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and

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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 like having a choice in how I build my wealth and not be restricted to using investment opportunities chosen by others as appropriate for me. I believe that education is the best way to empower people to be smart investors, not restrictive legislation that infringes on my freedom.

I think that currently the exempt market has appropriate checks and balances to support good due diligence in investment selection.

I am happily building my wealth using exempt market products as part of my overall portfolio and I would like to continue to do so in the manner I choose. I think limiting the annual contribution amount will severely impact my ability and the ability of others to continue to evolve financial independence. I am disappointed to hear that such a short-sighted and limiting measure is under consideration.

Financially independence and true self-sufficiency is an important goal for every person. We should all have the freedom to cultivate our independence and use our own money to pay for the lives of our families.

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 shane.doran5@gmail.com
Regards,

Shane Doran

CC:

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