From: joe dardis < joe.dardis@yahoo.com>

Sent: Thursday, January 21, 2010 10:33 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Secretary,

I am emailing to express my opposition to the proposed legislation to reduce the 100:1 leverage ratio to 10:1 ratio for the retail customers thru our Forex brokers. I appreciate your concerns and hope you see the value of supporting the investment needs of a small investor.

Sincerely,

Joe Dardis 87 Wedgewood Drive St. Paul, MN 5511 651.340.0251