From: John Cotton <john.cotton4@verizon.net>
Sent: Wednesday, January 27, 2010 6:34 PM
To: secretary <secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

I trade the retail Forex market with a US based brokerage. If you lower the current leverage for my trading account as you propose (RIN 3038-AC61), you will force me to leave the US brokerage and find a European based broker with more favorable leverage terms. I believe in this current economic time, we shouldn't make it any more difficult to do business with US based companies and employers. I urge you not to change the current leverage requirements. Thank you.