

March 4th 2014

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John Stevenson, Secretary
Ontario Securities Commission
20 Queen Street West
Suite 1900, Box 55
Toronto, Ontario M5H 3S8

and

Me Anne-Marie Beaudoin
Directrice du secrétariat
Autorité des marchés financiers
800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal, Québec H4Z 1G3

Re: Response to CSA Notice and Request for Comment: Proposed Amendments on NI 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations Published December 5, 2013

Dear Sir and Madam, and anyone else concerned:

In response to this notice, I would urge the CSA and any other securities commission to take a simpler approach to this issue, as the insurance industry in Canada has for decades.

Advisors, Financial Planners, Dealing Reps and the like in the Exempt Market industry ought not be viewed any different from those in the Mutual fund, or Insurance industries.

I, along with my father own a Life Insurance MGA, (or managing general agency) which has commissions and trailer fees paid directly to it. All of our business income, in fact, flows to this registered corporation. My father has owned corporations that have been paid commissions for decades, and not once in our history together, or his history alone has this been an issue with any level of government.

For almost forty years, my father has helped thousands of people become incorporated for two simple reasons, legal liability protection, and legacy building.

These are the ONLY reasons to incorporate; any other benefits are purely byproducts of the modern tax systems of the western world.

We feel that as professionals, duly licensed and infinitely informed that we ought to have the same rights as any Life Insurance licensed person, any doctor, any lawyer, any farmer, and dentist, any chiropractor, laborer, contractor, and ANY fee for service licensed professional has. We deserve the right to protect our selves, our families, and businesses and our incomes under the rules, laws and regulations of the incorporations acts of Canada and Canadian Income Tax Act.

There are no securities inside a private corporation, so why would a securities commission have any jurisdiction here?

Once my corporation or person is paid for the work I have done, legally and compliantly, and the tax consequences have been realized, I have the right to do whatever it is I choose with my money.

The securities commissions of Canada have no jurisdiction here.

Thank you for your time.

Darris Cameron
Vice President
Financial Value Inc.