From: kirti patel <kirtinpatel9@yahoo.com>

Sent: Friday, January 22, 2010 2:40 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Sir

Forex trading has allowed me to sustain my family when I am unemployed. 100:1 leverage has allowed me to invest only small amount of my capital to suppliment my income. I am not a millionaire, nor do I expect to be millionaire trading Forex. 100:1 leverage allows me to invest small amount of capital and take reasonable risk for reasonable income. Why would you want to drive away traders like me from Forex trading at a time when jobs are scarce and people need alternative source of livelihood? You should me making it easier for more people to get involved in trading and investing, make it more accessible to more people, so trading is not left only to the millionaires and powerful. Please leave the leverage alone. There are many other things you can do to revitalize the trading and markets. Please do not destroy them in the name of protecting us from ourselves.

kirti patel