From: Robert Hill <a href="mailto:rhill131@gmail.com">rhill131@gmail.com</a>
Sent: Tuesday, March 16, 2010 11:46 AM
To: secretary <a href="mailto:secretary@CFTC.gov">secretary@CFTC.gov</a>

**Subject:** Regulation of Retail Forex

## To Whom it May Concern:

In reference to RIN 3038-AC61, if you follow through with your intentions of reducing the allowable leverage on a forex account to 10:1, It would prohibit me from trading. I have a modest account, and rely on the profits I get from it to compliment my income. The margin requirements for even the smallest of trades would be larger than my account. Taking into account smart money management practices, I would have to have an account in the \$100,000+ range even to start. There is no way I could any longer trade. I need to withdraw regularly from my account for expenses, and could not afford to let my account get that large.

There are 1,000s of small traders like me who rely on this form of living.

Please reconsider your actions.

Thank You

Robert Hill

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Robert H Hill c/o The Hill Agency, Inc. 5 Washington Ave Endicott, NY 13760