From: John <cocteau3@yahoo.com>

Sent: Thursday, January 21, 2010 8:10 PM **To:** secretary <secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Regarding:

RIN 3038-AC61

As a retail customer of forex, I am opposed to any changes in leverage amounts to my account. Part of the useful nature of Forex is that one does not have to be wealthy to assume a controlled, and personal, amount of risk. Changing leverage amounts by a factor of 10x would render the market impossible to access for most average investors. Is this what the government should be doing? Or should it be regulating the most massive of banks and institutions that do not include small, private investors in their business.

Thanks,

John Stines