

**From:** broray1@comcast.net  
**Sent:** Thursday, January 21, 2010 8:36 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex RIN 3038-AC61

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Dear Sirs:

Concerning the change in Forext trading, my opinion is that of a very concerned investor. I appreciate your desire to study this issue, but implementing this proposal would hinder my ability to conduct business.

The ability to leverage a person's own trade to maximize returns falls under the catagory of free trade.

This type of investing and understanding the risks involved are fully disclosed and totally understood by the clients.

Smaller investors such as myself need the additional leverage ability to trade adequately.

Please do not change the 100:1 ratio.

Thanks,  
Raymond Wrinkle  
423-802-9102