**From:** diane wendland <dlwend1@hotmail.com>

**Sent:** Thursday, January 21, 2010 12:01 PM

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

Subject: Regulation of Retail Forex

## To whom it may concern!

Hello my name is Larry and I'm concerned about the leverage being changed in the Forex market. I have been learning this business for the last 3 years. This is my families future and I don't appreciate you changing things around without even having the people vote on it. As I see it the leverage change would mean I would have to have more money in my trading account for the margin to be covered on a standard lot trade. Some of us in this great business don't have that kind of money to do that. This business is ideal for not having to put up a lot of money to get started. I realize that a lot of money can be lost also.

I do appreciate that you are helping us by having regulations that are for our good and that you help the people that have been wronged. Thanks for your time on reading this.

Sincerely Larry Wendland

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