

**From:** Tom Dowdy <tbdowdy@hotmail.com>  
**Sent:** Thursday, January 21, 2010 8:22 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Leverage

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Dear Sir/Madam,

The proposed leverage change in RIN 3038-AC61, is way out of line and will take a large number of traders out of this market.

It's difficult enough to manage the Forex accounts now without passing undue pressure on the traders' leverage account.

Please leave it as it is, do not change this to the proposed RIN 3038-AC61.

Thanks

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