From: kev <kevin.doherty3@ntlworld.com>
Sent: Friday, January 22, 2010 7:56 AM
To: secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

## Hello there,

Just letting you know that regarding Regulation of Retail Forex id:RIN 3038-AC61, This will cause more serious problems for the trader than it will cure. This is NOT looking after the trader. It is the exact opposite. Traders should have the right to determine how much leverage the want to use. Curbing the amount of leverage will mean traders will need far larger starting accounts, & as I am SURE you know, 95% or more,of traders will lose this account.

Regards

K.Doherty