

**From:** Dan Hollenbach <dbach87@yahoo.com>  
**Sent:** Thursday, February 4, 2010 7:09 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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To whom it may concern,

I am a 22 year old college student and have 5 years of investing experience. I enjoy investing, as it is both my savings for the future and a hobby. However, as a college student my capital resources are limited. Every investor understands that diversifying is a critical part of investing. In addition to my stock holdings, I also invest in currencies. By changing the leverage requirements on forex trading, the CFTC is limiting the options available to small time investors. I would urge the CFTC to reconsider their stance on this concern.

Best regards,  
Dan