From: Coenraad Lubbe <coenraadlubbe@yahoo.com>

Sent: Thursday, January 21, 2010 2:32 AM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To whom it may concern,

I believe every trader has the right to make their own decisions regarding the leverage of their trading accounts. Who are you trying to protect? If any person needs to be safeguarded by an institution because they are to incompetent to limit their own trading positions and trade without any money/risk management rules they have absolutely no business trading forex in the first place. I can't believe the CFTC is even considering this, is totaly unacceptable.

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Coenraad Lubbe