From: Johnathan O'Neal <johnoneal@gmail.com>

Sent: Thursday, January 21, 2010 7:41 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Please leave the leverage in Forex trading accounts up to the individual trader. We are not large hedge funds that depend on Government bail outs. Please keep the regulations on the large firms and not on a person trading by themselves.

RIN 3038-AC61