**From:** kulbir dhillon <dhillonk\_63@hotmail.com>

**Sent:** Friday, January 22, 2010 12:01 AM secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

## Dear Sir/Madam

In reference to ID # RIN 3038-AC 61, regarding the Forex trading, I strongly feel the trader should have the choice of using leverage . This way a small trader can use a higher leverage to make money for a living otherwise the forex will be left only for very rich guys which will not be fair for the average public because of heavy marging requirements.

So please help to leave the margin and leverage as it is right now.

Thanks.

Kulbir Dhillon

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