From: Hp Wen < hpwen.te@gmail.com>

Sent: Friday, January 22, 2010 11:17 AM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

How is a 10:1 leverage suppose to help us? Aren't you suppose to provide a safe environment to trade in not kick us out of the game!?!?

This 10:1 cap is abusive and ridiculous. Why not let people decide what leverage to use?