From: David Haber <daveman327@yahoo.com>

Sent: Tuesday, March 16, 2010 10:41 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

RIN 3038-AC61

I wish to express my concerns regarding the proposed changes the CFTC wishes to implement with regard to retail forex trading, specifically restricting leverage to 10:1. I'm a small investor and reducing leverage to that extent would make it prohibitive to trade or invest as a participant in these markets. I already self-impose limits on the amount of leverage I use and do so in a responsible manner. I believe it is far more beneficial to continue to better educate investors on the forex market and how to use leverage responsibly. At the end of the day, we are responsible for the choices we make as investors and I would like to see the CFTC help investors make better educated choices without restricting the use of leverage as proposed.

Thank you for your consideration.

David