From: tahoebd2@aol.com

Sent: Sunday, January 24, 2010 5:28 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To Whom It May Concern,

I understand the desire to regulate the Forex Market in general but do not see the it to be prudent to reduce the leverage. The current leverage can be easily handled with proper money management of your Forex account. To reduce it any further would put U.S. citizens at a disadvantage compared to the rest of the world. Also most individuals would probably just open a foreign account to get around the problem.

Thanks,

Jerry Whitman tahoebd2@aol.com