

From: Judy Kerr <judy-kerr@sbcglobal.net>
Sent: Saturday, January 23, 2010 6:43 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

David Stawick,

I am against RIN 3038-AC61.

I trade Forex to help supplement my wife's disability. A downward change in the leverage rule will damage or destroy my ability to trade Forex as an income source. Personal responsibility should allow an individual to choose a reasonable leverage like 100 to 1. Provision should be made to honor existing accounts.

I served my country for 6 years to protect the freedom of choice, not to empower organizations to set limits.

Thanks,

Alan D. Kerr