

**From:** kelly Cowell <kellycowell@hotmail.com>  
**Sent:** Monday, January 25, 2010 3:19 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Dear Secretary David Stawick,

I am writing to you on the proposed regulation on retail forex. The ID number is **RIN 3038-AC61**.

**I have been watching the news and I wanted to ask for restraint on overregulation. I just don't want to see the pendulum swing so far on overregulation of the retail forex market when there hasn't been any problems in this arena.**

Sincerely,  
Kelly Cowell