

**From:** C Cluster <ccluster11556@hotmail.com>  
**Sent:** Saturday, January 23, 2010 4:12 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex RIN 3038-AC61

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David Stawick  
Secretary, Commodity Futures Trading Commission,  
1155 21st Street, NW,  
Washington, DC 20581

To Whom It May Concern:

I am writing this e-mail to voice my strong disapproval and disgust towards this new rule that will change the ability of smaller investors to access the forex markets. I do not agree that changing leverage from 100:1 to 10:1 is beneficial. I agree that it may potentially reduce risk for the brokerage firm but it in no way benefits the regular trader/investor. Once again, these regulations are hindering the ability of average people to access the markets based on their limited capital.

I am not sure Mr. Secretary as to what your role is in this matter. If my opinion matters at all, I would like you to express your disapproval for this new regulation. Ironically, all this talk about protecting the average "joe" or regular investor is a pile of rubbish as only the wealthy investor can remain in the markets if this rule is passed. What happened to looking out for the regular guy or "main street" as our current president preaches from his pulpit but seems to completely disregard in his policies.

Feel free to contact me if you need me to comment further. I will definitely move my accounts to the UK or anywhere else where I can trade without this impediment and I will encourage all of my forex friends to do the same. The leverage was once 400:1, now it is 100:1. What's next, 1:1? Then how could any average investor be expected or capable of participating in this business when brokerage firms require such a large degree of leverage.

Yours truly against this entire proposition,

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