From: Denis Lebovic <denislebovic@gmx.com>

Sent: Thursday, January 21, 2010 3:16 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

Good day,

I am sending you this email because I am strongly oppose to your new suggestion/regulations (**RIN 3038-AC61**) to cut down a leverage to 1:10, I think is not fair that you can decide how I am going to invest my money. I know that high leverage can get you in trouble, but key to this problem is education, not restricting people what we can and what we can not do.

Kind regards,

Denis Lebovic

Forex Trader