

From: Kelly Norman <kan2haha@hotmail.com>
Sent: Thursday, January 21, 2010 7:05 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex - NO to a decrease of leverage!!!!!!!!!!!!!!!!!!!!!!

To Whom It May Concern:

I'm a retail forex trader. I'm also a small business owner who does contract work and my income has been cut back substantially with the downturn in the economy. Retail forex trading allows me to make ends meet. I trade responsibly and utilize proper money management. If the proposed change is passed, I will no longer be able to make income I desperately need to survive. The leverage will be too low. I'm against the proposed changes 100%. The change will cripple my ability to make money (or lose it), but I utilize the system responsibly and have a right to make investment decisions such as the amount of leverage I accept as a risk. With the current margin requirements and appropriate stops in place, I always know my risk and accept it as part of my decision. This country has become regulation happy and needs to focus on more pending issues such as being accountable for TARP money given out, the amount of debt this Great Nation is accumulating, ending the War in Iraq bringing our soldiers home to help the desperate United States Citizens. Leave retail forex traders alone. We are a small few who need this income source to survive. With the small account I'm able to afford, you will take this last opportunity away from me to make my dreams come true. I will no longer be able to make the money I need and I will become one of the numbers unable to pay my debts off.

Thank you for your time.

Sincerely,
Kelly Norman

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