From: Kenny Fung kmjnfung@yahoo.com

Sent: Thursday, January 21, 2010 11:17 AM

To: secretary < secretary @CFTC gov>

Subject: Regulation of Retail Forex

Identification number RIN 3038-AC61

I strongly opposed the idea of leverage regulation for the retail forex. I feel that I should have the freedom of using whatever leverage I feel comfortable with and understand the risk that I am taking. It is like using a credit card whether I choose to it off every month or accumulate the debt and pay the interest. Forcing the consumers to use only 10:1 leverage is more like forcing credit card consumers to pay off their balance every month. I think it should be a choice of the consumer.

Thanks, Kenny