From: Carlos Perez <uniquebiz08@yahoo.com>

Sent: Saturday, January 23, 2010 6:48 AM

**To:** secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

## Hello,

I believe this "consumer protection" attempt will just accelerate the flow of money out of the USA, because people will always find ways around regulations that certainly do not favor them, plus, this will surely scare away those thousands of non U.S. citizens who felt attracted to doing business with our brokers.

Investing involves voluntary risks, that the individual must have the freedom to choose. Let us make our own decisions, do our own thinking. In the mean time, credit card companies and others still get to leverage interests to astronomical highs.

Current leverage of 100:1 is more than reasonable.

Thank You.