From: David Mullins <a.david.mullins@gmail.com>

Sent: Saturday, January 23, 2010 12:04 AM

To: secretary @CFTC.gov>

Subject: RIN 3038-AC61

Dear Mr. Secretary,

I strongly urge you not to impose the proposed 10:1 leverage plan on retail Forex Traders.

It would become a hardship for most traders. The majority of us earn a modest income from trading,

not millions of dollars. For those traders that are simply trying to supplement their incomes, while holding other jobs, it would probably make trading impossible.

Another consideration are the brokers and market makers who cater to the retail clientele.

Most of them are small to medium size businesses that would probably have to close their doors,

laying off many employees in the process.

This country was founded by people seeking freedom.

And that ideal has blossomed. For hundreds of years people have been coming to this country

to escape religious oppression, political oppression, ethnic oppression, and for a better life.

I fear the implementation of this proposal might be opening the door to an era of financial oppression

on the common citizens of our great Country.

I urge you to ensure that our Country remain what it has always been, a sanctuary of Freedom.

Sincerely,

David Mullins 407 Giotto Irvine, CA 92614