

From: AMER Fund <amerf99@yahoo.com>
Sent: Wednesday, January 20, 2010 4:09 PM
To: secretary <secretary@CFTC.gov>
Subject: Proposed Currency Leverage Changes

Dear Secretary,

As a private investor, it is already a struggle with the leverage restrictions imposed last year. My profits are down enough already. One lot of 10,000 used to cost \$50 (\$25 up front, \$25 to cover). Now it costs \$200 (\$100 up front, \$100 to cover). My account principal is less than a thousand dollars and the leverage changes of last year, as the proposed ones, will only increase my risk significantly, unaffordably, and is not in the best interest of small, very small investors as myself.

Please do not make this difficult investing market more difficult and costly.

Carl Scibetta
Private Investor