

From: Rich Pollak <richierich_007@hotmail.com>
Sent: Thursday, January 21, 2010 8:45 PM
To: secretary <secretary@CFTC.gov>
Subject: RIN3038-AC61 (DO NOT REDUCE THE LEVERAGE)

To whom this may concern:

I urge the commission not to reduce the leverage from 100:1 to 10:1. By doing this, most people trading in the retail market will be shut out of the market like myself in that individuals do not have \$10,000.00 USD to keep in an account in order to enter in on the buy or sell side of a currency pair for one lot. By having a higher leverage, many people can participate in the retail forex market with a few hundred dollars in their account. There is no good reason to reduce the leverage. If the leverage is reduced, it will just mean that you have to have a lot of money in order to make money in this type of market, which is unfair. Everyone should be given the opportunity to enter into this type of market if they so choose.

If we shut out investors, companies like FOREX.com are generating less revenues. This will cause jobs to be lost. I do not think it is fitting for jobs to be lost in the current economic environment that has an unemployment rate above 10%.

The current leverage is fair and should not be changed.

Sincerely,

Richard Pollak

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