From: Francis Zavier <fzavier@gmail.com>
Sent: Tuesday, January 19, 2010 10:16 AM
To: secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Sir/ Madam,

This is to register my extreme disapproval of your proposed requirement of US based brokers to revise down the trading leverage to 1:10.

Please dont screw our lives! Thank you!

Best Regards,

Francis Zavier□