

From: Benjamin Leidner <bleidner@benyc.com>
Sent: Tuesday, January 19, 2010 9:53 AM
To: secretary <secretary@CFTC.gov>
Subject: Leverage changes

What's wrong with all of you in government? When banks can't meet their obligations, they are bailed out; when one of us 'little guys' makes one late payment, our credit card rates skyrocket. You've done nothing to curb the risk these banks take and, in fact, have tacitly approved it by preventing their failure and allowing their egregious behavior to continue. Now you want to eliminate us 'little guys' from the foreign exchange market? If you enact this proposal, the only ones left in the market will be the big banks so if your goal is further screw the retail consumer/investor and do even more for Goldman Sachs, Chase, BofA, et al. then, congratulations, job well done. Your nation is proud of you.

-Benjamin Leidner, a little guy