From: Kelly Morris < Kelly Morris@autodesk.com>

Sent: Monday, January 25, 2010 10:20 AM

To: secretary «Secretary @CFTC.gov»

**Subject:** Propsed regulations

## Dear Mr./Ms. Secretary:

I am enthusiastic regarding many parts of the proposed regulations regarding protections for traders in the FOREX market. But I want to be clear that if you swing the pendulum too far in the direction of regulation, you hurt the very folks you're trying to protect. Specifically, restricting leverage to 10:1. Let's not ban bathtubs because some people slip and fall. We all assume risk – that's part of life. Trading is no different. I believe it would be more beneficial for your website to provide free education for traders of all skill levels, then promote your offerings through broker sites. You could even make it a requirement for retail sites to provide a link to your website on their homepage. Food for thought.

Thank you,

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