From: Magdiel Agosto <magdiel_agosto@hotmail.com>

Sent: Sunday, January 31, 2010 4:55 AM **To:** secretary < secretary @CFTC.gov >

Subject: Regulation of Retail Forex

Please do not change the leverage rules to 10:1 from 100:1. This would place me and many others at a great disadvantage. Ever since I lost my job, I cannot find work even with a PhD degree. For health reasons I also cannot continue to work in my respected field. Forex provides an avenue for real income in a dismal job/career environment. By lowering leverage, you are discriminating against the "little guys".

Don't punish us for the "sins" of larger banks and US government practices "forcing" banks to issue sub-prime mortgages to those who could not afford them.

Also, I currently self-regulate leverage by choosing what fraction (0.2-1.0, etc) of a full lot I buy or sell.

If you lower leverage and increase margin, US citizens will be forced to invest abroad. You would be giving other nations the advantage and making the US less competitive.

Thank you,

Magdiel Agosto

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