From: Jan Bader <jbader@vabb.com>

**Sent:** Saturday, February 27, 2010 7:23 AM **To:** secretary secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

Re: RIN 3038-AC61

I am opposed to reducing leverage in retail forex to 10:1. It is not the job of government to limit the opportunities of thosecurrency traders who are educated and are able to useleverage. The government should never assume that they know better than the people they serve; in fact, they should begin by assuming the opposite. Otherwise our activities are reduced to the level of the most incompetent among us, and this is no longer a free country.

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