

**From:** Kyle Gillman <kylegillman@gmail.com>  
**Sent:** Sunday, January 24, 2010 7:33 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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To whom it may concern:

By changing the rule to only having 10:1 leverage you're just accelerating the cash flow out of the USA. I'm new to Forex and learning, however I know enough that by changing to 10:1 there's a real slim shot at making it in this business. You are going to be taking away jobs, because every small retail trader will just open offshore accounts with different brokers that offer the higher leverage. Why don't you focus on trying to keep money in the states instead of imposing new regulations that will just drive money out. Let us live like adults and learn from our own mistakes.

Best,

Kyle