From: Kyle Hinchcliff < kyle81888@hotmail.com>
Sent: Wednesday, January 20, 2010 5:17 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

RIN 3038-AC61

I believe that the proposed "10-to-1 limitation" is unnecessary and should be swatted down. The current regulations are sufficient. The new limitations would place too great a capital burden on potential new investors, and take away freedoms from current investors with large accounts. It is the responsibility of the individual to manage his or her own risk, not the CFTC's.

Thank you,

Kyle Hinchcliff

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