From: Brett and Heidi Cook <hellocooks@live.com>

Sent: Wednesday, January 27, 2010 10:04 AM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

Dear Secretary,

The proposed limit of leverage would affect too many lives negatively by shedding billions in liquidity on a daily basis and send more intraday traders into the jobless market. Risk limits should not be imposed on the millions of retail traders, just greater requirements placed on banks for capital.

Sincerely,

Brett A Cook Retail Trader

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