

**From:** andrewsutton20@gmail.com  
**Sent:** Saturday, March 13, 2010 2:56 PM  
**To:** secretary <secretary@CFTC.gov>  
**Cc:** cftcfeedback@fdxx.com  
**Subject:** Regulation of Retail Forex

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I am writing to express my strong opposition to RIN 3038-AC61 proposing to limit leverage to 10 to 1. I am a CPA and I have my MBA. I understand the concept of risk and reward in investing. I have diverse investments from CDs to bonds to stocks. I also do forex trades. As a CPA, I am a conservative investor so I use profit targets and stop losses when I trade.

I work hard for my money and I should be able to spend it or invest it however I choose. It is not the federal government's place to tell me how I can or can't invest my hard-earned money. It is the federal government's responsibility to protect us from threats such as terrorism, not to try to protect me from making bad investment decisions.

Changing the leverage limit will have the opposite effect than intended. With a lower leverage ratio, I would have to invest more money or make more trades (creating more chance for losing trades) to achieve the same results.

Limiting leverage on forex transactions is a bad idea. Don't ruin a good thing for those of us who use it to make a few extra dollars in this bad economy to try to protect the people who don't do their homework and are just trying to make a quick buck.

Andrew Sutton  
St. Louis, MO