From: Frank Crognale < FCrognale@comcast.net>

Sent: Thursday, January 21, 2010 9:23 PM

To: secretary <secretary@CFTC.gov>
Subject: Max leverage proposed changes

People that trade FOREX have to be disciplined and trained.

If they are not, they should not trade in the FOREX market.

By reducing the leverage, it would take the serious trader for ever to make any progress.

Concentrate on limiting those that do not know these rules instead of tying the hands of the traders that do.