From: Jie Luo <jjayluo@gmail.com>
Sent: Friday, January 22, 2010 9:05 PM
To: secretary @CFTC.gov>

Subject: I am against the proposed Regulation of Retail Forex

RIN 3038-AC61

Dear CFTC officer,

I am a personal investor in Forex, and I don't agree with the change for the current leverage level. We feel comfortable with the current leverage. Lower the leverage will force us to change our trading behavior. So I am against this newly proposed regulation.

Thank you,

-Jie