From: dowsp500@aol.com

Sent: Thursday, January 21, 2010 12:43 PM

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

**Subject:** 'Regulation of Retail Forex'

Hi,

I have been trading forex for 14 years and moving up the leverage is a big mistake. Forex is so liquid that there is no reason to change the leverage, and small investors will not be able to trade the markets. Another thing is that unlike other products, (futures) forex most brokerages limit the amount that you can loose. You can't loose or owe more then what is in your account, so you are protected. Forex makes so little moves having the extra leverage gives it returns on your investment similar to other investments.

Please don't mess with something that is really important to forex investors!

Darrin

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