

**From:** Judy Lyon <jlinlv@cox.net>  
**Sent:** Friday, January 22, 2010 12:59 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex ID # RIN 3038-AC61

---

David Stawick,  
Secretary, Commodity Futures Trading Commission

To whom it may concern,

Regarding the Regulation of Retail Forex ID # RIN3038-AC61

I believe that all traders should have the right to choose the amount of leverage that is appropriate for their risk capabilities and that this proposed regulation is taking the basic principle of CHOICE away from individuals.

Leverage is a necessity for small traders and new ones like me. To limit us to the proposed regulation would limit us unfairly and inappropriately.

Sincerely,

Judy Lyon  
Las Vegas, NV