

**From:** Jeff Spilman <spilmanjc@gmail.com>  
**Sent:** Friday, March 5, 2010 3:57 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Forex Leverage Changes

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It makes no sense to restrict 4x leverage for the individual investor. We for the most part know what we are doing. If you feel the large investment banks need the restriction so they do not manipulate the market, so be it. Small investors like me do not need your hand holding. I want the high leverage for a reason. By you reducing the leverage by such a large amount you force individual traders to have to put up several time more money to trade, which will reduce the liquidity in the market ... not a good thing. Leave us the hell alone!

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Jeff Spilman