From: Nolan Kelsey <grampangk@yahoo.com>

Sent: Friday, January 22, 2010 9:41 AM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

I am concerned about the proposal to change our leaverage from 100:1 to 10:1. This would seriously deter my ability to trade as a small individual investor. Please reconsider and do not handicap the small investor. My e-mail address is grampangk@yahoo.com. Thank you for your consideration.