From: Amir Memartoluie <atoluie@gmail.com>

Sent: Sunday, January 24, 2010 9:27 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To Whom it may concern,

I believe reducing the leverage ratio to 10:1 will cause many retail investors withdrawing their money and taking them to other countries.

Regards,