

**From:** Jeremy Post <jcpostman@sbcglobal.net>  
**Sent:** Thursday, January 21, 2010 1:31 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Please do not change the forex regulation for retail traders to a maximum of 10:1 leverage as per **RIN 3038-AC61**. Forex has been a great alternative to the stock market for me and I would venture for many others as well.

With a full time job, the stock market hours are not very tradable for me as I work 8am-5pm. Forex allows me the freedom to trade before or after work. Lowering the max leverage will take many like myself, who have little capital to start with out of the game. The higher leverage in forex helps those like me who can't afford to trade the stock market as well. I believe all traders know that markets and investments involve risk, and I also believe it is a person's **choice** to accept that risk and the level of it. Also, instead of having to be familiar with thousands of stocks in order to make sound investment choices, forex allows you to just be familiar with a few pairs and to do well with those. Forex is not any riskier than other markets.

All of this to again ask that you not lower the maximum leverage and in the process take myself and many others out of forex. I highly enjoy trading and it is a great supplemental income in a tough economy. Thank you very much for your consideration.

Jeremy Post