From: Kathy Carhartt < kcarhartt@sbcglobal.net>

Sent: Thursday, January 21, 2010 2:52 AM

To: secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

## To Whom it concerns,

As a trader in the forex markets I appreciate some regulations and controls on the brokers. However, the current proposal regulating the leverage down so low will only help put U.S. Brokers out of business as global business goes elsewhere.

I feel traders should have the freedom to choose the leverage they want under the current status. Too many regulations just kills the trading business as a whole. Traders are all adults who can choose how to trade and educate themselves on all the choices available.

This is definately not a good thing changing the current leverage, ID #RIN3038AC61.

If this is being read thank you. Kathy