From: Jerry Hutchins <jch1949@att.net>

Sent: Wednesday, January 20, 2010 11:59 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

Do not limit leverage to 10:1.

That is a choice that I reserve for me to determine what is in my best interest.

I have been trading for 8 years and know what to do.

I consider this potential over-regulation on your part.

Thank You,

Jerry Hutchins

A customer of InterbankFX.