

**From:** James Bilinski <redi2retire@gmail.com>  
**Sent:** Sunday, January 24, 2010 6:50 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Leverage

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I am an owner of an asset mgt firm and I oppose lowering the leverage any more as it only hinders my ability to profit for my clients. James Bilinski Bull Flag Asset Mgt