

From: Herbert <herbert.t.hoen@gmail.com>
Sent: Thursday, January 21, 2010 7:33 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex - RIN 3038-AC61

Dear Mr. Stawick,

Hereby I would like to express my concern about the proposed leverage change for retail forex customer accounts.

By limiting the leverage to 10:1, it will worsen the risk a trader needs to take.

As a forex trader I will be forced to jeopardize more of my capital to be able to trade the same no. of lots, which in turn represents my daily bread and butter.

I urge the CFTC not to change the current leverage regulations, so customers like me will not be forced to take unnecessary risk or even worse: not being able to trade any longer.

Regards,

H.L. 't Hoen

Customer of InterbankFX US