From: E. Rick Arroyave <enrique.arroyave@gmail.com>

Sent: Wednesday, January 20, 2010 4:34 PM **To:** secretary <secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Identification number RIN 3038-AC61

David Stawick, Secretary Commodity Futures Trading Commission 1155 21st Street, N.W., Washington, DC 20581

Mr. Secretary,

I would like to express my disagreement with the proposed changes to leverage in the accounts. I believe that 100:1 should be maintained as otherwise this market will be taken away from the normal retail investor such as myself. I do not believe that making this change is going to change the fundamentals behind what may be perceived as being wrong with the spot FX market. I do believe that brokers need to be regulated but do not agree with the limitations that would be imposed on the retail investor.

Thanks!

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