From: Edward Stinson < estinson613@hotmail.com>

Sent: Tuesday, January 19, 2010 12:18 PM

To: secretary < secretary @CFTC.gov > **Subject:** proposed margin/leverage changes

To whom it may concern:

I am a retail fx trader and would be very impaired by the proposed margin increases that I understand you are considering.

I am just an individual trying to make a living. I don't have clients nor do I ask for bail outs from the federal government. I enjoy the current leverage allowed and believe the risk I take is mine and my own to decide.

I humbly request that you consider that retail investors are typcially those that trade their own capital and don't negatively impact anyone.

Sincerely,

Edward E. Stinson

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