From: Joe Gutierrez httmsec@gmail.com
Sent: Thursday, January 21, 2010 12:39 AM
To: secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

RIN 3038-AC61

To whom it may concern. I recently heard that there is proposal to lower the FX leverage to 10 to 1 and raise the margin requirements. People that use their money to invest in the Forex market should be given

the freedom and right to choose the amount of leverage that is appropriate for their individual desired risk.

Thank You