

From: baxterd709@aol.com
Sent: Tuesday, January 19, 2010 3:28 PM
To: secretary <secretary@CFTC.gov>
Subject: margin levels

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Dear Mr.Secretary

I do not think lowering the leverage on trading the forex market, commodities or stock markets will be helpful to the consumer. In fact I think it gives the banks, ins. companies and all other large institutions an un fair advantage over the average consumer who wants to trade.

On the other hand maybe there is a way of educating the un-educated about the leverage they have and what it means on the down side to them. Please leave the leverage amount alone and try a different approach to this subject lowering leverage would be counter productive.

Dennis Baxter

thank you for your time.
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