From: jimmy88@aol.com

**Sent:** Tuesday, January 19, 2010 10:45 AM **To:** secretary @CFTC.gov>

**Subject:** re: regulation of retail forex

Dear Sir: I am a forex retail trader who wishes to address the issue of leverage requirements on forex. By limiting drastically the leverage to 1:10, you are seriously limiting our ability to benefit from the leverage given the risk we take.

I refer to the proposal labelled RIN 3038-AC61. I hope you do not put these extreme limitations on leverage and try to throw out the baby with the bathwater. Stronger limits and regulation should happen in the banking and consumer areas as is proposed by congress. But limiting leverage to 1:10 in forex will simply kill the industry here and I will go to elsewhere to trade. Thank you for your time.

Sincerely, James Rowe Fort Mill SC