From: GARY KOZLUK <gary.kozluk@verizon.net>

Sent: Thursday, March 18, 2010 6:50 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

I strongly disagree with proposed CFTC changes in regulations concerning leverage available to retail customers through retail foreign exchange dealers.(ID# RIN 3038-AC61). The current leverage maximum of 100 to 1 is more than adequate to protect traders. If the proposed leverage is changed to 10 to 1 it will encourage me and most likely many others to go to foreign dealers where regulations and protection of the retail trader will worsen. I am in favor of a \$20,000.000 minimum net capital standard for brokers/dealers.

Gary Kozluk