From: Jay Norris jnorris@brewerinvestmentgroup.com>

Sent: Tuesday, January 19, 2010 4:38 PM **To:** secretary secretary@CFTC.gov

Subject: margin change

It's hard enough to make a living being an honest broker while competting w/ unregulated overseas brokers, but to change the margin to 10 to 1 puts a knive in my back...

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