

**From:** Neil J. Coisman <ncoisman@charter.net>  
**Sent:** Tuesday, January 19, 2010 6:35 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex - RIN 3038-AC61

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Hello,

I wanted to let you know that I disagree with your proposal to limit leverage to 10 to 1. I feel I can manage my own risk.

I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**, otherwise it becomes corrupt and self-serving. High leverage can get you into trouble if used thoughtlessly. Hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. Guide, don't dominate - government was invented to protect people and their property, not to limit their potential.

Why does government want to limit my freedoms? from a government that supposedly supports freedom of speech, it somehow seems contradictory.

Please refrain from restricting my liberties.

Neil J. Coisman