From: Boyd Kelley <redboyd7@yahoo.com>

Sent: Saturday, January 16, 2010 9:44 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Goodmorning:

I want to thank your organization for trying to protect the people in the U.S. from those that would take advantage of us. However the one thing that you propose to do about limiting the leverage of 10 to 1 would be disasterous to the forex in the U.S. Every Retail Broker in the U.S. would have to move out of the country to save their accounts from transferring to a Broker in another country. In a time when unemployment is so critical for us All JOBS become very important to us.

Thank You Boyd E. Kelley