

**From:** John Poirier <John.A.Poirier.1@nd.edu>  
**Sent:** Thursday, January 21, 2010 8:55 PM  
**To:** secretary <secretary@CFTC.gov>  
**Cc:** John Poirier <John.A.Poirier.1@nd.edu>  
**Subject:** Regulation of Retail Forex

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I believe that our problem was simply due to excess leverage in all facets of our life.  
It IS time to rein it in.  
I applaud your efforts to limit forex trading to 10:1 leverage.  
Now, how about the banks, etc...