

From: LBB <lbbdr40@gmail.com>
Sent: Thursday, January 21, 2010 4:40 PM
To: secretary <secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex' in the subject line of your message and the identification number RIN 3038-AC61 in the body of the message.

Hello

'Regulation of Retail Forex' in the subject line of your message and the identification number RIN 3038-AC61 in the body of the message.

I am concerned about the limitation of the leverage of forex.com accounts. I think a better use of regulation of this market would be a change in the way forex.com holds customers funds. For example the UK division of forex.com is required to keep the customers funds in separate accounts thus if forex.com goes bankrupt the customers do not lose their money. In the US forex.com is not required to do this thus the customers money can be lost as a result of mismanagement. I believe the US forex.com should place customers money in FDIC insured accounts and the FDIC insurance level should be raised or forex.com should have to place customers money in multiple accounts to insure its safety.

Thank You

David