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## COMMENT

January 25, 2010

Dear Mr Secretary,

I am writing in regard to RIN 3038-AC61 - Regulation of Retail Forex. The recent announcement of a 10:1 ratio in trading troubles me a great deal. It is with great conviction that I believe we should have the ability and the right to trade at the current levels. A 10:1 ratio puts it out of reach for the common person.

The common person can invest in stocks, in options, and in any variety of instruments and they all carry risk. However at a 10:1 ratio the Forex retail will be out of reach for the common man.

I understand and appreciate the need for risk control -- thus the statements that are made on all the sights and the signature that is required for such in order to participate. One must be allowed to choose this rather than to be leveraged out by government regulations.

Your proposed regulation, to me, is like putting a 30% minimum down payment requirement on all home purchases in America. It would leverage out many many home buyers. A 3%- 5 govt required (FHA) allows young and new buyers to participate, rather than just the wealthy.

Please reconsider this ratio and allow the average American the choice to be involved in the Forex Retail Market. Please leave the leverage ratios as is - to allow the "small Joe" to participate.

Thank you for your consideration,

Mr. Bryan  
Florida

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