eligible investors, and another widow/ widower were in my position, they would never be able to climb out of the hole left behind in the wake of a death.

You as the regulator have no right to limit a person to what tools they can use, and how much they can buy if they are found to be suitable, and you have no right to stop any person from ensuring their financial futures are viable, safe and secured. Taking my right to invest how I see fit decimates my future, and possibly my livelihood.

Please discard this legislation, for the good of all Canadians.

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This submission is being made on my own behalf.

If you would like further elaboration on my comments, please feel free to contact my financial advisors at Financial Value Inc.

Regards,

Wendy Christensen.

CC:

Cora Pettipas
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