

**From:** Michael Bohdan <michaelbohdan@sbcglobal.net>  
**Sent:** Monday, January 18, 2010 1:09 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Hello

Re: *RIN 3038-AC61*

*It is my opinion that reducing leverage in retail Forex accounts make this investment vehicle unaccessible to middle income Americans and cause accounts to be moved off shore where current account leverage is available. Full disclosure and relying on the invidual to make an informed decision and have a choice to participate at current leverage levels is the way to go. Please do not make retail forex monetarily inaccessible to the little guy.*

*Thanks*

*Michael Bohdan*