

**From:** Quentin Craven <design@qcraven.co.uk>  
**Sent:** Tuesday, January 19, 2010 12:59 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Proposed forex leverage restrictions.

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As an addition to the last email I sent, I would like to quote:

"I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure high leverage can get you into trouble if used thoughtlessly. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. Guide, don't dominate - government was invented to protect people and their property, not to limit their potential."

Sincerely, Quentin Craven.