From: Terry M. Sample terry M. Sample terry M. Sample.go.

Sent: Thursday, January 28, 2010 10:42 AM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

David Stawick, Secretary Commodity Futures Trading Commission 1155 21st Street, N.W., Washington, DC 20581

Dear Mr. Secretary

The letter is in reference to RIN 3038-AC61.

Reducing the leveraging of FOREX account from 100:1 to 10:1 will have a critically disastrous effect on the retail FOREX industry. It will sharply curtail investors like myself who are small and yet careful and knowledgeable in the market. Please reconsider your proposed regulations and allow small investors to have a fair chance in the FOREX market.

Terry M. Sample