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and

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**Re: CSA Proposed Amendments Relating to the Offering Memorandum Exemption**

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Dear Madams:

I am writing in response to the proposed amendments to NI 45-106, CSA Staff Notice dated 20 March 2014 and in particular the proposed annual investment limits for non-accredited investors.

I am an Exempt Market Product client and plan to continue to utilize Exempt Market Product options in the future if they can benefit my situation.

I do not wish to have government policy ultimately decide where and how I should invest my money, it is a highly personal decision based not only on my income and net worth, but my sophistication, risk tolerance, goals and preferences.

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 [curt@adlerinsulation.com](mailto:curt@adlerinsulation.com)

Regards,



Curt Scheewe

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