From: Alex Bessinger <alex@utahinsurancegroup.com>

Sent: Thursday, January 21, 2010 10:20 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

To the Commodities Futures Trading Commission:

I have been a currency trader for 2 years now. Leverage is very important to all currency traders alike. It's obvious leverage can be your friend and also your enemy(if you're not thinking). However, I believe it should be up to the individual trader to decided the level of risk that is right for them instead of being predetermined by the government. Freedom to choose is an American right. Please reconsider the matter of limiting the leverage limits for retail forex.

Thank you,

Alexander M. Bessinger