From: Dwight & Nancy James <dwightnanc@gmail.com>

Sent: Monday, January 25, 2010 10:34 AM

To: secretary @CFTC.gov>

**Subject:** CTFC Proposal to change FOREX retail regs

Dear Sirs,

I trade in the FOREX market daily. I am disabled and this is the best potential I have for supporting myself.

Please do not change the leverage ratio from 100:1 to 10:1. It will adversely affect my ability to support my wife and me.

Thank you.

Dwight James 1203 Confederate Drive Locust Grove, VA 22508

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