From: Jose Harvin < jharvin@bellsouth.net>
Sent: Tuesday, February 16, 2010 1:07 PM
To: secretary @CFTC.gov>

**Subject:** Regulation For Retail Forex

## regarding- RIN 3038-AC61

Hi there.

As a retail investor I am requesting the 100:1 leverage remain.

This leverage allows less capitalized smaller traders enter the market. The key that the CFTC can implement is having borkers require new clients complete a risk management course to open an account. I only risk a percentage of my account on any given trade, so the amount of leverage used is never a burden to my account balance. Smaller leverage will force me to have to find more capital to tie up in a brokers account.

Again the current 100 to 1 leverage allows for smaller less capitalized traders into the market. With lower leverage, we revert to allowing access to the big money only and taking control of our investments in currencies out of the small investors hands and forcing us to the will of large institutions.

Those are my thoughts.