From: Timt < timt@sti.net>

**Sent:** Monday, March 22, 2010 3:18 PM **To:** secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

RIN 3038-AC61 Dear David Stawick,

Concerning the 10 to 1 leverage..... I think it would be detrimental to the individual forex investor as well as the U.S. broker. The Government always has such a knee jerk reaction to things! Why not try 75 to 1 or even 50 to 1 if you fell the need to limit the individual investors return. The Government has already taken away hedging which was a safety net to those investor's who knew how to use it. In any type of trading there are rules of engagement and education needed. Its the individual investor's responsibility not the Governments. The change in leverage would only affect the individual investor not the institution with plenty of capital.

Sincerely, Timothy Thornton