From: arul sadayan <arull99@yahoo.com>
Sent: Thursday, January 21, 2010 1:31 AM
To: secretary @CFTC.gov>

Cc: marketing@ibfx.com; help12@ibfx.com

Subject: 'Regulation of Retail Forex'

RIN 3038-AC61

Dear David Stawick, Secretary Commodity,

Maximum Leverage under Current Regulations Maximum Leverage under Proposed CFTC Changes

USD/CHF USD/CHF

100:1 leverage (one percent) 10:1 leverage (10 percent)

1 lot (100,000) 1 lot (100,000)

Margin requirement: \$1,000 Margin requirement: \$10,000

By implementing above mentioned 'new' leverage the CFTC is actually encouraging/allowing only the rich to become richer and the poor & middle class to become poorer or stay where they are. Not everyone have that much of capital to start forex trading. More and more people are becoming jobless and homeless...at the same time CFTC is trying to stop the alternative source of income.

Please allow everyone to tap legally into the USD 3 trillion and enjoy abundance of wealth.

Regards,

Arul.

Malaysia.