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Me Anne-Marie Beaudoin  
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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**

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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.

Building an investment portfolio is an individualized process and I should not have my choices and options limited based on annual contribution limits because of bad past experiences of a small percentage of the investing population.

I realize there is risk investing in the exempt market but for investors who exercise due diligence the exempt market is **less risky and better** than the stock market.

If you limit how much I can invest, you limit how much I can lose, but you also limit how much I can make. It is my money I have the right to make that decision for myself.

You should spend more time, effort, and (my) tax dollars to educate the investing public and eliminate the scams from the market place instead of wasting (my) tax dollars limiting how much I can invest to the improve the quality of my life.

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 **marie.kopr@gmail.com**

Regards,  
Marie Kopr

CC:

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