From: Scott & Trish Schoettger <tsms@kc.rr.com>

**Sent:** Thursday, January 21, 2010 8:34 PM **To:** secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

## To Whom it May Concern:

This message is related to identification number RIN 3038-AC61. The proposed 10:1 forex leverage limit is not needed. Most traders use a system that allows them to determine the leverage that is appropriate for their own use. Just because 100:1 is available, that doesn't mean it has to be used. Those who prefer less leverage, can presently use less by their own choice. Those who prefer and have used 100:1 leverage should continue to have that option. Please leave the choice up to the individual.

Sincerely,

Scott Schoettger