From: Craig Wulff < cwulff1999@yahoo.com>

Sent: Friday, January 22, 2010 9:38 AM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Mr. David Stawick,

I have been a retail Forex trader for the last 5 years. The decrease to 1:100 leverage was bad enough, but the proposed 1:10 leverage is an atrocity!

I have always traded with 1:200 leverage when 1:400 leverage has been available. I realize the importance of leverage and do not want to over leverage my account.

I strongly believe that leverage is a personal decision that is best left up to the trader. Please do not initiate the RIN 3038-AC61.

Thanks!

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