From: Louis Tomczak <loumt123@gmail.com>
Sent: Tuesday, January 19, 2010 11:37 AM
To: secretary@CFTC.gov>

Subject: Regulation of Retail Forex

To whom it may concern-

I am writing to voice my dismay for the leverage requirement idea being tossed around. There is absolutely no reason for this amount of excessive regulation in the Forex market. I am a 20 year old college student investing for my future, and Foreign Exchange gives me opportunities that trading stocks does not; it is, nearly, entirely free market; I don't have to worry about institutional buying, volume, bad news, or anything else affecting my trades. I can simply trade using my knowledge and my own parameters, and forcing me to use a certain leverage would conflict with this.

Please, do not do this.

Sincerely,

Louis Tomczak