

## **Cliff & Arlene Anderson**

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May 30, 2014

Dear Sir or Madam,

Re: Annual Contribution Limits on Exempt Market Investments

We believe that investing in the exempt market should carry no limits as proposed.

Canada is still a free country where its citizen's can move about freely, purchase what they want and invest where and how much they want.

The proposed contribution limits I believe go against Canadian's rights and freedoms!

If the governing bodies wish to help the general public then please do it by placing ads in the countries newspapers explaining what to be aware of when investing in the various markets.

Education is the best instrument in dealing with many of life's opportunities. To limit is to frustrate. To educate is to empower.

We have personally invested in a number of ventures over the years and have done very well by some and struggled with a few. These have primarily been ones that were run by unscrupulous operators and I think we all know when and where most of these investment opportunities took place.

Had our securities commissions been providing better over site of the market's and provided guidance through public education and awareness of how to conduct due diligence prior to handing over the money then I think we could rest assured there would have been far fewer incidents of people's money having gone astray.

As Canadians first and Albertan's second we absolutely oppose the concept of Annual Contribution Limits on Exempt Market Investments.

Sincerely,

Cliff & Arlene Anderson