

**From:** Larry Johns <kentlarr@yahoo.com>  
**Sent:** Sunday, March 21, 2010 6:56 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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I am writing in regards to RIN 3038-AC61, and to the proposed reduction of margin in trading the retail forex market.

I am 62 years old, single, and I have a limited source of income from Social Security. I trade the retail forex market to pay for my monthly expenses and future savings.

I trade with a \$50,000 account at InterbankFX, and I use a maximum of trading 1% for all daily positions. Using the current allowed leverage of 100:1 enables me to trade successfully and to pay my monthly expenses while saving for the future.

If the leverage were to be reduced to any less amount, I would have to use much more of my account, and I would not be able to trade within resonable risk parameters.

I do not desire to move my trading business to an overseas account. I am asking that you keep the current margin limits of 100:1 as has already been set by the NFA. Any change would make it impossible for me to trade and make enough money to provide for my living expenses.

Larry Johns

My address is P.O. Box 11147, San Bernardino, California, 92423, and my telephone number is 909-659-2126.