From: Michael Bullock <mikebullock@sbcglobal.net>

**Sent:** Tuesday, January 19, 2010 10:37 AM **To:** secretary @CFTC.gov>

Subject: RIN 3038-AC61

## TO Whom It May Concern:

If you decide to have FOREX traders use the 10:1 ratio and a \$10,000.00 margin account for one I will not be able to trade FOREX as I only have a \$10,000.00 account. This will mean the end of FOREX trading for the average person and this is not right and it will force us to move our accounts over seas. Please do not enact this law.

Thank you,

Mike Bullock Broker/Owner All Time Realty/Financial Network "Honest Answers All The Time" www.sellbuyrefinow.com