

**From:** hartungkb@aol.com  
**Sent:** Tuesday, January 19, 2010 10:15 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61 Proposed changes in leverage for retail forex

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Please do not change the margin requirements and leverage limits for retail forex.

All of the retail forex brokerage firms I have dealt with have operating procedures in place that protect the retail forex trader by immediately closing all open trades so that the trader's account does not fall below zero for a negative balance.

Sincerely,

Brad Hartung