From: German Sanchez <germanslobo@gmail.com>

**Sent:** Thursday, January 21, 2010 10:44 AM **To:** secretary @CFTC.gov>

**Subject:** 'Regulation of Retail Forex': Identification Number: RIN 3038-AC61

Hello:

My account number with IBFX is: 6029857.

I don't agree with the proposal of leverage 10:1.

I think that the brokers should improve the education about the market, Forex.

But the decision of Leverare is only of the users.

An idea: The Brokers should apply exam, test, about Forex, (after Education Program) for the new users. If the user get more than 80% then, the user can open account with the broker.

Best Regards.

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German Sanchez Lobo.