From: pak t <pak1025@gmail.com>

Sent: Friday, January 22, 2010 1:28 AM **To:** secretary secretary@CFTC.gov

Subject: Regulations of retail Forex

Dear Sirs,

It has been brought to my attention by several "Forex Brokerages" that you are considering changing the leverage on trading accounts to 10 to 1. I am new to the Forex and I am comfortable with the current 100 to 1 established ratio. That I do not have a problem with. If By any chance, the Law does pass, many/most of our money would go into the European Market. And at a time like this, I do not see how this can benefit us in anyway.

Please Consider this wisely as a lot of money is in this market, and visualize in a traders point of view. it would be a tragedy that we would lose this right now.

Thank you for your time.

Sincerely,

Pak Tsui

Pak1025@gmail.com