

**From:** no-reply@erulemaking.net  
**Sent:** Tuesday, March 9, 2010 10:32 AM  
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Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:=====

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Sir or Ma'am,

I am a Navy Civilian living in Stuttgart, Germany. Although the country is far more socialized than the USA, individual freedom is emphasized. You can drive as fast as you want to on the Autobahn. You can drink beer in the street. Gambling and prostitution are legal. Yet, with all these indulgences available to the general public, the crime rate is low and the police force is small.

I am strongly opposed to the proposed 10:1 leverage requirement on Retail Forex Brokers. I realize why this idea has been presented, but I think there is a better way to protect people against their own lack of risk management.

Please consider these alternatives:

- 1) Allow 100:1 leverage to someone only if they are over the age of 25.
- 2) Force retail brokers to administer a government drafted written test that verifies that the individual understands the risks that they are taking before they are permitted to open an account.
- 3) Force all traders to take this test once a year, as a reminder of the risks that they are taking.

Gambling is legal in America. Stock trading, casinos, and playing the lottery are all venues that can lead to a person's own demise. We should respect the people that are profiting using 100:1 leverage (or even 50:1), and not punish them for individuals that don't act responsibly.

Very Respectfully,  
Thomas W. Dion, MS