From: Louis M Horton lmh6262@yahoo.com

Sent: Friday, January 29, 2010 8:39 PM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

As a new Forex trader, I feel the proposed leverage plan form 1% to 10% is unfair and harsh as this will cause many people to leave the Foreign Currencies Market. Having to produce that much capital at one time would discourage NEW investors... As a new investor, and with a poor economy, I am not able to afford to remove that much capital from my budget at any given time. Thank you, Louis M Horton