**From:** April Kennedy <findaprilkennedy@yahoo.com>

**Sent:** Thursday, January 21, 2010 5:34 PM **To:** secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

## To Whom It May Concern,

In regards to the leverage change for retail FOREX I would like to speak for myself and many fellow traders in saying this is a terrible proposal.

I just recently found FOREX trading and am using it to try and rebuild my savings and retirement after many other vehicles in this economy have broken down completely. I have lost two profitable businesses to the downturn in disposable income. My retirement savings went with the stock market. And now that I have some hope of regaining some semblance of my former life, I do not need this change to derail my trading plan. Does the government really want to support EVERYONE in their retirement years? At the rate things are going for the individual, and with the current government deficit seriously doubt that is possible.

I urge you not to change the 100 to 1 leverage that we now work with. It will drastically affect the smaller traders and force many to trade with brokers in other countries, completely circumventing any positive regulations that the United States does have in place.

Sincerely, April Kennedy 3093 Patterson Rd. Pataskala, Ohio 43062 614-361-5316 April@PropertyPeace.com