From: Jeffrey Bender < jbender@cox.net>

Sent: Thursday, January 28, 2010 12:09 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Sis: I trade in the forex markets with a US Company and have heard that you propose to change the leverage requirements (RIN 3038-AC61). If you do this it will force me to trade offshore and the local companies would lose. I urge you to NOT change leverage requirements. thing for US business are already too tough!!. Thank You Jeff Bender