

**From:** familymcd@gmail.com on behalf of  
Perry and Erin McDonald <erin.buy.sell@gmail.com>  
**Sent:** Thursday, February 4, 2010 9:29 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** FURTHER REGULATION RETAIL FOREX Equals CRUSHING the  
AMERICAN DREAM - Written by a Mother of Four Children Who Trades Forex

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To Whom It May Concern:

I am a mother of four children who trades Forex to give our family a better lifestyle.

I want to let you know that I am AGAINST RESTRICTING LEVERAGE to 10-to-1 on off-exchange foreign exchange accounts because it is in essence crushing the American Dream and will weaken America's economy even further.

-Restricting leverage to 10-to-1 will make it much harder for lower and middle class Americans to use the foreign exchange markets as a way to build their cash reserves and advance their status in life because they will need excessive amounts of money in their accounts to trade only small amounts of money. Most lower and middle class Americans do not have excessive amounts of money to start a foreign exchange account, so you will be eliminating them from the markets, therefore eliminating their chances of succeeding in the foreign exchange markets and achieving the American Dream.

-Restricting leverage to 10-to-1 will prevent Americans from getting ahead in foreign markets because we would be much more restricted than other countries such as Asia, Australia and the UK. Restricting leverage will encourage Americans to move their money to other countries such as Australia, Asia and the UK which will in turn weaken America's economy even further than it is now.

I STRONGLY encourage you to look at this issue from all sides. Please don't punish the people who are doing the right thing because of mistakes that others have made. Make the others take responsibility for their mistakes and pay for their mistakes rather than bailing them out.

Thank you for considering my view.

~Erin McDonald