

03/22/2010 13:40 FAX

JOANNE RYSER-PROCESSOR

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March 22, 2010

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COMMENT

To whom it may concern:

Regarding RIN 3038-AC61


I am strongly opposed to the proposed change in regulations which will limit the leverage in our accounts to 10:1. This will effectively put the small, individual, middle class investor and trader out of business. Right now with my \$20K account and a 50:1 leverage I can make about \$100 per day. If these rules go into effect, I would then have to have a \$100K account to earn the same day's profit, which I don't have, and which would put me and alot of others out of business. We finally have something that we can invest in, with less risk than the stock market, and now you will make this unavailable to the average American investor, leaving the trading and the profits only accessible to the wealthy.

**You are going to make Forex trading only accessible to the wealthy and the large institutional investors. Just another curtailing of our freedoms and my constitutional right to "pursue happiness".**

I think I am smart enough to know my risks and to make my own decision as to what kind of risk I want to take. I do NOT need you and the gov't trying to "protect me", which actually is just another restriction on my **right and privilege to invest and profit.**

Do you want us ALL to be on welfare???? You are regulating us to death..... Please DO NOT pass this erroneous regulation.

Sincerely,

  
Joanne Ryser  
Peck, IDAHO