

**From:** Fabio E. Ramirez <fabioeramirez@yahoo.com>  
**Sent:** Friday, March 5, 2010 8:38 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation

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Gentlemen,

I do understand your reasons for trying to regulate the trading industry. However, it does not do any justice for the small/individual investor ( trader) by reducing the leverage from 100: 1 to 10:1. Small investor or trader are no working with some one else's money. just their own. Small investors do not have large capital or amounts of money to work with.

I hope you reconsider keeping the leverage at 100:1

Thank you,

Fabio E Ramirez