From: huberdave@aol.com

Sent: Saturday, January 16, 2010 1:53 PM

To: secretary @CFTC.gov>

Subject: "Regulation of Retail Forex" in the subject line.

To whom it may concern.

The changing of leverage from 100-1 to 10-1 would move many retail customers in the USA to off shore BROKER dealers..

I am a forex investort and feel I would need to trade with a broker off shore.

Hopefully they will agree to keep the 100-1 leverage in place as I would not be the only person to move my accounts offshore.

Thanks,
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