From: The Glovers <winecheese7@gmail.com>
Sent: Wednesday, January 20, 2010 9:23 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To Whom It May Concern:

I am writing concerning RIN 3038-AC61. I am a very small, occasional, trader trying to learn the ropes. As such, any time I wish to try to trade an active account, I do not have the resources to put large sums of money into the account. As I understand your proposed changes, the change in leverage would effectively eliminate me from the ForEx market, as it would require ten times as much money to make any realistic trades.

Of course, there is always England and Europe for ECNs, but I would prefer to use US resources, if possible.

Please reconsider this proposal.

Thank you for your attention, David Glover