

**From:** richard <kcourt62@hotmail.com>  
**Sent:** Friday, January 22, 2010 8:57 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** "Regulation of Retail Forex"

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to whom it may concern,  
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I have been trading 4x for 5 years and enjoying supplementing my retirement, averaging \$200 per month. I live on a very small income and the years of learning the 4x trade have kept me alert and keyed into the world economies.

I can not and will be unable to maintain a 4x account with the new leverage proposal of 10:1. why not allow the individual trader to choose the leverage from 10;1 TO 100:1 based on their individual risk appetite and disposable risk monies.  
most traders will move to offshore accts  
are you trying to close out the small traders in the US?

richard