From: wfstick@netscape.net

**Sent:** Friday, January 22, 2010 7:29 PM **To:** secretary @CFTC.gov>

**Subject:** Poposed leverage changes

I would like to let you know that I am opposed to the rule changes lowering the leverage limits to 10:1. Although you may wish to protect consumers these regulations will force people to transfer their funds to other countries with less regulation. Investing is risky. All of the laws on the books and the smartest minds working for the mutual fund companies did not keep me from losing half of my portfolio value in 2008. Greater restriction will not keep people from losing money. Hedge funds have greater restrictions than mutual funds but even the best and brightest hedge fund managers lost money there as well. Please allow the independent forex trader to manage their own account at the 100:1 levels.

Wayne Fisher