From:Vijay Raghavan <vijayr@msn.com>Sent:Tuesday, January 19, 2010 1:17 PMTo:secretary <secretary@CFTC.gov>Subject:'Regulation of Retail Forex'

RIN 3038-AC61

Dear Secretary,

The proposed changes to the 10:1 leverage would severely affect small traders like me and would make forex the playground only for the Rich.

PLEASE DO NOT DO THIS AND LET US CHOOSE OUR OWN RISK

thanks for listening to us

Vijay Raghavan

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