

From: Michael Licari <mlicari@luc.edu>
Sent: Sunday, January 24, 2010 10:55 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To Whom It May Concern,

As a retail Forex investor I recognize the importance of regulation that strengthens industry oversight. I agree with policing and regulating the industry, as was Congress' intent when empowering the CFTC to create additional rules. However, I don't agree with policies that might clearly disadvantage individuals in the United States. Therefore, I strongly oppose the proposed changes that would radically lower Forex leverage from 100:1 to 10:1 for all NFA and CFTC regulated Forex firms.

Thank you for the consideration,

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