From: Wayne Powell <wapwealth@yahoo.com>

Sent: Monday, January 25, 2010 5:54 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of retail forex

Hello,

I do agree with bringing more accountability to the brokers, **however** I do not agree with the change in the leverage to 10 to 1 it will hurt the good traders who are making a living. Also it will hurt the person who like to get a start in investing their money and grow their money. I believe in personal responds ability everyone should not pay for peoples ignorance the trader needs to be educated and know exactly what they are getting themselves into.

Thanks