

**From:** Tim McGuire <caan40@ec.rr.com>  
**Sent:** Saturday, January 23, 2010 8:47 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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To Whom It May Concern:

I am not a broker. I trade from home. With the already in place protection that firms provide against a negative balance, I see no need to reduce leverage to 10:1. I typically use a 50:1 and I think a cap of 100:1 is fine. You will ruin the industry with this new rule if it is allowed to pass. Please leave things as they are.

Sincerely,

Timothy J. McGuire  
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