

June 18, 2014

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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 strongly object to the amendments that you are proposing. I have a human right to invest my money in whatever way I decide and not be forced into this insidious plan that favours the large banks plus other controlling financial institutions. The major banks already reap outrageous profits without being accountable for excellent service. It is so obvious that during an economic downturn the banks can always manage to return a profit.....Very Interesting!!

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 

Regards,

Jenny Sandiford

CC:

Honourable Doug Horner
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