From: Richard Kabia <rkkabia@yahoo.com>

Sent: Thursday, January 21, 2010 11:38 AM

To: secretary < secretary @CFTC.gov>

Subject: Fw: Regulation of Retail Forex ID # RIN 3038-AC61

---- Forwarded Message ----

From: Richard Kabia <rkkabia@yahoo.com>

To: secretary@cftc.gov

Sent: Thu, January 21, 2010 11:27:56 AM

Subject: Dear Sir:

As a spot currency trader I think it is only wise to trade currency if you have the experience and the education to execute profitable trades. Meaning, at least a masters degree in macro economics and finance. Trading is not for the ill prepared; it is certainly not a casino. Deleveraging only benefits the uneducated traders at the expence of people like us with a strong economics background. Trust me one way the economy can generate jobs, sustain growth, development ,and cashflow is to increase trading leverage from 100:1 to 500:1, and ban people with no economics background, people that think it is a casino environment from trading. Thank you .

Sincerely,

Richard Kabia