

**From:** Jim Johnson <jimjohnson@wyoming.com>  
**Sent:** Tuesday, January 26, 2010 6:50 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Dear Secretary,

I am presently 55.5 years old and nearing retirement age. I am an experienced trader and actively trade Retail Forex on a daily basis.

I allocate profits between providing current income to help pay off debt in these few remaining working years and to fund my retirement savings account.

My experience has shown me that the currently leverage of 100:1 is safe, low risk and gives me the opportunity to meet my income goals using a trading account of \$5000 or less.

Changing the leverage to 10:1 will severally restrict my income earning potential to meet my income goals which will limit my retirement opportunity.

Therefore, I wish to express that I am against the change to cap leverage at 10:1.

Regards,

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