From: Dillon Hanover & Stillman <dhsinc@att.net>

Sent: Thursday, January 21, 2010 6:15 PM secretary < secretary @CFTC.gov>

Subject: Please review my comments - Forex leverage / margin requirement

Please...do NOT mandate a reduction in Forex leverage levels.

I am an active, individual trader of foreign currency. I trade for a living - in lieu of a corporate position - I was laid off twice due to corporate downsizing. I have sent out thousands of resumes, spent months in job search - all to no avail.

As an alternative, I have spent two years of study - reading well over 40 textbooks, attending seminars, etc. - to help develop my skill set and better ensure that I am likely to succeed - in supporting my family.

Further, I am a prudent trader and manager of my money - as all beginners are instructed - no matter what they read.

To radically slash the leverage available to me in my trading - will in effect take away my ability to earn a living. Anyone who trades is an adult - well aware of the issues and risks. They must pay attention to those issues here as any adult must in ANY endeavor if they are to succeed - whether it is buying a home, hiring a carpenter, selecting a bank or mutual fund, or crossing a busy street.

Please do not treat us like children - and in the process - severely impact us - as free citizens to earn a living. Please...things are tough enough already in the economy. And I have finally found an opportunity to build an income which will enable me to be self - sufficient - and in a real sense ' "lay-off proof".

Please do not take this away from me, my family or any other forex trader seeking the same independence.

Will you take a minute to respond to my specific comments?

Thank you very much for considering my input.

P. Stillman

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