

**From:** Jodi Kubacki <Jodi@fbeconstruction.com>  
**Sent:** Tuesday, January 19, 2010 5:08 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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*Regulation of Retail Forex:*

*I have recently read an article that indicates that new regulations regarding a maximum trade leverage to 10:1. I understand the reasoning, but this would cause setbacks to many forex traders. Trading the forex is a business for many. Just like all businesses, it must have some form of risk management to be successful. I believe that is a responsibility of the individual or entity. This would make it nearly impossible to forex trading successful. This will in turn hinder the entire forex community as well as the country. The government receives a cut of our successes without having to lift a finger. It's easy money for them. We will not be able to continue to do this is the 10:1 regulation is passed. I urge you not to impose this regulation as the FIFO rule and anti-hedging rule has already caused a major negative effect. Once again, I understand the purpose, but people need to be responsible for themselves and make their own decisions. We cannot keep enabling the people of this country. This 10:1 regulation is one more thing that will cause this country not to grow and prosper. I feel very strongly about this. I urge you to consider not putting these regulations in affect. This country is a Democracy and I am putting my vote on the table and pray that you leave the system alone. Their have already been enough changes made to devastate retail forex, please do not add to the problems. Thank you for your time and consideration.*

**Sincerely,**  
**Jodi Kubacki**  
jodi@fbeconstruction.com

**"In God We Trust"**