

From: bkbaylor@aol.com
Sent: Monday, January 25, 2010 11:29 AM
To: secretary <secretary@CFTC.gov>
Subject: "Regulation of Retail Forex"

Honorable Secretary,

I am writing to voice my concern and opposition to the changes in the "proposed leverage requirements" for small FOREX Traders such as myself. I am a retired veteran living on a fixed income and without the capital reserves to be able to participate in the FOREX market with the leverage proposals you are contemplating. I think it is absolutely unconscionable for you to freeze out the small trader. Please reconsider the impact of the changes on small traders such as myself. I have been an active FOREX trader since 2006 and I rely upon the small profits I make to supplement my fixed retirement income.

Sincerely,

Edward K Baylor, Sr