

**From:** nmpointinglabs@netzero.com <"nmpointinglabs@netzero.com">  
**Sent:** Tuesday, January 19, 2010 8:44 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** leverage rules

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Dear CFTC: I do not believe that you should lower the amount of leverage on Forex accounts to 10:1. The responsible traders know how to limit their losses. We also have had to acknowledge that there is risk involved. If we get into trouble the institutions close the trade before we can lose a large amount of money.

Don't punish the retail traders for what the banks are doing that is irresponsible.

Thank you

Harlon Howard