From: Kimball Hall <kimballh@deanarrow.com>

Sent: Sunday, January 17, 2010 3:26 AM

To: secretary < secretary @CFTC.gov>

**Subject:** Retail FX

I have not moved my FX accounts overseas, yet, even though the CFTC and the NFA have been outwardly hostile toward my means of making a living. With the proposed 10:1 leverage I will be forced to move. Moving not only my money overseas, but also the other jobs I create by keeping my accounts local. I also only deal with CFTC and NFA members. This regulation seems mean spirited and hostile towards traders like myself. Keep the other parts of the proposed regulation and do away with the leverage language. In fact, roll back the 100:1 regulation and monitor more closely those that are regulated by you.

Kimball Hall Orem Ut.