From: Tan Kel < liangyi79@gmail.com>

Sent: Thursday, January 21, 2010 11:08 AM

To: secretary@CFTC.gov>; secretary@cftc.gov.com

Subject: 'Regulation of Retail Forex'- RIN 3038-AC61

Hi.

There are many people in the world who don't earn a lot, but is keen to learn forex trading. Therefore, if you limit leverage to 10:1 - which means only a certain group of wealthy people are allowed to trade.

Overall, lesser participants.

I am 1 of them, who can't afford \$10,000 as capital, if the 10:1 comes into play. I hope you may take this into consideration, thank you.

Yours Sincerely Mr Tan Liang Yee