

From: Thomas C. Howard <tom@craftsmengroup.com>
Sent: Tuesday, January 19, 2010 9:19 AM
To: secretary <secretary@CFTC.gov>
Subject: Leverage Proposal Forex Market

Disagree...I vote NO

Reasons:

- All USA 4x brokers teach Money Management....so they are promoting proper management
Regardless of leverage, money management is the thing that keeps you "in the green"
- Changing this will be bad for the economy....money and jobs will go elsewhere.....This can't be good.

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