From: Jeffrey Miner <jeffreytminer@yahoo.com>

Sent: Tuesday, January 19, 2010 11:49 AM **To:** secretary <secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To whom it may concern:

With regards to RIN 3038-AC61. I strongly disagree with regulating the leverage ratio. If a trader wants to deal with a broker that offers 100:1 leverage they should have that right. We as traders are made very aware of the effects of trading at that leverage. The brokerage firms do a fantastic job of explaining what that leverage means. Please inform me of anything I personally can do to prevent this from changing.

Sincerely Jeff Miner