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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:

RE: CSA PROPOSED AMENDMENTS RELATING TO THE OFFERING
MEMORANDUM EXEMPTION

I am writing to voice my concerns and comments on the proposed amendments to N1 45-106, in particular the proposed annual investment limits for non-accredited investors.

I am very concerned and as a dismayed consumer, voter and taxpayer in the province of Alberta to notify you, the organization and people who believe it is their job to do my investing and future financial planning for me.

I do not believe that the Alberta Securities Commission (ASC) or any other securities regulator has the right to limit or even suggest giving advice as to how I as an investor should invest. My financial advisors work hard to give me advise as to where and how much I should choose to give to any given investment and I feel that it is my right to make these decisions not the ASC.

Many of us have needs, that I can guarantee you have not thought of because you likely do not spend time education yourselves on the benefits of the Exempt Market, and through this poorly thought out proposed legislation, have in fact harmed not only us but also our families. Should this legislature be passed you will affect many small businesses in our country and have taken our CHOICE away to make our own decisions.

I choose to invest in this market because I believe that Exempt Market products will help me achieve future goals and not put undo strain on government money as I get older and do not have future income. Without being able to invest in these products, we as investments WILL no longer have the right to make our own future but the ASC will be doing this for us, doesn't sound like a very democratic system to me.

Will there also be limits to when I want to invest in the stock market, which can be done online without any knowledgeable resources, advice or education given to individuals? I wonder what the outcries would be then!

As an adult with the education and advice I receive from my planners at Financial Value Inc. I have chosen to make informed and proper decisions about which investments and how much I choose to invest which I feel is my RIGHT to do and not have anyone tell me otherwise.

Please put a stop to this regulation, it is harmful and takes away our rights as citizens of our great country, which was built on the principles of a free and open market.

Thank you for your time and consideration.

Yours truly,

Wendy Cameron

CC:

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