From: Luke Arthur < lja_14@hotmail.com>

Sent: Wednesday, January 20, 2010 10:25 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

Hello,

I am writing to you to comment on RIN 3038-AC61. I believe that you should not change the limit on retail FOREX leverage. This will effectively eliminate the vast majority of FOREX traders from being able to trade, including myself. Please leave leverage in FOREX the way it is. It is providing an opportunity for me to better my family and if you change it, this opportunity is gone. Thank you for your consideration in this matter.

Luke Arthur

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