

**From:** bcflowers@comcast.net  
**Sent:** Thursday, January 21, 2010 8:31 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

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**RIN 3038-AC61**

I am strongly opposed to raising the margin requirement on retail forex trading. I am a middle-class American who has made a small amount of money trading forex the past three years. The amount is small, but it has been enough to help me pay my bills and get through some tough times. If the leveraged is rased to 10:1 I will not be able trade. The only people this will hurt are people of modest means. By passing this legislation, you are making it so only the elite can invest in forex. This leverage change will eliminate the majority of middle-class investors like me. Some will move their accounts overseas, but this adds to the complexity of the tax reporting and additional costs associated with trading.

Regards,

Brad Flowers