

**From:** Robert Mencil <rmencil@gmail.com>  
**Sent:** Thursday, January 21, 2010 7:32 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Forex 10:1 proposal

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Dear secretary,

This proposal does not solve any problem, in fact it will harm the value of the dollar extremely negatively. This will cause big banks to become bigger, being too big to fail. The dollar will be controlled by a few banks, foreign banks whose value is more than the dollar.

I beg you, as a small investor to not squeeze me out of a competitive market.

If you want to help the economy where people get jobs, regulate banks to preform their service to mortgagees to provide loans that are successful by reducing risk.

Decreasing to 10:1 does not reduce risk, it reduces competition.

Sincerely,

Robert Mencil

Ps, if you want to discuss this further, please email me.