

**From:** nance@rnkglobalenterprises.com  
**Sent:** Friday, March 12, 2010 7:21 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** URGENT: Regulation of Retail Forex

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Dear CFTC (Commission):

**Regarding: RIN 3038-AC61**, please be advised that I object to both the 10:1 leverage restriction AND I object to the "FIRST-IN, FIRST-OUT" trading restrictions being imposed by the Commission. Both of these restrictions hurt the smaller trader. This is, yet again, an attempt to squeeze out the little guy, to limit our resources and ability to make up the losses we've incurred in the stock market, and it gives the central banks, big banks, and big corporations the upper hand in the Forex market. It's time to put a stop to it. Allow us, the small traders, the opportunity that the forex market should give ALL traders -- an EQUAL playing field. These restrictions place a huge burden on us. Please remove them both -- the 10:1 leverage AND the first-in, first-out restrictions. If you continue to make restrictions such as these, the smaller companies and individuals will be forced to go elsewhere to trade. Why not keep American money in the U.S.?

Thank you for your consideration.

Sincerely,  
Nance

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Nance L. Kowalski, President  
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----- Original Message -----

Subject: [SPAM] Voice Your Opinion on the CFTC's Proposed Leverage Change

From: "FXDD.com" <info@fxdd.com>

Date: Fri, March 12, 2010 5:34 pm

To: Nance@rnkglobalenterprises.com

If you cannot read this message, please click [here](#)



VISIT OUR WEBSITE  
[www.fxdd.com](http://www.fxdd.com)

Dear valued FXDD clients,

We wanted you to be aware that The U.S. Commodity Futures Trading Commission (CFTC) is seeking public comment on proposed regulations concerning retail Forex trading.

**PLEASE NOTE:** FXDD Malta customers will not be affected by these proposed changes, but are still encouraged to voice your opinions.

According to the CFTC, "**leverage in retail Forex customer accounts would be subject to a 10-to-1 limitation,**" which means **10:1 leverage would be the maximum amount allowed for Forex traders in the U.S.**

**VOICE YOUR OPINION NOW**

Should you feel strongly about the proposal, **there is still time for you to help determine the outcome.** The deadline for public comment is March 22, 2010. Make your opinion heard by sending comments directly to the CFTC at: [secretary@cftc.gov](mailto:secretary@cftc.gov) (please CC: [cftcfeedback@fxdd.com](mailto:cftcfeedback@fxdd.com))

Please include '**Regulation of Retail Forex**' in the subject line of your message and the following identification number in the body of the message: **RIN 3038-AC61.**

You can also submit your comments by any of the following methods (include above ID number):

Fax: (202)418-5521

Mail: David Stawick, Secretary  
Commodity Futures Trading Commission  
1155 21st Street, N.W., Washington, DC 20581

Courier: Use the same address as mail above.

**\*\*All of your comments, no matter how short, will have an impact on the outcome of the proposed rule change so do not hesitate to send a brief email objecting to the reduction in leverage.\*\***

An example of how the proposed regulatory restrictions would affect a major currency pair appears below:

<b>Maximum Leverage under <i>Current</i> Regulations</b>	<b>Maximum Leverage under <i>Proposed</i> Regulations</b>
USD/JPY	USD/JPY
1 lot (100,000)	1 lot (100,000)
100:1 leverage (one percent)	<b>10:1 leverage (10 percent)</b>
Margin requirement: \$1,000	<b>Margin requirement: \$10,000</b>

Learn more about the CFTC's proposed leverage changes and how they may affect your trading by clicking [here](#). In the meantime, we encourage you to voice your opinions to the CFTC and your local U.S. representative.

Best Regards,  
FXDD Team

DISCLAIMER: Trading in the Foreign Exchange market involves a significant and substantial risk of loss and may not be suitable for everyone. You should carefully consider whether trading is suitable for you in light of your age, income, personal circumstances, trading knowledge, and financial resources. Only true discretionary income should be used for trading in the Foreign Exchange market. Any opinion, market analysis or other information of any kind contained in this email is subject to change at any time. Nothing in this email should be construed as a solicitation to trade in the Foreign Exchange market. If you are considering trading in the Foreign Exchange market before you trade make sure you understand how the spot market operates, how FXDD is compensated, understand FXDD's trading policy and rules and be thoroughly familiar with the operation of and the limitations of the platform on which you are going to trade.  
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