From: Kevin Tsai <kevin kevtsai@gmail.com>

Sent: Friday, January 22, 2010 3:14 PM
To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex RIN 3038-AC61

Hi

I am writing to reflect the importance of individual freedom to choose the approriate amount of leverage for their own trading style and risk tolerance. I strongly object to the regulation that will reduce the current leverage limits from 100:1 to 10:1, and strongly believe CFTC should reconsider this action.

Thank you.

Kevin Tsai