From: Andres Hernandez <andreshernadez@live.com>

Sent: Thursday, January 14, 2010 6:48 PM

**To:** secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

We little people that is "the retaill forex investor" have a voice too. Reducing leverage to 10:1 will not decrease risk exposure as investors will be required to be required to in fact risk more instead of opening \$1,000 accounts they will be opening \$15,000 accounts to lose more money. It pushes out the small time investor that wishes to make money trading Forex. Not anyone has \$15,000 readily available. Putting a cap is interference with the free market system and capitalism. You are telling the investor how to invest their money. The first steps toward communism.

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