From: no-reply@erulemaking.net

Sent: Saturday, January 23, 2010 3:59 PM

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Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:======

Title: Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries

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To whom it may concern:

I have been a retail trader for a number of years and while I've watched the market's fluctuations and adjustments I've enjoyed the ability to trade for my future and for that of my family. Please allow the leverage to stay at the 100:1 ratio so that I may continue to trade. The changing of the ratio to 10:1 will severly curb my oportunity to earn some additional income for us in an economy that is still in recuperation.

Thank you for your consideration. Shawn Black