

From: Richard Williams <richard.williams4@cox.net>
Sent: Friday, January 22, 2010 4:13 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Please focus on education and allow the individual trader to choose his leverage of choice based on experience level. First time accounts 10:1, 1 year old accounts 100:1, 2 years or more 200:1, etc. Thank you for your time.