

**From:** Adan Lerma <adan1950@gmail.com>  
**Sent:** Tuesday, January 19, 2010 10:06 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex' - Identification number RIN 3038-AC61

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Dear Sirs,

As a beginner in investing in currencies via forex (I am currently using GTF), I don't believe retail accounts should be restricted so severely, from 100:1 leverage, to 10:1 as proposed.

This proposed change would mostly and most adversely affect retail accounts, such as mine.

All investing, requires responsibility on the part of the investor; while the broker should clearly have any investor, retail or not, acknowledge the risks and state that those risks are understood.

Beyond that, it is unfair, to people such as myself, just beginning to be able to experience what those with much more funds than I, have enjoyed for so long.

I hope you will consider that, having the investor sign or notate acceptance of the risks involved, in a clearly designated manner, is more the answer for the opportunity to have a free market experience for those as myself.

Thank you, sincerely,

Adan Lerma

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