From: vbains@msn.com

Sent: Tuesday, January 19, 2010 11:08 AM **To:** secretary «Secretary @CFTC.gov»

Subject: Public Comment Form

Below is the result of your feedback form. It was submitted by (vbains@msn.com) on Tuesday, January 19, 2010 at 11:08:26

commenter subject: Retail Forex Transactions

commenter_frdate: January 13, 2010

commenter_frpage: 5772-10

commenter_comments: It is my view that the current 100-to-1

limitation on Foreign Exchange transactions is sufficient. I have been using this leverage as a retail client for over 3 years. The proposed 10-to-1 limitation is too restrictive in my opinion. To be able to weather the daily fluctuations and manage trades properly I believe 100-to-1 should be maintained. If the 10-to-1 limitation is imposed I will have no choice but to close my US brokerage accounts and deal with European brokers.

I woould encourage, however, increased risk management education for retail clients such as mandatory margin and swap calculators. Thank you

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