

**From:** gershon winegarten <gwinegarten@googlemail.com>  
**Sent:** Thursday, January 21, 2010 5:13 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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RIN 3038-AC61

dear sir/madam,

i write with regard to the proposal to limit leverage to 10:1. i wish to advise you of the hardship that this will cause. there are traders like myself who do not have the large sums of money it would take to earn a living with a leverage of just 10:1, presently with an account of just \$10,000 i and people like myself are able to earn an honest and decent livelehood with forex. i urge you to consider the difficulty this would impose on people, and particulary at a time when unemployment is a serious issue it is doubly important not to hamper genuine efforts at earning a livelehood.

yours

graham winegarten