From: Kenneth Hay <khay1@yahoo.com>
Sent: Friday, January 22, 2010 7:19 AM
To: secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61...

I do not believe it fair to block small starters like me by putting in his regulation. Every one should have a fair shot at life. I can put together \$1000 from my savings...how will where will I get \$10,000?

1:100 risk is high, but that should be my choice. Why doesn't the government regulate how many lotto tickets one person can buy, or is that the next step?....

Kenneth Beginner Trader