

**From:** John Byrd <jbradleyb@verizon.net>  
**Sent:** Wednesday, February 10, 2010 10:28 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Reg retail Forex

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Look at the causes of the problem at hand. Easy credit for truly unqualified home buyers pushed by government representatives who erroneously believed everyone deserves to own a home. Too high a percentage exposure of total bank capital, deposits and reserves to high risk financial products pushed by the banking industry bought by the naive public.

As a retail trader, I have been taught to risk no more than 2% of risk capital on any one trade and risk capital being no more than I can afford to comfortably lose and walk away from and maintain my responsibilities. My responsibilities not my government's.

Limiting traders to a risk ratio of 10 to 1 on individual trades is ludicrous, it misses the point and sends traders elsewhere to do business.

Taxpayer,  
John Byrd