

From: KENNETH FINSAND <kjfinsand@msn.com>
Sent: Thursday, January 21, 2010 11:12 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

RIN 3038-AC61

To whom it may concern:

I am extremely opposed to the idea of de-leveraging retail forex accounts, all that does is not allow investors like me with smaller capital not participate in this market. But increasing the margin requirements you would need to have a minimum of 20K to trade safely with 1 standard lot, all you will do, is cause people to trade on a tight margin with no breathing room for error, in a volatile market like forex you need that breathing room. Please reconsider and continue allowing 100 to 1 leverage.

Thanks,
Kenneth Finsand