From: David Penkala <dpenkala@sbcglobal.net>

Sent: Monday, January 18, 2010 3:16 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

RIN 3038-AC61

I disagree with the <u>CFTC proposal</u> to restrict leverage across the board to 10 to 1 leverage. We need all the leverage we can get in order to use the volatility to the traders advantage.