From: Kyle Mckinney <snowrally@gmail.com>

Sent: Thursday, January 21, 2010 12:13 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To Whom It may concern,

My name is Kyle McKinney. I am 28 years old and have been trading currency now for a few years. I'm not a big money trader but slow consistent profits are what keep me in the game in the long term. If the regulations change to a max leverage ratio of 10:1 I will no longer be able to trade forex. I have a fairly small account and believe I should have the freedom to weigh the risk associated with any particular trade. Trading currency is challenging enough. We as traders don't need any other regulations that will impead our success.

Thanks,

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Kyle McKinney