From: Shane Riemenschneider <workin4life@gmail.com>

**Sent:** Friday, January 22, 2010 8:42 AM **To:** secretary <a href="mailto:secretary@CFTC.gov">secretary@CFTC.gov</a>

**Subject:** Regualtions concerning Retail Forex transactions

To whom it may concern, Hello And Good Day.

I am writing to let you know, of my opinion as to the impact of lowering leverage rates down to a 10-to-1 ratio.

This change would **drastically reduce** the **benefit** of trading foreign currencies to myself, and the general retail market, currently engaging in the retail forex market.

If therefore the general retail market withdraws itself, and its funds, once it deems the reward not worth the risk, or time needed to execute. this would **considerably downsize** the forex retail market in our country.

As you know, the income taxes from trading currencies would prove a valuable increase to the financial stability of our country.

It would seem a shame to me to loose out on such a great opportunity as a nation.

Thank you for your time and attention.

----Shane----