From: Ray Yan <yan\_ray@hotmail.com>
Sent: Thursday, March 4, 2010 9:06 AM
To: secretary < secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

Dear Mr. Stawick,

I strongly oppose the new regulation that reduces the retail forex leverage from 100:1 to 10:1. We retail traders did not cause the financial crisis in 2008 and should not be penalized. It is the big brokerage houses that should be heavily regulated.

Thanks, Ray Yan Potomac, Maryland

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