

**From:** RICHARD BALES <richardb@minnwestbankgroup.com>  
**Sent:** Thursday, January 21, 2010 11:17 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RE: 'Regulation of Retail Forex'

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Thank you for your consideration.

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**From:** secretary [mailto:secretary@CFTC.gov]  
**Sent:** Thursday, January 21, 2010 10:11 AM  
**To:** RICHARD BALES  
**Subject:** RE: 'Regulation of Retail Forex'

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Your submission has been received by the Commodity Futures Trading Commission. Please be advised that this acknowledgement does not constitute either Commission approval of the subject proposal or a determination that the proposal is consistent with the Act and the regulations thereunder.

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**From:** RICHARD BALES [mailto:richardb@minnwestbankgroup.com]  
**Sent:** Thursday, January 21, 2010 11:06 AM  
**To:** secretary  
**Subject:** 'Regulation of Retail Forex'

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I am opposed to the change of leverage to a maximum of 10:1. RIN 3038-AC61

I stand behind the belief that you should be given the freedom and right to choose the amount of leverage that is appropriate for your individual desired risk, and that this basic principle of 'choice' is in jeopardy by the proposed CFTC regulations.

Rich Bales

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