From: christopher <chriscaplan@bellsouth.net>

Sent: Sunday, January 31, 2010 7:33 AM

To: secretary secretary@cftc.gov

Subject: Regulation of Retail Forex RIN 3038-AC61

Changing the leverage of the Retail Forex Market would be very detrimental to traders. For instance,myself,. I have a small standard account and a small micro account. If the leverage is 100 to 1, I will barely be open to a position. I am a conservative trader and was taught proper money management and discipline. I will not blow an account but if leverage is 100 to 1, I cannot even open a position of any considerable size of profit making due to margin requirement. Let the traders who do not use proper money management fall out and fail. Do not force the rest of retail traders into failure.

Thank you, Chris Caplan