From: Andrew Baldino <abaldino@hotmail.com>

Sent: Tuesday, January 19, 2010 12:03 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

To Whom It May Concern,

I would like to express my disapproval of the recently proposed regulation of leverage in retail forex customer accounts to a 10-to-1 limitation. My broker already offers a mechanism for altering the leverage on my account, and I am much happier with my current 100:1 level. I am a small time trader, but fully aware of all risks in this market, and believe that it should be up to the individual to set the appropriate level of leverage to his/her own needs.

Andrew Baldino

RIN 3038-AC61

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