

**From:** Lee Turek <lmturek@hbc.com>  
**Sent:** Thursday, January 21, 2010 3:05 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** proposed Regulation of Retail Forex

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Re: RIN 3038-AC61

I hope you will rethink proposed Regulation of retail forex that reduces the use of leverage. Reducing leverage for retail investors and traders will unfairly widen the gap between retail investors / traders and the big institutional investors/ traders. Trading is difficult enough without further reducing opportunity for the common man. I would suggest that instead of forcing the retail investor to compete at a disadvantage that the CFTC might spend more time regulating over the counter financial derivatives market and bringing these instruments onto the exchanges.

Please leave the retail trade as is. People like me can manage our own risk and if we can not we only hurt ourselves. Left unregulated and undisclosed the OTC financial derivatives markets can again threaten our economy. In which way is the CFTC's time best spent protecting the common good?

Lee Turek