From: Ivaylo Garkov <ivo18bg@yahoo.com>

Sent: Thursday, January 21, 2010 12:15 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Sir/Madam,

The regulations that you have proposed are outrageous!!!

Consider all the people that will lose their jobs!!!

We should have the choice to select our desired leverage that is appropriate for our individual risk!

I am AGAINST the proposal!

Sincerely,

Mr. Garkov

RIN 3038-AC61