

**From:** Phyllis Theall <Patheall@aol.com>  
**Sent:** Friday, March 12, 2010 8:15 PM  
**To:** secretary <secretary@CFTC.gov>  
**Cc:** cftcfeedback@fxdd.com  
**Subject:** RE: regulation of Retail Forex

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To whom it may concern.

The regulation of Retail Forex, RIN 3038-AC-61.

Proposed regulation of 10:1 leverage.

For many years banks were allowed to invest in the money's market financing many of the things banks do. Now when the common, every day citizen of the U.S. wants to start trading to improve their day to day living we run into proposal after proposal making it almost impossible for the common law abiding citizen to be able to do the same things our banks have done for years.

A 10:1 leverage will make it impossible for me to trade with a profit. I have a \$10,000 dollar account and I can trade for profit at 100:1 leverage but a 10:1 leverage will change things drastically. It will no longer be profitable for me to trade at that leverage. So many of us who do trade in the US will be forced to use accounts that are not in the U.S. Please STOP this 10:1 leverage proposal.

Thank You  
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