From: Jim Floyd <jimbofloyd@gmail.com>
Sent: Wednesday, January 20, 2010 10:51 AM

**To:** secretary < secretary @CFTC.gov>

**Subject:** Regulating Forex

To whom this may concern,

I understand that there is currently talk of enacting regulations geared toward the retail Forex industry here in the United States. I believe that it is necessary to have regulations in order to protect the consumer. However, I do not see how changing the leverage limits to 10:1 is helping the consumer. If anything, I see this as a way to keep people out of the market and eventually destroying the amount of business for the US and giving it to other nations. If this is enacted, I will probably go ahead and move my account overseas. It would be much better for me and the US if I kept my account here in the US so please do not mess with the current leverages offered.

Thank you for listening.

Jim Floyd Tigard, Oregon