

Date: June 6 2104

Dear Sirs/Mesdames:

Re: CSA & OSC Proposed Amendments Relating to the Offering Memorandum Exemption

This is another attempt by the "big boys" to make money. The small investor who tries to get ahead has to now pay to a third party. This is to me another cost to cut down on the investors attempt to get ahead. I trust Paradigm Mortgage because they have proven themselves over many years. Your ammendments discourage the small honest hard working companies and encourage the big boys! Once again the rich get richer and the poor get poorer. In a free enterprise system we should have the fredom to choose.

I am writing to comment on the proposed amendments to NI 45-106, in particular the proposed annual

investment limits for non-accredited investors and restricting EMDs from being able to sell securities of related issuers.

The regulations should not be setting restrictive limits on what people can or can't invest in with their

own after tax dollars. I have been invested in a BC MIC for years and have never experienced a loss.

These restrictions, as proposed, are prohibitive and don't consider the specific circumstances of individual investors. They prohibit diversification and flexibility within an investor's portfolio.

Mining

stocks, tech ventures and biotech are hugely risky, yet there are no limits on their inclusion in a portfolio. This is unfair and unreasonable. I believe that regulation should provide oversight to the

investment sector, but should most definitely not impose arbitrary limits or single out the private

investment market. Further, I wish to choose the dealer I want, even if the dealer is related to the

Issuer.

As a current investor with a Mortgage Investment Corporation in BC, I am opposed to any restrictions

imposed on my investment decisions and amounts. I should have the freedom to make informed,

independent choices regarding my investment and my investment dealer.

This submission is being made on my own behalf. Please feel free to contact me should you wish further comment.

Regards,

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