From: ftoomsh1@optonline.net

**Sent:** Thursday, January 21, 2010 8:03 PM **To:** secretary «Secretary @CFTC.gov»

**Subject:** Regulation of Retail Forex

Dear Mr. Secretary

I understand what leverage is. I realize there are people who will torpedo their life savings on a whim. There have always been and there will always be such people. You cannot protect them as they will find other means to destroy themselves. We need protection from unscrupulous brokers not from ourselves. Should you lower the leverage to 10-1, I will have to move my money offshore. I really would rather not. Please do the right thing here.

Thank you

Dominick DiPietrantonio