

From: Monk, Vyril A. <MONKVA@airproducts.com>
Sent: Monday, February 8, 2010 10:30 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex"

The idea of 10 to 1 leverage is absurd. This allows the financial institutions to monopolize the Forex market. The small investor will not have the ability

to supplement his savings, income etc. This country boasts about equal opportunity for every american. Yes the Forex market is risky, so is futures, stocks.

Options. With proper education of Forex trading, risk And loss is minimized. Keep the small investor in the market. Give the investor a chance to have a better

Std of living.

Regards,

V.Monk