

**From:** Dustin Wixom <dustin@phydostyle.com>  
**Sent:** Thursday, January 21, 2010 10:00 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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I wanted to comment on the possible change in leverage from 100:1 to 10:1 (RIN 3038-AC61). I am not a professional trader, but I enjoy watching the market and trading. I don't have a lot of spare money laying around and the leverage on Forex trades is the main reason I am interested in Forex as opposed to stocks or some other investment. I put money into an IRA and mutual funds each month. Forex trading is my high risk, high reward investing.

If you change the leverage amount and the required margin amounts, I will be basically unable to trade or at least handicapped to the point where I would not want to do it any longer. I think it will drive people to use foreign accounts and hurt U.S. businesses. I am unaware of a legitimate reason to make this change. I do not need someone to manage my risk for me. I know the risks and rewards that are available to me.

If you are worried about people losing money and not understanding the inherent risks of such a high leverage, it would make more sense to require some type of training course to educate new traders. Punishing everyone to make novice traders' money more safe makes little sense. I hope this does not happen and that I am allowed to trade as I want. I understand the need for most of the regulations listed as part of the changes, but the change in leverage will handicap Forex traders in the U.S. like myself. I can manage my own risk and don't need someone to do it for me.

Dustin Wixom