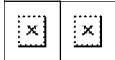


**From:** amaral <amaralbeta798@yahoo.com>  
**Sent:** Sunday, January 24, 2010 12:33 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038- AC61

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There has to be another way to penalize the big institutions that created this mess, not the small trader that can lose it all in one bad trade.

10-1 leverage is not the way to cure the cold.

I work a regular job and trade Forex and lowering permitted leverage has an unbalanced effect against traders like me and favors large institutions that created this mess in the first place. The excessive currency movements are not created by the small traders but by the big institutions.

I respectfully ask that this proposal be reconsidered.

A. Santos