

From: Michael <baronjeffrey@comcast.net>
Sent: Saturday, March 6, 2010 11:48 AM
To: secretary <secretary@CFTC.gov>
Subject: RIN 3038-AC61

David Stawick, Secretary
Commodity Futures Trading Commission

Dear Mr. Stawick,

Reducing leverage on foreign currency trading accounts, not only limits the return of investors, it also creates an undue burden for thousands of potential investors by increasing the margin necessary to trade.

For example, as a graduate student, I can afford to the \$1,000 margin required for trading. A \$10,000 margin is not affordable. Granted last year's reduction from 200:1 to 100:1 can be understood as reducing greed. Further reduction favors the wealthy and effectively eliminates others, like me, who are studying the market and attempting to apply rationale strategies to developing wealth.

Sincerely,

Michael C. Baron-Jeffrey