From: Brian Durnil briandurnil@yahoo.com

Sent: Friday, January 15, 2010 4:45 PM **To:** secretary «Secretary «CFTC.gov»

Subject: Regulation of Retail Forex

To whom it may concern:

I have watched while you have made changes to the forex market. Over regulation is never a good thing. This is typical of the pendulum effect. I for one will certainly take my money to a broker outside the U.S. if the proposed changes are indeed made to change leverage to the riduculous limits being discussed of 10 to 1. What a joke. This will be followed by traders in mass. The end result will be devastating to our U.S. brokerages. Imagine the money that will flow out of this country and who is to blame? Why this is even an issue is beyond me. In any case, I must look out for what is best for my family and if that means that I will need to move to a foreign broker then so be it. Stop this crazy intervention and do what is best for America. We are supposed to be the home of capitalism. Let's not give that title to 3rd world countries.