

**From:** bhyturie <bhyturie@cox.net>  
**Sent:** Thursday, January 21, 2010 10:24 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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RIN 3038-AC61

The proposed change to 10:1 is wrong and unfair to lower income households that want to invest in the forex market

Thanks  
Jerry Warren