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Sent: Saturday, January 30, 2010 11:52 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex (ID No. RIN 3038-AC61)

I believe that changing Leverages to 10 to 1 from 100 to 1 will drive retail forex investors to open up foreign accounts, taking their business outside the US. All investors that trade in forex know and are told about the risks involved. It is the retail investor's choice to participate or not. The CFTC's job is to make sure the retail investor is being treated fairly, and honestly, and the brokers are meeting the regulations in force. If investors start opening accounts outside the US, the CFTC will lose its effectiveness, and allow another positive economic business to transfer outside the USA.

Do not change the leverage requirements!

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