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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.

I am businessman in Alberta. I have been in control of my financial matters for my entire life. My financial advisor and I have been working toward a retirement plan. I am 65 years old and quite able to decide how my money is spent. I have paid my taxes, raised a family, and looked after my investments. I do not wish for the Government to start dictating how I invest my earning.

This submission is being made on my own behalf.

If you would like further elaboration on my comments, please feel free to contact me at **EMAIL**.

Regards,

John Nghiem