

To Denise and whom it may concern

As an 77 year old senior who relies on investment income to augment my pension income to support myself, I am very disturbed about the possible direction the March 2014 proposed CSA legislation may take. If I were to have an investment of \$50,000 or \$100,000 come due I would not be able to reinvest it, even with the same exempt market corporation that the funds were with at time of renewal. Can you imagine the drop in income I would face if I had to hold the funds in excess of the \$30,000 limit, in a bank account earning nothing for a year or longer? I would potentially not be allowed to reinvest, perhaps for several years with no earnings during that time. I may have been earning 8% to 12% a year or more. Please, please, think this through thoroughly. As an eligible investor I know the risks involved, but I am willing to exchange risk to enhance support for myself and to benefit businesses by allowing them funds to develop and grow.

The real way to protect investors is to ensure that only honest thoroughly checked out individuals, and corporations are able to put out exempt market investment products. I understand that legislative changes requiring brokers to perform detailed due diligence procedures were only implemented a short several years ago. Please give them time to work before instituting further changes, that will hamper business growth and restrict the income of investors.

If businesses are restricted by these proposed investment regulations we will see a devastatingly huge drop in business start-ups and growth. I suspect that most of the money businesses raise is from eligible investors. We will also see many more calls for government support for seniors whose investment income would be severely restricted.

I urge you to reconsider.

Sincerely
Helen Hamilton

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