From: Jeremiah Kline <jeremiah.kline@gmail.com>

**Sent:** Friday, January 22, 2010 3:16 PM **To:** secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

Dear Secretary of the Commodities Futures Trading Commission:

I am writing to provide comments regarding the proposed rule change about the regulation of retail forex. Further, I was told to include the following RIN 3038-AC61 in the body of my email. I would like to comment on the proposed change maximum leverage requirements from 100:1 to 10:1. I think the proposed change in leverage greatly diminishes the activity of foreign exchange trading. It is well known that the practice of foreign exchange trading is a risky trade, however, individuals should be able to monitor their own funds and protect their account balances to tailor their own risk assessment and trading philosophy. Putting a maximum leverage requirement of 10:1 greatly diminishes the free choice of the individual in terms of running his own account. Thank you for your time.

Regards, Jeremiah Kline