

From: Kevin Ntombah <kevinntombah@yahoo.com>
Sent: Thursday, January 21, 2010 11:17 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex(RIN 3038-AC61)

Dear Secretary,

As a concerned citizen, It has come to my attention that your Organization is trying to implement a proposed "LEVERAGE CHANGE" in the Forex industry. I would like to let you know how this proposed change will affect someone like me trading in the forex industry. First of all, i am unemployed, i am very healthy and able to work but can't seem to find any type of job. I am still actively seeking employment but have been unsuccessful. So i turned to trading in the forex industry. I did what any other entrepreneur would do and started trading in the industry with a good amount of leverage of a 100:1. This gave me an opportunity to be able to start earning a living with just \$1000 that i can borrow compared to \$10,000 which is very much difficult to borrow. There are millions of us out there using this market and leverage as a means of survival income while the job market improves.

As a concerned citizen i urge you not to change the leverage of the forex industry, as this will affect the life of millions of family in different situations similar or same as mine. This is my only source of income.

Thank you for your Attention.

Sincerely

Kevin Ntombah