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Sent: Monday, March 15, 2010 3:57 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Hi.

When the leverage is changed to 10:1, many Americans and those people in the world using America Brokerages will be forced to quit forex-trading, since they can't afford with more capital. There are many average-incomed people who trade with minimal winnings, responsibility and knowledge. I am one of such people.

Consequences are:

- 1. Fewer participants.**
- 2 Job losses due to closure of banks and brokerage firms etc.**
- 3. The rich-poor income gap widens, which may lead to social problems etc. (since only the big-capitalised rich people trade forex, whereas the average-incomed people is forced out)**

A huge market of many participants (strong liquidity) is needed than a small market of fewer participants.

Yours Sincerely
Minister Tan