From: BRIAN BECKMAN <bdbeckman@yahoo.com>

Sent: Monday, January 25, 2010 1:20 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

RE: RIN3038-AC61

Dear CFTC,

I am a Forex retail customer with an American Forex Retail broker. I recently learned of the a proposal to change the leverage/margin aspects of retail Forex accounts. I wish to voice that I am <u>against</u> this proposal. In the aftermath of the economic woes brought on partly by loosely regulated and "out of control" banking/trading methods, I understand that regulations are needed to control abuse of the past. However, this proposal will be too extreme and will limit or eliminate individual traders and investors in participating in a progressive way to generate income, which in turn goes back into the economy. Please do not consider the path of regulation to this extreme.

Thank you for your attention in this matter.

Sincerely,

Brian Beckman