From: PP <ppatel547@yahoo.com>

Sent: Thursday, January 21, 2010 8:41 PM
To: secretary@CFTC.gov>

Subject: Regulation of Retail Forex - RIN 3038-AC61

This new proposal of New will do more HARM to small investor than Good.

Again you are helping big Banks.

Rules should be for level playing field and in the interest of small investor and forcing leverage to 10:1 is NOT in favor of small investor.