From: George Kaloudis < gak487@embarqmail.com>

Sent: Tuesday, January 19, 2010 1:20 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Hello

I am opposed to the reduction of leverage to 10:1
Sure high leverage can get you into trouble if used thoughtlessly
But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions

Don't dominate - government was invented to protect people and their property, not to limit their potential."

George Kaloudis