From: JOHN NJAU <munaij12@yahoo.com>

Sent: Thursday, January 21, 2010 12:38 AM

To: secretary < secretary @CFTC.gov>

**Subject:** RE: Regulation of Retail Forex

## Hello,

## Ref: RIN 3038-AC61

I'm a retail forex trader and i have always appreciated the freedom to choose the leverage that suites my trading skills and risk appetite. Kindly do not take this frredom away by the proposed new regulation as this will take us back to the days when small traders were kept away from the forex market. Today college students are trading forex and earning for their fees and upkeep.

regards, John