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**Sent:** Monday, February 8, 2010 12:59 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Public Submission for 2010-00456  
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Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:=====

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Dear Mr. Secretary,

I am writing to comment on the regulation proposal RIN3038-AC61. I believe the intent is to protect traders from various forms of abuse. I believe there is a need for protection from unscrupulous organizations and I am in favor of protecting a person from any type of fraud, scam or downright theft. At the same time for my appreciation for the aforementioned, I am not in favor of limiting a retail forex customer's ability to use leverage to whatever amount he deems suitable. The leverage limitation is essentially protecting a trader from himself.

I have found an enormous amount of educational material online, through my brokerage and at seminars. I have spent ample hours and ample dollars in order to learn and to understand the implications of leverage.

The proposal should not focus on leverage. If the leverage limitations are imposed it would severely limit my ability to be successful.

I urge you to stop the leverage limitations and to focus on the wrong doings in the industry.

Respectfully,

Bethany Roper

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