

From: Neil J. Netley <nnetley1@cox.net>
Sent: Wednesday, January 20, 2010 4:46 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Sir / Madam,

ID# RIN 3038-AC61.

I am retired and supplement my income trading forex. I have been trading forex for several years. I have traded stock options and find that forex is much easier and safer if one controls their fear, greed, and appropriately manages their risk. Decreasing the leverage will only increase the amount of money I have to risk.

I believe that every individual should have the freedom and right to choose the amount of leverage that is appropriate for their individual desired risk, and that this basic principle of 'choice' is in jeopardy by the proposed CFTC regulations.

Neil J. Netley