

**From:** Timothy Unkrur <timothy514@hotmail.com>  
**Sent:** Thursday, January 21, 2010 5:06 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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On January 13, 2010, the CFTC announced proposed new regulations concerning retail foreign currency transactions. Many of the proposed changes would implement important consumer protection regulations, which I firmly favor. However, one of the proposed changes would radically lower Forex leverage from 100:1 to 10:1 for all NFA and CFTC regulated Forex firms.

This change increases margin requirements, increases the amount of risk and reduces the number of trading opportunities for all but the wealthiest traders. This change will have the effect of forcing small traders out of engaging in our endeavours to supplement retirement income.

Please reconsider this rule change and help minimize the growing gap where the middle class used to be.

Best Regards,

Timothy Unkrur