

**From:** Ed Detmer <edetmer7353@charter.net>  
**Sent:** Sunday, January 24, 2010 10:35 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Rule changes

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To CFTC

We understand there are always a need for some regulations involved in the currency markets. However if you change the ratio to 10:1 you will effectively bankrupt my wife and myself..

The Company I retired from went B.K and took my retirement with it..

Fortunately I had gotten into the 4X mkt with a small amount of savings that I had and have been using the 4X trading to supplement our SS to keep us out of B.K... We live in a very modest home and are on a very strict budget..We are in our mid 70's and with out this 4X income we would go under....As a trader I fully understand the risk of any investing and have a very good risk management program..You obviously don't understand that as traders we are self regulated when it comes to risk management . If we don't set up some good risk management guidelines for ourselves we would be out of the mkt very quickly anyway so we certainly do **not** need a **regulatory body** which may or may not even understand the 4X or even trade it for that matter to tell us how to manage our money. You are also probably not aware that all of the Companies and Guru's constantly pound on us daily with every e-mail and seminar about Risk Management.,...I receive from 5 to 10 e-mails a day and frankly am tired of hearing it....

Just keep in mind that this is how the camel came to be...It was a committee trying to design a quarter horse and had no idea what either one was...

Very Sincerely

Ed and Donna Detmer