

From: garyosgood@verizon.net
Sent: Wednesday, January 20, 2010 1:54 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of retail forex

This message has been modified by removing a potentially harmful program. Only the appearance, not the content, should have been affected. If you are having a problem with this modified version, please contact your local OITS Customer Service Center for assistance. I am concerned that lowering the forex leverage ratio, to 10:1 for example, would not allow traders with small balances to make enough money to justify the effort. Lower ratios would only mean that traders with poor judgement and/or skill would lose less money while more skilled traders would forfeit substantial gains. Please leave things the way they are.

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