

**From:** Andy Barnett <barnett.electric@yahoo.com>  
**Sent:** Saturday, March 13, 2010 9:46 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Margin Change

---

My wife and myself have spent a significant amount of money and a even larger amt of time learning how to trade the Forex market. We have learned how to keep our risk to a minimum, we started with a small account ( which we still have) have made the beginners mistakes, bad luck and had trades go against us. At all times we had stops in place and watched our trades and kept our losses small as we learn, our small account will grow and our investment in our FOREX education will pay for itself. Reducing the allowable leverage to 10:1 will prevent hard working people like us from entering this market, all because lazy people who do not want to spend the time and effort that it takes to trade this market .

Andy Barnett  
Barnett Electric  
817 444-6830  
barnett.electric@yahoo.com