From: Mike Kadlec <mbkadlec58@yahoo.com>
Sent: Wednesday, January 20, 2010 11:19 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

I am absolutey not a fan of the proposed 10:1 leverage for trading forex. Higher leverage is good for experienced traders and it forces the novice to become better educated thereby making forex training a necessary business. Greatly lowering the leverage will shut down many forex brokers, educators, and trainers. Why would anyone want to eliminate American jobs when the unemployment rate is 10%??????? That makes no sense at all!!!!!!

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