From: Garrett Boone <garrett.a.boone@gmail.com>

Sent: Wednesday, January 20, 2010 10:03 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

As a customer of Interbank FX, I am aware of risks related to trading currencies with leverage. More leverage doesn't mean more risk - it only means less margin needed. The risk is the same in practice, because with more leverage, it is more likely that a loss will occur sooner. So, smaller lot sizes are used.

I am FOR the customer's choice of leverage. Whether the customer wants 10:1 or 400:1, I believe they should be allowed to choose.

Sincerely, Garrett Boone 1984 Newton St. Akron, OH 44305

PS: I am also a financial advisor by profession. And if, for example, "ShareBuilder" will let you invest small amounts of money in stocks, why shouldn't there be a currency option for those who wish to invest with currency? 10:1 would box out all smaller investors/traders.