

**From:** JAMES BRILL <jwbrill@msn.com>  
**Sent:** Thursday, January 21, 2010 1:28 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61

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Dear Mr Secretary,

**I am writing to voice my opposition to your proposal to lower the leverage offered to retail foreign exchange to 10:1 clients.** Retail foreign exchange traders are well aware of the risk in these financial transactions. I would appreciate your help in understanding why this action is being considered when so many other problems exist in financial regulation of major banks and Wall Street Institutions which led to the current financial crisis which the United States of America and most other countries now face.

I look forward you hearing from you as well as my elected representative which will receive a similar communication.

Thank you.

James W. Brill  
Laredo, Texas