

From: Kevin Anderson <kamuzic@yahoo.com>
Sent: Thursday, January 21, 2010 1:30 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

CFTC Chairman Gary Gensler and
David Stawick, Secretary Commodity

Regarding your proposal identification number **RIN 3038-AC61** to change the Forex leverage from 100:1 all the way down to 10:1 is simply over regulation. By doing so you will be take away the livelihood of many traders including myself.

Currently we live in a financial time that we have never seen before. Many people are losing their jobs and are looking for something to support and provide for their families. For me I am disabled and I do not have the ability to seek out gainful employment to provide for my family, however many people like myself trade the Forex market to learn a new skill and have the ability to provide for our families.

With you lowering the leverage down to 10:1 you have stripped away from me and many others the ability to trade because of the initial capital it would take to trade. Sure the Forex market is high risk and it is unfortunate that a vocal few have lost catastrophic amounts but how do you regulate stupid and make regulations to harm the rest of us trying to support our families. If this passes you have just destroyed 4 years of hard study and work for me. With high unemployment throughout the country please don't regulate us to death.

If you have a difficult time reading between the lines, **I am against you lowering the leverage in the Forex market**, what have you got to gain from this? If people have lost money in the Forex market that have left them in financial ruins, I certainly feel bad for them but we all have our agency in life and each of us needs to take responsibility for our own actions. Why should I be penalized for someone else's poor actions? While you think you are protecting those people you are harming more people than you are protecting. I not only speak for myself but I personally know of several other people that are in my same situation and feel the exact same way.

You are welcome to contact me if you have any questions, **Please don't strip away my livelihood to provide for my family.**

Thank you,

Kevin Anderson
801-450-5190