From: Kelli Nichols <kelli@vashonisland.net>
Sent: Wednesday, January 27, 2010 9:54 AM
To: secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Hi,

I would like to comment on the proposed limit of 10:1 leverage on retail accounts.

This is a very viable way for me to make extra money in order to make ends meet and it would be taken away if this proposed regulation takes effect.

I am a very careful trader and never risk more than two percent of my account.

The brokers are the ones that need to be regulated, not the traders. This seems like punishment for crime not committed by everyday people.

Thank you,

Kelli Nichols Washington State